

	2000				1999				2000 Operations	
	Operations	Unusual	Deconsolidate Modem	External	Operations	Unusual	Deconsolidate Modem	External	B/(W) 1999 Operations \$	%
Commissions and Fees	\$ 1,528,305	\$ -	\$ 28,538	\$1,556,843	\$1,365,373	\$ -	\$ 74,041	\$1,439,414	\$162,932	11.9%
Operating Expenses:										
Salaries and employee benefits	897,038	-	17,851	914,889	828,659	-	42,774	871,433	(68,379)	-8.3%
Office and general expenses	435,033	(c)	13,628	448,661	396,914	(c)	24,819	421,733	(38,119)	-9.6%
Restructuring and other charges	-	16,910	(a)	16,910	-	75,354	(b)	75,354	-	n/a
Total operating expenses	1,332,071	16,910	31,479	1,380,460	1,225,573	75,354	67,593	1,368,520	(106,498)	-8.7%
Operating Income	196,234	(16,910)	(2,941)	176,383	139,800	(75,354)	6,448	70,894	56,434	40.4%
Other Income (Expense)	(8,391)	-	544	(7,847)	(6,766)	5,135	(d)	344	(1,625)	-24.0%
Pretax Income	187,843	(16,910)	(2,397)	168,536	133,034	(70,219)	8,423	71,238	54,809	41.2%
Provision for Income Taxes	82,345	(7,187)	597	75,755	59,492	(23,633)	5,430	41,289	(22,853)	-38.4%
	105,498	(9,723)	(2,994)	92,781	73,542	(46,586)	2,993	29,949	31,956	43.5%
Minority Interest Expense	(4,555)	-	1,569	(2,986)	(2,637)	-	(1,524)	(4,161)	(1,918)	-72.7%
Equity Income	(3,883)	(f)	(25,734)	(e)	1,425	(28,192)	3,903	(7,786)	(7,786)	-199.5%
Net Income	\$97,060	(\$35,457)	\$ -	\$61,603	\$74,808	(\$46,586)	\$ -	\$28,222	\$ 22,252	29.7%
Basic Earnings Per Share	\$ 1.96	\$ (0.72)	\$ -	\$ 1.24	\$ 1.58	\$ (1.00)	\$ -	\$ 0.60	\$ 0.38	24.1%
Dilutive Earnings Per Share	\$ 1.90	\$ (0.69)	\$ -	\$ 1.21	\$ 1.55	n/m	\$ -	\$ 0.59	\$ 0.35	22.6%
Staff Cost Ratio	58.7%			58.8%	60.7%			60.5%		
O&G Expense Ratio	28.5%			28.8%	29.1%			29.3%		
Operating Margin	12.8%			11.3%	10.2%			4.9%		
Tax Rate	43.8%			44.9%	44.7%			58.0%		
Average Shares O/S - Basic	49,494			49,494	47,346			47,346		
Average Shares O/S - Diluted	51,066			51,066	48,142			48,142		

(a) Represents \$17,500 Chrysler special charge taken in the 4th quarter and the reversal of \$590 excess 1999 restructuring reserves that were taken into income in the 3rd quarter.

(b) Represents restructuring and other charges, primarily severance and real estate costs.

(c) Includes additional amortization of intangible assets of \$14,585 in 2000 and \$12,495 in 1999 due to a change in accounting.

(d) Represents gains on the sale of DoubleClick shares sold in the 1st and 3rd quarters.

(e) Represents True North's equity share of Modem restructuring and goodwill impairment charges.

(f) Includes approximately \$5,200 of goodwill amortization relating Modem's February 2000 acquisition.