

Item 6(b)

Verne, B. Michael

To:
Subject:

RE: 6(b)

3/9/06

You need to determine who actually has beneficial ownership of the shares. If that is the bank or the trust, they would be listed in 6(b). If beneficial ownership resides with the investors/employees, it would not be listed in 6(b).

Bucher

3/9/06

-----Original Message-----

From: [Redacted]
Sent: Thursday, March 09, 2006 9:39 AM
To: Verne, B. Michael
Subject: 6(b)

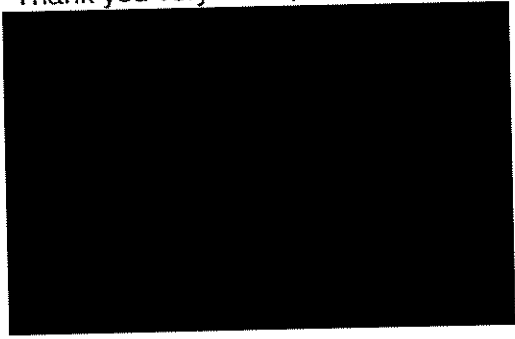
Hello Mike. Would you please tell me if you agree with my conclusions regarding Item 6(b):

(1) Where a bank holds shares of the UPE totaling more than 5%, but holds them on behalf of several individual investors, none of whom holds 5% or more, I do not believe I would list the bank in Item 6(b).

(2) Where there is an employee benefit trust holding greater than 5% of the shares in the UPE, on behalf of the employees of the UPE, I do not believe I would list that in Item 6(b) either, as it seems to me this kind of trust pools interests of many employees, none of whom individually hold 5% or more.

I would appreciate it if you would tell me if you agree.

Thank you very much,



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