

*The Individual
Investor's Guide to*

DIVIDEND REINVESTMENT PLANS

5th Annual Edition 1997

The American Association
of Individual Investors



Editor—Maria Crawford Scott
Research Analyst—Marie Swick
Production Editor—Kurt A. Zauke

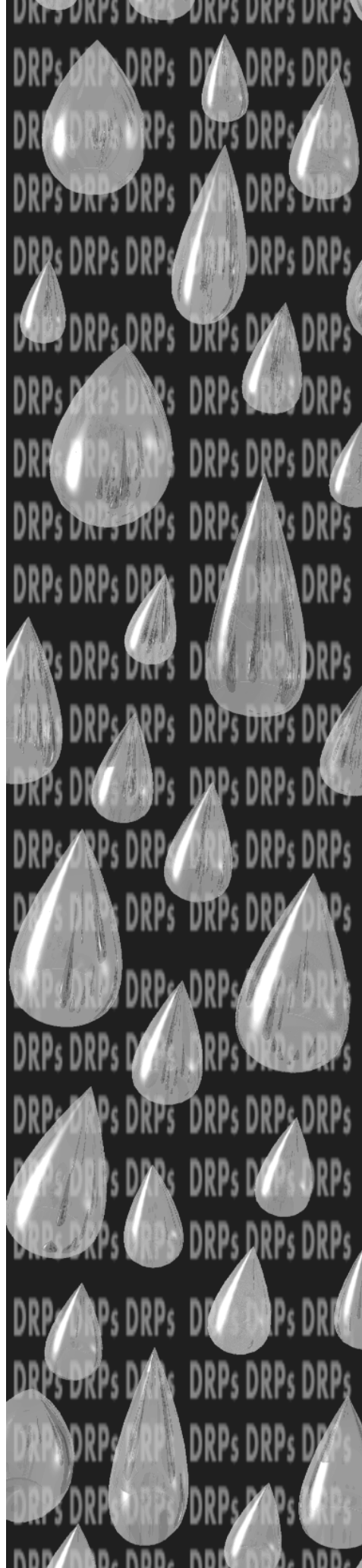
Associate Editor—Jean Henrich
Editorial Assistant—Anna M. Chan
Research Assistant—Angie Ng

Published by The American Association of Individual Investors

Chairman: James B. Cloonan, Ph.D.

President: John Markese, Ph.D.

AMERICAN ASSOCIATION OF INDIVIDUAL INVESTORS
625 NORTH MICHIGAN AVENUE • CHICAGO, ILLINOIS 60611
(800) 428-2244 • (312) 280-0170



DIVIDEND REINVESTMENT PLANS

More and more companies are allowing investors to bypass the broker and go directly to the company to purchase shares. For the second year in a row, the number of companies that will sell initial shares directly to the general public has doubled.

Currently, a total of 109 firms offer their shares directly to the public, according to the *AII Journal's* fifth annual *Individual Investor's Guide to Dividend Reinvestment Plans*. Significantly, three of these firms offer only a direct purchase plan and do not maintain a dividend reinvestment plan because they do not pay a cash dividend.

The listing this year includes 853 companies in the U.S. that offer dividend reinvestment plans to their shareholders, up slightly from last year's 837. The major trend, however, is the increase in the number of companies offering direct initial shares, which allows investors who want to join the plans to bypass brokers. Companies that do not offer this feature require that investors first become shareholders before they can join the plan; this means the first shares purchased must be bought through a broker.

The major attraction of a dividend reinvestment plan is the opportunity to buy shares with little or no commissions levied. 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, although most have minimum investment amounts; these companies have a **X** symbol in the Special Features column of the guide. Three firms in this year's list do not maintain a DRP plan, but offer a direct purchase plan. They do not pay cash dividends, however, participants can send cash to purchase shares without being a shareholder. These plans are designated by a **XX** in the Special Features column.

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 share-owners 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 reg-

istered 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.

Companies that allow direct purchase of initial shares usually require a minimum dollar investment. This can range from \$50 to \$2,000, but half of the firms listed here require a \$250 minimum initial purchase.

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.

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, how-

ever, 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 fifth annual listing covers 853 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 many of these plans, except for the companies that sell shares directly to the general public in most states.

The column labeled **Spec Feat** (Special Features) identifies those firms that sell shares directly to the public (indicated by the symbol **X**) and those companies without a dividend reinvestment plan that offer direct purchase only (indicated by the symbol **XX**); the minimum purchase is indicated in superscript. This column also denotes 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 additional plan features.
(continued on p. 20)

Telephone	Company	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
A						
(630) 227-2043	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
(408) 321-9100	ADAC Laboratories		Partial, Cash Plus	\$100-\$2,500/qtr.; w/dividend	none	New Iss Shrs: 5%
(800) 851-9673*	Advanta	X ^{\$1,500}	Partial, Cash Plus	\$50-\$3,000/mo.; monthly	none	none
(201) 324-0498*	Aetna Inc.		Cash	\$50-\$5,000/mo.; monthly♦	none	none
(800) 227-4756	AFLAC Inc.	X ^{\$750}	Partial, Cash Plus	\$50-\$120,000/yr.; 2 times/mo.♦	none	none
(800) 633-4236*	AGL Resources Inc.		Partial, Cash Plus	\$25-\$5,000/mo.; 2 times/mo.♦	none	none
(888) 694-9458	Air Products & Chemicals Inc.	X ^{\$500}	Partial, Cash Plus	\$100-\$200,000/yr.; weekly♦	SC, Broker	none
(800) 233-5601*	AirTouch Communications	XX ^{\$500}	Cash	\$100-\$10,000/qtr.; weekly	SC & Brok (cash)	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
(205) 560-7461*	Alfa Corporation		Partial, Cash Plus	\$25-\$5,000/qtr.; w/dividend	none	none
(800) 550-2568*	Aliant Communications		Cash Plus	\$100-\$3,000/qtr.; w/dividend	none	none
(301) 790-3400	Allegheny Power System Inc.		Partial, Cash Plus	\$50-\$10,000/qtr.; w/dividend	SC	none
(800) 406-4850*	Allegheny Teledyne Incorporated		Cash	\$25-\$3,000/qtr.; 8 times/yr.	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
(800) 355-5191*	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) 446-2617*	Amcast Industrial Corp.		Cash	\$25-\$1,000/qtr.; w/dividend	none	none
(847) 394-8730	AMCOL International Corp.		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) 279-1243*	Amerada Hess Corp.		Partial, Cash	\$50-\$5,000/qtr.; monthly	none	none
(800) 225-2719	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
(800) 463-5911*	American Express Co.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(864) 255-7600	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
(216) 252-7300	American Greetings Corp.		Cash	\$100-\$10,000/mo.; 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
(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 ^{\$1,000}	Partial, Cash Plus	\$100-\$150,000/yr.; weekly♦	SC, Broker (cash)	none
(800) 638-5672	Amoco Corp.	X ^{\$450}	Cash Plus	\$50-\$150,000/yr.; weekly♦	SC, Broker	none
(717) 592-4869	AMP Incorporated		Partial, Cash Plus	\$50-\$5,000/mo.; 2 times/mo.	none	none
(205) 583-4439	AmSouth Bancorp		Partial, Cash Plus	\$10-\$5,000/qtr.; w/dividend	none	none
(800) 456-9852*	AmVestors Financial Corp.		Cash	\$25-\$2,500/mo.; monthly	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
(312) 360-5100*	Applied Industrial Technologies		Cash	\$10-\$1,000/mo.; monthly	none	none

* Telephone number of plan agent

Spec Feat (Special Features)

- X^{\$xxx.}: Sells initial shares directly to public; minimum purchase
 XX^{\$xxx.}: Direct purchase plan only—no cash dividends paid; min. purch.
 ⊕: 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
(203) 335-2333	Aquarion Co.		Cash Plus	\$10-\$5,000/qtr.; monthly	none	Div: 5%; Cash: 5%
(800) 446-2617*	ARCO Chemical Company		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(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
(718) 921-8200*	Arrow Financial Corp.	✕ ^{\$300}	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) 360-5156*	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
(609) 645-4507	Atlantic Energy Inc.	✕ ^{\$250}	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.	⊕ ✕ ^{\$200}	Partial, Cash Plus	\$25-\$100,000/yr.; once a week♦	none	Div: 3%
(800) 756-8200*	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) 282-5619	Avon Products Inc.		Cash	\$10-\$5,000/mo.; monthly	none	none
(803) 946-0466	AVX		Partial, Cash	\$20-\$2,000/mo.; w/dividend	none	none

B

(713) 439-8668	Baker Hughes Inc.		Cash	\$10-\$1,000/qtr.; w/dividend	none	none
(765) 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.; monthly	none	none
(207) 990-6936	Bangor Hydro-Electric Co.		Partial, Cash Plus	\$25-\$25,000/yr.; monthly♦	none	none
(800) 730-4001*	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.	✕ ^{\$250}	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) 328-5822*	Barnett Banks Inc.	⊕ ✕ ^{\$1,000}	Partial, Cash Plus	\$25-\$10,000/mo.; 2 times/mo.♦	none	none
(800) 730-4001*	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) 836-7357	Bay State Gas Co.		Partial, Cash Plus	\$10-\$2,000/mo.; monthly	none	none
(415) 312-7300	Bay View Capital Corporation		Partial	NA	none	Div: 5%
(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.	✕ ^{\$1,000}	Partial, Cash	\$50-\$200,000/yr.; weekly♦	SC	none
(888) 266-6778*	BellSouth Corp.	⊕ ✕ ^{\$500}	Partial, Cash Plus	\$50-\$100,000/yr.; weekly♦	none	none
(800) 368-5948*	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-\$5,000/qtr.; monthly	none	Div: 3%; Cash: 3%
(610) 694-2261	Bethlehem Steel		Cash	\$10-\$3,000/mo.; monthly	none	none
(317) 298-9900	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)

- ✕^{xxxx}: Sells initial shares directly to public; minimum purchase
- ✕✕^{xxxx}: Direct purchase plan only—no cash dividends paid; min. purch.
- ⊕: 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.	X ^{\$50}	Partial, Cash Plus	\$10-\$25,000/yr.; monthly	none	Div: 5%
(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.	X ^{\$250}	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) 259-5496	Briggs & Stratton Corp.		Cash	\$25-\$5,000/qtr.; monthly	none	none
(800) 356-2026*	Bristol-Myers Squibb Co.		Cash	\$105-\$10,025/mo.; weekly	SC	none
(800) 428-4237*	British Airways plc		Partial, Cash Plus	\$50-\$100,000/yr.; weekly♦	SC, Broker	none
(800) 428-4237*	British Petroleum Co.	X ^{\$250}	Cash	\$20-\$15,000/qtr.; monthly♦	Broker	none
(800) 328-5090*	Brooklyn Union Gas Co.		Partial, Cash Plus	\$25-\$100,000/yr.; weekly♦	Broker	none
(314) 854-4122	Brown Group Inc.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(502) 774-7559	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.	X ^{\$250}	Cash	\$10-\$2,000/mo.; monthly	none	none
(800) 622-6757*	Brush Wellman Inc.		Cash	\$25-\$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-\$60,000/yr.; monthly	SC, Broker	none

C

(800) 730-4001*	Cabot Corp.	X ^{\$500}	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
(330) 665-8896	Caliber System, Inc.		Cash	\$10-\$3,000/mo.; monthly	Broker	none
(408) 451-8200	California Water Service Co.	X ^{\$500}	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
(703) 205-1039	Capital One Financial Corporation		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(315) 474-2500	Carlisle Cos. Inc.		Cash	\$10-\$3,000/qtr.; monthly	none	none
(800) 829-8432*	Carnival Corp.	X ^{\$500}	Partial	NA	none	none
(864) 255-4919	Carolina First Corp.		Partial, Cash	\$25-\$10,000/mo.; monthly	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	\$25-\$120,000/yr.; weekly♦	none	none
(206) 624-3900	Cascade Natural Gas Corp.		Cash Plus	\$50-\$20,000/yr.; monthly	none	none
(309) 675-4619	Caterpillar Inc.	X ^{\$100}	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
(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.	X ^{\$100}	Partial, Cash Plus	\$25-\$10,000/mo.; monthly♦	none	none
(800) 446-2617*	Central Hudson Gas & Electric		Partial, Cash Plus	\$50-\$150,000/yr.; monthly♦	none	none
(800) 253-2652	Central Louisiana Electric Co.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 736-3001*	Central Maine Power Co.		Partial, Cash Plus	\$10-\$40,000/yr.; monthly♦	none	none
(216) 572-2400	Central Reserve Life Corporation		—	NA	none	none
(802) 747-5406	Central Vermont Public Service	X ^{\$100}	Cash Plus	\$100-\$6,000/qtr.; monthly	Broker	none
(800) 368-5948*	Centura Banks Inc.		Cash Plus	\$25-\$10,000/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.	X ^{\$100}	Cash	\$10-\$5,000/mo.; monthly	none	none
(216) 946-2525	Chart Industries		Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	none
(800) 730-4001*	Charter One Financial Inc.		Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(800) 758-4651*	Chase Manhattan Corp.		Partial	NA	none	none
(800) 224-3633	Chemed Corp.		Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(517) 839-5350	Chemical Financial Corp.	X ^{\$100}	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

* 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
(610) 269-9700	Chester Valley Bancorp, Inc.		Partial, Cash Plus	\$50-\$10,000/yr.; w/dividend	none	Div: 5%; Cash: 5%
(800) 926-7372	Chevron Corp.	X ^{\$250}	Cash Plus	\$50-\$100,000/yr.; weekly♦	SC, Broker	none
(513) 784-6366	Chiquita Brands Int'l		—	NA	none	none
(802) 660-1412	Chittenden Corp.		Cash	\$25-\$10,000/qtr.; w/dividend	none	none
(800) 278-4353*	Chock Full O'Nuts	XX ^{\$100}	Cash	\$50-\$100,000/yr.; weekly♦	SC & Brok (cash)	none
(810) 512-2924	Chrysler Corp.		Partial, Cash	\$25-\$24,000/yr.; monthly	SC, Broker	none
(908) 903-3576	Chubb Corp.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	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.	⊕ X ^{\$250}	Partial, Cash Plus	\$25-\$25,000/qtr.; monthly	none	none
(800) 837-2755*	Cincinnati Bell		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(513) 870-2639	Cincinnati Financial Corp.		Cash Plus	\$25-\$5,000/mo.; quarterly	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
(810) 257-2489	Citizens Banking Corp. (Mich.)		Cash	\$25-\$5,000/qtr.; monthly	none	none
(203) 329-8800	Citizens Utilities Company		Cash	\$100-\$25,000/qtr.; monthly♦	Broker (cash)	none
(304) 926-3331	City Holding Company		Partial, Cash Plus	\$50-\$5,000/qtr.; w/dividend	none	none
(201) 324-0498*	CLARCOR Inc.		Cash Plus	\$25-\$3,000/mo.; monthly	none	none
(800) 446-2617*	Cleveland-Cliffs Inc.		Cash	\$20-\$30,000/yr.; monthly♦	none	none
(510) 271-2927	Clorox Co.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(800) 463-6265	CML Group		Cash	\$25-\$3,000/mo.; monthly	none	none
(517) 788-1868	CMS Energy Corp.	X ^{\$500}	Partial, Cash Plus	\$25-\$120,000/yr.; monthly♦	none	none
(812) 464-3416	CNB Bancshares Inc.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly♦	none	Div: 3%
(704) 551-4038	Coca-Cola Bottling Co. Cons.		Cash	\$10-\$1,000/mo.; monthly♦	SC, Broker	none
(888) 265-3747*	Coca-Cola Co.		Partial, Cash	\$10-\$60,000/yr.; monthly♦	none	none
(770) 989-3620	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
(908) 205-4517*	Collective Bancorp		Cash	\$100-\$2,000/qtr.; w/dividend	none	none
(334) 240-5584	Colonial BancGroup (Ala.)		Partial, Cash	\$10-\$3,000/qtr.; w/dividend	none	none
(800) 730-4001*	Colonial Gas Co.		Partial, Cash	\$10-\$5,000/qtr.; monthly	none	Div: 5%
(800) 296-3913*	Columbia Gas		Cash	\$100-\$25,000/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) 742-7041*	Commercial Intertech Corp.		Cash	\$30-\$5,000/qtr.; w/dividend	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
(800) 526-0801	Community Savings FA		Cash	\$25-\$5,000/mo.; monthly	none	none
(205) 558-6745	Compass Bancshares Inc.		Cash Plus	\$25-\$1,000/mo.; monthly	SC, Broker	none
(800) 526-0801*	Computer Associates Int'l		Cash Plus	\$25-\$3,000/mo.; monthly	SC, Broker	none
(301) 214-3200	COMSAT Corporation	X ^{\$250}	Cash	\$50-\$10,000/mo.; monthly	none	none
(800) 840-3404	ConAgra Inc.		Partial, Cash	\$50-\$50,000/yr.; 2 times/mo.	none	none
(800) 760-7776	Connecticut Energy Corp.	⊕	Partial, Cash Plus	\$50-\$50,000/yr.; monthly♦	none	none
(860) 669-8630	Connecticut Water Service Inc.	⊕	Partial, Cash	\$25-\$1,000/mo.; monthly♦	none	none
(215) 209-5099	Conrail Inc.	X ^{\$250}	Partial, Cash Plus	\$50-\$120,000/yr.; weekly♦	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) 461-6834*	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
(800) 317-4445*	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
(330) 637-8040	Cortland Bancorp		Cash	\$100-\$5,000/yr.; w/dividend♦	none	none
(818) 304-7523	Countrywide Credit Industries		Partial, Cash Plus	\$100-\$3,000/mo.; monthly	none	none
(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

* Telephone number of plan agent

Spec Feat (Special Features)

- X^{xxxx}: Sells initial shares directly to public; minimum purchase
 XX^{xxxx}: Direct purchase plan only—no cash dividends paid; min. purch.
 ⊕: 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
(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
(860) 727-3203	CTG Resources Inc.		Partial, Cash	\$25-\$5,000/qtr.; monthly♦	none	none
(800) 446-2617*	Cummins Engine Co. Inc.		Cash	\$10-\$24,000/yr.; monthly♦	none	none
(888) 266-6793*	Curtiss-Wright	X\$2,000	Partial, Cash Plus	\$100-\$10,000/mo.; weekly♦	SC, Broker (cash)	none
(800) 524-4458*	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) 233-5459	Dean Foods Company		Cash	\$25-\$3,000/qtr.; w/dividend	none	none
(800) 622-2393	Dean Witter, Discover & Co.	X\$1,000	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 Plus	\$25-\$10,000/yr.; monthly	none	none
(606) 744-6171	Delta Natural Gas Co.		Partial, Cash	\$25-\$50,000/yr.; monthly	none	none
(212) 815-6391	Deposit Guaranty Corp.		Partial, Cash	\$50-\$5,000/qtr.; quarterly	none	none
(860) 292-7675	Dexter Corp.		Cash Plus	\$25-\$3,000/qtr.; monthly	none	none
(330) 490-3767	Diebold Incorporated		Cash	\$10-\$5,000/qtr.; monthly	none	none
(800) 552-4034	Dominion Resources Inc.	X\$250	Partial, Cash Plus	\$40-\$100,000/qtr.; 2 times/mo.♦	none	none
(800) 468-9716*	Donaldson Co. Inc.		Cash	\$10-\$1,000/mo.; monthly	none	none
(312) 328-8063*	Donnelley (R.R.) & Sons Co.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(800) 369-5606*	Dow Chemical Co.		Partial, Cash Plus	\$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\$100	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\$100	Partial, Cash Plus	\$25-\$100,000/yr.; monthly	SC, Broker	none
(302) 774-0195	Du Pont de Nemours (E.I.)		Cash	\$20-\$5,000/mo.; monthly	SC, Broker	none
(800) 488-3853	Duke Power Co.		Partial, Cash Plus	\$25-\$20,000/qtr.; monthly♦	none	none
(800) 622-6757*	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\$250	Partial, Cash Plus	\$50-\$150,000/yr.; weekly♦	none	none
(800) 736-3001*	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	\$25-\$60,000/yr.; weekly	none	none
(800) 317-4445*	Eaton Corp.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(303) 714-8829	Echo Bay Mines		Cash	\$100-\$60,000/yr.; monthly	SC, Broker	none
(201) 324-0498*	Ecolab Inc.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly	none	none
(800) 347-8625	Edison International Inc.		Partial, Cash Plus	\$25-\$10,000/mo.; monthly	none	none
(617) 431-4143	EG&G Inc.		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 278-4353*	EKCO Group Inc.		Partial, Cash Plus	\$10-\$10,000/qtr.; monthly	none	none
(800) 250-5016*	Electronic Data Systems		Cash	\$100-\$15,000/qtr.; monthly	SC, Broker	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.; 2 times/mo.	none	none
(417) 625-5100	Empire District Electric Co.		Cash Plus	\$50-\$3,000/qtr.; quarterly	none	New Iss Shrs: 5%
(800) 654-3206	Energen Corp.	X\$250	Partial, Cash Plus	\$25-\$100,000/yr.; monthly♦	none	none
(406) 791-7500	Energy West Incorporated		—	NA	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
(603) 625-4000	EnergyNorth Inc.		Partial, Cash	\$50-\$2,500/qr.; monthly	none	New Iss Shrs: 5%
(908) 205-6063	Engelhard Corp.		Cash	\$10-\$3,000/mo.; monthly	none	none
(800) 826-5942	ENOVA Corporation	X ^{\$250}	Partial, Cash Plus	\$25-\$150,000/yr.; weekly♦	none	none
(800) 662-7662*	Enron Corp.	X ^{\$250}	Partial, Cash Plus	\$25-\$120,000/yr.; weekly♦	none	none
(800) 287-8309*	ENSERCH Corp.		Cash	\$10-\$15,000/qr.; 8 times/yr.	none	none
(800) 333-4368*	Entergy Corp.	X ^{\$1000}	Partial, Cash Plus	\$100-\$3,000/mo.; monthly	Broker	none
(800) 462-9853	Equifax Inc.		Cash	\$10-\$5,000/qr.; monthly	none	none
(800) 437-8736*	Equitable Companies	X ^{\$500}	Cash	\$25-\$60,000/yr.; monthly	none	none
(800) 369-5372	Equitable of Iowa Cos.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 309-4710	Equitable Resources Inc.		Cash	\$25-\$5,000/mo.; monthly	none	none
(508) 388-4000	Essex County Gas Co.		Partial, Cash Plus	\$0-\$5,000/qr.; 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-\$1,000/mo.; monthly	none	none
(800) 252-1800*	Exxon Corp.	⊕ X ^{\$250}	Partial, Cash	\$50-\$100,000/yr.; weekly♦	none	none

F

(800) 662-2191	FCNB Corp		Partial, Cash Plus	\$20-\$2,500/qr.; quarterly	none	Div: 3%; Cash: 3%
(800) 647-4273*	Federal National Mortgage Assn.		Cash	\$10-\$5,000/mo.; monthly	SC & Brok (cash)	none
(630) 954-2008	Federal Signal Corp.		Partial, Cash	\$100-\$5,000/qr.; 8 times/yr.	none	none
(800) 524-4458*	Federal-Mogul Corp.		Partial, Cash Plus	\$10-\$25,000/yr.; monthly	SC, Broker	none
(800) 622-6757*	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/qr.; monthly♦	none	none
(201) 324-0498*	Fina Inc.		Cash	\$10-\$1,000/mo.; monthly	SC, Broker	none
(800) 286-9178*	FINOVA Group Inc.	X ^{\$500}	Partial, Cash	\$50-\$25,000/qr.; monthly♦	none	none
(615) 748-2441	First American Corp.		Partial, Cash Plus	\$25-\$15,000/qr.; monthly	none	Div: 5%
(800) 947-9820	First Bank System Inc.		Partial, Cash Plus	\$25-\$5,000/qr.; 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/qr.; 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/qr.; 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/qr.; w/dividend	none	Div: 5%
(501) 371-6739	First Commercial Corp.	X ^{\$500}	Cash Plus	\$25-\$2,500/qr.; monthly	none	Div: 5%
(800) 524-4458*	First Commonwealth Financial		Partial, Cash	\$25-\$10,000/qr.; monthly	none	none
(716) 842-5445	First Empire State Corp.		Cash	\$10-\$1,000/qr.; w/dividend	SC, Broker	none
(800) 468-9716*	First Federal Capital Corp		Partial, Cash	\$50-\$5,000/qr.; w/dividend	none	none
(800) 368-5948*	First Federal Sav&Loan of E. Hartford		Partial, Cash Plus	\$100-\$5,000/qr.; w/dividend	none	none
(803) 529-5931	First Financial Holdings Inc.		Cash	\$25-\$2,000/mo.; monthly	none	none
(808) 525-8144	First Hawaiian Inc.		Cash	\$50-\$10,000/qr.; monthly	none	none
(616) 355-9325	First Michigan Bank Corp.		Partial, Cash	\$100-\$1,000/qr.; w/dividend	none	Div: 5%
(718) 921-8283*	First Midwest Bancorp Inc.		Partial, Cash Plus	\$100-\$5,000/qr.; monthly	none	none
(414) 437-7101	First Northern Capital Corp.		Partial, Cash	\$25-\$3,000/qr.; w/dividend♦	none	none
(800) 782-4040	First of America Bank Corp.		Cash Plus	\$25-\$25,000/qr.; 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/qr.; monthly	none	none
(800) 347-1246	First Union Corp.		Cash	\$25-\$2,000/mo.; monthly	none	Div: 1%
(214) 849-3700	First USA	X ^{\$1,000}	Partial, Cash Plus	\$100-\$3,000/mo.; monthly	SC (cash), Broker	New Iss Shrs: 3%
(703) 241-3669	First Virginia Banks Inc.		Cash	\$25-\$5,000/qr.; monthly	none	none
(800) 696-2572	First Western Bancorp Inc.	⊕	Partial, Cash	\$25-\$10,000/qr.; 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 Plus	\$25-\$3,000/qr.; w/dividend	none	none
(330) 384-7347	FirstMerit Corp.		Cash	\$25-\$5,000/qr.; w/dividend	none	none
(800) 666-6431*	Fleet Financial Group Inc.		Cash	\$10-\$10,000/qr.; w/dividend	none	none
(405) 841-8127	Fleming Cos. Inc.		Partial, Cash	\$25-\$5,000/qr.; monthly	none	Div: 5%
(407) 838-1729	Florida Public Utilities		Partial, Cash Plus	\$25-\$2,000/qr.; w/dividend	none	none

* Telephone number of plan agent

Spec Feat (Special Features)

- X^{xxxx}: Sells initial shares directly to public; minimum purchase
- XX^{xxxx}: Direct purchase plan only—no cash dividends paid; min. purch.
- ⊕: 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
(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
(888) 236-5466*	Food Lion Inc.	X ^{\$250}	Partial, Cash Plus	\$50-\$150,000/yr.; weekly♦	SC & Brok (cash)	none
(818) 963-8551	Foothill Independent Bancorp		Partial, Cash Plus	\$100-\$10,000/qtr.; monthly	none	none
(800) 279-1237*	Ford Motor Co.		Partial, Cash	\$50-\$12,000/qtr.; monthly	SC, Broker	none
(219) 426-0555	Fort Wayne National Corp.		—	NA	none	none
(800) 851-9677*	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) 312-4018	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) 415-5161	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
(312) 621-6603	GATX Corp.		Cash	\$25-\$3,000/mo.; monthly	none	none
(800) 524-4458*	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 Corp.		Cash	\$10-\$1,000/mo.; monthly	none	none
(800) 245-5703	General Mills Inc.		Partial, Cash Plus	\$10-\$3,000/qtr.; monthly	none	none
(800) 331-9922*	General Motors Corp.		Partial, Cash Plus	\$25-\$4,000/mo.; 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) 643-6989*	Gillette Co.	X ^{\$1,000}	Cash Plus	\$100-\$120,000/yr.; weekly♦	SC	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) 560-7461*	Golden Enterprises Inc.		Partial	NA	none	none
(919) 790-6511	GoodMark Foods		Cash	\$25-\$500/mo.; monthly	none	New Iss Shrs: 2%
(216) 659-7723	Goodrich (B.F.) Co.		Cash Plus	\$25-\$1,000/mo.; monthly	none	none
(330) 796-3751	Goodyear Tire & Rubber		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
(800) 524-4458*	Goulds Pumps Inc.	X ^{\$500}	Partial, Cash	\$50-\$100,000/yr.; weekly♦	none	none
(201) 263-6600	GPU Inc.		Cash Plus	\$50-\$6,000/qtr.; 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	X ^{\$250}	Partial, Cash Plus	\$50-\$60,000/yr.; weekly♦	SC, Broker	none
(417) 895-4530	Great Southern Bancorp		Cash	\$25-\$2,500/qtr.; w/dividend	none	none
(802) 660-5785	Green Mountain Power		Partial, Cash Plus	\$50-\$40,000/yr.; monthly	none	Div: 5%
(800) 225-5160*	GTE Corp.	★	Partial, Cash Plus	\$25-\$100,000/yr.; monthly♦	none	none
(800) 537-1677*	Guidant	X ^{\$250}	Partial, Cash	\$50-none; weekly♦	SC, Broker	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) 885-2349	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) 649-2202*	Harland (John H.) Co.	X ^{\$500}	Partial, Cash Plus	\$50-\$250,000/yr.; weekly♦	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

* 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
(888) 261-6777*	Harris Corp.		Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(717) 763-7064	Harsco Corp.		Cash	\$10-none; monthly	none	none
(800) 730-4001*	Hartford Steam Boiler		Cash	\$10-\$1,000/mo.; monthly	none	none
(800) 730-4001*	Hasbro		Partial, Cash	\$25-\$2,000/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.	X ^{\$100}	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo.♦	SC (div)	none
(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) 756-3353*	Hercules Inc.		Cash Plus	\$50-\$2,000/mo.; monthly	none	none
(717) 534-7530	Hershey Foods Corp.		Partial, Cash	\$50-\$20,000/yr.; 2 times/mo.	SC & Brok (cash)	none
(800) 245-4388	Hibernia Corp.		Partial, Cash	\$100-\$3,000/mo.; monthly	none	Div: 5%
(800) 286-9178*	Hillenbrand Industries	X ^{\$250}	Partial, Cash	\$100-\$50,000/yr.; weekly♦	SC & Brok (cash)	none
(800) 730-4001*	Home Depot Inc. (The)	X ^{\$250}	Cash Plus	\$25-\$100,000/yr.; weekly♦	SC, Broker	none
(800) 730-4001*	Homestake Mining Co.		Cash	\$25-\$5,000/qtr.; monthly	none	none
(612) 951-0094	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) 351-5105	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 ^{\$250}	Partial, Cash Plus	\$50-\$120,000/yr.; 2 times/mo.♦	Broker	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.; 8 times/yr.	none	none
(800) 255-1342	Huntington Bancshares Inc.		Partial, Cash	\$200-\$10,000/qtr.; quarterly♦	none	none
(201) 236-2640	HUBCO Inc.		Cash	\$10-\$2,000/qtr.; w/dividend	none	none

(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) 622-6757*	Ikon Office Solutions		Cash Plus	\$25-\$5,000/mo.; monthly	Broker	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	X ^{\$250}	Partial, Cash Plus	\$25-\$60,000/yr.; 2 times/mo.♦	none	none
(201) 324-0498*	Imo Industries Inc.		Cash	\$100-\$5,000/qtr.; w/dividend	none	none
(800) 937-5449*	Imperial Bancorp		—	NA	Broker (div)	none
(800) 524-4458*	Imperial Holly Corporation		Cash Plus	\$100-\$5,000/qtr.; monthly	none	none
(212) 612-5845	Inco Ltd.		Partial, Cash Plus	\$30-\$10,000/qtr.; w/dividend	none	none
(617) 982-6130	Independent Bank Corp. (Mass.)		Partial, Cash Plus	\$25-varies; monthly	none	Div: 5%
(616) 527-9450	Independent Bank Corp. (Mich.)		Partial, 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
(910) 770-2354	Integon Corporation	X ^{\$500}	Partial, Cash Plus	\$50-\$120,000/yr.; 2 times/mo.♦	none	none
(800) 298-0146*	Intel Corp.		Cash	\$25-\$15,000/mo.; monthly♦	none	none
(201) 703-2265	Interchange Financial Services	⊕ X ^{\$100}	Cash	\$25-none; monthly♦	Broker	none
(201) 324-0405*	International Business Machines	X ^{\$500}	Partial, Cash Plus	\$50-\$250,000/yr.; weekly♦	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) 397-1578	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
(201) 324-0313*	Investors Financial Services	X ^{\$250}	Cash Plus	\$100-none; weekly♦	SC & Brok (cash)	none
(317) 261-8394	IPALCO Enterprises Inc.	X ^{\$250}	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo.♦	Broker	none
(800) 937-5449*	Iroquois Bancorp		Partial, Cash Plus	\$25-\$3,000/qtr.; monthly	none	none

* Telephone number of plan agent

Spec Feat (Special Features)	Optional Cash Purchase
X ^{XXXX} : Sells initial shares directly to public; minimum purchase	NA: Not available under plan
XX ^{XXXX} : Direct purchase plan only—no cash dividends paid; min. purch.	Min: Minimum investment amount
⊕: IRA account	Max: Maximum investment amount over period specified.
Options	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) 254-2823*	ITT Industries, Inc.		Cash	\$50-\$60,000/yr.; monthly	none	none
J/K						
(816) 860-7888*	Jack Henry & Associates Inc.		Partial	NA	Broker (div)	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
(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 ^{\$50}	Partial, Cash	\$50-\$15,000/qtr.; monthly♦	none	none
(800) 468-9716*	Jostens Inc.		Cash	\$25-\$1,000/mo.; monthly	none	none
(800) 524-4458*	Justin Industries Inc.	X ^{\$500}	Partial, Cash Plus	\$25-\$100,000/yr.; weekly♦	Broker	none
(800) 647-4273*	Kaman Corp.		Cash	\$25-\$5,000/qtr.; monthly	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.		Partial, 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 ^{\$100}	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 ^{\$750}	Partial, Cash Plus	\$10-\$1,000/mo.; monthly	none	none
(800) 539-7216*	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) 730-4001*	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
(800) 524-4458*	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-\$10,000/mo.; weekly	none	none
(800) 730-4001*	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
L						
(313) 241-4414	La-Z-Boy Inc.		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
(800) 524-4458*	Lear	XX ^{\$250}	Cash	\$50-\$150,000/yr.; monthly	SC (cash)	none
(502) 627-3445	LG&E Energy Corp.		Partial, Cash Plus	\$25-\$40,000/yr.; monthly	none	none
(800) 524-4458*	Libbey	X ^{\$100}	Cash	\$20-\$25,000/yr.; weekly	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
(201) 324-0498*	Liz Claiborne Inc.		Cash	\$25-\$1,000/mo.; monthly	none	none
(201) 324-0498*	Lockheed Martin Corp.		Partial, Cash Plus	\$50-\$100,000/yr.; monthly	none	none
(800) 730-4001*	Loctite Corp.		Partial, Cash	\$25-\$1,000/mo.; monthly	none	none
(800) 524-4458*	Long Island Lighting Co.		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(800) 446-2617*	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.; 8 times/yr.	none	none
(800) 937-5449*	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
(888) 582-3686*	Lucent Technologies, Inc.	⊗ X ^{\$1,000}	Partial, Cash	\$100-\$50,000/day; daily♦	SC, Broker	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

* 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
M						
(203) 575-5646	MacDermid Inc.	X ^{\$50}	Partial, Cash	\$50-none; w/dividend	none	none
(800) 356-6423	Madison Gas & Electric		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 Inc.		Cash	\$10-\$1,000/mo.; monthly	none	none
(414) 684-4410	Manitowoc Co.		Cash	\$10-\$60,000/yr.; monthly	none	none
(800) 851-9677*	Manpower	X ^{\$500}	Partial, Cash Plus	\$25-\$10,000/yr.; monthly	none	none
(312) 461-3121*	MAPCO Inc.		Cash	\$10-\$3,000/qtr.; monthly	none	none
(800) 637-7549*	Marcus Corporation		Partial, Cash	\$100-\$1,500/mo.; monthly	none	none
(800) 519-3111*	Marriott International		Partial, Cash	\$25-\$60,000/yr.; monthly	SC, Broker	none
(800) 457-8968*	Marsh & McLennan Cos.		Cash	\$10-\$3,000/qtr.; w/dividend	SC, Broker	none
(800) 622-8100*	Marsh Supermarkets Inc.	X ^{\$500}	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-\$5,000/qtr.; w/dividend	none	none
(888) 909-9922*	Mattel		Cash Plus	\$100-\$100,000/yr.; weekly♦	SC (cash), Broker	none
(800) 524-4458*	May Department Stores		Partial, Cash Plus	\$25-none; weekly	SC, Broker	none
(515) 791-8344	Maytag Co.	X ^{\$1,000}	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		Partial, Cash Plus	\$25-\$15,000/qtr.; w/dividend	none	none
(800) 621-7825*	McDonald's Corp.		Cash	\$100-\$250,000/yr.; 2 times/mo.♦	SC	none
(800) 851-9677	McGraw-Hill Companies, Inc.		Cash	\$10-\$1,000/qtr.; w/dividend	none	none
(201) 324-1644*	McKesson Corp.	X ^{\$350}	Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(800) 344-9713*	MCN Corp.		Partial, Cash Plus	\$25-\$50,000/yr.; monthly♦	none	none
(701) 222-7621	MDU Resources Group Inc.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly♦	none	none
(513) 495-3710	Mead Corp.		Cash Plus	\$25-\$2,000/mo.; monthly	none	none
(617) 575-3170*	Medallion Financial		Cash	\$25-\$5,000/qtr.; w/dividend	Broker	none
(617) 395-7700	Medford Savings Bank	X ^{\$250}	Partial, Cash Plus	\$100-\$1,000/qtr.; w/dividend	none	none
(804) 649-6619	Media General Inc.		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	none	Div: 5%
(612) 574-4000	Medtronic Inc.		Cash	\$25-\$4,000/mo.; monthly	none	none
(201) 324-0498*	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) 720-0417*	Mercantile Bancorp Inc.	X ^{\$350}	Cash Plus	\$10-\$3,000/mo.; monthly	none	none
(800) 524-4458*	Mercantile Bankshares Corp.		Cash	\$25-\$5,000/qtr.; w/dividend	none	Div: 5%
(800) 613-2104	Merck & Co. Inc.		Partial, Cash Plus	\$50-\$50,000/yr.; weekly♦	SC, Broker	none
(312) 461-7369*	Mercury Finance Co.		—	NA	none	none
(800) 837-2755*	Meridian Diagnostics		Cash Plus	\$25-\$1,000/mo.; monthly	SC	none
(212) 602-8459	Merrill Lynch & Co. Inc.	X ^{\$250}	Cash	\$0-none; when received	none	none
(419) 327-6331	Mid Am. Inc.		Partial, Cash Plus	\$20-\$3,000/qtr.; w/dividend	none	none
(800) 247-5211	MidAmerican Energy Co.		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	X ^{\$250}	Cash	\$10-\$10,000/qtr.; monthly	none	none
(800) 535-3056	Minnesota Power & Light Co.		Partial, Cash Plus	\$10-\$100,000/yr.; monthly	none	none
(703) 846-3898	Mobil Corporation		Cash	\$10-\$7,500/mo.; weekly	none	none
(334) 450-4638	Mobile Gas Service Corp.		Partial, Cash Plus	\$25-\$5,000/qtr.; monthly	none	none
(414) 636-1361	Modine Manufacturing Co.		Cash	\$10-\$5,000/mo.; monthly	none	none
(908) 542-4927	Monmouth Capital Corp.	X ^{\$1,000}	Partial, Cash Plus	\$500-\$40,000/mo.; monthly	none	Div: 5%; Cash: 5%
(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 (I.P.) & Co.		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	none	none
(800) 446-2617*	Morton International		Partial, Cash Plus	\$50-\$60,000/yr.; monthly♦	SC, Broker	none
(800) 468-9716*	Mosinee Paper	X ^{\$250}	Cash	\$50-\$5,000/qtr.; quarterly	SC, Broker	none
(800) 704-4098*	Motorola Inc.		Partial, Cash	\$25-\$5,000/qtr.; monthly♦	none	none
(330) 253-5592	Myers Industries		Partial, Cash Plus	\$50-\$2,500/qtr.; w/dividend	none	none
(412) 232-0100	Mylan Laboratories Inc.		Cash Plus	\$50-\$5,000/qtr.; quarterly	none	none

* Telephone number of plan agent

Spec Feat (Special Features)

- X^{XXXX}: Sells initial shares directly to public; minimum purchase
- XX^{XXXX}: Direct purchase plan only—no cash dividends paid; min. purch.
- ⊕: 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
N/O						
(630) 305-1360	Nalco Chemical Company		Partial, Cash Plus	\$25-\$60,000/yr.; monthly	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
(800) 622-6757*	National City Corp.		Partial, Cash Plus	\$20-\$500/mo.; monthly	none	Div: 3%; Cash: 3%
(800) 524-4458*	National Commerce Bancorp (Tenn.)		Partial, Cash	\$100-\$3,500/mo.; monthly	none	none
(800) 633-4236*	National Data Corp.		Cash	\$25-\$1,000/mo.; monthly	Broker	none
(800) 648-8166*	National Fuel Gas Co.		Cash Plus	\$25-\$5,000/mo.; monthly	none	none
(800) 453-2695	National Penn Bancshares, Inc.		—	NA	Broker	none
(800) 633-4236*	National Service Industries Inc.		Cash	\$10-\$4,000/mo.; monthly	none	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
(607) 337-6216	NBT Bancorp Inc.		Cash Plus	\$25-\$1,000/qtr.; monthly	none	none
(800) 730-4001*	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.		Partial, Cash Plus	\$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) 317-4445*	Newell		Partial, Cash Plus	\$10-\$30,000/yr.; monthly♦	none	none
(800) 649-1861*	Newport News	X ^{\$500}	Partial, Cash	\$50-\$250,000/yr.; weekly♦	SC, Broker (cash)	none
(800) 422-2066*	News Corp. Ltd.		Partial	NA	none	none
(800) 943-9715*	NFC plc		Partial, Cash Plus	\$25-none; monthly	Broker	none
(800) 448-5450	Niagara Mohawk Power Corp.		Partial, Cash Plus	\$25-\$50,000/yr.; monthly	SC	none
(630) 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
(216) 892-1580	Nordson Corp.		Cash	\$10-\$4,000/qtr.; monthly	none	none
(757) 533-4810	Norfolk Southern Corp.		Cash	\$10-\$3,000/qtr.; quarterly	SC, Broker	none
(910) 483-0315	North Carolina Natural Gas		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 Grumman Corp.		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		Partial, Cash Plus	\$10-\$2,000/mo.; monthly	none	none
(800) 468-9716*	Norwest Corp.	X ^{\$250}	Partial, Cash Plus	\$25-\$10,000/mo.; weekly♦	SC, Broker	none
(800) 428-4237*	Novo Nordisk AS ADR	X ^{\$250}	Partial, Cash Plus	\$50-\$100,000/yr.; weekly♦	SC, Broker	none
(800) 829-8432*	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
(800) 622-9231*	Occidental Petroleum Corp.		Partial, Cash	\$50-\$1,000/mo.; monthly	none	none
(800) 395-2662*	OGE Energy	⊕ X ^{\$250}	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo.♦	none	none
(513) 867-3964	Ohio Casualty Corp.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	SC, Broker	none
(800) 736-3402	Ohio Edison Co.		Partial, Cash Plus	\$10-\$50,000/yr.; monthly	SC	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		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.		Partial, Cash	\$25-\$3,000/qtr.; w/dividend	none	none
(312) 461-5535*	Oneida Ltd.		Partial	NA	none	none
(405) 231-6711*	ONEOK Inc.	⊕ X ^{\$100}	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo.♦	none	Div: 3%
(800) 524-4458*	Orange and Rockland Utilities		Partial, Cash Plus	\$25-\$5,000/qtr.; monthly	none	none
(218) 739-8481	Otter Tail Power Co.		Cash	\$10-\$5,000/mo.; monthly	none	none
(800) 446-2617*	Outboard Marine Corp.		Cash	\$10-\$3,000/qtr.; monthly♦	SC, Broker	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) 633-4236*	Owens & Minor Inc.		Partial, Cash	\$25-\$25,000/yr.; monthly	none	none
(800) 472-2210*	Owens Corning	✱ X ^{\$1,000}	Partial, Cash Plus	\$100-\$120,000/yr.; weekly♦	none	none
P						
(800) 715-4473*	Pacific Enterprises		Partial, Cash Plus	\$25-\$25,000/qtr.; monthly	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) 713-3224	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
(800) 633-4236*	Parker Hannifin Corp.		Cash	\$10-\$5,000/mo.; monthly	none	none
(716) 385-6666	Paychex, Inc.		Cash	\$100-\$10,000/qtr.; monthly	none	none
(800) 626-8729*	PECO Energy		Partial, Cash Plus	\$0-\$50,000/yr.; monthly	none	none
(800) 842-9470*	Penney (I.C.) Co. Inc.	✱ X ^{\$250}	Partial, Cash Plus	\$25-\$10,000/mo.; weekly♦	none	none
(800) 368-5948*	PennFirst Bancorp, Inc.		Cash	\$25-\$5,000/qtr.; w/dividend	none	none
(717) 829-8826	Pennsylvania Enterprises Inc.		Partial, Cash	\$10-\$10,000/qtr.; monthly	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) 901-8878	Peoples Energy Corp.	✱ X ^{\$250}	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo.♦	none	none
(800) 456-9852*	Peoples First Corp.		Partial, Cash Plus	\$100-\$3,000/qtr.; w/dividend	none	none
(207) 761-8517	Peoples Heritage Financial Grp		Cash	\$100-\$5,000/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) 278-4353*	Petroleum Heat and Power Co.		Partial, Cash Plus	\$500-\$5,000/qtr.; w/dividend	none	Div: 5%; Cash: 3%
(800) 733-9393	Pfizer Inc.		Partial, Cash	\$25-\$10,000/mo.; monthly	none	none
(800) 367-7731	PG&E Corp		Partial	NA	none	none
(602) 234-8100	Phelps Dodge Corp.		Cash	\$10-\$1,000/mo.; monthly	none	none
(800) 205-8314*	Philadelphia Suburban Corp.	✱ X ^{\$500}	Partial, Cash Plus	\$25-\$10,000/yr.; 4 times/yr.	none	Div: 5%
(800) 442-0077*	Philip Morris Cos. Inc.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(800) 356-0066*	Phillips Petroleum Co.		Cash	\$10-\$10,000/mo.; weekly	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 Co.	✱ X ^{\$250}	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.	✱ X ^{\$50}	Partial, Cash Plus	\$0-\$60,000/yr.; monthly♦	Broker	none
(515) 248-4800	Pioneer Hi-Bred International		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 Plus	\$50-\$5,000/mo.; monthly♦	none	none
(617) 575-2000*	Polaroid Corp.		Cash	\$10-\$3,000/qtr.; w/dividend	SC	none
(503) 464-8599	Portland General Corp.	✱ X ^{\$250}	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	\$0-\$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) 836-2400	Prime Bancorp		Partial, Cash Plus	\$50-\$5,000/qtr.; w/dividend	none	none
(800) 742-6253	Procter & Gamble Co.	✱ X ^{\$250}	Partial, Cash Plus	100-\$120,000/yr.; weekly♦	SC, Broker	none
(205) 581-7557*	Protective Life Corp.		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
(303) 294-2566	Public Service Co. of Colorado		Partial, Cash Plus	\$25-\$100,000/yr.; monthly	Broker	none
(800) 784-6443	Public Service Co. of N.C.	✱ X ^{\$250}	Partial, Cash Plus	\$25-\$15,000/qtr.; monthly♦	none	Div: 5%

* Telephone number of plan agent

Spec Feat (Special Features)

- ✱ XXXX: Sells initial shares directly to public; minimum purchase
- ✱ XXXX: Direct purchase plan only—no cash dividends paid; min. purch.
- ✱: 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) 242-0813	Public Service Enterprise Group	✕ ^{\$250}	Partial, Cash Plus	\$50-\$125,000/yr.; 2 times/mo. ♦	none	none
(800) 997-8438	Puget Sound Energy		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-\$30,000/qtr.; w/dividend	none	none
(800) 231-8176	Quanex Corp.		Partial, Cash Plus	\$50-\$10,000/qtr.; monthly	none	none
(801) 324-5885	Questar Corp.	✕ ^{\$250}	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 Plus	\$50-\$5,000/qtr.; weekly	SC (cash)	none
(800) 360-4519*	Raytheon Co.		Partial, Cash Plus	\$10-\$25,000/qtr.; monthly ♦	none	none
(707) 522-5250	Redwood Empire Bancorp		Partial, Cash	\$100-\$5,000/mo.; monthly	none	none
(800) 922-3468*	Regions Financial Corp.	✕ ^{\$500}	Partial, Cash Plus	\$25-\$120,000/yr.; monthly ♦	none	none
(612) 372-5432	ReliaStar Financial Corp.		Partial, Cash	\$50-\$5,000/mo.; monthly	none	Div: 4%; Cash: 1%
(800) 428-4237*	Reuters Holdings PLC	✕ ^{\$250}	Partial, Cash Plus	\$50-\$100,000/yr.; weekly ♦	SC (cash), Broker	none
(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	\$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		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
(800) 706-2486*	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
(540) 375-3516	Rowe Furniture		Partial, Cash Plus	\$25-\$5,000/mo.; monthly	Broker	none
(330) 273-5090	RPM Inc.		Cash Plus	\$25-\$5,000/mo.; 2 times/mo.	none	none
(330) 264-6464	Rubbermaid Inc.		Cash	\$50-\$5,000/mo.; monthly	none	none
(800) 633-4236*	Ruddick		Cash	\$20-\$3,000/mo.; monthly	Broker	none
(205) 329-4832	Russell Corp.		Cash	\$50-\$2,000/mo.; monthly	none	none
(305) 593-4053	Ryder System Inc.		Partial, Cash Plus	\$25-\$60,000/yr.; monthly	none	none
(717) 830-7100	Rykoff-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
(312) 558-8662	Sara Lee Corporations		Cash	\$10-\$5,000/qtr.; quarterly	none	none
(912) 651-4901	Savannah Foods & Industries		Cash	\$10-\$3,000/mo.; w/dividend	none	none
(210) 351-2052	SBC Communications	⊕	Partial, Cash	\$50-\$100,000/yr.; weekly ♦	SC (div)	none
(800) 763-5891	SCANA Corp.	✕ ^{\$250}	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo. ♦	Broker	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.	⊕ ✕ ^{\$500}	Partial, Cash Plus	\$50-\$150,000/yr.; weekly ♦	SC, Broker	none
(330) 841-0234	Second Bancorp Inc.		Cash Plus	\$50-\$5,000/qtr.; monthly	none	New Iss Shrs: 5%
(201) 948-1310	Selective Insurance Group		Partial, Cash Plus	\$100-\$1,000/qtr.; w/dividend	none	none
(800) 649-1856*	SEMCO Energy Inc.	✕ ^{\$250}	Partial, Cash Plus	\$25-\$100,000/yr.; 2 times/mo. ♦	none	none
(800) 633-4236*	Shaw Industries, Inc.		Cash Plus	\$100-\$2,500/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
(212) 815-5800*	Shell Transport & Trading plc		Partial, Cash Plus	\$25-none; monthly	SC, Broker	none
(216) 566-2140	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	X ^{\$50}	Cash Plus	\$50-\$100,000/yr.; w/dividend	none	none
(800) 622-6757*	SIFCO Industries Inc.		Partial, Cash Plus	\$20-\$3,000/qtr.; monthly	none	none
(800) 227-8625	SIGCorp.		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) 359-4070	Smith (A.O.) Corp.		Cash	\$0-\$5,000/qtr.; w/dividend	none	none
(800) 882-3359*	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) 293-8615*	Snap-On Incorporated		Partial, Cash Plus	\$100-\$5,000/qtr.; monthly	none	none
(800) 851-9677*	Sonac 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) 522-6645*	Southern California Water		Partial, Cash Plus	\$50-\$12,000/yr.; w/dividend	none	none
(800) 565-2577*	Southern Co.	X ^{\$250}	Partial, Cash Plus	\$25-\$150,000/yr.; 2 times/mo.♦	none	none
(910) 671-2273	Southern National Corp.		Partial, Cash Plus	\$25-\$10,000/mo.; 2 times/mo.♦	Broker	none
(203) 771-6934	Southern New England Telecomm.		Cash Plus	\$0-\$10,000/qtr.; w/dividend	none	none
(512) 370-8302	Southern Union Company	X ^{\$250}	Cash	\$50-\$100,000/yr.; 2 times/mo.♦	SC, Broker	none
(800) 205-8317*	SouthTrust Corp.		Partial, Cash	\$25-\$10,000/mo.; monthly	Broker	none
(800) 331-1119	Southwest Gas Corp.		Cash	\$25-\$50,000/yr.; 2 times/mo.♦	none	none
(818) 915-1551	Southwest Water Co.		Partial, Cash Plus	\$25-\$3,000/qtr.; w/dividend	none	Div: 5%
(501) 521-1141*	Southwestern Energy Co.		Cash Plus	\$25-\$1,000/mo.; monthly	SC, 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
(800) 367-4562	St. Joseph Light & Power Co.		Cash	\$25-\$5,000/mo.; monthly	none	none
(773) 804-2283	St. Paul Bancorp		Cash	\$50-\$2,000/mo.; monthly	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.; 2 times/mo.	none	none
(313) 561-1100	Standard Products Co.		Cash	\$50-\$3,000/qtr.; monthly	none	none
(413) 562-3631	Stanhome Inc.		Cash	\$10-\$5,000/qtr.; w/dividend	none	none
(800) 543-6757*	Stanley Works (The)		Cash	\$25-\$5,000/mo.; monthly	SC (div)	none
(513) 632-5578	Star Banc Corp.		Cash Plus	\$50-\$5,000/qtr.; monthly	none	none
(800) 426-5523*	State Street Boston Corp.		Cash	\$10-\$1,000/qtr.; 8 times/yr.	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	\$50-\$1,500/mo.; monthly	none	none
(800) 730-4001*	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♦	none	none
(800) 888-8494*	Sun Co. Inc.		Cash	\$10-\$10,000/qtr.; 8 times/yr.	none	none
(815) 226-6636	Sundstrand Corp.		Cash Plus	\$25-\$3,000/mo.; monthly	none	none
(800) 568-3476*	SunTrust Banks Inc.		Partial, Cash Plus	\$10-\$60,000/yr.; monthly♦	none	none
(612) 450-4064*	Supervalu Inc.		Cash	\$10-\$3,000/qtr.; monthly	none	none
(717) 626-4721	Susquehanna Bancshares Inc.		Cash	\$50-\$4,000/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) 475-7946	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

* Telephone number of plan agent

Spec Feat (Special Features)	Optional Cash Purchase
X ^{xxxx} : Sells initial shares directly to public; minimum purchase	NA: Not available under plan
XX ^{xxxx} : Direct purchase plan only—no cash dividends paid; min. purch.	Min: Minimum investment amount
⊕: IRA account	Max: Maximum investment amount over period specified.
Options	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
(312) 630-1900	Telephone and Data Systems		Partial, Cash Plus	\$10-\$5,000/qtr.; monthly	none	Div: 5%
(201) 324-1225*	Temple-Inland Inc.		Cash	\$25-\$1,000/qtr.; w/dividend	none	none
(800) 468-9716*	Tennant		Cash	\$50-\$5,000/qtr.; w/dividend	none	none
(800) 446-2617*	Tenneco Inc.	X ^{\$500}	Partial, Cash Plus	\$50-\$250,000/yr.; weekly♦	SC, Broker	none
(800) 283-9785	Texaco Inc.	X ^{\$250}	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
(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
(800) 730-4001*	Tidewater Inc.		Cash	\$25-\$5,000/qtr.; w/dividend	SC, Broker	none
(800) 279-1238*	Time Warner Inc.		Partial, Cash	\$25-\$10,000/qtr.; monthly	none	Div: 5%
(213) 237-3955	Times Mirror 'A'		Partial, Cash	\$250-\$10,000/qtr.; w/dividend	none	none
(330) 471-3378	Timken Co.		Partial	NA	none	Div: 5%
(800) 524-4458*	TNP Enterprises Inc	X ^{\$100}	Partial, Cash Plus	\$25-\$100,000/yr.; monthly♦	none	none
(800) 446-2617*	Torchmark Corp.		Partial, Cash Plus	\$100-\$3,000/purch.; 8 times/yr.	SC, Broker	none
(800) 468-9716*	Toro Co.		Cash	\$10-\$1,000/mo.; monthly	none	none
(303) 291-2003	Total Petroleum (North America)		Partial	NA	Broker	none
(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
(800) 924-1490*	Tribune Co.	X ^{\$500}	Partial, Cash Plus	\$50-\$120,000/yr.; weekly♦	SC, Broker	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 ^{\$250}	Cash Plus	\$50-\$100,000/yr.; weekly♦	none	none

U

(503) 275-6472	U.S. Bancorp. (Oregon)		Partial, Cash Plus	\$25-\$75,000/yr.; monthly♦	SC (cash), none	none
(800) 548-6565	U.S. Trust Corp.		Cash	\$30-\$1,000/mo.; monthly	none	none
(800) 537-0222*	U.S. West Inc.	X ^{\$300}	Partial, Cash	\$25-\$100,000/yr.; weekly♦	SC	none
(610) 337-1000	UGI Corp.		Partial, Cash	\$25-\$3,000/qtr.; monthly	none	none
(800) 368-5948*	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
(800) 554-3406*	Union BanCal Corp.		Partial, Cash	\$25-\$3,000/qtr.; w/dividend	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) 580-5411	Union Planters Corp.	⊕	Partial, Cash Plus	\$100-\$2,000/qtr.; monthly	none	Div: 5%
(304) 424-8764	United Bankshares Inc.		Cash	\$25-\$3,000/qtr.; quarterly	none	none
(910) 640-4547	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	Broker	none
(908) 389-3890	United Mobile Homes Inc.		Partial, Cash Plus	\$500-\$10,000/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) 982-7649*	Unocal Corp.		Partial, Cash Plus	\$50-\$10,000/mo.; monthly	SC (cash), none	Div: 1%
(207) 770-4392	UNUM Corp.		Partial, Cash Plus	\$100-\$60,000/yr.; w/dividend	none	none
(906) 487-5082	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
(800) 441-8782	UST Corp.	⊕	Partial, Cash Plus	\$100-\$3,000/qtr.; quarterly	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

* 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
(412) 433-4801	USX-U.S. Steel		Partial, Cash Plus	\$50-\$5,000/mo.; monthly	Broker	New Iss Shrs: 3%
(800) 487-6661	UtiliCorp United Inc.	✱ X ^{\$250}	Partial, Cash Plus	\$50-\$10,000/mo.; monthly♦	none	Div: 5%

V/W

(201) 305-3380	Valley National Bancorp (N.J.)		Cash	\$50-\$2,000/mo.; monthly	none	none
(800) 524-4458*	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
(800) 524-4458*	Venture Stores, Inc.		Cash	\$25-none; monthly	SC & Brok (cash)	none
(800) 258-4078	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) 453-2235	Viad Corp.	✱ X ^{\$100}	Partial, Cash Plus	\$10-\$5,000/mo.; monthly	none	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-\$60,000/yr.; monthly	SC, Broker	none
(800) 633-4236*	Wachovia Corp.		Partial, Cash Plus	\$20-\$15,000/mo.; monthly♦	none	none
(800) 438-6278*	Wal-Mart	✱ X ^{\$250}	Partial, Cash Plus	\$50-\$150,000/yr.; weekly♦	none	none
(517) 872-2131	Walbro Corporation		Cash	\$100-\$5,000/qtr.; monthly	none	none
(312) 461-3309*	Walgreen Co.		Cash	\$10-\$5,000/qtr.; 8 times/yr.	none	none
(201) 540-3498	Warner-Lambert Co.	✱ X ^{\$250}	Partial, Cash Plus	\$50-none; weekly♦	SC, Broker	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
(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	none
(614) 764-3251	Wendy's International Inc.		Partial, Cash Plus	\$20-\$20,000/yr.; monthly	none	none
(800) 328-3369	Wesbanco, Inc.		Partial, Cash Plus	\$10-\$5,000/qtr.; w/dividend	none	none
(800) 937-5449*	West Co.		Cash	\$50-\$5,000/mo.; monthly	none	none
(800) 953-2490*	Westamerica Bancorporation		Cash Plus	\$25-\$400/mo.; monthly	none	none
(800) 527-2495	Western Resources Inc.	✱ X ^{\$250}	Partial, Cash Plus	\$50-\$120,000/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-\$25,000/qtr.; monthly	SC, Broker	none
(312) 461-2543*	Whirlpool Corp.		Partial, Cash Plus	\$10-\$50,000/yr.; monthly	none	none
(847) 818-5015	Whitman Corporation	✱ X ^{\$250}	Partial, Cash Plus	\$50-\$120,000/yr.; weekly♦	SC, Broker	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.		Partial, Cash Plus	\$10-\$10,000/mo.; w/dividend♦	none	none
(800) 558-9663	Wisconsin Energy Corp.	✱ X ^{\$50}	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.	✱ X ^{\$250}	Partial, Cash Plus	\$100-\$20,000/yr.; monthly	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
(800) 730-4001*	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	✱ X ^{\$100}	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	\$25-\$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.

formation 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.

—Maria Crawford Scott
Editor/AII Journal