

*The Individual
Investor's Guide to*

DIVIDEND REINVESTMENT PLANS

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1996

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DIVIDEND REINVESTMENT PLANS

Eight hundred and thirty-seven companies in the U.S. offer dividend reinvestment plans to their shareholders and are listed in the *AII Journal's* fourth annual *Individual Investor's Guide to Dividend Reinvestment Plans*.

The number of plans included in the Guide is up slightly from last year's 800. At the same time, however, the number of companies that will sell initial shares directly to the general public doubled, from 24 to 51, as a result of new SEC rules that have eased the set-up process.

Dividend reinvestment plans are custom-made for long-term buy-and-hold investors.

While they are not on their own a reason to buy a stock, they serve as a shareholder bonus on a company with promising long-term growth prospects.

The concept is straightforward: Instead of sending participating investors cash dividends, the company applies those dividends to the purchase of additional company shares.

There are several advantages to investors who participate: Dividend payments are put to work, transaction costs are eliminated or held to a minimum, and the additional shares are purchased gradually over time—an easy-to-implement form of dollar cost averaging.

Various features make certain plans even more attractive. They include:

- Optional cash payments that allow participants to purchase additional shares through the plan.
- Partial reinvestment of dividends, allowing participants to receive cash dividends on some of their shares while reinvesting dividends on the remaining.
- Automatic investments through an investor's checking account.

- IRA accounts that allow participants to invest tax-deferred savings in the plan.
- Discounts on the price of shares purchased through the plan.
- Service fees and brokerage costs for share purchases that are picked up by the company rather than the participants.

How do you join?

Most dividend reinvestment plans require that you own at least one share (and sometimes more) registered in your name—you are a shareholder "of record." That means your name appears on the corporate records as the owner of the shares rather than the nominee name ("street name") of the broker or bank that may have purchased the shares for you (and who may be safekeeping them for you). If your shares are held in street name, you should ask your broker to transfer the shares to your own name.

A growing number of companies will sell initial shares directly to investors, so no purchases need to be made through a broker; these companies have a **X** symbol in the Special Features column of the guide.

Usually, a company will send you a dividend reinvestment plan prospectus or description and an authorization card once you become a registered shareholder. You can also call the company (ask for shareholder relations) or the dividend reinvestment plan agent and request these items.

You should read the plan prospectus or description carefully. While the overall structure of most dividend reinvestment plans is similar, they vary in the details. The prospectus or description will provide information on such items as: eligibility requirements, plan options, costs, how and when purchases are made, how and when certificates will be issued, and how participants withdraw.

Plan Mechanics

Dividend reinvestment plans are part of a company's overall shareholder relations effort and primarily serve existing shareholders.

Some companies—utilities, in particular—have extensive investor relations departments and administer their own dividend reinvestment plans. Most companies, however, appoint an outside agent to serve as the administrator for the plan.

The administrator maintains records, sends account statements to participants, furnishes certificates for shares upon request and liquidates participants' shares when they leave the plan. The agent also is responsible for the purchase of company shares for the plan. When you join a plan, you will sign a card that authorizes the agent to make purchases on your behalf.

Shares purchased under a dividend reinvestment plan are held by the plan and registered in the nominee name of the agent or plan trustee on behalf of the participants, each of whom has an account under the plan. For many participants, that means you will hold the company's shares in two places—your original registered shares, with the certificates either held by you or in custody at a bank or brokerage firm, and the shares purchased through the dividend reinvestment plan, held by the plan.

Many plans will allow participants to deposit certificates of shares registered in their own name into their dividend reinvestment plan account for safekeeping at no charge or for a modest fee; these shares are then treated in the same way as the other shares in the participant's account.

Certificates for shares purchased under the plan are usually issued only upon written request, although often at no charge. Certificates are also issued when a participant no longer wants to participate in the plan.

Companies with different classes of shares outstanding may allow shareholders of several forms to participate. Sometimes, reinvestment is in stock of the same form—for instance, preferred reinvests in preferred; sometimes it is all reinvested into one form—for instance, all reinvestment is in common stock. Check the prospectus to make sure you know where your dividends are being reinvested.

Plan Options

The basic plan offers reinvestment of dividends on all shares of stock registered in the participant's name. This is often referred to as "full reinvestment."

Under some plans, it isn't necessary to reinvest all dividends. Instead, participants are allowed to reinvest dividends on a portion of their registered shares while receiving cash dividends on the remaining shares. This is usually referred to as a "partial reinvestment option."

Many plans allow participants to purchase additional shares by making cash payments directly to the plan. This option is often referred to as "optional cash payment," and since the allowable amounts can be large, it offers participants a low-cost way to build a sizeable holding in a company. The payments are optional—participants are not committed to making periodic cash investments. However, usually there are minimums for each payment made, and often there is a maximum. It is also important to note the frequency with which the plan invests cash payments, since interest is not paid on payments received in advance of actual investment.

A twist on the cash payment option is that some companies will allow registered shareholders to make cash investments without requiring them to reinvest dividends on the shares they are holding, although they may do so if they want. This is frequently referred to as the "cash payment only option." An added convenience for participants who wish to make systematic cash investments is an automatic investment feature that is offered by many companies. The company or the plan agent automatically debits the investor's checking or savings account at regular intervals to purchase additional shares.

Full reinvestment and the partial reinvestment option concern dividends on shares registered in the participant's name. What about dividends paid on shares that are

purchased and held in the plan? Under most—but not all—dividend reinvestment plans, dividends paid on these shares are automatically reinvested.

The Costs

By and large, the cost of participating in a dividend reinvestment plan is low, particularly compared to the alternative of going through a broker.

Participant costs usually come in two forms: service charges and prorated brokerage commissions. Service charges cover administrative costs and are generally levied on each transaction; participants can hold costs down by combining a cash payment with a dividend reinvestment transaction, since usually the charges are capped (a \$2.50 per transaction maximum is typical). Brokerage commissions levied on open market shares are at institutional rates (since the number of shares purchased is large), and are therefore considerably lower than the rate an investor would pay on his own.

Many companies cover all of the costs for share purchases from both reinvested dividends and optional cash payments. Some companies levy service charges, others prorate brokerage costs, still others charge participants for both—there are many variations, so check the prospectus or plan description carefully.

When participation is terminated, some dividend reinvestment plans will sell plan shares for you, if you prefer, instead of sending you certificates. The cost to the participant is usually any prorated brokerage commissions, a lower-cost alternative than selling through a broker. Some plans will sell plan shares for you even if you are not terminating. Check the prospectus or plan description.

Share Purchases

The source of share purchases under a dividend reinvestment plan is spelled out in the plan description and prospectus.

The most common source is the secondary market—through a securities exchange where the shares are traded or in the over-the-counter market, or through negotiated transactions. Another source for some is the company itself, using authorized but unissued shares of common stock or shares held in the company's treasury.

In plans that prorate brokerage commissions among participants, the source of share purchases is a concern. When shares are purchased directly from the company, there are no brokerage expenses to prorate.

From the company's point of view, dividend reinvestment plans that purchase shares directly from the company provide an inexpensive source of financing. The proceeds often are used for general corporate purposes. On the other hand, from an investor's viewpoint new issues serve to dilute existing shares, which can depress share prices.

When does the agent buy shares? Investment dates are specified in the plan description or prospectus. Usually, they coincide with the dividend payment date, but many companies that allow participants to make cash investments have additional investment dates.

When shares are purchased in the secondary markets, share purchases begin—but don't necessarily end—on the investment date. Most plans give some discretion to the agent, since a large purchase on a single date could affect share price; usually, however, it is required that all monies be invested within 30 days. The share price for each participant is an average price of all shares purchased for that investment period.

When shares are purchased directly from the company, the prospectus will describe how the share price is determined. Usually, it is based on an average of the high and low or the closing price for the stock as reported by a specified source.

Some companies offer participants discounts on the share price, but there is wide variation on how this is offered. Most often, the discounts are

available only on shares purchased with reinvested dividends, but sometimes discounts apply to shares purchased both with reinvested dividends and with cash payments. And, a few companies offer discounts only on newly issued corporate shares, and not on shares that must be purchased in the secondary markets. Discounts are described in detail in the plan's prospectus.

Taxes

Dividend reinvestment plans have many advantages, but their tax status is not one of them, unless you are investing through an IRA (offered by a few companies). Whether you receive your dividends in cash or have them reinvested, a taxable event has occurred. In addition, if you reinvest dividends, the IRS considers the "dividend" to be equal to the fair market value of shares acquired with reinvested dividends. The fair market price is the price on the exchange or market where shares are traded, not any discounted price. Furthermore, any brokerage commissions paid by the company in open market purchases are considered additional dividend income to the participant.

When shares are sold, the tax basis is the fair market value as of the date the shares were acquired, plus any brokerage commissions paid by the company and treated as income to the participant.

Participants receive 1099-DIV forms each year from the company detailing dividends to be treated as income as reported to the IRS.

How to Use the Guide

The fourth annual listing covers 838 companies with dividend reinvestment plans listed in the following pages. The list does not include Canadian firms, limited partnerships, closed-end funds, or real estate investment trusts. We have also made no attempts to screen the companies based on their dividend record, and in fact some companies listed have

suspended their dividend payments. Prospective investors should analyze the merits of any company based on its fundamental investment characteristics before making any purchase decisions.

Companies are listed alphabetically. The first column provides the telephone number of the company or of the plan agent (noted by an asterisk) where you can obtain a plan prospectus or description and an authorization card to join the plan. If you call or write to a plan's agent, make sure you specify which company's dividend reinvestment plan you are interested in.

All of the companies listed in this directory offer the basic dividend reinvestment option—full reinvestment of all dividends on registered shares. You must be a registered shareowner to participate in almost all of these plans, except for the small number of companies that sell shares directly to the general public in most states.

The column labeled **Spec Feat** (Special Features) identifies those companies that sell shares directly to the public (indicated by the symbol **X**) and companies that provide for IRA account investing (indicated by the symbol **⊕**).

The column labeled **Options** provides information on additional plan features. A dash (—) indicates the plan offers only the basic feature of full reinvestment of all dividends. **Partial** indicates that the company allows participants to reinvest dividends on a portion of their registered shares and receive cash dividends on the remainder. **Cash** indicates that the company allows participants to make optional cash payments for share purchases in addition to reinvesting dividends on registered shares. **Cash Plus** indicates that optional cash payments can be made in addition to dividend reinvestment, or payments can be made without the need to reinvest dividends—in other words, shareholders can make cash investments whether or not they reinvest dividends on registered shares.

The **Optional Cash Purchase** column provides more information on the cash payment option, if one is offered. The minimum and maximum dollar amounts are indicated. Also indicated is the frequency with which the plan invests cash received under the cash purchase option, and if the company offers an automatic investment feature (♦) so that cash purchases can automatically be made from a savings or checking account.

The column labeled **Participant Fees** notes any charges that are levied on plan participants for the purchase of company shares. **None** indicates there are no participant charges for share purchases. [Note, however, that many plans do charge for other services—for instance, share sales if that service is offered.] **SC** indicates there is a service charge for share purchases; **Broker** indicates that participants pay prorated brokerage commissions on open-market share purchases; **(cash)** indicates the fees are paid only on shares purchased with optional cash payments. [Note that some plans, while they charge broker commissions on open-market shares, make most of their purchases directly from the company from new issues, which involves no commissions. Check the prospectus for more information.]

The **Discounts** column provides information on any discounts on the share price that are offered. **Div** indicates that the discount applies to shares purchased from reinvested dividends; **Cash** indicates that the discount applies to shares purchased from optional cash payments; **New Issue Shrs** indicates that the discount applies to share purchases if the source was from newly issued shares bought directly from the company.

While we have made every effort to provide accurate information, please read the plan prospectus carefully before making any decisions.

On the back page, we also provide a list of other sources of information on dividend reinvestment plans.

—Maria Crawford Scott
Editor/AAII Journal

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
A						
(847) 439-3939	AAR Corp.		Cash Plus	\$10-\$3,000/qtr.; w/dividend	none	none
(617) 575-2900*	Abbott Laboratories		Cash Plus	\$10-\$5,000/qtr.; 8 times/yr.	none	none
(800) 542-7792*	Acme-Cleveland Corp.		Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(408) 321-9100	ADAC Laboratories		Partial, Cash Plus	\$100-\$2,500/qtr.; w/dividend	none	New Iss Shrs: 5%
(860) 273-3945	Aetna Life and Casualty Co.		Cash	\$50-\$5,000/mo.; monthly	none	none
(800) 227-4756	AFLAC Inc.	X	Partial, Cash Plus	\$50-\$120,000/yr.; 2 times/mo.♦	none	none
(610) 481-7067	Air Products & Chemicals Inc.		Cash Plus	\$25-\$20,000/yr.; monthly	none	none
(518) 445-2284	Albany International		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(312) 461-6834*	Albemarle Corporation		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(800) 982-7649*	Albertson's		Partial, Cash	\$30-\$30,000/qtr.; w/dividend	SC (cash), Broker	none
(800) 622-6757*	Alco Standard Corporation		Cash Plus	\$25-\$1,000/mo.; monthly	Broker	none
(412) 394-2813	Allegheny Ludlum Corp.		Cash	\$25-\$3,000/qtr.; 8 times/yr.	none	none
(212) 752-2121	Allegheny Power System Inc.		Partial, Cash Plus	\$50-\$10,000/qtr.; w/dividend	none	none
(201) 324-0498*	Allergan		Partial, Cash Plus	\$10-\$50,000/yr.; monthly	none	none
(515) 280-4845	ALLIED Group Inc.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	Broker	none
(800) 255-4332	AlliedSignal Inc.		Partial, Cash Plus	\$25-\$120,000/yr.; monthly	none	none
(312) 461-2288*	Allstate Corp.		Cash	\$25-\$3,000/mo.; monthly	SC, Broker	none
(216) 650-7108	ALLTEL Corporation		Cash Plus	\$500-\$25,000/qtr.; monthly	none	none
(412) 553-4431	Aluminum Co. of America		Partial, Cash Plus	\$25-\$5,000/mo.; monthly♦	none	none
(800) 573-4048*	AMBANC Corp.		Partial, Cash	\$25-\$3,000/mo.; monthly	none	none
(800) 317-4445*	Amcast Industrial Corp.		Cash	\$25-\$1,000/qtr.; w/dividend	none	none
(847) 394-8730	AMCOL International Corp.		Partial, Cash Plus	\$25-\$2,000/mo.; monthly	Broker	none
(815) 961-7003	AMCORE Financial Inc.		Partial, Cash Plus	\$10-\$3,000/qtr.; monthly	none	none
(800) 647-4273*	Amerada Hess Corp.		Partial, Cash	\$50-\$5,000/qtr.; monthly	none	none
(203) 698-5462	American Brands Inc.		Partial, Cash Plus	\$50-\$15,000/qtr.; monthly	none	none
(770) 953-8300	American Business Products Inc.		Cash	\$10-\$1,000/mo.; monthly	none	none
(800) 237-2667	American Electric Power Co. Inc.		Partial, Cash Plus	\$0-\$100,000/yr.; 2 times/mo.♦	none	none
(212) 640-5693	American Express Co.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(800) 633-4236*	American Federal		Partial, Cash	\$25-\$2,000/mo.; monthly	Broker	none
(804) 346-2401	American Filtrona Corp.		Cash Plus	\$25-\$1,000/mo.; monthly	Broker	none
(800) 519-3111*	American General Corp.		Partial, Cash Plus	\$25-\$6,000/qtr.; monthly	none	none
(216) 252-7300	American Greetings Corp.		Cash	\$100-\$10,000/qtr.; w/dividend	none	none
(904) 992-2715	American Heritage Life Invest.		Partial	NA	none	none
(800) 565-2067*	American Home Products Corp.		Partial, Cash Plus	\$50-\$10,000/mo.; monthly	SC, Broker	none
(916) 852-8005	American Recreation Centers	X	Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 633-4236*	American Software, Inc.		Cash Plus	\$25-\$2,500/qtr.; w/dividend♦	none	none
(609) 346-8290	American Water Works Co. Inc.		Partial, Cash Plus	\$100-\$5,000/mo.; monthly	none	none
(800) 233-1342*	Ameritech	X ⊕	Partial, Cash Plus	\$50-\$50,000/yr.; monthly♦	SC, Broker	none
(800) 638-5672	Amoco Corp.	X	Cash Plus	\$50-\$150,000/yr.; weekly♦	SC, Broker	none
(717) 780-4869	AMP Incorporated		Partial, Cash Plus	\$50-\$5,000/mo.; 2 times/mo.	SC (cash)	none
(205) 583-4439	AmSouth Bancorp		Partial, Cash Plus	\$10-\$5,000/qtr.; w/dividend	none	none
(314) 466-1754*	AmVestors Financial Corp.		Cash	\$25-\$2,500/mo.; monthly	SC, Broker	none
(314) 854-3800	Angelica Corporation		Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(800) 456-9852*	Anheuser-Busch Cos.		Cash	\$25-\$5,000/mo.; monthly	none	none
(800) 446-2617*	Aon Corp.		Cash	\$20-\$1,000/mo.; monthly	none	none
(713) 296-6000	Apache Corp.		Partial, Cash	\$50-\$5,000/qtr.; monthly	none	none
(800) 288-9541*	Aquarion Co.		Cash Plus	\$10-\$5,000/qtr.; monthly	none	Div: 5%; Cash: 5%
(800) 446-2617*	ARCO Chemical Company		Cash	\$10-\$1,000/mo.; monthly♦	none	none

* Telephone number of plan agent

Spec Feat (Special Features)

X: Sells initial shares directly to the public

⊕: IRA account

Options

Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.

Cash: Participants can make optional cash payments in addition to reinvesting dividends.

Cash Plus: Participants can make optional cash payments without being required to reinvest dividends.

Participant Fees

None: No charges to participants for share purchases

SC: Service charge

Broker: Prorated broker commissions for open market share purchases

(cash): Fee levied only on shares purchased with optional cash payments

(div): Fee levied only on shares purchased with dividends

Optional Cash Purchase

NA: Not available under plan

Min: Minimum investment amount

Max: Maximum investment amount over period specified.

Plans marked "varies" have maximums that depend on number of shares owned.

Frequency: How frequently cash received under cash purchase option is invested in shares

♦: Participants can have automatic investments made from their checking or savings accounts.

Discounts

None: No discounts offered

Div: Discount on shares purchased with reinvested dividends

Cash: Discount on shares purchased with cash purchase

New Iss Shrs: Discount on shares newly issued from the company

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(717) 396-2029	Armstrong World Industries Inc.		Partial, Cash	\$50-\$3,000/mo.; monthly	none	none
(800) 368-5948*	Arnold Industries		Cash	\$25-\$3,000/qtr.; w/dividend	none	none
(518) 745-1000	Arrow Financial Corp.	X	Cash Plus	\$50-\$10,000/qtr.; monthly	none	none
(312) 461-2549*	Arvin Industries Inc.		Cash	\$25-\$1,000/mo.; w/dividend	SC, Broker	none
(800) 524-4458*	Asarco Inc.		Partial, Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(304) 526-3750	Ashland Coal		Cash	\$10-\$20,000/yr.; monthly	none	none
(312) 461-2288*	Ashland Incorporated		Cash Plus	\$10-\$5,000/qtr.; w/dividend	none	none
(800) 236-2722	Associated Banc-Corp.		Partial, Cash	\$100-\$5,000/qtr.; quarterly	none	none
(800) 348-8288*	AT&T Corp.		Partial, Cash	\$100-\$50,000/yr.; monthly	SC	none
(800) 633-4236*	Atlanta Gas Light (AGL Resources)		Partial, Cash Plus	\$25-\$5,000/mo.; monthly♦	none	none
(609) 645-4507	Atlantic Energy Inc.	X	Cash Plus	\$0-\$100,000/yr.; monthly♦	Broker	none
(800) 446-2617*	Atlantic Richfield Co.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	SC & Brok (cash)	none
(800) 382-8667	Atmos Energy Corp.	X Ⓢ	Partial, Cash Plus	\$25-\$100,000/yr.; weekly♦	none	Div: 3%
(818) 304-2032	Avery Dennison Corporation		Cash	\$25-\$3,000/mo.; monthly	none	none
(800) 730-4001*	Aviall, Inc.		Partial, Cash Plus	\$25-\$15,000/qtr.; monthly	none	none
(516) 466-7000	Avnet Inc.		Cash	\$10-none; 8 times/yr.	none	none
(212) 546-6786	Avon Products Inc.		Cash	\$10-\$5,000/mo.; monthly	none	none

B

(713) 439-8668	Baker Hughes Inc.		Cash	\$10-\$1,000/qtr.; w/dividend	none	none
(317) 747-6425	Ball Corp.		Cash Plus	\$25-\$3,000/qtr.; monthly	none	Div: 5%
(800) 258-0499	Baltimore Gas & Electric Co.		Partial, Cash Plus	\$10-\$100,000/yr.; monthly	Broker	none
(800) 573-4048*	Banc One Corp.		Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(808) 537-8239	Bancorp Hawaii Inc.		Partial, Cash Plus	\$25-\$5,000/qtr.; monthly	none	none
(800) 568-3476*	Bancorp South		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(800) 445-7524	Bandag Incorporated		Partial, Cash Plus	\$50-\$10,000/qtr.; 8 times/yr.	none	none
(207) 990-6936	Bangor Hydro-Electric Co.		Partial, Cash Plus	\$25-\$25,000/yr.; quarterly	none	none
(617) 575-3170*	Bank of Boston Corp.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	Div: 3%
(704) 496-2022	Bank of Granite Corp.		Cash	\$100-\$2,000/qtr.; w/dividend♦	Broker	none
(800) 524-4458*	Bank of New York Co. Inc.		Cash Plus	\$25-none; monthly	none	none
(800) 642-9880*	BankAmerica Corp.		Partial, Cash Plus	\$100-\$10,000/mo.; monthly	none	none
(800) 547-9794*	Bankers Trust New York Corp.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 526-0801*	Banknorth Group, Inc.		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(800) 637-7549*	Banta Corp.		Partial, Cash	\$25-\$7,500/qtr.; monthly♦	none	none
(908) 277-8059	Bard (CR) Inc.	X	Partial, Cash Plus	\$25-none; weekly♦	SC & Brok (cash)	none
(860) 583-7070	Barnes Group Inc.		Cash	\$10-\$10,000/qtr.; w/dividend	none	none
(800) 854-5798	Barnett Banks Inc.	X Ⓢ	Partial, Cash Plus	\$25-\$10,000/mo.; 2 times/mo. ♦	none	none
(617) 575-2900*	Bausch & Lomb Inc.		Cash Plus	\$25-\$60,000/yr.; monthly	none	none
(847) 948-2886	Baxter International Inc.		Partial, Cash Plus	\$25-\$25,000/yr.; monthly	none	none
(508) 836-7313	Bay State Gas Co.		Partial, Cash Plus	\$10-\$2,000/mo.; monthly	none	none
(415) 312-7393	Bay View Capital Corporation		Partial	NA	none	Div: 5%
(617) 482-1040	BayBanks Inc.		Cash Plus	\$10-\$1,000/mo.; monthly	Broker	none
(800) 542-7792*	Bearings, Inc.		Cash	\$10-\$1,000/mo.; monthly	none	none
(201) 324-0498*	Beckman Instruments Inc.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(800) 446-2617*	Becton, Dickinson & Co.		Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(800) 631-2355*	Bell Atlantic Corp.		Partial, Cash	\$100-\$100,000/yr.; weekly♦	SC	none
(800) 631-6001*	BellSouth Corp.		Partial, Cash	\$50-\$100,000/yr.; monthly	none	none
(800) 542-7792*	Belmont Bancorp		Partial, Cash Plus	\$25-\$1,500/qtr.; quarterly	none	none
(612) 376-3007	Bemis Co. Inc.		Cash Plus	\$25-\$10,000/qtr.; monthly	none	none
(302) 425-2552	Beneficial Corp.		Cash Plus	\$10-\$1,000/mo.; monthly	none	none
(413) 445-0249	Berkshire Gas Co.		Partial, Cash Plus	\$15-\$3,000/qtr.; monthly	none	Div: 3%; Cash: 3%
(610) 694-2261	Bethlehem Steel		Cash	\$10-\$3,000/mo.; monthly	none	none
(800) 542-7792*	Bindley Western Industries		Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(201) 324-0498*	Black & Decker Corp.		Cash	\$10-\$3,000/mo.; monthly	none	none
(605) 348-1700	Black Hills Corp.		Cash Plus	\$200-\$50,000/qtr.; monthly	Broker	none
(800) 456-9852*	Block (H&R) Inc.		Cash	\$25-\$2,000/mo.; monthly	Broker	none

* Telephone number of plan agent

Spec Feat (Special Features)

X: Sells initial shares directly to the public

Ⓢ: IRA account

Options

Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.

Cash: Participants can make optional cash payments in addition to reinvesting dividends.

Cash Plus: Participants can make optional cash payments without being required to reinvest dividends.

Optional Cash Purchase

NA: Not available under plan

Min: Minimum investment amount

Max: Maximum investment amount over period specified. Plans marked "varies" have maximums that depend on number of shares owned.

Frequency: How frequently cash received under cash purchase option is invested in shares

♦: Participants can have automatic investments made from their checking or savings accounts.

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(334) 244-4229	Blount International, Inc.		Partial, Cash Plus	\$10-\$25,000/yr.; monthly	none	Div: 5%
(609) 291-2841	BMJ Financial Corp.		Partial, Cash Plus	\$100-varies; monthly	none	none
(800) 456-9852	Boatman's Bancshares Inc.		Cash Plus	\$100-\$10,000/qtr.; w/dividend	none	none
(614) 491-2225	Bob Evans Farms	✕	Partial, Cash Plus	\$10-\$10,000/mo.; 2 times/mo. ♦	none	none
(208) 384-7056	Boise Cascade Corp.		Cash	\$10-none; monthly	Broker	none
(617) 424-2658	Boston Edison Co.		Partial, Cash Plus	\$50-\$40,000/yr.; monthly	none	none
(864) 282-9361	Bowater Inc.		Partial, Cash Plus	\$100-\$5,000/mo.; monthly	none	none
(800) 637-7549*	Brady, W.H. Co.		—	NA	none	none
(414) 259-5480	Briggs & Stratton Corp.		Cash	\$25-\$5,000/qtr.; quarterly	none	none
(800) 356-2026*	Bristol-Myers Squibb Co.		Cash	\$105-\$10,025/mo.; weekly	SC	none
(800) 428-4237*	British Airways plc		Cash	\$10-\$60,000/yr.; monthly	SC, Broker	none
(800) 428-4237*	British Petroleum Co.		Cash	\$20-\$15,000/qtr.; monthly	Broker	none
(718) 403-3334	Brooklyn Union Gas Co.		Partial, Cash Plus	\$25-\$100,000/yr.; monthly	none	none
(314) 854-4122	Brown Group Inc.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(502) 774-7688	Brown-Forman Corporation		Cash Plus	\$50-\$3,000/qtr.; monthly	Broker	none
(713) 870-7893	Browning-Ferris Industries Inc.		Partial, Cash Plus	\$25-\$60,000/yr.; monthly	none	none
(847) 735-4293	Brunswick Corp.		Cash	\$10-\$2,000/mo.; monthly	none	none
(216) 486-4200	Brush Wellman Inc.		Cash	\$10-\$5,000/qtr.; monthly	none	none
(607) 779-2492	BSB Bancorp Inc.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	SC	none
(814) 536-2110*	BT Financial Corp.		Cash	\$20-\$2,500/qtr.; w/dividend	none	none
(800) 526-5678*	Burlington Northern Santa Fe		Cash	\$50-\$6,000/yr.; monthly	SC, Broker	none

C

(617) 575-2900*	Cabot Corp.		Partial, Cash	\$10-\$10,000/qtr.; 8 times/yr.	none	none
(804) 287-5680	Cadmus Communications Corp.		Cash	\$25-\$3,000/qtr.; w/dividend	Broker	none
(216) 665-8896	Caliber System, Inc.		Cash	\$10-\$3,000/mo.; monthly	Broker	none
(800) 522-6645*	California Bancshares, Inc.		Partial, Cash Plus	\$100-\$5,000/qtr.; w/dividend	Broker	none
(800) 524-4458*	California Financial Holding Co.	⊕	Partial, Cash Plus	\$100-\$50,000/qtr.; monthly	none	Div: 3% New Iss Shrs
(408) 451-8200	California Water Service Co.		Partial	NA	none	none
(619) 931-1771	Callaway Golf Co.		Partial, Cash Plus	\$50-\$5,000/qtr.; monthly	none	none
(201) 324-0498*	Campbell Soup Co.		Partial, Cash	\$25-\$25,000/yr.; monthly	none	none
(315) 474-2500	Carlisle Cos. Inc.		Cash	\$10-\$3,000/qtr.; monthly	none	none
(800) 829-8432*	Carnival Corp.		Partial	NA	none	none
(864) 255-4919	Carolina First Corp.		Partial, Cash	\$25-\$10,000/qtr.; w/dividend	none	Div: 5%
(800) 662-7232	Carolina Power & Light Co.		Partial, Cash	\$20-\$2,000/mo.; monthly ♦	Broker	none
(201) 324-0498*	Carpenter Technology Corp.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(206) 624-3900	Cascade Natural Gas Corp.		Cash Plus	\$50-\$20,000/yr.; monthly	none	none
(309) 675-4619	Caterpillar Inc.		Cash	\$10-\$60,000/yr.; monthly ♦	SC, Broker	none
(502) 575-5324	CBT Corp.		Partial, Cash Plus	\$50-\$3,000/qtr.; w/dividend	Broker	none
(800) 368-5948*	CCB Financial Corp.		Partial, Cash	\$25-\$3,000/mo.; monthly ♦	Broker	none
(203) 578-6630	Center Financial Corp.		Cash	\$25-\$1,000/qtr.; monthly	none	none
(800) 433-7794	Centerior Energy Corp.	⊕	Partial, Cash Plus	\$10-\$40,000/yr.; monthly	SC, Broker	none
(800) 527-5797	Central & South West Corp.	✕	Partial, Cash Plus	\$25-\$100,000/yr.; weekly ♦	Broker	none
(800) 293-2327	Central Fidelity Banks Inc.		Partial, Cash Plus	\$25-\$10,000/mo.; monthly ♦	none	none
(800) 428-9578*	Central Hudson Gas & Electric		Partial, Cash Plus	\$25-\$10,000/qtr.; w/dividend	none	none
(800) 253-2652	Central Louisiana Electric Co.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 695-4267	Central Maine Power Co.		Partial, Cash Plus	\$10-\$40,000/yr.; monthly ♦	none	New Iss Shrs: 5%
(800) 542-7792*	Central Reserve Life Corporation		—	NA	none	none
(802) 747-5406	Central Vermont Public Service		Cash Plus	\$50-\$2,000/mo.; monthly	none	none
(800) 368-5948*	Centura Banks Inc.		Cash Plus	\$25-\$5,000/mo.; monthly ♦	Broker	none
(800) 833-1188	Century Telephone Enterprises, Inc.		Partial, Cash	\$25-\$5,000/qtr.; monthly	none	none
(540) 946-3557	CFW Communications Co.		Partial, Cash	\$50-\$10,000/qtr.; monthly	Broker (div)	none
(800) 231-8193	CFX Corp.		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(203) 358-6484	Champion International Corp.		Cash	\$10-\$5,000/mo.; monthly	none	none
(216) 946-2525	Chart Industries		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(617) 575-3170*	Charter One Financial Inc.		Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(800) 758-4651*	Chase Manhattan Corp.		Partial	NA	none	none
(513) 762-6900	Chemed Corp.		Cash Plus	\$50-\$5,000/mo.; monthly	none	none

* Telephone number of plan agent

Participant Fees

None: No charges to participants for share purchases
 SC: Service charge
 Broker: Prorated broker commissions for open market share purchases
 (cash): Fee levied only on shares purchased with optional cash payments
 (div): Fee levied only on shares purchased with dividends

Discounts

None: No discounts offered
 Div: Discount on shares purchased with reinvested dividends
 Cash: Discount on shares purchased with cash purchase
 New Iss Shrs: Discount on shares newly issued from the company

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(800) 542-7792*	Chemical Financial Corp.		Cash	\$10-\$3,000/qtr.; monthly	none	none
(804) 697-1160	Chesapeake Corp.		Cash	\$10-\$5,000/qtr.; monthly	none	none
(800) 936-7275	Chesapeake Utilities Corporation		Partial, Cash Plus	\$50-\$15,000/qtr.; monthly	none	none
(610) 269-9700	Chester Valley Bancorp, Inc.		Partial, Cash Plus	\$50-\$4,000/yr.; w/dividend	none	Div: 5%; Cash: 5%
(800) 547-9794*	Chevron Corp.		Cash Plus	\$25-\$1,000/mo.; monthly	SC, Broker	none
(513) 784-6366	Chiquita Brands International		—	NA	none	none
(802) 660-1412	Chittenden Corp.		Cash	\$25-\$10,000/qtr.; w/dividend	none	none
(810) 512-2924	Chrysler Corp.		Partial, Cash	\$25-\$24,000/yr.; monthly	SC, Broker	none
(908) 903-3579	Chubb Corp.		Cash	\$10-\$3,000/qtr.; 8 times/yr.	SC, Broker	none
(800) 851-9677*	Church & Dwight Co. Inc.		Partial, Cash	\$250-\$5,000/qtr.; w/dividend	none	none
(215) 761-3516	CIGNA Corp.		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(800) 622-5514	CILCORP Inc.	⊕	Partial, Cash Plus	\$25-\$25,000/qtr.; monthly	none	none
(800) 542-7792*	Cincinnati Bell		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(513) 870-2639	Cincinnati Financial Corp.		Cash Plus	\$25-\$5,000/mo.; monthly	SC, Broker	none
(513) 841-8782	Cincinnati Milacron Inc.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(513) 287-1940	Cinergy Corp.		Partial, Cash Plus	\$25-\$100,000/yr.; monthly	none	none
(312) 427-2953*	CIPSCO Inc.		Partial, Cash	\$10-\$50,000/qtr.; monthly	Broker	none
(800) 342-6690	Citicorp		Partial, Cash Plus	\$100-\$5,000/mo.; monthly	none	none
(301) 206-6040	Citizens Bancorp (Md.)		Cash	\$100-\$7,500/qtr.; monthly	Broker	none
(810) 257-2593	Citizens Banking Corp. (Mich.)		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(203) 329-8800	Citizens Utilities Company		Cash	\$100-\$25,000/qtr.; monthly♦	Broker (cash)	none
(201) 324-0498*	CLARCOR Inc.		Cash Plus	\$25-\$3,000/mo.; monthly	none	none
(800) 542-7792*	Cleveland-Cliffs Inc.		Cash	\$10-\$2,000/mo.; monthly	none	none
(510) 271-2927	Clorox Co.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(800) 465-6265	CML Group		Cash	\$25-\$10,000/qtr.; w/dividend	none	none
(517) 788-1867	CMS Energy Corp.	×	Partial, Cash Plus	\$25-\$120,000/yr.; monthly♦	none	none
(812) 464-3416	CNB Bancshares Inc.		Partial, Cash	\$25-\$2,000/mo.; monthly	none	Div: 3%
(704) 551-4038	Coca-Cola Bottling Co. Cons.		Cash	\$10-\$1,000/mo.; monthly♦	SC, Broker	none
(800) 519-3111*	Coca-Cola Co.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(770) 989-3796	Coca-Cola Enterprises		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(212) 310-2575	Colgate-Palmolive Co.		Partial, Cash Plus	\$20-\$60,000/yr.; monthly	none	none
(609) 625-1110	Collective Bancorp		Cash	\$100-\$2,000/qtr.; w/dividend	none	none
(205) 240-6008	Colonial BancGroup (Ala.)		Partial, Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(800) 442-2001*	Colonial Gas Co.		Partial, Cash Plus	\$10-\$5,000/qtr.; monthly	none	Div: 5%
(312) 461-5215*	Columbia Gas		Cash	\$10-\$10,000/qtr.; monthly	Broker	none
(800) 468-9716*	Comerica		Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(609) 751-9000	Commerce Bancorp, Inc.		Partial, Cash	\$100-\$5,000/qtr.; w/dividend	none	Div: 3%; Cash: 3%
(330) 742-7040*	Commercial Intertech Corp.		Cash	\$30-\$5,000/qtr.; w/dividend	SC, Broker	none
(800) 447-1183	Commonwealth Energy System		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(315) 445-2282	Community Bank System Inc.		Cash Plus	\$25-\$2,000/qtr.; w/dividend	none	none
(603) 228-5127	Community Bankshares, Inc.		Cash	\$50-\$5,000/qtr.; w/dividend	none	none
(205) 558-6745	Compass Bancshares Inc.		Cash Plus	\$25-\$1,000/mo.; monthly	SC, Broker	none
(800) 526-0801*	Computer Associates International		Cash Plus	\$25-\$3,000/mo.; monthly	SC, Broker	none
(301) 214-3200	COMSAT Corporation	×	Cash	\$50-\$10,000/mo.; monthly	none	none
(800) 840-3404*	ConAgra Inc.		Partial, Cash	\$50-\$50,000/yr.; 2 times/mo.	none	none
(203) 382-8156	Connecticut Energy Corp.	⊕	Partial, Cash Plus	\$50-\$50,000/yr.; monthly♦	none	none
(860) 727-3203	Connecticut Natural Gas Corp.		Partial, Cash	\$25-\$5,000/qtr.; monthly♦	none	none
(203) 669-8630	Connecticut Water Service Inc.	⊕	Partial, Cash	\$100-\$10,000/qtr.; w/dividend	none	Div: 5%
(215) 209-5099	Conrail Inc.		Partial, Cash Plus	\$0-\$4,000/yr.; monthly	SC, Broker	none
(800) 522-5522	Consolidated Edison Co. of N.Y.		Partial, Cash	\$20-\$24,000/yr.; monthly	none	none
(412) 227-1183	Consolidated Natural Gas Co.		Partial, Cash Plus	\$25-\$5,000/qtr.; quarterly	none	none
(312) 461-6833*	Consolidated Papers Inc.		Partial, Cash Plus	\$100-\$3,000/qtr.; monthly	none	none
(800) 292-2925	Consumers Water Co.		Partial, Cash	\$10-\$50,000/yr.; monthly	none	none
(201) 324-0498*	Cooper Industries		Partial, Cash Plus	\$25-\$24,000/yr.; monthly	none	none
(215) 786-7640	CoreStates Financial Corp.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly♦	SC	none
(312) 461-6832*	Corning Inc.		Cash	\$10-\$5,000/mo.; monthly	none	none
(818) 304-7523	Countrywide Credit Industries, Inc.		Partial	NA	none	none

* Telephone number of plan agent

Spec Feat (Special Features)	Optional Cash Purchase
× : Sells initial shares directly to the public ⊕ : IRA account	NA : Not available under plan Min : Minimum investment amount Max : Maximum investment amount over period specified. Plans marked "varies" have maximums that depend on number of shares owned.
Options <i>Partial</i> : Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder. <i>Cash</i> : Participants can make optional cash payments in addition to reinvesting dividends. <i>Cash Plus</i> : Participants can make optional cash payments without being required to reinvest dividends.	Frequency : How frequently cash received under cash purchase option is invested in shares ♦: Participants can have automatic investments made from their checking or savings accounts.

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(800) 272-6360	CPC International Inc.		Partial, Cash	\$25-\$25,000/yr.; monthly♦	none	none
(314) 231-1575	CPI Corp.		Partial, Cash	\$10-\$10,000/qtr.; monthly	none	none
(404) 588-7822*	Cracker Barrel Old Country Store		Partial, Cash	\$100-\$5,000/qtr.; monthly	none	none
(201) 324-1225*	Crane Co.		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(804) 782-7933	Crestar Financial Corp.		Cash	\$10-\$10,000/qtr.; monthly	none	Div: 5%
(800) 288-9541*	Crompton & Knowles Corp.		Cash	\$30-\$3,000/qtr.; w/dividend	none	none
(312) 461-4061*	CSX Corp.		Cash Plus	\$25-\$1,500/mo.; monthly	none	none
(800) 446-2617*	Cummins Engine Co. Inc.		Cash	\$10-\$6,000/qtr.; monthly	none	none
(800) 643-4296*	Cyprus Amax Minerals Co.		Cash	\$50-\$3,000/mo.; monthly	SC, Broker	none

D

(906) 487-6225	D & N Financial Corp.		Cash	\$25-\$12,000/yr.; monthly	none	none
(419) 535-4633	Dana Corp.		Cash	\$25-\$2,000/mo.; monthly	none	none
(717) 255-2369	Dauphin Deposit Corp.		Cash	\$50-\$1,000/mo.; monthly	none	none
(800) 446-2617*	Dayton Hudson Corp.		Partial, Cash Plus	\$10-\$1,000/mo.; monthly♦	none	none
(847) 928-8605	Dean Foods Company		Cash	\$25-\$3,000/qtr.; w/dividend	none	none
(800) 622-2393	Dean Witter, Discover & Co.	X	Partial, Cash Plus	\$100-\$40,000/yr.; 2 times/mo.	none	none
(309) 765-4539	Deere & Co.		Cash	\$50-\$10,000/mo.; monthly	SC, Broker	none
(800) 365-6495	Delmarva Power & Light Co.		Partial, Cash Plus	\$0-\$100,000/yr.; monthly	Broker	none
(201) 324-1225*	Delta Air Lines Inc.		Cash	\$25-\$10,000/yr.; monthly	none	none
(606) 744-6171	Delta Natural Gas Co.		Partial, Cash	\$25-\$50,000/yr.; monthly	none	none
(601) 968-4837	Deposit Guaranty Corp.		Cash Plus	\$50-\$5,000/qtr.; quarterly	none	none
(860) 292-7675	Dexter Corp.		Cash Plus	\$25-\$3,000/qtr.; monthly	none	none
(800) 453-2235	Dial Corp.	X	Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(330) 490-3767	Diebold Incorporated		Cash	\$10-\$5,000/qtr.; monthly	none	none
(800) 552-4034	Dominion Resources Inc.		Partial, Cash Plus	\$0-\$50,000/qtr.; monthly	none	none
(800) 468-9716*	Donaldson Co. Inc.		Cash	\$10-\$1,000/mo.; monthly	none	none
(312) 326-8022	Donnelley (R.R.) & Sons Co.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(800) 369-5606*	Dow Chemical Co.		Partial, Cash	\$25-\$25,000/qtr.; 2 times/mo.	none	none
(212) 416-2608	Dow Jones & Co.		Partial, Cash	\$25-\$1,000/mo.; monthly	none	none
(800) 322-9244	DPL Inc.		Cash Plus	\$25-\$1,000/qtr.; w/dividend	none	none
(800) 247-0400	DQE	X	Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	Broker	none
(214) 740-6888	Dresser Industries Inc.		Cash	\$25-\$1,000/mo.; monthly	none	none
(800) 551-5009	DTE Energy Co.	X	Partial, Cash Plus	\$25-\$100,000/yr.; monthly	SC, Broker	none
(302) 774-0195	Du Pont de Nemours (E.I.)		Cash	\$20-\$5,000/qtr.; w/dividend	SC, Broker	none
(800) 488-3853	Duke Power Co.		Partial, Cash Plus	\$25-\$20,000/qtr.; monthly♦	none	none
(800) 519-3111*	Duracell International		Partial, Cash Plus	\$25-\$60,000/yr.; monthly	none	none
(800) 542-7792*	Duriron Co.		Cash	\$25-\$3,000/qtr.; w/dividend	none	none

E

(908) 654-1234	E'Town Corp.		Partial, Cash Plus	\$100-\$2,000/mo.; monthly	none	Div: 5%; Cash: 5%
(800) 633-3455*	Eastern Co.	X	Partial, Cash Plus	\$50-\$150,000/yr.; weekly♦	none	none
(800) 524-4458*	Eastern Enterprises		Cash Plus	\$10-\$3,000/qtr.; w/dividend	none	none
(617) 357-9590	Eastern Utilities Associates		Partial, Cash Plus	\$0-\$5,000/qtr.; monthly	none	none
(800) 323-1404*	Eastman Chemical Co.		Partial, Cash Plus	\$0-\$60,000/yr.; weekly	none	none
(800) 253-6057*	Eastman Kodak Co.		Partial, Cash Plus	\$0-\$60,000/yr.; weekly	none	none
(800) 542-7792*	Eaton Corp.		Partial, Cash Plus	\$10-\$60,000/yr.; w/dividend	none	none
(201) 324-0498*	Ecolab Inc.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(617) 431-4143	EG&G Inc.		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(312) 461-6848*	EMC Insurance Group Inc.		Partial, Cash Plus	\$100-\$9,000/qtr.; w/dividend	none	none
(314) 553-2197	Emerson Electric Co.		Cash	\$50-\$120,000/yr.; monthly	none	none
(417) 623-4700	Empire District Electric Co.		Cash Plus	\$50-\$3,000/qtr.; quarterly	none	New Iss Shrs: 5%
(800) 654-3206	Energen Corp.		Partial, Cash Plus	\$25-\$5,000/qtr.; monthly	none	none
(406) 791-7500	Energy West Incorporated		—	NA	none	none
(603) 625-4000	EnergyNorth Inc.		Partial, Cash	\$50-\$2,500/qtr.; monthly	none	Div: 5%
(908) 205-6063	Engelhard Corp.		Cash	\$10-\$3,000/mo.; monthly	none	none
(713) 853-6315	Enron Corp.	X	Partial, Cash	\$25-\$120,000/yr.; weekly♦	none	none

* Telephone number of plan agent

Participant Fees

None: No charges to participants for share purchases
SC: Service charge
Broker: Prorated broker commissions for open market share purchases
(cash): Fee levied only on shares purchased with optional cash payments
(div): Fee levied only on shares purchased with dividends

Discounts

None: No discounts offered
Div: Discount on shares purchased with reinvested dividends
Cash: Discount on shares purchased with cash purchase
New Iss Shrs: Discount on shares newly issued from the company

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(800) 287-8309*	ENSERCH Corp.		Cash	\$10-\$15,000/qtr.; 8 times/yr.	none	none
(800) 333-4368*	Entergy Corp.		Partial, Cash Plus	\$25-\$3,000/mo.; monthly	Broker	none
(404) 885-8961	Equifax Inc.		Cash	\$10-\$5,000/qtr.; monthly	none	none
(800) 437-8736*	Equitable Companies (The)		Cash	\$25-\$60,000/yr.; monthly	none	none
(412) 553-5892	Equitable Resources Inc.		Cash	\$25-\$5,000/mo.; monthly	none	none
(906) 632-2221	ESELCO Inc.		Cash Plus	\$25-\$10,000/qtr.; w/dividend	none	none
(508) 388-4000	Essex County Gas Co.		Partial, Cash Plus	\$0-\$5,000/qtr.; w/dividend	none	Div: 5%
(312) 461-6834*	Ethyl Corp.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(518) 792-1151	Evergreen Bancorp, Inc.		Partial, Cash Plus	\$25-\$3,000/qtr.; w/dividend	none	none
(800) 252-1800*	Exxon Corp.	X	Partial, Cash	\$50-\$100,000/yr.; weekly	none	none

F

(315) 451-8000	Fay's Inc.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 647-4273*	Federal National Mortgage Assn.		Cash	\$10-\$5,000/mo.; quarterly	SC & Brok (cash)	none
(708) 954-2000	Federal Signal Corp.		Partial, Cash	\$25-\$3,000/qtr.; 8 times/yr.	none	none
(800) 524-4458*	Federal-Mogul Corp.		Partial, Cash	\$10-\$25,000/yr.; monthly	SC, Broker	none
(216) 476-8573*	Ferro Corp.		Partial, Cash Plus	\$10-\$3,000/mo.; monthly	none	none
(513) 744-8677	Fifth Third Bancorp		Cash Plus	\$25-\$2,500/mo.; monthly	Broker	none
(800) 730-4001*	Figgie International Inc.		Cash	\$10-\$5,000/qtr.; monthly	none	none
(201) 324-0498*	Fina Inc.		Cash	\$10-\$1,000/mo.; monthly	SC, Broker	none
(717) 243-3212	Financial Trust Corp.		Cash	\$100-\$1,000/qtr.; w/dividend	none	none
(602) 207-4900	FINOVA Group Inc.		Partial, Cash	\$25-\$25,000/qtr.; monthly	none	none
(615) 748-2441	First American Corp.		Partial, Cash Plus	\$25-\$15,000/qtr.; monthly	none	Div: 5%
(800) 947-9820	First Bank System Inc.		Partial, Cash Plus	\$25-\$5,000/qtr.; monthly	none	none
(718) 921-8283*	First Central Financial Corp.		Cash	\$100-\$750/mo.; monthly	none	none
(704) 788-0486	First Charter Corp.		Partial, Cash	\$25-\$2,500/qtr.; w/dividend	Broker	none
(800) 446-2617*	First Chicago NBD Corp.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(610) 746-7317	First Colonial Group Inc.		Partial, Cash	\$100-\$1,000/qtr.; w/dividend	none	Div: 5%; Cash: 5%
(312) 461-6834*	First Colony Corporation		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(504) 582-2900	First Commerce Corp.		Partial, Cash Plus	\$50-\$3,000/qtr.; w/dividend	none	Div: 5%
(501) 371-6745	First Commercial Corp.		Cash Plus	\$25-\$2,000/qtr.; monthly	none	Div: 5%
(800) 524-4458*	First Commonwealth Financial		Partial, Cash	\$25-\$10,000/qtr.; monthly	none	none
(716) 842-5138	First Empire State Corp.		Cash	\$10-\$1,000/qtr.; w/dividend	SC, Broker	none
(608) 784-8000	First Federal Capital Corp		Partial, Cash	\$50-\$5,000/qtr.; quarterly	none	none
(803) 529-5931	First Financial Holdings Inc.		Cash	\$25-\$2,000/mo.; monthly	none	none
(616) 396-9325	First Michigan Bank Corp.		Partial, Cash	\$100-\$1,000/qtr.; w/dividend	none	Div: 5%
(718) 921-8283*	First Midwest Bancorp Inc.		Partial, Cash Plus	\$100-\$5,000/qtr.; monthly	none	none
(601) 948-7550	First Mississippi Corp.		Cash	\$25-\$3,000/mo.; monthly	none	none
(414) 437-7101	First Northern Capital Corp.		Partial, Cash	\$25-\$3,000/qtr.; w/dividend	none	none
(800) 782-4040	First of America Bank Corp.		Cash Plus	\$25-\$25,000/qtr.; monthly	none	Div: 5%
(801) 246-5292*	First Security Corp. (Utah)		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(800) 468-9716*	First Tennessee National Corp.		Partial, Cash Plus	\$25-\$10,000/qtr.; monthly	none	none
(704) 374-6782	First Union Corp.		Cash	\$25-varies; monthly	Broker	Div: 1%; Cash: 1%
(800) 524-4458*	First USA	X	Partial, Cash Plus	\$100-\$3,000/mo.; monthly	SC (cash), Broker	none
(703) 241-3669	First Virginia Banks Inc.		Cash	\$25-\$5,000/qtr.; monthly	none	none
(412) 652-8550	First Western Bancorp Inc.		Partial, Cash	\$25-\$10,000/qtr.; monthly	none	none
(414) 276-3737*	Firststar Corp.		Partial, Cash	\$50-\$10,000/mo.; monthly	none	none
(217) 753-7371*	Firstbank of Illinois Co.		Partial, Cash	\$25-\$3,000/qtr.; w/dividend	none	none
(216) 384-7347	FirstMerit Corp.		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(800) 538-1516*	Fleet Financial Group Inc.		Cash	\$10-\$10,000/qtr.; w/dividend	none	none
(405) 841-8127	Fleming Cos. Inc.		Partial, Cash	\$25-\$5,000/qtr.; monthly	none	Div: 5%
(407) 838-1729	Florida Public Utilities		Partial, Cash Plus	\$25-\$2,000/qtr.; w/dividend	none	none
(912) 226-9110	Flowers Industries Inc.		Partial, Cash	\$25-\$3,000/mo.; monthly	none	none
(714) 975-3909	Fluor		Cash	\$100-\$10,000/qtr.; monthly	SC & Brok (cash)	none
(800) 633-4236*	Food Lion Inc.		Cash	\$10-\$2,500/mo.; monthly	none	none
(818) 963-8551	Foothill Independent Bancorp		Partial, Cash Plus	\$100-\$10,000/qtr.; monthly	none	none

* Telephone number of plan agent

Spec Feat (Special Features)	Optional Cash Purchase
X: Sells initial shares directly to the public	NA: Not available under plan
IRA: IRA account	Min: Minimum investment amount
Options	Max: Maximum investment amount over period specified.
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	Plans marked "varies" have maximums that depend on number of shares owned.
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	Frequency: How frequently cash received under cash purchase option is invested in shares
Cash Plus: Participants can make optional cash payments without being required to reinvest dividends.	Participants can have automatic investments made from their checking or savings accounts.

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(800) 647-4273*	Ford Motor Co.		Partial, Cash	\$50-\$12,000/qtr.; monthly	SC, Broker	none
(219) 426-0555	Fort Wayne National Corp.		—	NA	none	none
(800) 526-0801*	Foster Wheeler Corp.		Cash	\$10-none; monthly	none	none
(800) 222-4511	FPL Group Inc.		Partial, Cash Plus	\$100-\$100,000/yr.; quarterly	none	none
(415) 312-4701	Franklin Resources		Cash Plus	\$50-\$10,000/qtr.; monthly	none	none
(800) 836-0342	Frontier Corporation		Partial, Cash Plus	\$25-\$50,000/mo.; monthly	none	none
(612) 481-3661	Fuller (H.B.) Co.		Partial, Cash Plus	\$25-\$6,000/mo.; monthly♦	none	Div: 3%
(800) 626-0255	Fulton Financial Corp.		Partial, Cash	\$25-\$1,000/mo.; monthly	Broker	none

G

(703) 284-6960	Gannett Co. Inc.		Partial, Cash Plus	\$10-\$5,000/mo.; monthly♦	none	none
(800) 647-4273	GATX Corp.		Cash	\$25-\$3,000/mo.; monthly	none	none
(216) 869-4453	GenCorp		Cash	\$10-\$3,000/qtr.; 8 times/yr.	none	none
(800) 786-2543*	General Electric Co.		Partial, Cash Plus	\$10-\$10,000/mo.; monthly	none	none
(800) 446-2617*	General Housewares Corporation		Cash	\$10-\$1,000/mo.; monthly	none	none
(800) 245-5703	General Mills Inc.		Partial, Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(800) 331-9922*	General Motors Corp.		Partial, Cash Plus	\$25-\$4,000/mo.; monthly	none	none
(201) 263-6600	General Public Utilities Corp.		Cash Plus	\$50-\$6,000/qtr.; monthly	none	none
(718) 921-8283*	General ReCorporation		Partial, Cash Plus	\$10-\$10,000/qtr.; monthly	none	none
(203) 329-4344	General Signal Corp.		Partial, Cash Plus	\$25-\$10,000/qtr.; monthly	none	none
(770) 953-1700	Genuine Parts Co.		Cash	\$10-\$3,000/qtr.; w/dividend	Broker	none
(201) 324-0498*	Georgia-Pacific Corp.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	SC	none
(718) 921-8283*	Giant Food Inc.		Cash	\$10-\$1,000/qtr.; 2 times/mo.	none	none
(800) 637-7549*	Giddings & Lewis		—	NA	none	none
(800) 730-4001*	Gillette Co.		Cash	\$10-\$5,000/mo.; monthly	none	none
(800) 524-4458*	Glaxo Wellcome plc ADR		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	SC & Brok (cash)	none
(716) 473-1000	Gleason Corp.		Partial, Cash	\$10-\$5,000/mo.; monthly	none	none
(205) 326-5156*	Golden Enterprises Inc.		Partial	NA	none	none
(919) 790-6511	GoodMark Foods		Cash	\$25-\$500/mo.; monthly	none	New Iss Shrs: 2%
(330) 374-2613	Goodrich (B.F.) Co.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(330) 796-3751	Goodyear Tire & Rubber Co.		Partial, Cash Plus	\$10-\$15,000/qtr.; monthly	none	none
(419) 755-1322	Gorman-Rupp Co.		Cash Plus	\$20-\$1,000/mo.; monthly	none	none
(315) 568-2811	Goulds Pumps Inc.		Cash	\$10-\$5,000/mo.; monthly	none	none
(800) 648-8392*	Grace (W.R.) & Co.		Partial, Cash	\$100-\$100,000/yr.; monthly	none	none
(612) 450-4064*	Graco Inc.		Cash	\$25-\$1,000/qtr.; w/dividend	none	none
(800) 428-4237*	Grand Metropolitan ADR		Partial, Cash Plus	\$25-\$25,000/yr.; w/dividend	Broker	none
(417) 895-4530	Great Southern Bancorp, Inc.		Cash	\$25-\$2,500/qtr.; w/dividend	none	none
(800) 554-3406*	Great Western Financial Corp.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	Div: 2%; Cash: 2%
(802) 660-5785	Green Mountain Power Corp.		Partial, Cash Plus	\$50-\$40,000/yr.; monthly	none	Div: 5%
(800) 225-5160*	GTE Corp.	☼	Partial, Cash Plus	\$25-\$100,000/yr.; w/dividend♦	none	none

H

(601) 868-4414	Hancock Holding Company		Partial, Cash Plus	\$50-\$5,000/qtr.; w/dividend	Broker	none
(212) 509-4000*	Handleman Co.		Cash	\$10-\$3,000/mo.; monthly	none	none
(914) 925-4437	Handy & Harman		Cash	\$10-\$60,000/yr.; monthly	none	none
(800) 688-4259	Hanna (M.A.) & Co.		Partial, Cash Plus	\$25-\$3,000/mo.; monthly	none	none
(207) 883-2911	Hannaford Bros. Co.		Partial, Cash Plus	\$25-\$2,000/mo.; monthly	none	none
(800) 422-2066*	Hanson PLC		Partial, Cash Plus	\$50-\$60,000/yr.; monthly	SC (cash), Broker	none
(617) 232-8200	Harcourt General, Inc.		Cash Plus	\$25-\$2,500/qtr.; 8 times/yr.	none	none
(800) 723-3690	Harland (John H.) Co.		Cash	\$25-\$3,000/qtr.; monthly	none	none
(800) 637-7549*	Harley-Davidson Inc.		Cash	\$30-\$5,000/qtr.; monthly	none	none
(215) 256-5026	Harleysville Group Inc.		Partial, Cash	\$100-\$25,000/yr.; w/dividend	none	none
(800) 542-7792*	Harris Corp.		Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(717) 763-7064	Harsco Corp.		Cash	\$10-none; monthly	none	none
(617) 575-2900*	Hartford Steam Boiler		Cash	\$10-\$1,000/mo.; monthly	none	none
(216) 348-2800	Haverfield Corp.		Cash Plus	\$20-\$1,000/mo.; monthly	SC, Broker	none
(808) 532-5841	Hawaiian Electric Industries Inc.	✕	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo.♦	SC (div)	none

* Telephone number of plan agent

Participant Fees

None: No charges to participants for share purchases
 SC: Service charge
 Broker: Prorated broker commissions for open market share purchases
 (cash): Fee levied only on shares purchased with optional cash payments
 (div): Fee levied only on shares purchased with dividends

Discounts

None: No discounts offered
 Div: Discount on shares purchased with reinvested dividends
 Cash: Discount on shares purchased with cash purchase
 New Iss Shrs: Discount on shares newly issued from the company

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(804) 359-9171	Heilig-Meyers Company		Partial, Cash	\$10-\$2,500/mo.; monthly	none	none
(800) 253-3399*	Heinz (H.J.) Co.		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 647-4273*	Hercules Inc.		Partial, Cash Plus	\$50-\$2,000/mo.; monthly	SC (cash), Broker	none
(717) 534-7552	Hershey Foods Corp.		Partial, Cash	\$50-\$20,000/yr.; monthly	SC & Brok (cash)	none
(504) 533-3412	Hibernia Corp.		Partial, Cash	\$100-\$3,000/mo.; monthly	none	Div: 5%
(617) 575-2900*	Home Depot Inc. (The)		Cash	\$10-\$4,000/mo.; 2 times/mo.	SC, Broker	none
(800) 442-2001*	Homestake Mining Co.		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(612) 951-0093	Honeywell Inc.		Cash	\$25-\$3,000/mo.; monthly	none	none
(908) 205-4537*	Hooper Holmes Inc.		—	NA	none	none
(800) 468-9716*	Hormel (George A.)		Cash	\$25-\$20,000/qtr.; monthly	none	none
(617) 351-5800	Houghton Mifflin Company		Cash	\$25-\$3,000/qtr.; 8 times/yr.	none	none
(800) 926-2335*	Household International Inc.		Cash Plus	\$50-\$5,000/qtr.; monthly	none	Div: 2.5%
(800) 231-6406	Houston Industries Inc.	X	Partial, Cash Plus	\$50-\$120,000/yr.; 2 times/mo.	Broker (cash)	none
(203) 799-4100	Hubbell Inc.		Partial, Cash Plus	\$100-\$1,000/qtr.; monthly	none	none
(513) 866-6251	Huffy Corp.		Cash	\$10-\$1,000/mo.; monthly	none	none
(614) 480-3878	Huntington Bancshares Inc.		Partial, Cash	\$25-\$10,000/qtr.; monthly	none	Div: 5%
(201) 236-2641	HUBCO Inc.		Cash	\$10-\$2,000/qtr.; w/dividend	none	none

I

(800) 635-5406	Idaho Power Co.		Partial, Cash Plus	\$10-\$15,000/qtr.; w/dividend	Broker	none
(800) 247-9785	IES Industries		Partial, Cash Plus	\$25-\$120,000/yr; monthly	none	none
(800) 730-4001*	Illinois Central Corp		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(847) 724-7500	Illinois Tool Works, Inc.		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(800) 800-8220	Illinova Corporation		Partial, Cash Plus	\$25-\$5,000/qtr.; monthly♦	none	none
(201) 324-0498*	Imo Industries Inc.		Cash	\$100-\$5,000/qtr.; w/dividend	none	none
(800) 522-6645*	Imperial Bancorp		—	NA	Broker	none
(800) 524-4458*	Imperial Holly Corporation		Partial, Cash	\$100-\$5,000/qtr.; monthly	none	none
(212) 612-5845	Inco Ltd.		Partial, Cash Plus	\$30-\$10,000/qtr.; w/dividend	none	none
(617) 575-3170*	Independence Bancorp (N.J.)		Partial, Cash Plus	\$500-\$2,000/qtr.; w/dividend	none	none
(617) 982-6858	Independent Bank Corp. (Mass.)		Partial, Cash Plus	\$25-varies; monthly	none	Div: 5% New Iss Shrs
(616) 527-9450	Independent Bank Corp. (Mich.)		Cash	\$25-\$2,500/qtr.; quarterly	none	Div: 5%
(317) 321-0440	Indiana Energy Inc.		Partial, Cash Plus	\$25-\$50,000/yr.; monthly	none	none
(800) 524-4458*	Ingersoll-Rand Co.		Cash Plus	\$10-\$3,000/qtr.; monthly	none	none
(312) 461-4075*	Inland Steel Industries Inc.		Cash Plus	\$25-\$10,000/mo.; monthly	none	none
(800) 829-8432*	Insteel Industries Inc.		Cash	\$10-none; monthly	none	none
(800) 298-0146*	Intel Corp.		Cash	\$25-\$15,000/mo.; monthly♦	none	none
(201) 703-2265	Interchange Financial Services Corp.	X	Cash	\$25-none; monthly	Broker	none
(201) 324-0405*	International Business Machines		Partial, Cash	\$10-\$25,000/qtr.; monthly	SC	none
(800) 524-4458*	International Flavors & Fragrances		Cash	\$25-\$5,000/mo.; monthly	none	none
(800) 468-9716*	International Multifoods Corp.		Partial, Cash	\$10-\$60,000/yr.; monthly	none	none
(914) 397-1500	International Paper Co.		Partial, Cash Plus	\$25-\$20,000/yr.; monthly	none	none
(201) 324-0498*	Interpublic Group of Cos. Inc.		Cash	\$10-\$3,000/qtr.; w/dividend	SC, Broker	none
(319) 557-2230	Interstate Power Co.		Partial, Cash Plus	\$25-\$2,000/mo.; monthly	Broker	none
(216) 329-6201	Invacare		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(317) 261-8394	IPALCO Enterprises Inc.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly♦	Broker	none
(800) 937-5449*	Iroquois Bancorp		Partial, Cash Plus	\$25-\$3,000/qtr.; monthly	none	none
(800) 254-2823*	ITT Industries, Inc.		Cash	\$50-\$60,000/yr.; monthly	none	none
(317) 639-1501	IWC Resources Corp.		Partial, Cash Plus	\$100-\$100,000/yr.; 2 times/mo.	none	Div: 3%; Cash: 3%

J/K

(816) 860-7891*	Jack Henry & Associates Inc.		Partial	NA	Broker	none
(517) 764-6400	Jacobson Stores Inc.		Partial, Cash Plus	\$10-\$1,000/mo.; monthly	none	none
(804) 649-4307	James River Corp.		Cash	\$100-\$5,000/mo.; monthly	none	none
(804) 972-1115	Jefferson Bankshares Inc.		Partial, Cash	\$25-\$5,000/qtr.; monthly	none	none

* Telephone number of plan agent

Spec Feat (Special Features)

- ✕ Sells initial shares directly to the public
- ✱ IRA account

Options

- Partial:* Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.
- Cash:* Participants can make optional cash payments in addition to reinvesting dividends.
- Cash Plus:* Participants can make optional cash payments without being required to reinvest dividends.

Optional Cash Purchase

- NA:* Not available under plan
- Min:* Minimum investment amount
- Max:* Maximum investment amount over period specified. Plans marked "varies" have maximums that depend on number of shares owned.
- Frequency:* How frequently cash received under cash purchase option is invested in shares
- ♦ Participants can have automatic investments made from their checking or savings accounts.

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(800) 829-8432*	Jefferson-Pilot Corp.		Cash	\$20-\$2,000/mo.; monthly	none	none
(800) 446-2617*	Johnson & Johnson		Partial, Cash Plus	\$25-\$50,000/yr.; monthly	none	none
(800) 524-6220	Johnson Controls Inc.	X	Partial, Cash	\$50-\$15,000/qtr.; monthly♦	none	none
(800) 468-9716*	Jostens Inc.		Cash	\$25-\$1,000/mo.; monthly	none	none
(800) 527-7844*	Justin Industries Inc.		Cash Plus	\$25-\$1,000/mo.; monthly	Broker	none
(800) 647-4273*	Kaman Corp.		Cash	\$25-\$5,000/qtr.; quarterly	none	none
(800) 245-5275	Kansas City Power & Light Co.		Partial, Cash Plus	\$100-\$5,000/mo.; monthly	Broker	none
(800) 542-7792*	Keithley Instruments, Inc.		Cash Plus	\$10-\$4,000/mo.; monthly	none	none
(800) 323-6138*	Kellogg Co.		Partial, Cash	\$25-\$25,000/yr.; monthly	none	none
(314) 576-3100	Kellwood Co.	X	Partial, Cash Plus	\$25-\$3,000/mo.; monthly	none	none
(412) 539-5204	Kennametal Inc.		Cash Plus	\$25-\$4,000/qtr.; w/dividend	none	Div: 5%
(800) 786-2556	Kerr-McGee Corp.	X	Partial, Cash Plus	\$10-\$1,000/mo.; monthly	none	none
(800) 542-7792*	KeyCorp		Partial, Cash Plus	\$10-\$10,000/mo.; monthly	none	none
(718) 921-8200*	Keystone Financial Inc.		Cash Plus	\$100-\$5,000/qtr.; w/dividend	none	none
(717) 274-6844	Keystone Heritage Group Inc.		Cash	\$10-\$2,000/qtr.; w/dividend	none	none
(713) 937-5301	Keystone International Inc.		Partial, Cash Plus	\$25-\$4,000/mo.; monthly	none	none
(800) 442-2001*	Kimberly-Clark Corp.		Partial, Cash	\$25-\$3,000/qtr.; 8 times/yr.	none	none
(810) 643-1040	Kmart Corp.		Partial, Cash Plus	\$25-\$100,000/yr.; monthly	none	none
(303) 763-3489	KN Energy Inc.		Partial, Cash Plus	\$25-\$8,000/qtr.; weekly♦	Broker	none
(312) 461-6848*	Knap & Vogt Manufacturing		Cash	\$25-\$1,000/mo.; monthly	none	none
(305) 376-3938	Knight-Ridder Inc.		Cash	\$25-\$1,000/mo.; monthly	none	none
(617) 575-2900*	Kollmorgen Corp.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(912) 598-7809	Kuhlman Corp.		Partial, Cash Plus	\$10-\$3,000/qtr.; monthly	none	none
(606) 367-5554	KU Energy		Partial, Cash	\$20-\$10,000/qtr.; w/dividend	Broker	none
(616) 779-2200	Kysor Industrial Corp.		Cash	\$10-\$12,000/yr.; monthly	none	none

L

(313) 241-4414	La-Z-Boy Chair Co.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(800) 456-9852*	Laclede Gas Co.		Cash	\$100-\$30,000/yr.; w/dividend	none	none
(800) 633-4236*	Lafarge Corp.		Partial	NA	none	Div: 5%
(614) 224-7141	Lancaster Colony Corporation		Partial	NA	none	none
(704) 554-1421	Lance Inc.		Cash	\$10-\$1,000/mo.; monthly	SC (cash)	none
(502) 627-3445	LG&E Energy Corp.		Partial, Cash Plus	\$25-\$40,000/yr.; monthly	none	none
(317) 276-3219	Lilly (Eli) & Co.		Cash Plus	\$25-\$50,000/yr.; monthly	SC	none
(317) 687-6700	Lilly Industries Inc.		Partial, Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(800) 446-2617*	Limited (The) Inc.		Cash	\$30-\$6,000/qtr.; 8 times/yr.	none	none
(800) 730-6001*	Lincoln National Corp.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 526-0801*	Lincoln Telecommunications Co.		Cash Plus	\$100-\$3,000/qtr.; w/dividend	none	none
(201) 324-0498*	Liz Claiborne Inc.		Cash	\$25-\$60,000/yr.; monthly	none	none
(201) 324-0498*	Lockheed Martin Corp.		Partial, Cash Plus	\$50-\$100,000/yr.; monthly	none	none
(617) 575-2900*	Loctite Corp.		Partial, Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(800) 524-4458*	Long Island Lighting Co.		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(800) 351-1242	Louisiana Land & Exploration Co.		Cash	\$10-\$3,000/mo.; monthly	none	none
(503) 221-0800	Louisiana-Pacific Corporation		Cash	\$25-\$12,000/yr.; monthly	none	none
(800) 633-4236*	Lowe's Cos Inc.		Cash	\$10-\$1,000/mo.; monthly	none	none
(800) 542-7792*	Lubrizol Corporation		Cash	\$25-\$5,000/qtr.; quarterly	none	none
(718) 921-8283*	Luby's Cafeterias Inc.		Partial, Cash	\$20-\$5,000/qtr.; monthly	none	none
(610) 383-2041	Lukens Inc.		Cash	\$50-\$6,000/mo.; monthly	none	none
(800) 524-4458*	Lyondell Petrochemical Co.		Cash	\$25-\$10,000/qtr.; w/dividend	none	none

M

(203) 575-5646	MacDermid Inc.		Partial, Cash	\$50-none; w/dividend	none	none
(800) 356-6423	Madison Gas & Electric Co.	X	Partial, Cash Plus	\$25-\$25,000/qtr.; monthly	Broker	none
(800) 900-4548	Magna Group Inc.		Partial, Cash	\$25-\$5,000/mo.; 2 times/mo.	none	none
(800) 446-2617*	Mallinckrodt Group		Cash	\$10-\$1,000/mo.; monthly	none	none
(414) 684-4410	Manitowoc Co.		Cash	\$10-\$60,000/yr; monthly	none	none
(800) 526-0801*	Manpower		Partial, Cash Plus	\$25-\$3,000/qtr.; w/dividend	none	none

* Telephone number of plan agent

Participant Fees

None: No charges to participants for share purchases
SC: Service charge
Broker: Prorated broker commissions for open market share purchases
(cash): Fee levied only on shares purchased with optional cash payments
(div): Fee levied only on shares purchased with dividends

Discounts

None: No discounts offered
Div: Discount on shares purchased with reinvested dividends
Cash: Discount on shares purchased with cash purchase
New Iss Shrs: Discount on shares newly issued from the company

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(312) 461-3121*	MAPCO Inc.		Cash	\$10-\$3,000/qtr.; monthly	none	none
(314) 889-0708	Mark Twain Bancshares Inc.		Partial, Cash Plus	\$10-\$2,000/mo.; 2 times/mo.	none	none
(800) 519-3111*	Marriott International		Partial, Cash	\$25-\$60,000/yr.; monthly	SC	none
(800) 457-8968*	Marsh & McLennan Cos. Inc.		Cash	\$10-\$3,000/qtr.; w/dividend	SC, Broker	none
(800) 622-8100*	Marsh Supermarkets Inc.		Partial, Cash Plus	\$100-\$5,000/mo.; monthly	none	none
(800) 730-4001*	Marshall & Ilsley Corp.		Cash	\$25-\$3,000/qtr.; 8 times/yr.	none	none
(617) 942-8120	MASSBANK Corp.		Partial, Cash Plus	\$50-\$1,500/qtr.; w/dividend	none	none
(800) 730-4001*	Mattel		Partial, Cash	\$25-\$1,000/mo.; monthly	none	none
(800) 524-4458*	May Department Stores Co.		Cash	\$25-none; weekly	SC, Broker	none
(515) 791-8344	Maytag Co.		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 424-5855	McCormick & Co. Inc.		Partial, Cash	\$100-\$3,000/qtr.; w/dividend	Broker	none
(800) 446-2617*	McDermott International Inc.		Partial, Cash Plus	\$25-\$15,000/qtr.; w/dividend	none	none
(800) 621-7825*	McDonald's Corp.	X	Cash	\$100-\$250,000/yr.; 2 times/mo.	SC	none
(201) 324-1644*	McKesson Corp.		Partial, Cash Plus	\$10-\$60,000/yr.; monthlyF	none	none
(800) 344-9713*	MCN Corp.		Partial, Cash Plus	\$25-\$50,000/yr.; monthlyF	none	none
(701) 222-7621	MDU Resources Group Inc.		Partial, Cash Plus	\$50-\$5,000/qtr.; w/dividend	none	none
(513) 495-3710	Mead Corp.		Cash Plus	\$25-\$2,000/mo.; monthly	none	none
(617) 395-7700	Medford Savings Bank		Partial, Cash Plus	\$100-\$1,000/qtr.; w/dividend	none	none
(804) 649-6619	Media General Inc.		Partial, Cash	\$25-\$5,000/mo.; monthly	none	Div: 5%
(612) 574-4000	Medtronic Inc.		Cash	\$25-\$4,000/mo.; monthly	none	none
(800) 542-7792*	Medusa Corp.		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(800) 526-0801*	Mellon Bank Corp.		Cash Plus	\$100-varies; monthly	none	none
(800) 542-7792*	Mercantile Bancorp Inc.		Cash Plus	\$10-\$3,000/mo.; monthly	none	none
(800) 524-4458*	Mercantile Bancshares Corp.		Cash	\$25-\$5,000/qtr.; w/dividend	none	Div: 5%
(800) 613-2104	Merck & Co. Inc.		Partial, Cash Plus	\$25-\$50,000/yr.; monthly	SC, Broker	none
(312) 461-7369*	Mercury Finance Co.		—	NA	none	none
(212) 602-8459	Merrill Lynch & Co. Inc.		Cash	\$0-none; when received	none	none
(419) 327-6305	Mid Am, Inc.		Partial, Cash Plus	\$20-\$3,000/qtr.; w/dividend	none	none
(800) 247-5211	MidAmerican Energy Company	X	Partial, Cash Plus	\$25-\$10,000/mo.; monthly	Broker	none
(908) 634-1500	Middlesex Water Co.		Partial, Cash	\$25-\$25,000/qtr.; monthly	none	none
(617) 575-3170*	Millipore Corp.		Cash Plus	\$25-\$3,000/qtr.; w/dividend	none	none
(800) 468-9716*	Minn. Mining & Manufacturing		Cash	\$10-\$10,000/qtr.; monthly	none	none
(800) 535-3056	Minnesota Power & Light Co.		Partial, Cash Plus	\$10-\$10,000/qtr.; monthly	none	none
(703) 846-3898	Mobil Corp.	X	Cash	\$10-\$7,500/mo.; 2 times/mo.	none	none
(334) 450-4638	Mobile Gas Service Corp.		Partial	NA	none	none
(414) 636-1361	Modine Manufacturing Co.		Cash	\$10-\$5,000/mo.; monthly	none	none
(314) 694-5392	Monsanto Co.		Cash	\$25-\$100,000/yr.; monthly	SC, Broker	none
(800) 245-6767	Montana Power Co.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	Broker	none
(800) 446-2617*	Morgan (J.P.) & Co.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(800) 446-2617*	Morton International	X	Partial, Cash Plus	\$50-\$60,000/yr.; monthly	SC, Broker	none
(312) 461-2549*	Motorola Inc.		Partial, Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(201) 324-0498*	Myers Industries		Partial, Cash Plus	\$50-\$2,500/qtr.; w/dividend	none	none

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(708) 305-1360	Nalco Chemical Company		Partial, Cash Plus	\$50-\$15,000/qtr.; w/dividend	none	none
(612) 844-1149	Nash Finch Co.		Partial, Cash	\$10-\$1,000/mo.; monthly	none	none
(603) 880-2323	Nashua Corp.		Cash	\$100-\$5,000/qtr.; 8 times/yr.	none	none
(216) 476-8573*	National City Corp.		Partial, Cash Plus	\$20-\$500/mo.; monthly	none	Div: 3%; Cash: 3%
(800) 524-4458*	Nat'l Commerce Bancorp (Tenn.)		Partial, Cash	\$100-\$3,500/mo.; monthly	none	none
(800) 633-4236*	National Data Corp.		Cash	\$25-\$1,000/qtr.; monthly	Broker	none
(800) 648-8166*	National Fuel Gas Co.		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(610) 369-6291	National Penn Bancshares, Inc.		—	NA	Broker	none
(800) 633-4236*	National Service Industries Inc.		Cash	\$10-\$4,000/mo.; monthly	SC, Broker	none
(616) 683-8100	National-Standard Co.		Cash Plus	\$10-\$3,000/mo.; monthly	none	none
(704) 386-7804	NationsBank Corp.		Partial, Cash	\$50-\$3,000/mo.; monthly	none	none

* Telephone number of plan agent

Spec Feat (Special Features)	Optional Cash Purchase
X: Sells initial shares directly to the public	NA: Not available under plan
⊛: IRA account	Min: Minimum investment amount
Options	Max: Maximum investment amount over period specified.
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	Plans marked "varies" have maximums that depend on number of shares owned.
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	Frequency: How frequently cash received under cash purchase option is invested in shares
Cash Plus: Participants can make optional cash payments without being required to reinvest dividends.	◆: Participants can have automatic investments made from their checking or savings accounts.

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(617) 575-2900*	Neiman-Marcus Group		Cash Plus	\$25-\$2,500/qtr.; monthly	none	none
(617) 575-4328*	Nestle S.A. (ADR)		Partial, Cash Plus	\$20-\$60,000/yr.; monthly	Broker	none
(800) 344-9239	Nevada Power Co.		Cash	\$25-\$25,000/qtr.; 2 times/mo.♦	none	none
(800) 466-7215	New England Electric System		Partial, Cash Plus	\$25-\$5,000/mo.; monthly♦	none	none
(908) 938-1230	New Jersey Resources Corp.		Cash	\$25-\$60,000/yr.; 2 times/mo.♦	none	none
(800) 225-5643	New York State Electric & Gas		Cash Plus	\$25-\$100,000/yr.; monthly	none	none
(201) 324-0498*	New York Times Co.		Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(800) 424-1941	Newell		Partial, Cash Plus	\$10-\$30,000/yr.; monthly♦	none	none
(800) 422-2066*	News Corp. Ltd.		Partial	NA	none	none
(800) 448-5450	Niagara Mohawk Power Corp.		Partial, Cash Plus	\$25-\$50,000/yr.; monthly	SC	none
(708) 305-9500	NICOR Inc.		Cash	\$50-\$5,000/mo.; monthly	none	none
(800) 348-6466	NIPSCO Industries Inc.		Cash Plus	\$25-\$5,000/qtr.; monthly	none	none
(800) 316-6726*	NorAm Energy Corp.	X	Partial, Cash	\$25-\$120,000/yr.; 2 times/mo.♦	none	Div: 3%
(216) 892-1580	Nordson Corp.		Cash	\$10-\$4,000/qtr.; monthly	none	none
(804) 533-4810	Norfolk Southern Corp.		Cash	\$10-\$3,000/qtr.; quarterly	SC, Broker	none
(910) 483-0315	North Carolina Natural Gas Corp.		Partial, Cash Plus	\$100-\$3,000/mo.; monthly	none	Div: 5%
(201) 324-0498*	North Fork Bancorp Inc.		Partial, Cash Plus	\$200-\$15,000/mo.; monthly	none	none
(800) 999-7269	Northeast Utilities		Partial, Cash Plus	\$100-\$25,000/mo.; monthly	SC, Broker	none
(612) 330-5560	Northern States Power Co.		Partial, Cash Plus	\$25-\$10,000/qtr.; monthly	none	none
(800) 851-9677*	Northrop GrummanCorp.		Cash	\$100-\$1,000/mo.; monthly	none	none
(503) 220-2591	Northwest Natural Gas Co.		Partial, Cash Plus	\$0-\$50,000/yr.; monthly	none	none
(800) 677-6716	Northwestern Public Service Co.		Partial, Cash Plus	\$10-\$2,000/mo.; monthly	none	none
(800) 468-9716*	Norwest Corp.		Partial, Cash Plus	\$25-\$30,000/qtr.; monthly	none	none
(800) 428-4237*	Novo Nordisk AS ADR		—	NA	SC, Broker	none
(704) 374-6531*	Nucor Corp.		Cash	\$10-\$1,000/mo.; 8 times/yr.	none	none
(800) 374-5775*	NUI Corp.		Partial, Cash Plus	\$25-\$60,000/yr.; weekly♦	none	none

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(800) 622-9231*	Occidental Petroleum Corp.		Partial, Cash	\$50-\$1,000/mo.; monthly	none	none
(513) 867-3580	Ohio Casualty Corp.		Partial, Cash	\$10-\$5,000/mo.; monthly	SC, Broker	none
(800) 736-3402	Ohio Edison Co.		Partial, Cash Plus	\$10-\$50,000/yr.; monthly	SC	none
(800) 395-2662*	Oklahoma Gas & Electric Co.	X ⊕	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo.♦	none	none
(616) 771-5482	Old Kent Financial Corp.		Cash	\$25-\$5,000/qtr.; monthly	none	none
(812) 464-1296	Old National Bancorp (Ind.)		Partial, Cash Plus	\$100-\$3,500/qtr.; w/dividend	none	Div: 3%; Cash: 2.5%
(201) 324-0498*	Old Republic International Corp.		Partial, Cash Plus	\$100-\$5,000/qtr.; w/dividend	none	none
(800) 851-9677*	Olin Corp.		Cash	\$50-\$5,000/mo.; monthly	SC, Broker	none
(216) 781-0083	OM Group		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(513) 762-6660	Omnicare Inc.		Cash	\$10-\$1,000/mo.; w/dividend	none	none
(800) 311-5995	ONBANCorp., Inc.		Cash	\$100-\$2,500/qtr.; w/dividend	none	none
(304) 348-7023	One Valley Bancorp of W.Va. Inc.		Partial, Cash	\$25-\$3,000/qtr.; w/dividend	none	none
(312) 461-5535*	Oneida Ltd.		Partial	NA	none	none
(918) 588-7905	ONEOK Inc.	X ⊕	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo.♦	none	Div: 3%
(800) 851-9677*	Orange and Rockland Utilities Inc.		Partial, Cash Plus	\$20-\$5,000/qtr.; monthly	none	none
(218) 739-8481	Otter Tail Power Co.		Cash	\$10-\$2,000/mo.; monthly	none	none
(800) 446-2617*	Outboard Marine Corp.		Cash	\$10-\$3,000/45 days; 8 times/yr.♦	SC, Broker	none
(800) 633-4236*	Owens & Minor Inc.		Partial, Cash	\$25-\$25,000/yr.; monthly	none	none

P

(800) 715-4473	Pacific Enterprises		Partial, Cash Plus	\$25-\$25,000/qtr.; monthly	none	none
(800) 367-7731	Pacific Gas & Electric Co.		Partial	NA	none	none
(415) 394-3070	Pacific Telesis Group		Partial, Cash Plus	\$50-\$20,000/mo.; monthly♦	SC	none
(800) 233-5453	Pacificorp		Partial, Cash Plus	\$25-\$25,000/qtr.; monthly	Broker	none
(212) 713-2722	Paine Webber Group Inc.		Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(516) 484-3600	Pall Corp.		Partial, Cash Plus	\$100-\$5,000/mo.; monthly	none	none
(800) 225-5838	PanEnergy Corp.		Partial, Cash Plus	\$25-\$60,000/yr.; monthly	none	none
(216) 689-3000*	Parker Hannifin Corp.		Cash	\$10-\$5,000/mo.; monthly	none	none
(716) 385-6666	Paychex, Inc.		Cash	\$100-\$10,000/qtr.; monthly	none	none

* Telephone number of plan agent

Participant Fees

None: No charges to participants for share purchases
SC: Service charge
Broker: Prorated broker commissions for open market share purchases
(cash): Fee levied only on shares purchased with optional cash payments
(div): Fee levied only on shares purchased with dividends

Discounts

None: No discounts offered
Div: Discount on shares purchased with reinvested dividends
Cash: Discount on shares purchased with cash purchase
New Iss Shrs: Discount on shares newly issued from the company

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(800) 626-8729*	PECO Energy		Partial, Cash Plus	\$0-\$50,000/yr.; monthly	none	none
(800) 842-9470*	Penney (I.C.) Co. Inc.		Partial, Cash Plus	\$20-\$10,000/mo.; 2 times/mo.	none	none
(717) 829-8843	Pennsylvania Enterprises Inc.		Partial, Cash	\$10-\$10,000/qtr.; quarterly	none	none
(713) 546-6956	Pennzoil Co.		Partial, Cash Plus	\$50-\$60,000/yr.; monthly♦	none	none
(800) 468-9716*	Pentair Inc.		Cash	\$10-\$3,000/qtr.; monthly	none	none
(800) 228-6888	Peoples Energy Corp.		Cash	\$25-\$3,000/mo.; monthly	none	none
(800) 456-9852*	Peoples First Corp.		Partial, Cash Plus	\$100-\$3,000/qtr.; w/dividend	none	none
(215) 227-9208	Pep Boys-Manny, Moe & Jack		Partial, Cash	\$100-\$10,000/qtr.; w/dividend	none	none
(800) 226-0083*	PepsiCo Inc.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(203) 762-1000	Perkin-Elmer Corp.		Partial	NA	none	none
(800) 851-9677*	Petroleum Heat and Power Co.		Partial, Cash Plus	\$500-\$5,000/qtr.; w/dividend	none	Div: 5%; Cash: 3%
(212) 573-1173	Pfizer Inc.		Partial, Cash	\$25-\$10,000/mo.; monthly	none	none
(602) 234-8100	Phelps Dodge Corp.		Cash	\$10-\$1,000/mo.; monthly	none	none
(800) 205-8314*	Philadelphia Suburban Corp.	✕ ⊕	Partial, Cash Plus	\$25-\$10,000/yr.; quarterly	none	Div: 5%
(800) 442-0077*	Philip Morris Cos. Inc.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(800) 851-9677*	Phillips Petroleum Co.		Cash	\$10-\$10,000/mo.; monthly	none	none
(504) 293-9440	Piccadilly Cafeterias Inc.		Partial, Cash Plus	\$100-\$5,000/qtr.; w/dividend	none	Div: 5%
(800) 438-8410*	Piedmont Natural Gas Company	✕ ⊕	Partial, Cash Plus	\$25-\$3,000/mo.; monthly♦	none	Div: 5%
(312) 461-3885*	Pinnacle Financial Services, Inc.		Cash	\$100-\$5,000/yr.; w/dividend	none	none
(800) 457-2983	Pinnacle West Capital Corp.	✕	Partial, Cash Plus	\$0-\$60,000/yr.; monthly♦	Broker	none
(617) 575-2900*	Pioneer Hi-Bred International Inc.		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(216) 587-3600	Pioneer-Standard Electronics		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 648-8170*	Pitney Bowes Inc.		Partial, Cash Plus	\$100-\$3,000/qtr.; monthly	none	none
(312) 461-3932*	Ply Gem		Cash	\$10-\$2,000/mo.; monthly	none	none
(800) 851-9677*	PNC Bank Corp.		Partial, Cash	\$50-\$5,000/mo.; monthly♦	none	none
(617) 575-2900*	Polaroid Corp.		Cash	\$10-\$3,000/qtr.; w/dividend	SC	none
(503) 464-8599	Portland General Corp.	✕ ⊕	Partial, Cash Plus	\$25-\$75,000/yr.; weekly♦	Broker	none
(603) 436-6630	Portsmouth Bank Shares Inc.		—	NA	Broker	none
(415) 576-8806	Potlatch Corp.		Cash	\$25-\$1,000/mo.; monthly	none	none
(800) 527-3726	Potomac Electric Power Co.		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 345-3085	PP&L Resources, Inc.		Cash Plus	\$80,000/yr.; monthly	none	none
(412) 434-3312	PPG Industries Inc.		Cash	\$10-\$3,000/qtr.; monthly	none	none
(800) 524-4458*	Praxair Inc.		Partial, Cash Plus	\$50-\$24,000/yr.; monthly♦	none	none
(215) 742-5300	Prime Bancorp		Partial, Cash Plus	\$50-\$5,000/qtr.; w/dividend	none	none
(800) 742-6253	Procter & Gamble Co.	✕	Partial, Cash Plus	\$100-\$120,000/yr.; 2 times/mo.♦	SC, Broker	none
(205) 868-3515	Protective Life		Cash	\$25-\$6,000/qtr.; w/dividend	none	none
(401) 272-9191	Providence Energy Corp		Partial, Cash Plus	\$25-\$5,000/qtr.; monthly	none	none
(410) 281-7349	Provident Bankshares Corp		Cash Plus	\$100-\$10,000/qtr.; monthly	none	none
(800) 446-2617*	Provident Companies		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	Broker	none
(502) 560-2391	Providian Corp.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(303) 294-2446	Public Service Co. of Colorado		Partial, Cash	\$25-\$100,000/yr.; monthly	Broker	none
(704) 834-6448	Public Service Co. of N.C.		Partial, Cash Plus	\$25-\$6,000/qtr.; monthly♦	none	Div: 5%
(800) 242-0813	Public Service Enterprise Group Inc.		Partial, Cash Plus	\$25-\$100,000/yr.; monthly	none	none
(800) 997-8438	Puget Sound Power & Light Co.		Cash Plus	\$25-\$100,000/yr.; 2 times/mo.	Broker	none

Q/R

(800) 344-1198*	Quaker Oats Co.		Partial, Cash Plus	\$10-\$30,000/yr.; monthly	none	none
(800) 526-0801*	Quaker State Corporation		Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(800) 231-8176	Quanex Corp.		Partial, Cash Plus	\$50-\$10,000/qtr.; monthly	none	none
(801) 534-5885	Questar Corp.	✕	Partial, Cash Plus	\$50-\$100,000/yr.; monthly	Broker	none
(314) 982-3002	Ralston Purina Co.		Partial, Cash Plus	\$10-\$25,000/yr.; monthly	none	none
(607) 656-2302	Raymond Corp.		Cash	\$10-\$3,000/mo.; monthly	none	none
(800) 524-4458*	Rayonier Inc.		Cash	\$50-\$5,000/qtr.; weekly	SC (cash)	none
(800) 360-4519*	Raytheon Co.		Cash	\$10-\$5,000/qtr.; monthly	SC & Brok (cash)	none
(707) 573-4921	Redwood Empire Bancorp		Partial, Cash	\$100-\$5,000/mo.; monthly	none	none
(800) 922-3468*	Regions Financial Corp.	✕	Partial, Cash Plus	\$25-\$120,000/yr.; monthly	none	none

* Telephone number of plan agent

Spec Feat (Special Features)	Optional Cash Purchase
✕: Sells initial shares directly to the public	NA: Not available under plan
⊕: IRA account	Min: Minimum investment amount
Options	Max: Maximum investment amount over period specified.
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	Plans marked "varies" have maximums that depend on number of shares owned.
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	Frequency: How frequently cash received under cash purchase option is invested in shares
Cash Plus: Participants can make optional cash payments without being required to reinvest dividends.	♦: Participants can have automatic investments made from their checking or savings accounts.

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(612) 372-5432	ReliaStar Financial Corp.		Partial, Cash	\$50-\$5,000/mo.; monthly	none	Div: 4%; Cash: 1%
(800) 468-9716*	Reynolds & Reynolds Co.		Cash	\$100-\$5,000/qtr.; quarterly	none	none
(800) 526-0801*	Reynolds Metals Co.		Cash	\$25-\$3,000/qtr.; monthly	none	none
(610) 454-3852	Rhone-Poulenc Rorer Inc.		Partial, Cash	\$25-\$3,000/qtr.; w/dividend	none	none
(312) 461-7369*	Rite Aid Corp.		Partial, Cash	\$25-\$25,000/yr.; monthly	none	none
(800) 519-3111*	RJR Nabisco Holdings		Partial, Cash Plus	\$100-\$50,000/yr.; weekly♦	SC (cash)	none
(800) 468-9716*	RLI Corp.		Cash Plus	\$25-\$2,000/mo.; monthly	none	none
(800) 633-4236*	Roanoke Electric Steel		—	NA	Broker	none
(540) 983-3800	Roanoke Gas Company		Partial, Cash	\$25-\$20,000/yr.; monthly♦	none	none
(716) 771-4730	Rochester Gas & Electric Corp.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(412) 565-7120	Rockwell International Corp.		Cash	\$10-\$1,000/mo.; w/dividend	none	none
(800) 368-5948*	Rollins Environmental Services Inc.		Cash	\$25-\$2,500/mo.; monthly	SC (cash)	none
(800) 568-3476*	Rollins Inc.		—	NA	none	none
(302) 426-3409	Rollins Truck Leasing Corp.		Cash	\$25-\$2,500/mo.; monthly	SC (cash)	none
(314) 532-6200	Roosevelt Financial Group Inc.		Cash	\$25-\$1,000/mo.; monthly	none	none
(410) 992-6546	Rouse Company		Cash Plus	\$50-none; w/dividend	Broker	none
(216) 273-5090	RPM Inc.		Cash Plus	\$25-\$5,000/mo.; 2 times/mo.	none	none
(216) 264-6464	Rubbermaid Inc.		Cash	\$50-\$5,000/mo.; monthly	none	none
(205) 329-4224	Russell Corp.		Cash	\$10-\$2,000/mo.; monthly	none	none
(305) 593-4053	Ryder System Inc.		Partial, Cash Plus	\$25-\$60,000/yr.; monthly	none	none
(708) 971-6598	Ryko-Sexton Inc.		Cash	\$50-\$500/qtr.; monthly	none	none

S

(847) 697-8460	Safety-Kleen Corp.		Cash	\$25-\$5,000/mo.; monthly	none	none
(201) 324-0498*	Salomon Inc.		Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(800) 243-5454	San Diego Gas & Electric (ENOVA)		Partial, Cash Plus	\$25-\$25,000/qtr.; monthly	none	none
(312) 558-8662	Sara Lee Corporations		Cash	\$10-\$5,000/qtr.; quarterly	none	none
(912) 651-4901	Savannah Foods & Industries Inc.		Cash	\$10-\$3,000/mo.; w/dividend	none	none
(210) 351-2052	SBC Communications	⊕	Partial, Cash	\$50-\$100,000/yr.; weekly♦	none	none
(800) 763-5891	SCANA Corp.	✕	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo.♦	Broker	none
(800) 347-8625	SCE Corp. (Edison Int'l. Inc.)		Partial, Cash Plus	\$0-\$10,000/mo.; monthly	none	none
(800) 524-4458*	Schering-Plough Corp.		Partial, Cash Plus	\$25-\$36,000/yr.; 2 times/mo.	none	none
(312) 461-2288*	Schwab (Charles) Corp.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(770) 903-5000	Scientific-Atlanta		Cash	\$25-\$40,000/yr.; monthly	none	none
(718) 921-8283*	Seafield Capital Corp.		Partial, Cash	\$25-\$5,000/qtr.; quarterly	none	none
(800) 732-7780*	Sears, Roebuck & Co.		Cash	\$25-\$3,000/mo.; monthly	SC, Broker	none
(216) 841-0234	Second Bancorp Inc.		Cash Plus	\$50-\$5,000/qtr.; monthly	none	Div: 5%; Cash: 5%
(201) 948-1310	Selective Insurance Group		Partial, Cash Plus	\$100-\$1,000/qtr.; w/dividend	none	none
(800) 542-7792*	Sherwin Williams Co.		Cash	\$10-\$2,000/mo.; monthly	none	none
(800) 468-9716*	Shoreline Financial Corp.		Partial	NA	none	Div: 5%
(800) 662-7575	Sierra Pacific Resources		Cash Plus	\$25-\$5,000/qtr.; w/dividend	none	none
(216) 476-8573*	SIFCO Industries Inc.		Partial, Cash Plus	\$20-\$3,000/qtr.; monthly	none	none
(800) 227-8625	SIG Corp Inc.		Partial, Cash	\$25-\$5,000/mo.; monthly	none	none
(800) 451-7392*	Signet Banking Corp.		Cash Plus	\$10-\$10,000/mo.; 2 times/mo.	none	Div: 5%
(313) 207-6200	Simpson Industries Inc.		Cash Plus	\$10-\$1,000/mo.; monthly	Broker	none
(414) 359-4060	Smith (A.O.) Corp.		Cash	\$0-\$5,000/qtr.; w/dividend	none	none
(800) 524-4458*	SmithKline Beecham plc		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	Broker	none
(330) 682-3000	Smucker (J.M.) Co.		Partial, Cash Plus	\$20-\$1,500/mo.; monthly	none	none
(312) 461-3309*	Snap-On-Incorporated		Partial, Cash Plus	\$100-\$5,000/qtr.; monthly	none	none
(800) 851-9677*	Sonat Inc.		Cash	\$25-\$6,000/qtr.; monthly	none	none
(803) 383-7740	Sonoco Products Co.		Cash	\$10-\$500/mo.; w/dividend	Broker	none
(800) 526-0801*	Sotheby's Holdings, Inc.	⊕	Partial, Cash Plus	\$100-\$5,000/mo.; monthly	none	none
(609) 561-9000	South Jersey Industries Inc.		Partial, Cash Plus	\$25-\$100,000/yr.; quarterly	none	none
(800) 255-7647	Southeastern Michigan Gas		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(909) 394-3600	Southern California Water Co.		Partial, Cash	\$50-\$12,000/yr.; w/dividend	Broker	none
(800) 554-7626*	Southern Co.		Partial, Cash Plus	\$25-\$6,000/qtr.; quarterly	none	none
(910) 671-2273	Southern National Corp.		Partial, Cash Plus	\$25-\$5,000/mo.; 2 times/mo.♦	Broker	Div: 3%
(203) 771-6934	Southern New England Telecomm.		Cash Plus	\$0-\$10,000/qtr.; w/dividend	none	none

* Telephone number of plan agent

Participant Fees

None: No charges to participants for share purchases
 SC: Service charge
 Broker: Prorated broker commissions for open market share purchases
 (cash): Fee levied only on shares purchased with optional cash payments
 (div): Fee levied only on shares purchased with dividends

Discounts

None: No discounts offered
 Div: Discount on shares purchased with reinvested dividends
 Cash: Discount on shares purchased with cash purchase
 New Iss Shrs: Discount on shares newly issued from the company

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(800) 205-8317*	SouthTrust Corp.		Partial, Cash Plus	\$25-\$10,000/mo.; monthly	Broker	none
(800) 331-1119	Southwest Gas Corp.		Cash	\$25-\$50,000/yr.; monthly	none	none
(818) 915-1551	Southwest Water Co.		Partial, Cash Plus	\$25-\$3,000/qtr.; w/dividend	none	Div: 5%
(800) 446-2617*	Southwestern Energy Co.		Cash Plus	\$25-\$1,000/mo.; monthly	SC, Broker	none
(806) 378-2841	Southwestern Public Service Co.		Partial, Cash Plus	\$25-\$3,000/qtr.; monthly	Broker	none
(800) 685-4524*	Sovereign Bancorp, Inc.		Partial, Cash	\$50-\$5,000/qtr.; w/dividend	none	Div: 5%
(800) 259-3755	Sprint Corp.		Partial, Cash Plus	\$25-\$5,000/qtr.; monthly	none	none
(616) 724-5000	SPX Corp.		Cash Plus	\$25-\$10,000/qtr.; monthly	none	none
(816) 233-8888	St. Joseph Light & Power Co.		Cash	\$25-\$5,000/mo.; monthly	none	none
(312) 804-2283	St. Paul Bancorp		Cash	\$50-\$1,500/qtr.; w/dividend	none	none
(612) 310-7788	St. Paul Cos. Inc.		Partial, Cash	\$10-\$60,000/yr.; monthly	none	none
(919) 291-5507	Standard Commercial Corp.		Partial, Cash Plus	\$25-\$3,000/qtr.; monthly	none	none
(810) 637-2530	Standard Federal Bank		Cash	\$25-\$3,000/qtr.; w/dividend	none	none
(313) 561-1100	Standard Products Co.		Cash	\$50-\$3,000/qtr.; monthly	none	none
(413) 562-3631	Stanhope Inc.		Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(800) 426-5523*	Stanley Works (The)		Cash	\$25-\$5,000/mo.; monthly	SC (div)	none
(513) 632-4610	Star Banc Corp.		Cash Plus	\$50-\$5,000/qtr.; w/dividend	none	none
(800) 426-5523*	State Street Boston Corp.		Cash	\$10-\$1,000/qtr.; w/dividend	SC, Broker	none
(800) 456-9852*	Stifel Financial Corp.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 851-9677*	Stone & Webster Inc.		Cash Plus	\$50-\$1,500/mo.; monthly	none	none
(201) 296-4176*	Strawbridge & Clothier		Partial, Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(617) 575-2900*	Stride Rite Corp.		Cash Plus	\$10-\$1,000/mo.; w/dividend	SC, Broker	none
(718) 921-8283*	Suffolk Bancorp		Partial, Cash Plus	\$300-\$5,000/qtr.; w/dividend	none	New Iss Shrs: 3%
(415) 445-3824	Sumitomo Bank of California		Partial	NA	none	none
(201) 324-0498*	Summit Bancorp		Cash	\$10-\$25,000/qtr.; monthly	Broker	none
(717) 374-1131	Sun Bancorp Inc.	✳	Cash Plus	\$50-\$10,000/qtr.; quarterly♦	SC	none
(800) 888-8494*	Sun Co. Inc.		Cash	\$0-\$10,000/qtr.; 8 times/yr.	none	none
(815) 226-5394	Sundstrand Corp.		Cash Plus	\$25-\$3,000/mo.; monthly	none	none
(800) 568-3476*	SunTrust Banks Inc.		Cash	\$10-\$60,000/yr.; monthly	none	none
(612) 450-4064*	Super valu Inc.		Cash	\$10-\$3,000/qtr.; monthly	none	none
(717) 626-4721	Susquehanna Bancshares Inc.		Cash	\$100-\$2,500/qtr.; monthly	SC (cash)	none
(800) 503-8903*	Synovus Financial Corp.		Partial, Cash	\$25-\$2,500/mo.; monthly♦	Broker	none
(713) 584-1390	Sysco Corp.		—	NA	none	none

T

(201) 324-0498*	Tambrands Inc.		Cash	\$25-\$60,000/yr.; monthly♦	none	none
(612) 661-8844	TCF Financial Corp.		Partial, Cash Plus	\$25-\$5,000/qtr.; w/dividend	none	none
(813) 228-1326	TECO Energy Inc.		Partial, Cash Plus	\$25-\$100,000/yr.; monthly	Broker	none
(312) 630-1900	Telephone and Data Systems Inc.		Partial, Cash Plus	\$10-\$5,000/qtr.; monthly	none	Div: 5%
(800) 446-2617*	Temple-Inland Inc.		Cash	\$25-\$1,000/qtr.; w/dividend	none	none
(800) 446-2617*	Tenneco Inc.	✳	Partial, Cash Plus	\$50-\$60,000/yr.; weekly♦	SC, Broker	none
(800) 283-9785	Texaco Inc.	✳	Cash Plus	\$50-\$120,000/yr.; every 10 days♦	Broker	none
(312) 461-3930*	Texas Instruments		Partial	NA	none	none
(800) 828-0812	Texas Utilities Co.		Cash Plus	\$25-\$4,000/mo.; monthly	none	none
(201) 324-0498*	Textron Inc.		Partial, Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(212) 512-2192	The McGraw-Hill Companies, Inc.		Cash	\$10-\$1,000/qtr.; w/dividend	none	none
(617) 575-3120*	Thermo Remediation Inc.		Partial	NA	none	none
(800) 446-2617*	Thomas & Betts Corp.		Cash	\$10-\$24,000/yr.; monthly	none	none
(502) 893-4600	Thomas Industries Inc.		Partial, Cash Plus	\$25-\$3,000/mo.; monthly	none	none
(617) 575-3170*	Tidewater Inc.		Cash	\$25-\$5,000/qtr.; w/dividend	SC, Broker	none
(800) 279-1238*	Time Warner Inc.		Partial, Cash Plus	\$25-\$10,000/qtr.; monthly	none	Div: 5%
(213) 237-3955	Times Mirror 'A'		Partial, Cash	\$250-\$10,000/qtr.; w/dividend	none	none
(216) 471-3376	Timken Co.		Partial	NA	none	Div: 5%
(817) 731-0099	TNP Enterprises Inc		Partial, Cash Plus	\$25-\$5,000/qtr.; monthly	none	none
(815) 235-8596	Today's Bancorp Inc.		Cash	\$100-\$10,000/qtr.; w/dividend	none	none
(800) 446-2617*	Torchmark Corp.		Partial, Cash Plus	\$100-\$3,000/purch.; 8 times/yr.	SC, Broker	none

* Telephone number of plan agent

Spec Feat (Special Features)	Optional Cash Purchase
✳ Sells initial shares directly to the public	NA: Not available under plan
✳ IRA account	Min: Minimum investment amount
Options	Max: Maximum investment amount over period specified. Plans marked "varies" have maximums that depend on number of shares owned.
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	Frequency: How frequently cash received under cash purchase option is invested in shares
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	♦: Participants can have automatic investments made from their checking or savings accounts.
Cash Plus: Participants can make optional cash payments without being required to reinvest dividends.	

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(800) 468-9716*	Toro Co.		Cash	\$10-\$1,000/mo.; monthly	none	none
(303) 291-2003	Total Petroleum (North America)		Partial	NA	Broker	Div: 5%
(800) 446-2617*	Transamerica Corp.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(804) 330-1000	Tredegar Industries, Inc.		Partial, Cash Plus	\$25-\$4,000/mo.; monthly	none	none
(312) 222-4144	Tribune Co.		Partial, Cash Plus	\$50-\$2,000/mo.; monthly	none	none
(800) 317-4445*	TRINOVA		Cash	\$10-\$40,000/yr.; monthly	none	none
(800) 446-2617*	True North Communications Inc.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(216) 291-7654	TRW Inc.		Cash	\$10-\$2,000/qtr.; 8 times/yr.	Broker	none
(414) 638-4311	Twin Disc Inc.		Cash	\$10-\$2,000/mo.; 8 times/yr.	none	none
(800) 685-4509*	Tyco International LTD		Cash	\$25-\$1,000/mo.; monthly	none	none
(800) 317-4445*	Tyson Foods	X	Cash Plus	\$50-\$100,000/yr.; weekly♦	none	none

U/V

(503) 275-6472	U.S. Bancorp. (Oregon)		Partial, Cash Plus	\$25-\$75,000/yr.; monthly♦	SC (cash)	none
(800) 548-6565	U.S. Trust Corp.		Cash	\$30-\$1,000/mo.; monthly	none	none
(800) 537-0222*	U.S. West Inc.	X	Partial, Cash	\$25-\$100,000/yr.; weekly♦	SC	none
(610) 337-1000	UGI Corp.		Partial, Cash	\$25-\$3,000/qtr.; monthly	none	none
(908) 272-8511*	Ultramar Corporation		Partial, Cash Plus	\$100-\$10,000/qtr.; w/dividend	Broker	none
(800) 950-2377*	Unicom		Partial, Cash Plus	\$25-\$60,000/yr.; monthly♦	Broker	none
(312) 461-5535*	Union Bank		Partial, Cash	\$25-\$3,000/qtr.; quarterly	none	Div: 5%
(201) 628-2641	Union Camp Corp.		Cash	\$25-\$15,000/yr.; monthly	none	none
(203) 794-2212	Union Carbide Corp.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(314) 554-3502	Union Electric Co.		Partial, Cash Plus	\$0-\$60,000/yr.; monthly♦	none	none
(800) 317-2512*	Union Pacific Corp.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(800) 445-4903	Union Planters Corp.	⊕	Partial, Cash Plus	\$100-\$2,000/qtr.; monthly	none	Div: 5%
(304) 424-8761	United Bankshares Inc.		Cash	\$25-\$3,000/qtr.; quarterly	none	none
(910) 642-1196	United Carolina Bancshares Corp.		Partial, Cash	\$25-\$5,000/mo.; monthly♦	Broker	none
(615) 373-5310	United Cities Gas Co.		Partial, Cash	\$25-\$10,000/qtr.; monthly	none	Div: 5%
(800) 524-4458*	United Illuminating Co.		Partial, Cash	\$10-\$40,000/yr.; monthly	none	none
(908) 542-4927	United Mobile Homes Inc.		Partial, Cash Plus	\$500-\$40,000/qtr.; quarterly	none	Div: 5%; Cash: 5%
(201) 767-2811	United Water Resources Inc.		Partial, Cash Plus	\$25-\$3,000/qtr.; monthly	none	none
(603) 772-0775	UNITIL Corp.		Partial, Cash Plus	\$25-\$5,000/qtr.; quarterly	none	Div: 5%
(804) 254-1303	Universal Corp.		Partial, Cash	\$10-\$1,000/mo.; monthly	none	none
(414) 347-3827	Universal Foods Corp.		Partial, Cash	\$25-\$1,500/mo.; monthly♦	none	none
(800) 647-4273*	Unocal Corp.		Partial, Cash Plus	\$50-\$10,000/mo.; monthly	SC (cash)	Div: 3%
(207) 770-4392	UNUM Corp.		Partial, Cash Plus	\$100-\$60,000/yr.; monthly	none	none
(906) 487-5020	Upper Peninsula Energy Corp.		Cash Plus	\$50-\$5,000/qtr.; quarterly	none	none
(410) 547-3000	USF&G Corp.		Partial, Cash Plus	\$50-\$5,000/qtr.; monthly	none	none
(212) 709-6230	USLIFE Corp.		Partial, Cash	\$25-\$4,000/qtr.; monthly	none	none
(800) 730-4001*	UST Inc.		Partial, Cash Plus	\$10-\$10,000/mo.; 2 times/mo.	none	none
(412) 433-4801	USX-Marathon Group		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(412) 433-4801	USX-U.S. Steel		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	Div: 3%; Cash: 3%
(800) 487-6661	UtiliCorp United Inc.	X ⊕	Partial, Cash Plus	\$50-\$10,000/mo.; monthly♦	none	Div: 5%
(201) 305-3380	Valley National Bancorp. (N.J.)		Cash	\$50-\$2,000/mo.; w/dividend	none	none
(401) 334-1188	Valley Resources		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	Div: 5%
(800) 446-2617*	Varian Associates Inc.		Cash Plus	\$100-\$2,500/mo.; monthly	SC, Broker	none
(802) 257-7151	Vermont Financial Services Corp.		Cash	\$0-\$3,000/qtr.; w/dividend	none	none
(414) 886-1174	Versa Technologies		Partial, Cash	\$50-\$6,000/qtr.; 2 times/mo.	none	none
(215) 378-1151	VF Corp.		Cash	\$10-\$3,000/qtr.; w/dividend	SC, Broker	none
(800) 551-6161*	Volvo North America Corp		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(201) 324-0498*	Vulcan Materials Co.		Cash	\$10-\$3,000/qtr.; w/dividend	SC, Broker	none

W

(800) 633-4236*	Wachovia Corp.		Partial, Cash Plus	\$20-\$15,000/mo.; monthly♦	none	none
(517) 872-2131	Walbro Corporation		Cash	\$100-\$5,000/qtr.; monthly	none	none
(312) 461-6830*	Walgreen Co.		Cash	\$10-\$5,000/qtr.; 8 times/yr.	none	none
(201) 540-3498	Warner-Lambert Co.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none

* Telephone number of plan agent

Participant Fees

None: No charges to participants for share purchases
 SC: Service charge
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 (cash): Fee levied only on shares purchased with optional cash payments
 (div): Fee levied only on shares purchased with dividends

Discounts

None: No discounts offered
 Div: Discount on shares purchased with reinvested dividends
 Cash: Discount on shares purchased with cash purchase
 New Iss Shrs: Discount on shares newly issued from the company

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
(206) 622-6767	Washington Energy Co.		Partial, Cash Plus	\$25-\$5,000/qtr.; w/dividend	none	none
(202) 624-6558	Washington Gas Light Co.		Partial, Cash Plus	\$25-\$20,000/qtr.; monthly	Broker	none
(206) 461-3187	Washington Mutual, Inc.		Cash Plus	\$50-\$10,000/qtr.; monthly♦	none	none
(847) 793-3053	Washington National Corp.		Partial, Cash Plus	\$25-\$5,000/qtr.; w/dividend	none	Div: 5%
(800) 222-4931	Washington Water Power Co.		Cash Plus	\$0-\$100,000/yr.; monthly	Broker	none
(312) 461-3309*	Wausau Paper Mills		Partial, Cash	\$25-\$5,000/qtr.; w/dividend	Broker	none
(717) 286-4571	Weis Markets Inc.		Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(800) 446-2617*	Wells Fargo & Co.		Partial, Cash Plus	\$150-\$2,000/mo.; monthly	none	Div: 3%
(614) 764-3251	Wendy's International Inc.		Partial, Cash Plus	\$20-\$20,000/yr.; monthly	none	none
(800) 328-3369	Wesbanco, Inc.		Partial	\$10-\$5,000/qtr.; w/dividend	none	none
(800) 937-5449*	West Co.		Cash	\$50-\$5,000/mo.; monthly	none	none
(415) 257-8009	Westamerica Bancorporation		Cash	\$25-\$400/mo.; monthly	none	none
(800) 527-2495	Western Resources Inc.	✕	Partial, Cash Plus	\$20-\$60,000/yr.; 2 times/mo.♦	Broker	none
(800) 507-7799*	Westinghouse Electric Corp.		Partial, Cash	\$100-\$60,000/qtr.; monthly	none	none
(212) 318-5288	Westvaco Corp.		Partial, Cash	\$25-\$5,000/qtr.; monthly	none	none
(800) 851-9677*	Weyerhaeuser Co.		Partial, Cash Plus	\$100-\$5,000/qtr.; monthly	SC, Broker	none
(312) 461-3885*	Whirlpool Corp.		Partial, Cash Plus	\$10-\$50,000/yr.; monthly	none	none
(847) 818-5015	Whitman Corporation		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(800) 236-3453	WICOR Inc.		Cash	\$100-\$10,000/mo.; monthly	none	none
(800) 939-5066	Wilmington Trust Co.		Partial, Cash Plus	\$10-\$5,000/qtr.; monthly♦	none	none
(904) 783-5433	Winn-Dixie Stores Inc.		Cash	\$10-\$10,000/mo.; w/dividend	none	none
(800) 558-9663	Wisconsin Energy Corp.	✕	Partial, Cash Plus	\$25-\$50,000/qtr.; 2 times/mo.♦	none	none
(201) 324-0498*	Witco Corp.		Cash	\$10-\$20,000/yr.; monthly	none	none
(540) 896-0425	WLR Foods Inc		Partial, Cash Plus	\$100-\$20,000/yr.; quarterly	none	none
(800) 969-1190	WMX Technologies, Inc.		Cash Plus	\$25-\$2,000/mo.; monthly	none	none
(800) 446-2617*	Woolworth Corp.		Partial, Cash Plus	\$20-\$60,000/yr.; monthly	none	none
(617) 575-3170*	Worthington Industries Inc.		Partial, Cash Plus	\$50-\$5,000/qtr.; w/dividend	none	none
(800) 356-5343	WPL Holdings Inc.		Partial, Cash Plus	\$20-\$3,000/mo.; monthly♦	none	none
(800) 236-1551	WPS Resources Corporation	✕	Partial, Cash Plus	\$25-\$100,000/yr; monthly	none	none
(312) 644-2121	Wrigley (Wm.) Jr. Co.		Cash	\$50-\$5,000/mo.; monthly	none	none

X/Y/Z

(800) 828-6396*	Xerox Corp.		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(203) 639-4459	Yankee Energy System Inc.		Cash Plus	\$100-\$10,000/mo.; monthly	SC	none
(717) 846-8777	York Financial Corp.		Partial, Cash Plus	\$25-\$2,500/qtr.; w/dividend	none	Div: 10%
(213) 629-7000	Zero Corp.		Cash	\$25-\$8,000/mo.; 2 times/mo.	Broker	none
(801) 524-4849	Zions Bancorp		Partial, Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(814) 452-2111	Zurn Industries Inc.		Cash	\$10-\$3,000/qtr.; monthly♦	none	none

* Telephone number of plan agent—see previous pages for other footnotes.

DRP Newsletters and Stock Purchasing Services

The following sources provide additional information on dividend reinvestment plans. They include newsletters, directories, and services that offer an alternative route (bypassing a brokerage firm) for buying the initial shares of companies that do not sell initial shares directly to the public.

The DirectInvestor (\$2.50 per call)

1-900-225-8585

Will fax a current list with phone numbers of stocks that offer initial shares directly to the public.

Directory of Dividend Reinvestment Plans (annual, \$13.95)

DRIP Investor (monthly, \$79/yr.)

Dow Theory Forecasts, Charles Carlson
7412 Calumet Avenue
Hammond, Ind. 46324-2692

(219) 931-6480

An annual directory, and monthly newsletter giving details on DRP plans and companies that offer initial shares directly to the public..

Direct Stock Purchase Plan Clearinghouse

(800) 774-4117

Telephone source for plan prospectuses of firms that offer initial shares directly to the public.

Directory of Companies Offering Dividend Reinvestment Plans (annual, \$29.95)

Evergreen Enterprises

P.O. Box 763

Laurel, Md. 20725-0763

(301) 549-3939

Annual directory of companies with dividend reinvestment plans, including details.

First Share (\$18/year)

103 South 2nd St., P.O. Box 222

Westcliffe, Colo. 81252

(800) 683-0743

A cooperative for buying first share of stock of 230 companies.

The Moneypaper (monthly, \$81/year)

1010 Mamaroneck Ave.

Mamaroneck, N.Y. 10543

(914) 381-5400/(800) 388-9993

Initial share purchasing service for 921 companies and monthly DRP listing.

National Association of Investors Corp. (\$39/year)

711 W. 13 Mile Rd.

Madison Heights, Mich. 48071

(810) 583-6242

Initial share purchasing service for 150 companies.

No-Load Stock Info Web Site

<http://www.calweb.com/~mkeller/noload/>

Links to many companies offering initial shares.

Standard & Poor's Directory of Dividend Reinvestment Plans (annual, \$39.95)

Standard & Poor's Corp.

Attn: Bruce Sauber

65 Broadway, 8th Fl.

New York, N.Y. 10006

(800) 221-5277

Annual directory of companies with dividend reinvestment plans, including details.