



Attn: Trading and Market Making/Legal and Compliance/Operations/Systems
UNIFORM PRACTICE ADVISORY (UPC # 001-2006) January 3, 2006

Martin Luther King, Jr. Day Trade Date - - Settlement Date Schedule

The NASDAQ Stock Market® and the securities exchanges will be closed on Monday, January 16, 2006, in observance of Martin Luther King, Jr., Day. "Regular way" transactions made on the business days noted below will be subject to the following schedule:

Trade Date	Settlement Date	Reg. T Date*
Jan. 10	Jan. 13	Jan. 18
11	17	19
12	18	20
13	19	23
16	Markets Closed	--
17	20	24

Brokers, dealers, and municipal securities dealers should use the foregoing settlement dates for purposes of clearing and settling transactions pursuant to the National Association of Securities Dealers, Inc. (NASD®) Uniform Practice Code.

Questions regarding the application of those settlement dates to a particular situation may be directed to the Market Integrity Department at 203.375.9609.

Tara Petta
Director

* Pursuant to Sections 220.8(b)(1) and (4) of Regulation T of the Federal Reserve Board, a broker/dealer must promptly cancel or otherwise liquidate a customer purchase transaction in a cash account if full payment is not received within five business days of the date of purchase or, pursuant to Section 220.8(d)(1), make application to extend the time period specified. The date by which members must take such action is shown in the column titled "Reg. T Date."