Computation of Earnings (Loss) Per Common Share

	FOR THE YEAR ENDED DECEMBER 31,						
(THOUSANDS, EXCEPT SHARE AND PER SHARE AMOUNTS)		2004	2003			2002	
Basic earnings per common share							
Income (loss) from continuing operations	\$	66,119	\$	(29,768)	\$	80,373	
Deduct: non-participating stock dividends (4.5% preferred stock)		46		46		46	
Deduct: participating preferred stock dividends		2,293		2,001		2,092	
Deduct: amount allocated to participating preferred stock		951		-		1,902	
Income (loss) available to common stockholders from continuing operations		62,829		(31,815)		76,333	
Basic earnings (loss) per common share from continuing operations		1.33		(0.68)		1.65	
Income (loss) from discontinued operations		70		(5,161)		(8,498)	
Basic earnings (loss) per common share from discontinued operations		-		(0.11)		(0.18)	
Deduct: amount allocated to participating preferred stock		3		-		-	
Total basic net income (loss) applicable to common stock	\$	62,896	\$	(36,976)	\$	67,835	
Basic earnings (loss) per common share	\$	1.33	\$	(0.79)	\$	1.47	
Weighted average common shares outstanding	47	47,371,319		46,820,058		46,245,104	
Diluted earnings per common share							
Income (loss) from continuing operations	\$	66,119	\$	(29,768)	\$	80,373	
Deduct: non-participating stock dividends (4.5% preferred stock)		46		46		46	
Deduct: participating preferred stock dividends		2,293		2,001		2,092	
Deduct: amount allocated to participating preferred stock		951		-		1,902	
Income (loss) available to common stockholders from continuing operations		62,829		(31,815)		76,333	
Diluted earnings (loss) per common share from continuing operations		1.32		(0.68)		1.65	
Income (loss) from discontinued operations		70		(5,161)		(8,498)	
Diluted earnings (loss) per common share from discontinued operations		-		(0.11)		(0.18)	
Deduct: amount allocated to participating preferred stock		3		-		-	
Total diluted net income (loss) applicable to common stock	\$	62,896	\$	(36,976)	\$	67,835	
Diluted earnings (loss) per common share	\$	1.32	\$	(0.79)	\$	1.47	
Weighted average common shares outstanding	47	,371,319	-	46,820,058		46,245,104	
Common stock under stock option grants average shares		38,219		-		46,954	
Restricted stock (LTICP)		119,348		-		-	
Average diluted shares	47	,528,886	-	46,820,058		46,292,058	