

Exhibit 5

Added text underlined; deleted text in [brackets].

New York Stock Exchange Rules

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Rule 451. Transmission of Proxy Material

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• • • **Supplementary Material:** -----

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.20Forms of letters to clients requesting voting instructions.—

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When Broker May Not Vote on Any Proposals Without Instructions

To our Clients:

We have been requested to forward to you the enclosed proxy material relative to shares carried by us in your account but not registered in your name. Such shares can be voted only by the holder of record. We urge you to send in the enclosed voting instruction form so that we may vote your shares in accordance with your wishes.

In order for your shares to be represented at the meeting, it will be necessary for us to have your specific voting instructions. Accordingly, please give your instructions over your signature on the enclosed voting instruction form and return it to us promptly in the self-addressed, stamped envelope, also enclosed.

*[The following text should be inserted in letters mailed in connection with shareholder meetings held on or after January 1, 2010, except to the extent that a meeting was originally scheduled to be held prior to such date but was properly adjourned to a date on or after such date:] **Please note that, as a result of amendments to stock exchange rules [under a rule amendment adopted by the New York Stock Exchange for shareholder meetings held on or after January 1, 2010], brokers are no longer allowed to vote shares held in their clients' accounts on matters related to executive compensation or in uncontested elections of directors (other than uncontested director elections of companies registered under the***

Investment Company Act of 1940) unless the client has provided voting instructions. [(it will) Of course, it continues to be the case that brokers cannot vote their clients' shares in contested director elections[]] and on other specific matters) . Consequently, if you want us to vote your shares on your behalf on matters related to executive compensation or on the election of directors, you must provide voting instructions to us. Voting on matters presented at shareholders meetings, particularly the election of directors, is the primary method for shareholders to influence the direction taken by a publicly-traded company. We urge you to participate in the election by returning the enclosed voting instruction form to us with instructions as to how to vote your shares in this election. It is understood that, if you sign without otherwise marking the form, this will be construed as an instruction to vote the shares as recommended by the management on all matters to be considered at the meeting.

Should you wish to have a proxy covering your shares issued to yourself or others, we shall be pleased to issue the same.

When Broker May Vote on Certain But Not All of the Proposals Without Instructions

To our Clients:

We have been requested to forward to you the enclosed proxy material relative to shares carried by us in your account but not registered in your name. Such shares can be voted only by the holder of record. We urge you to send in the enclosed voting instruction form so that we may vote your shares in accordance with your wishes.

We wish to call your attention to the fact that, under the rules of the New York Stock Exchange, we cannot vote your shares on one or more of the matters to be acted upon at the meeting without your specific voting instructions.

Accordingly, in order for your shares to be voted on all matters, please give your instructions over your signature on the enclosed voting instruction form and return it to us promptly in the self-addressed, stamped envelope, also enclosed.

[The following text should be inserted in letters mailed in connection with shareholder meetings held on or after January 1, 2010, except to the extent that a meeting was originally scheduled to be held prior to such date but was properly

adjourned to a date on or after such date:] Please note that, as a result of amendments to stock exchange rules [under a rule amendment adopted by the New York Stock Exchange for shareholder meetings held on or after January 1, 2010], brokers are no longer allowed to vote shares held in their clients' accounts on matters related to executive compensation or in uncontested elections of directors (other than uncontested director elections of companies registered under the Investment Company Act of 1940) unless the client has provided voting instructions. [(it will)] Of course, it continues to be the case that brokers cannot vote their clients' shares in contested director elections[] and on other specific matters. Consequently, if you want us to vote your shares on your behalf on matters related to executive compensation or on the election of directors, you must provide voting instructions to us. Voting on matters presented at shareholders meetings, particularly the election of directors, is the primary method for shareholders to influence the direction taken by a publicly-traded company. We urge you to participate in the election by returning the enclosed voting instruction form to us with instructions as to how to vote your shares in this election. It is understood that, if you sign without otherwise marking the form, this will be construed as an instruction to vote the shares as recommended by the management on all matters to be considered at the meeting. .

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NYSE Listed Company Manual

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905.02 Requesting Customer Instructions When Broker May Not Vote on Any Proposals Without Instructions

To our Clients— We have been requested to forward to you the enclosed proxy material relative to shares carried by us in your account but not registered in your name. Such shares can be voted only by the holder of record. We urge you to send in the enclosed voting instruction form so that we may vote your shares in accordance with your wishes.

In order for your shares to be represented at the meeting, it will be necessary for us to have your specific voting instructions. Accordingly, please give your instructions over your signature on the enclosed voting instruction form and return it to us promptly in the self-addressed, stamped envelope, also enclosed.

[The following text should be inserted in letters mailed in connection with shareholder meetings held on or after January 1, 2010, except to the extent that a meeting was originally scheduled to be held prior to such date but was properly adjourned to a date on or after such date:] Please note that, as a result of amendments to stock exchange rules [under a rule amendment adopted by the New York Stock Exchange for shareholder meetings held on or after January 1, 2010], brokers are no longer allowed to vote shares held in their clients' accounts on matters related to executive compensation or in uncontested elections of directors (other than uncontested director elections of companies registered under the Investment Company Act of 1940) unless the client has provided voting instructions. [(it will) Of course, it continues to be the case that brokers cannot vote their clients' shares in contested director elections[] and on other specific matters. Consequently, if you want us to vote your shares on your behalf on matters related to executive compensation or on the election of directors, you must provide voting instructions to us. Voting on matters presented at shareholders meetings, particularly the election of directors, is the primary method for shareholders to influence the direction taken by a publicly-traded company. We urge you to participate in the election by returning the enclosed voting instruction form to us with instructions as to how to vote your shares in this election. It is understood that, if you sign without otherwise marking the form, this will be construed as an instruction to vote the shares as recommended by the management on all matters to be considered at the meeting.

Should you wish to have a proxy covering your shares issued to yourself or others, we shall be pleased to issue the same.

905.03 Requesting Customer Instructions When Broker May Vote on Certain But Not All of the Proposals Without Instructions

To our Clients— We have been requested to forward to you the enclosed proxy material relative to shares carried by us in your account but not registered in your name. Such shares can be voted only by the holder of record. We urge you to send in the enclosed voting instruction form so that we may vote your shares in accordance with your wishes.

We wish to call your attention to the fact that, under the rules of the New York Stock Exchange, we cannot vote your shares on one or more of the matters to be acted upon at the meeting without your specific voting instructions.

Accordingly, in order for your shares to be voted on all matters, please give your instructions over your signature on the enclosed voting

instruction form and return it to us promptly in the self-addressed, stamped envelope, also enclosed.

[The following text should be inserted in letters mailed in connection with shareholder meetings held on or after January 1, 2010, except to the extent that a meeting was originally scheduled to be held prior to such date but was properly adjourned to a date on or after such date:] Please note that, as a result of amendments to stock exchange rules [under a rule amendment adopted by the New York Stock Exchange for shareholder meetings held on or after January 1, 2010], brokers are no longer allowed to vote shares held in their clients' accounts on matters related to executive compensation or in uncontested elections of directors (other than uncontested director elections of companies registered under the Investment Company Act of 1940) unless the client has provided voting instructions. [(it will) Of course, it continues to be the case that brokers cannot vote their clients' shares in contested director elections[] and on other specific matters. Consequently, if you want us to vote your shares on your behalf on matters related to executive compensation or on the election of directors, you must provide voting instructions to us. Voting on matters presented at shareholders meetings, particularly the election of directors, is the primary method for shareholders to influence the direction taken by a publicly-traded company. We urge you to participate in the election by returning the enclosed voting instruction form to us with instructions as to how to vote your shares in this election. It is understood that, if you sign without otherwise marking the form, this will be construed as an instruction to vote the shares as recommended by the management on all matters to be considered at the meeting.

If we do not hear from you by the tenth day before the meeting, we may vote your shares at our discretion to the extent permitted by the rules of the Exchange. If you are unable to communicate with us by such date, we will, nevertheless follow your voting instructions, even if our discretionary vote has already been given, provided your instructions are received prior to the shareholders' meeting.

Should you wish to have a proxy covering your shares issued to yourself or others, we shall be pleased to issue the same.

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