

**Change in Selling, General and Administrative Expense**  
**First Six Months 2002 vs. 2001**  
(\$ in Millions)

	<u>Fav(Unf)</u>
Distribution Costs	\$ 1.0
Bad Debt Expense	0.5
Heritage Fund	0.6
Licensing Income	0.7
Variable Administrative (Higher Incentive Compensation)	(2.0)
Insurance Premiums (Casualty, Property & Product)	(1.3)
Salaries and Benefits	(0.6)
Other	0.1
<b>Total</b>	<u>\$ (1.0)</u>

