



Mandatory Suspension of Dividends Notice

October 15, 2010 Dividend Date:

Pursuant to the provisions of Section 4 of the Certificate of Designations for the Perpetual Preferred Shares, the Company hereby notifies holders of the Perpetual Preferred Shares that the Company has not met certain financial tests required for the Company to pay dividends, as described in more detail below. As a result, the Company is precluded by the terms of the Perpetual Preferred Shares from declaring and paying dividends on the October 15, 2010 dividend payment date.

The Company is precluded from declaring and paying such dividends because the Adjusted Shareholders' Equity Amount as of the most recently completed quarter before that Dividend Declaration Date and as of the end of the quarter that is two quarters before the most recently completed quarter before that Dividend Declaration Date (the "quarter test date") had declined by 10% or more as compared to the Adjusted Shareholders' Equity Amount at the end of the date that is ten quarters prior to the most recently completed quarter before that Dividend Declaration Date. (The Company's Trailing Four Quarters Consolidated Net Income Amount for the period ending on the quarter that is two quarters prior to the most recently completed quarter before the Dividend Declaration Date was a positive amount.)

Terms not otherwise defined herein shall have the definition given them in the prospectus supplement dated June 28, 2005 regarding the Perpetual Preferred Shares.