

*The Individual
Investor's Guide to*

DIVIDEND REINVESTMENT PLANS

6th Annual Edition 1998

The American Association
of Individual Investors



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Published by The American Association of Individual Investors

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Dividend reinvestment plan data provided by The Moneypaper, Inc., Mamaroneck, New York

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DIVIDEND REINVESTMENT PLANS

More and more companies are allowing investors to bypass the broker and go directly to the company to purchase shares.

Currently, a total of 182 firms offer their shares directly to the public, according to the *AAIL Journal's* sixth annual *Individual Investor's Guide to Dividend Reinvestment Plans*. Significantly, 10 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 877 companies in the U.S. that offer dividend reinvestment plans to their shareholders, up slightly from last year's 853. 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.

The data on dividend reinvestment plans were supplied by The Moneypaper, Inc., which provides comprehensive coverage of these plans in its various publications.

The Moneypaper also offers an enrollment service through Temper of the Times Communications, Inc. Members of this service can buy the initial share(s) required for enrollment in a dividend reinvestment plan account. The membership fee is waived for AAIL members.

The enrollment service offers over 900 companies. The charge is \$15 for most companies (\$20 for less active companies), plus the cost of the share(s) and a commission—generally 50 cents, but no more than \$1. For more information, call 800-388-9993, ext. 301, or write to The Moneypaper at 1010 Mamaroneck Avenue, Mamaroneck, NY 10543, and request the AAIL package. You can also visit the Moneypaper's Internet site at www.drp.com for a list of companies offered by the enrollment service.

- 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.

AAII members also have access to the enrollment service offered by The Moneypaper. For more on this, see the box on the bottom of the previous page.

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 show *Dir* in the Special Features column of the guide. Ten firms in this year’s list do not maintain a DRP plan, but offer a direct purchase plan: They do not pay cash dividends, but participants can send cash to purchase shares without being a shareholder. These plans are designated by a *Dir Only* 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 from the plan.

PLAN MECHANICS

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

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

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

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

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

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

Companies with different classes of shares outstanding may allow shareholders of several forms to participate. Sometimes, reinvestment is in stock of the same form—for instance, preferred reinvests in preferred; sometimes it is all reinvested into one form—for instance, all reinvestment is in common stock.

Check the prospectus to make sure you know where your dividends are being reinvested.

PLAN OPTIONS

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

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

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

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

Full reinvestment and the partial reinvestment option concern dividends on shares registered in the participant’s name. What about dividends paid on shares that are purchased and held in the plan? Under most—but not all—dividend reinvestment plans, dividends paid on these shares are automatically rein-



vested.

Companies that allow direct purchase of initial shares usually require a minimum dollar investment; this can range from \$50 to \$2,000.

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, however, it is required that all monies be invested within 30 days. The share price for each participant is an average price of all shares purchased for that investment period.

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

Some companies offer participants discounts on the share price, but there is wide variation on how this is offered. Most often, the discounts are available only on shares purchased with reinvested dividends, but sometimes discounts apply to shares purchased both with reinvested dividends and with cash payments. And, a few companies offer discounts only on newly issued corporate shares, and not on shares that must be purchased in the secondary markets. Discounts are described in detail in the plan's prospectus.

TAXES

Dividend reinvestment plans have many advantages, but their tax status is not one of them, unless you are investing through an IRA (offered by a few companies). Whether you receive your

dividends in cash or have them reinvested, a taxable event has occurred. In addition, if you reinvest dividends, the IRS considers the “dividend” to be equal to the fair market value of shares acquired with reinvested dividends. The fair market price is the price on the exchange or market where shares are traded, not any discounted price. Furthermore, any brokerage commissions paid by the company in open market purchases are considered additional dividend income to the participant.

When shares are sold, the tax basis is the fair market value as of the date the shares were acquired, plus any brokerage commissions paid by the company, and it is 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 sixth annual listing covers 877 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 where you can obtain a plan pro-

spectus 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 *Dir*) and those companies without a dividend reinvestment plan that offer direct purchase only (indicated by *Dir Only*); the minimum purchase is indicated in superscript. This column also denotes companies that provide for IRA account investing (indicated by *IRA*).

The column labeled *Options* provides information on additional plan features. *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 Only* indicates that optional cash 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. *Cash-No Div. Pay* indicates that the company is not currently paying a dividend but is accepting optional cash payments for share pur-

chases.

The *Optional Cash Purchase* column provides more information on the cash payment option. 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; *Comm.* indicates that participants pay prorated brokerage commissions on open-market share purchases; (*cash*) indicates the fees are paid only on shares purchased with optional cash payments. [Note that some plans, while they charge broker commissions on open-market shares, make most of their purchases directly from the company from new issues, which involves no commissions. Check the prospectus for more information.]

The *Discounts* column provides information on any discounts on the share price that are offered. *Div* indicates that the discount applies to shares purchased from reinvested dividends; *Cash* indicates that the discount applies to shares purchased from optional cash payments.

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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
A						
800-446-2617	AAR Corp. (N: AIR)		Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
888-332-2268	Abbott Labs. (N: ABT)		Cash Only	\$10-\$5,000/qtr.; 45 days	none	none
800-368-5948	Abington Bancorp. (M: ABBK)		Partial, Cash	\$250-\$unlimited; 90 days♦	SC (cash)	none
800-859-9713	ABT Building Products Corp. (M: ABTC)	Dir ^{\$250}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-356-2017	ADAC Laboratories (M: ADAC)		Cash Only	\$100-\$2,500/qtr.; 90 days	none	Div: 5%; Cash: 5%
800-851-9673	Advanta Corp. "B" (M: ADVNB)	Dir ^{\$1,500}	Partial, Cash Only	\$50-\$3,000/mo.; 30 days	none	none
800-317-4445	Aeroquip-Vickers (N: ANV)		Cash	\$10-\$40,000/yr.; 30 days	none	none
800-446-2617	Aetna (N: AET)	Dir ^{\$500}	Partial, Cash Only	\$50-\$3,000/qtr.; 7 days♦	SC, Comm.	none
800-227-4756*	AFLAC (N: AFL)	Dir ^{\$750}	Partial, Cash Only	\$50-\$120,000/yr.; 15 days♦	none	none
800-866-1543	AGL Resources (N: ATG)	Dir ^{\$250}	Partial, Cash Only	\$25-\$5,000/mo.; 15 days♦	none	none
800-519-3111	Air Prod. & Chem. (N: APD)	Dir ^{\$500}	Partial, Cash Only	\$100-\$200,000/yr.; 7 days♦	SC, Comm.	none
800-233-5601	AirTouch Communications (N: ATI)	Dir Only ^{\$500}	Cash-No Div. Pay	\$100-\$10,000/trans.; 7 days	SC & Comm. (cash)	none
800-837-2755	AK Steel Holding Corp. (N: AKS)		Cash	\$25-\$4,000/mo.; 30 days	none	none
800-953-2705	ALBANK Financial Corp. (M: ALBK)		Partial, Cash	\$100-\$1,000/mo.; 30 days	none	none
312-461-5249	Albany Int'l (N: AIN)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
312-360-5146	Albemarle Corp. (N: ALB)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-982-7649	Albertson's (N: ABS)		Partial, Cash	\$30-\$30,000/qtr.; 90 days	SC & Comm. (cash)	none
888-252-5226*	Alcan Aluminium Ltd. (N: AL)		Partial, Cash Only	\$100-\$9,000/qtr.; 30 days	none	none
800-317-4445	Alcoa (N: AA)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-284-4100	Alfa Corp. (M: ALFA)		Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-642-7236	Aliant Communications (M: ALNT)		Cash	\$100-\$3,000/qtr.; 90 days	none	none
800-648-8389	Allegheny Energy (N: AYE)		Partial, Cash Only	\$50-\$10,000/qtr.; 90 days	SC	none
800-406-4850	Allegheny Teledyne (N: ALT)		Cash	\$25-\$3,000/qtr.; 30 days	none	none
201-324-1644	Allergan (N: AGN)		Partial, Cash Only	\$10-\$50,000/yr.; 30 days	none	none
800-323-6583	Allied Group (N: GRP)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
312-461-2731	ALLIED Life Financial Corp. (M: ALFC)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days♦	none	none
800-432-0140	AlliedSignal (N: ALD)		Partial, Cash Only	\$25-\$120,000/yr.; 30 days	none	none
800-355-5191	Allstate Corp. (N: ALL)		Cash	\$25-\$3,000/mo.; 30 days	SC, Comm.	none
800-347-1246	ALLTEL Corp. (N: AT)		Cash Only	\$50-\$25,000/qtr.; 30 days	none	none
800-573-4048	AMBANC Corp. (M: AMBK)		Partial, Cash Only	\$25-\$3,000/mo.; 30 days	none	none
800-317-4445	Amcast Industrial Corp. (N: AIZ)		Cash	\$25-\$1,000/mo.; 90 days	none	none
312-461-3309	AMCOL Int'l (M: ACOL)		Partial, Cash Only	\$25-\$2,000/mo.; 30 days	none	none
800-637-7549	Amcore Financial (M: AMFI)		Partial, Cash Only	\$10-\$3,000/qtr.; 30 days	none	none
800-524-4458	Amerada Hess (N: AHC)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-255-2237*	Ameren Corp. (N: AEE)		Partial, Cash Only	\$25-\$10,000/mo.; 30 days♦	Comm.	none
800-633-4236	American Business Products (N: ABP)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-328-6955	American Electric Power (N: AEP)	IRA Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 7 days♦	none	none
800-463-5911	American Express Co. (N: AXP)	Dir ^{\$1,000}	Cash Only	\$50-\$10,000/mo.; 30 days♦	SC, Comm.	none
800-519-3111	American General Corp. (N: AGC)		Partial, Cash Only	\$25-\$6,000/qtr.; 30 days♦	none	none
800-622-6757	American Greetings "A" (N: AM)		Partial, Cash Only	\$100-\$10,000/qtr.; 30 days	none	none
800-565-2067	American Home Products (N: AHP)		Partial, Cash Only	\$50-\$10,000/mo.; 30 days	SC, Comm.	none
800-633-4236	American Software (M: AMSWA)		Partial, Cash Only	\$25-\$2,500/qtr.; 90 days	none	none
800-736-3001	American Water Works (N: AWK)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	Div: 2%; Cash: 2%
800-233-1342	Ameritech (N: AIT)	IRA Dir ^{\$1,000}	Partial, Cash Only	\$100-\$150,000/yr.; 7 days♦	SC, Comm. (cash)	none
888-638-5672	Amoco Corp. (N: AN)	Dir ^{\$450}	Cash Only	\$50-\$150,000/yr.; 7 days♦	SC, Comm.	none
800-774-4267	AMP (N: AMP)		Partial, Cash Only	\$50-\$5,000/mo.; 15 days	none	none
205-581-7557	AmSouth Bancorp. (N: ASO)		Partial, Cash Only	\$10-\$5,000/qtr.; 90 days	none	none

* Telephone number is to the company. All other numbers are to the plan agent.

Spec Feat (Special Features)	Optional Cash Purchase
Dir ^{\$xxx} : Sells initial shares directly to public; minimum purchase	Min: Minimum investment amount
Dir Only ^{\$xxx} : Direct purchase plan only—no cash dividends paid; min. purch.	Max: Maximum investment amount over period specified.
IRA: IRA account	Plans marked "varies" have maximums that depend on number of shares owned.
Options	Frequency: How frequently cash received under cash purchase option is invested in shares
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	♦: Participants can have automatic investments made from their checking or savings accounts.
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	
Cash Only: Participants can make optional cash payments without being required to reinvest dividends.	
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	
	Exchange Key
	N = New York Stock Exchange
	A = American Stock Exchange
	M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
317-747-7575*	ANB Corp. (M: ANBC)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-884-4225	Angelica Corp. (N: AGL)		Cash	\$10-\$3,000/qtr.; 90 days	none	none
888-213-0964	Anheuser-Busch Cos. (N: BUD)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-446-2617	Aon Corp. (N: AOC)		Partial, Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-227-4756	Apache Corp. (N: APA)		Partial, Cash	\$50-\$5,000/qtr.; 30 days	none	none
800-988-5291	Applied Industrial Technologies (N: APZ)		Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-288-9541	Aquarion Co. (N: WTR)		Cash	\$10-\$5,000/qtr.; 30 days	none	Div: 5%; Cash: 5%
800-317-4445	Arch Coal (N: ACI)		Partial, Cash Only	\$10-\$20,000/yr.; 30 days♦	none	none
800-756-8200	ARCO Chemical Co. (N: RCM)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
800-685-4541	Armstrong World Ind. (N: ACK)		Partial, Cash	\$50-\$3,000/mo.; 30 days	none	none
800-368-5948	Arnold Industries (M: AIND)		Cash	\$25-\$3,000/qtr.; 90 days	none	none
718-921-8200	Arrow Financial Corp. (M: AROW)	Dir ^{\$300}	Cash	\$50-\$10,000/qtr.; 30 days	none	none
312-461-5222	Arvin Ind. (N: ARV)		Partial, Cash Only	\$25-\$3,000/qtr.; 90 days	SC	none
800-524-4458	ASARCO (N: AR)		Partial, Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-727-7033	Ascent Entertainment Group (M: GOAL)	Dir ^{\$100}	Partial, Cash Only	\$20-\$5,000/qtr.; 7 days♦	SC, Comm.	none
800-510-8199	Ashland (N: ASH)		Partial, Cash Only	\$10-\$5,000/qtr.; 90 days	none	none
312-461-5538	Associated Banc Corp. (M: ASBC)		Partial, Cash	\$100-\$5,000/qtr.; 90 days	none	none
800-348-8288	AT&T Corp. (N: T)		Partial, Cash	\$100-\$50,000/yr.; 30 days	SC	none
800-756-8200	Atlantic Richfield (N: ARC)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	SC & Comm. (cash)	none
800-543-3038	ATMOS Energy Corp. (N: ATO)	IRA Dir ^{\$200}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	none	Cash: 3%
800-756-8200	Avery Dennison Corp. (N: AVY)		Partial, Cash Only	\$25-\$3,000/mo.; 30 days	none	none
800-730-4001	Aviall (N: AVL)		Cash-No Div. Pay	\$25-\$15,000/qtr.; 45 days	none	none
800-524-4458	Avnet (N: AVT)		Partial, Cash	\$10-\$unlimited; 45 days	none	none
201-324-0498	Avon Products (N: AVP)		Cash	\$10-\$5,000/mo.; 30 days	none	none
800-633-4236	AVX Corp. (N: AVX)		Partial, Cash Only	\$20-\$2,000/mo.; 30 days	none	none

B

800-526-0801	Baker Hughes (N: BHI)		Cash Only	\$10-\$1,000/qtr.; 90 days	none	none
800-633-4236	Baldor Electric Co. (N: BEZ)		Cash	\$50-\$10,000/mo.; 30 days	none	none
800-446-2617	Ball Corp. (N: BLL)		Cash Only	\$25-\$3,000/qtr.; 30 days	none	Cash: 5%
800-554-3406	Baltimore G&E (N: BGE)		Partial, Cash Only	\$10-\$100,000/yr.; 30 days	Comm.	none
800-573-4048	Banc One Corp. (N: ONE)		Cash	\$10-\$5,000/qtr.; 90 days	none	none
800-568-3476	Bancorp South (N: BXS)		Cash	\$25-\$5,000/qtr.; 90 days	none	none
617-575-3170	Bandag (N: BDG)		Partial, Cash Only	\$50-\$10,000/qtr.; 30 days	none	none
617-575-3170	Bandag "A" (N: BDGA)		Partial, Cash Only	\$50-\$10,000/qtr.; 30 days	none	none
800-637-7549	Bando McGlocklin Capital Corp. (M: BMCC)		Partial, Cash	\$25-\$3,000/qtr.; 90 days	none	none
800-736-3001	Bangor Hydro Electric (N: BGR)		Cash-No Div. Pay	\$25-\$25,000/yr.; 30 days	none	none
514-877-2500	Bank of Montreal (N: BMO)		Cash	\$0-\$40,000/yr.; 30 days	none	none
800-432-0140	Bank of New York (N: BK)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	none	none
800-647-4273	BankAmerica (N: BAC)		Partial, Cash Only	\$100-\$10,000/mo.; 30 days	none	none
800-730-4001	BankBoston (N: BKB)		Partial, Cash Only	\$50-\$100,000/yr.; 15 days♦	none	none
800-547-9794	Bankers Trust New York Corp. (N: BT)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-368-5948	Banknorth Group (M: BKNG)		Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-637-7549	Banta Corp. (M: BNTA)		Partial, Cash Only	\$25-\$7,500/qtr.; 30 days♦	none	none
800-446-2617	Bard (C.R.) (N: BCR)	Dir ^{\$250}	Partial, Cash Only	\$25-\$unlimited; 7 days♦	SC & Comm. (cash)	none
800-288-9541	Barnes Group (N: B)		Cash	\$10-\$10,000/qtr.; 90 days	none	none
800-730-4001	Bausch & Lomb (N: BOL)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-446-2617	Baxter Int'l (N: BAX)		Partial, Cash Only	\$25-\$25,000/yr.; 30 days	none	none
800-736-3001	Bay State Gas (N: BGC)		Partial, Cash Only	\$10-\$2,000/mo.; 30 days	none	none
910-671-2273	BB&T Corp. (N: BBK)		Partial, Cash Only	\$25-\$10,000/mo.; 15 days♦	none	none
800-368-5948	BCB Financial Services Corp. (M: BCBF)		Partial, Cash Only	\$100-\$1,000/mo.; 90 days	Comm. (cash)	Cash: 5%
800-561-0934	BCE (N: BCE)		Cash Only	\$0-\$20,000/yr.; 30 days	none	none
201-324-1644	Beckman Coulter (N: BEC)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none

* Telephone number is to the company. All other numbers are to the plan agent.

Participant Fees

none: No charges to participants for share purchases
SC: Service charge
Comm.: 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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-519-3111	Becton Dickinson (N: BDY)	Dir ^{\$250}	Partial, Cash Only	\$50-\$unlimited; 7 days♦	Comm.	none
800-631-2355	Bell Atlantic (N: BEL)	IRA Dir ^{\$1,000}	Partial, Cash	\$50-\$200,000/yr.; 7 days♦	SC, Comm.	none
800-631-6001	BellSouth Corp. (N: BLS)	Dir ^{\$500}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	none	none
800-551-6161	Bemis Co. (N: BMS)		Cash Only	\$25-\$10,000/qtr.; 30 days	none	none
800-317-4445	Beneficial Corp. (N: BNL)	Dir ^{\$250}	Cash	\$50-\$200,000/yr.; 7 days♦	none	none
800-426-5523	Berkshire Gas (M: BGAS)		Partial, Cash Only	\$15-\$5,000/qtr.; 30 days	none	Div: 3%; Cash: 3%
800-446-2617	Bestfoods (N: BFO)		Partial, Cash Only	\$25-\$25,000/yr.; 30 days♦	none	none
201-324-1225	Bethlehem Steel (N: BS)		Partial, Cash Only	\$10-\$3,000/mo.; 30 days	none	none
800-942-5909	Bindley Western Industries (N: BDY)		Cash-No Div. Pay	\$10-\$5,000/qtr.; 90 days	none	none
800-519-3111	Black & Decker (N: BDK)		Cash	\$10-\$3,000/mo.; 30 days	none	none
800-468-9716	Black Hills Corp. (N: BKH)		Cash Only	\$200-\$50,000/qtr.; 30 days	none	none
888-213-0968	Block (H&R) (N: HRB)		Cash	\$25-\$2,000/mo.; 30 days	Comm.	none
800-730-4001	Blount Int'l "A" (N: BLT.A)		Cash-No Div. Pay	\$10-\$25,000/yr.; 30 days	none	Cash: 5%
800-730-4001	Blount Int'l "B" (N: BLTB)		Partial, Cash Only	\$10-\$25,000/yr.; 30 days	none	Cash: 5%
800-272-7675*	Bob Evans Farms (M: BOBE)		Partial, Cash Only	\$10-\$10,000/mo.; 15 days♦	none	none
888-777-0923	Boeing Co., The (N: BA)		Partial, Cash Only	\$100-\$100,000/yr.; 7 days♦	SC, Comm.	none
800-544-6473*	Boise Cascade Corp. (N: BCC)		Partial, Cash	\$10-\$unlimited; 30 days	Comm.	none
800-851-4229	Borg-Warner Automotive (N: BWA)	Dir ^{\$500}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	none	none
888-877-2890	Boston Beer Co. (The) (N: SAM)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-736-3001	Boston Edison (N: BSE)		Partial, Cash Only	\$50-\$40,000/yr.; 30 days	none	none
800-524-4458	Bowater (N: BOW)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-637-7549	Briggs & Stratton Corp. (N: BGG)		Cash	\$25-\$5,000/qtr.; 30 days	none	none
800-356-2026	Bristol-Myers Squibb (N: BMY)		Cash	\$105-\$10,025/mo.; 7 days	SC	none
800-446-2617	Brown Group (N: BG)		Cash	\$25-\$1,000/mo.; 30 days	none	none
201-324-0498	Brown-Forman Corp. "A" (N: BFA)		Partial, Cash Only	\$50-\$3,000/qtr.; 30 days	Comm.	none
201-324-0498	Brown-Forman Corp. "B" (N: BF.B)		Partial, Cash Only	\$50-\$3,000/qtr.; 30 days	Comm.	none
800-519-3111	Browning-Ferris (N: BFI)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days	none	none
800-546-9420*	Brunswick Corp. (N: BC)		Cash	\$10-\$2,000/mo.; 30 days	none	none
800-622-6757	Brush Wellman (N: BW)		Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
800-937-5449	BSB Bancorp (M: BSNB)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	none
814-536-2110*	BT Financial Corp. (M: BTFC)		Partial, Cash Only	\$20-\$2,500/qtr.; 90 days	none	none
800-526-5678	Burlington Northern Santa Fe (N: BNI)		Cash	\$50-\$60,000/yr.; 30 days	SC	none

800-730-4001	Cabot Corp. (N: CBT)		Partial, Cash Only	\$10-\$10,000/qtr.; 90 days	none	none
800-829-8432	Cadmus Communications (M: CDMS)		Partial, Cash Only	\$25-\$3,000/qtr.; 90 days	none	none
800-647-4273	Callaway Golf Co. (N: ELY)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
201-324-0498	Campbell Soup Co. (N: CPB)		Partial, Cash	\$25-\$25,000/yr.; 30 days	none	none
800-332-0095	Canadian Pacific Limited (N: CP)		Cash Only	(Cdn.) \$0-\$30,000/yr.; 30 days	none	none
800-446-2617	Capital One Financial Corp. (N: COF)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	Div: 0-3%
800-884-4225	Capitol Bancorp Ltd. (M: CBCL)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
312-461-2302	Carlisle Cos. (N: CSL)		Partial, Cash Only	\$10-\$3,000/qtr.; 30 days	none	none
800-241-5568	Carolina First Corp. (M: CAFC)	IRA	Partial, Cash	\$25-\$10,000/mo.; 30 days♦	none	Cash: 5%
800-633-4236	Carolina Power & Light (N: CPL)		Partial, Cash	\$20-\$2,000/mo.; 30 days♦	Comm.	none
800-519-3111	Carpenter Technologies (N: CRS)	Dir ^{\$500}	Partial, Cash Only	\$25-\$120,000/yr.; 7 days♦	none	none
800-524-4458	Cascade Natural Gas (N: CGC)		Partial, Cash Only	\$50-\$20,000/yr.; 30 days	none	none
800-937-5449	Castle (A.M.) & Co. (A: CAS)		Cash	\$100-\$10,000/qtr.; 90 days	none	none

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Spec Feat (Special Features) <i>Dir^{\$xxx}:</i> Sells initial shares directly to public; minimum purchase <i>Dir Only^{\$xxx}:</i> Direct purchase plan only—no cash dividends paid; min. purch. <i>IRA:</i> IRA account	Optional Cash Purchase <i>Min:</i> Minimum investment amount <i>Max:</i> Maximum investment amount over period specified. Plans marked "varies" have maximums that depend on number of shares owned. <i>Frequency:</i> How frequently cash received under cash purchase option is invested in shares ♦: Participants can have automatic investments made from their checking or savings accounts.
Options <i>Partial:</i> Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder. <i>Cash:</i> Participants can make optional cash payments in addition to reinvesting dividends. <i>Cash Only:</i> Participants can make optional cash payments without being required to reinvest dividends. <i>Cash-No Div. Pay:</i> Participants can make cash payments; firm is not currently paying a dividend.	Exchange Key N = New York Stock Exchange A = American Stock Exchange M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-446-2617	Caterpillar (N: CAT)		Cash	\$10-\$60,000/yr.; 30 days♦	SC, Comm.	none
800-937-5449	Cathay Bancorp (M: CATY)		Partial, Cash Only	\$600-\$15,000/qtr.; 30 days	none	Cash: 5%
800-507-7799	CBS Corp. (N: CBS)		Cash-No Div. Pay	\$100-\$60,000/yr.; 30 days	none	none
502-575-5138	CBT Corp. (M: CBTC)		Partial, Cash Only	\$50-\$3,000/qtr.; 90 days	Comm.	none
800-368-5948	CCB Financial Corp. (N: CCB)		Partial, Cash Only	\$25-\$3,000/mo.; 30 days♦	none	none
800-937-5449	CCFNB Bancorp (M: CCFN)		Partial, Cash	\$25-\$1,500/qtr.; 90 days	none	none
800-756-3353	Cedar Fair L.P. (N: FUN)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-527-5797*	Central & SW Corp. (N: CSR)	Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	none	none
800-428-9578	Central Hudson G&E Corp. (N: CNH)	Dir ^{\$100}	Partial, Cash Only	\$50-\$150,000/yr.; 30 days♦	none	none
201-324-0137	Central Louisiana Electric (N: CNL)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-736-3001	Central Maine Power (N: CTP)		Partial, Cash Only	\$10-\$40,000/yr.; 30 days♦	none	none
800-736-3001	Central Vermont Public Service (N: CV)		Cash Only	\$100-\$6,000/qtr.; 30 days♦	Comm.	none
800-368-5948	Centura Banks (N: CBC)		Partial, Cash Only	\$25-\$10,000/mo.; 30 days♦	Comm.	none
800-969-6718	Century Telephone Enterprises (N: CTL)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days♦	none	none
540-946-3500*	CFW Communications Co. (M: CFWC)		Partial, Cash Only	\$50-\$10,000/qtr.; 30 days	Comm. (div)	none
800-663-8236	Champion Int'l (N: CHA)		Cash	\$10-\$5,000/mo.; 30 days	none	none
800-622-6757	Chart Industries (N: CTI)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-733-5001	Charter One Financial (M: COFI)		Cash	\$10-\$5,000/qtr.; 45 days	none	none
800-756-3353	Chemed Corp. (N: CHE)		Cash Only	\$50-\$5,000/mo.; 30 days	none	none
800-942-5909	Chemical Financial Corp. (M: CHFC)		Cash	\$10-\$3,000/qtr.; 15 days	none	none
312-461-2302	Chesapeake Corp. (N: CSK)		Partial, Cash Only	\$10-\$5,000/qtr.; 30 days	none	none
800-736-3001	Chesapeake Utils. Corp. (N: CPK)		Partial, Cash Only	\$50-\$15,000/qtr.; 30 days	none	none
800-937-5449	Chester Valley Bancorp (M: CVAL)		Partial, Cash Only	\$50-\$10,000/yr.; 90 days	none	Div: 5%; Cash: 5%
800-926-5870	Chevron Corp. (N: CHV)	Dir ^{\$250}	Cash Only	\$50-\$100,000/yr.; 5 days♦	SC, Comm.	none
800-730-4001	Chittenden Corp. (N: CHZ)		Cash	\$25-\$10,000/qtr.; 90 days	none	none
888-200-3161	Chock Full O' Nuts (N: CHF)	Dir Only ^{\$100}	Cash-No Div. Pay	\$50-\$10,000/trans.; 7 days♦	SC & Comm. (cash)	none
800-446-2617	Chrysler Corp. (N: C)	IRA Dir ^{\$1,000}	Partial, Cash	\$50-\$350,000/yr.; 30 days♦	SC, Comm.	none
800-317-4445	Chubb Corp. (N: CB)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	SC	none
800-313-9450	Church & Dwight Co. (N: CHD)		Partial, Cash	\$250-\$5,000/qtr.; 90 days	none	none
800-317-4445	CIGNA Corp. (N: CI)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-622-5514*	CILCORP (N: CER)	Dir ^{\$250}	Partial, Cash Only	\$25-\$25,000/qtr.; 30 days	none	none
800-837-2755	Cincinnati Bell (N: CSN)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
513-870-2000*	Cincinnati Financial Corp. (M: CINP)		Cash Only	\$25-\$5,000/mo.; 30 days	SC	none
800-526-0801	Cincinnati Milacron (N: CMZ)		Partial, Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-325-2945*	Cinergy Corp. (N: CIN)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days	none	none
800-422-2066	Citicorp (N: CCI)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-526-0801	Citizens Banking Corp. (M: CBCF)		Cash Only	\$25-\$2,000/mo.; 30 days	none	none
800-757-5755	Citizens Utilities (N: CZN)		Cash	\$100-\$25,000/qtr.; 30 days♦	SC & Comm. (cash)	none
800-446-2617	CLARCOR (N: CLC)		Cash Only	\$25-\$3,000/mo.; 30 days	none	none
800-937-5449	Clayton Homes (N: CMH)		Cash	\$100-\$5,000/qtr.; 15 days	none	none
800-446-2617	Cleveland-Cliffs (N: CLF)		Cash	\$20-\$30,000/yr.; 30 days♦	none	none
201-324-1644	Clorox (N: CLX)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
800-730-4001	CML Group (N: CML)		Cash	\$25-\$3,000/mo.; 30 days	none	none
517-788-1868*	CMS Energy (N: CMS)	Dir ^{\$500}	Partial, Cash Only	\$25-\$120,000/yr.; 30 days♦	none	none
517-788-1868*	CMS Energy "G" (N: CPG)	Dir ^{\$500}	Partial, Cash Only	\$25-\$120,000/yr.; 30 days♦	none	none
812-464-3416*	CNB Bancshares (N: BNK)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days♦	none	Cash: 3%
518-673-3243*	CNB Financial Corp. (M: CNBF)		Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
312-461-3309	Co Vest Bancshares (M: COVB)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	none
800-788-2500*	Coastal Corp. (N: CGP)	Dir ^{\$250}	Partial, Cash Only	\$50-\$120,000/yr.; 15 days	Comm.	none
800-829-8432	Coca-Cola Bott. Co. Consol (M: COKE)		Cash	\$10-\$1,000/mo.; 30 days♦	SC	none
888-265-3747	Coca-Cola Co. (N: KO)		Partial, Cash Only	\$10-\$125,000/yr.; 30 days♦	none	none
800-418-4223	Coca-Cola Enterprises (N: CCE)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days	none	none
800-756-8700	Colgate-Palmolive (N: CL)		Partial, Cash Only	\$20-\$60,000/yr.; 30 days	none	none
800-568-3476	Colonial BancGroup (N: CNB)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-736-3001	Colonial Gas Co. (M: CLG)		Partial, Cash Only	\$10-\$5,000/qtr.; 30 days♦	none	Div: 5%; Cash: 5%

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Participant Fees

none: No charges to participants for share purchases
SC: Service charge
Comm.: 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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-368-5948	Columbia Bancorp (M: CBMD)		Cash	\$250-\$2,500/qtr.; 90 days	none	Cash: 3%
800-296-3913	Columbia Energy Group (N: CG)		Partial, Cash Only	\$100-\$5,000/qtr.; 45 days	Comm.	none
800-468-9716	Comerica (N: CMA)		Cash	\$10-\$3,000/qtr.; 90 days	none	none
800-526-0801	Commerce Bancorp (N: CBH)		Partial, Cash	\$100-\$5,000/qtr.; 90 days	none	Div: 3%; Cash: 3%
330-742-7040	Commercial Intertech (N: TEC)		Cash	\$30-\$5,000/qtr.; 90 days	Comm.	none
800-368-5948	Commonwealth Bank (M: CMSB)		Partial, Cash Only	\$100-\$2,500/qtr.; 30 days	SC (cash)	none
800-730-4001	Commonwealth Energy Systems (N: CES)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-851-9677	Community Bank System (N: CBU)	Dir ^{\$500}	Cash	\$100-\$5,000/mo.; 30 days	none	none
800-468-9716	Community First Bankshares (M: CFBX)		Partial, Cash Only	\$25-\$3,000/qtr.; 30 days	none	none
800-526-0801	Community Savings Bankshares (M: CMSV)		Cash	\$25-\$5,000/mo.; 30 days	none	none
888-218-4373	Compaq Computer (N: CPQ)	Dir ^{\$250}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
212-509-4000	Compass Bancshares (M: CBSS)		Cash Only	\$25-\$500/mo.; 30 days	SC	none
800-244-7155	Computer Associates Int'l (N: CA)		Cash	\$25-\$3,000/mo.; 30 days	SC, Comm.	none
800-432-0140	COMSAT Corp. (N: CQ)	Dir ^{\$250}	Cash	\$50-\$10,000/mo.; 30 days	none	none
800-840-3404	ConAgra (N: CAG)		Partial, Cash	\$50-\$50,000/yr.; 15 days	none	none
800-365-6495	Connectiv (N: CIV)	Dir ^{\$500}	Partial, Cash Only	\$50-\$200,000/yr.; 7 days♦	Comm.	none
800-736-3001	Connecticut Energy Corp. (N: CNE)		Partial, Cash Only	\$50-\$50,000/yr.; 30 days♦	none	none
800-426-5523	Connecticut Water Service (M: CTWS)	IRA	Partial, Cash Only	\$25-\$1,000/mo.; 30 days♦	SC (cash)	none
800-522-5522*	Consolidated Edison (N: ED)		Partial, Cash	\$20-\$24,000/yr.; 30 days	none	none
800-524-4458	Consolidated Freightways (M: CFWY)	Dir ^{\$100}	Cash Only	\$25-\$50,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-414-6443	Consolidated Natural Gas (N: CNG)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	none
312-461-3309	Consolidated Papers (N: CDP)		Partial, Cash	\$100-\$3,000/qtr.; 30 days	none	none
800-292-2925*	Consumers Water Co. (M: CONW)		Partial, Cash	\$10-\$50,000/yr.; 30 days	none	none
800-446-2617	Cooper Ind. (N: CBE)		Partial, Cash Only	\$25-\$24,000/yr.; 30 days	none	none
800-255-0461	Corning (N: GLW)		Cash	\$10-\$5,000/mo.; 30 days	none	none
330-637-8040*	Cortland Bancorp (M: CLDB)		Cash	\$100-\$1,000/yr.; 180 days♦	none	none
800-524-4458	Countrywide Credit Industries (N: CCR)		Partial, Cash Only	\$100-\$3,000/mo.; 30 days	none	Cash: 4%
312-461-6834	CPI Corp. (N: CPY)		Partial, Cash	\$10-\$10,000/qtr.; 30 days	none	none
800-568-3476	Cracker Barrel Old Country (M: CBRL)		Partial, Cash	\$100-\$5,000/qtr.; 30 days	none	none
800-446-2617	Crane Co. (N: CR)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-756-3353	Crestar Financial (N: CF)		Partial, Cash Only	\$10-\$10,000/qtr.; 30 days	none	Cash: 5%
800-288-9541	Crompton-Knowles Corp. (N: CNK)		Partial, Cash Only	\$30-\$3,000/qtr.; 90 days	none	none
888-877-2892	Cross Timbers Oil Co. (N: XTO)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	none	none
800-317-4445	Crown Cork & Seal Co. (N: CCK)		Partial, Cash Only	\$25-\$25,000/yr.; 30 days♦	none	none
800-521-5571	CSX Corp. (N: CSX)	Dir ^{\$500}	Cash Only	\$50-\$10,000/mo.; 7 days♦	none	none
800-279-1262	CTG RESOURCES (N: CTG)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	none
800-446-2617	Cummins Engine (N: CUM)		Partial, Cash Only	\$10-\$6,000/qtr.; 30 days♦	none	none
888-266-6793	Curtiss-Wright Corp. (N: CW)	Dir ^{\$2,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC	none
800-432-8224	Cyprus Amax Minerals Co. (N: CYM)		Cash	\$50-\$3,000/mo.; 30 days	SC, Comm.	none

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717-738-4101*	D&E Communications (M: DECC)		Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-757-5755	D&N Financial Corp. (M: DNFC)		Cash	\$25-\$12,000/yr.; 30 days	none	none
800-298-6810	Dana Corp. (N: DCN)		Cash	\$25-\$2,000/mo.; 30 days	none	none
800-829-8432	Darden Restaurants (N: DRI)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$25,000/qtr.; 7 days	SC, Comm.	none
800-317-4445	Dayton Hudson (N: DH)	Dir ^{\$500}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC, Comm.	none
800-721-5167	Dean Foods Co. (N: DF)		Cash	\$25-\$3,000/qtr.; 90 days	none	none

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Spec Feat (Special Features)	Optional Cash Purchase
Dir ^{\$xxx} : Sells initial shares directly to public; minimum purchase	Min: Minimum investment amount
Dir Only ^{\$xxx} : Direct purchase plan only—no cash dividends paid; min. purch.	Max: Maximum investment amount over period specified.
IRA: IRA account	Plans marked "varies" have maximums that depend on number of shares owned.
Options	Frequency: How frequently cash received under cash purchase option is invested in shares
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	♦: Participants can have automatic investments made from their checking or savings accounts.
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	
Cash Only: Participants can make optional cash payments without being required to reinvest dividends.	
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	
	Exchange Key
	N = New York Stock Exchange
	A = American Stock Exchange
	M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-268-7369	Deere & Co. (N: DE)	Dir ^{\$500}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	none	none
201-324-1225	Delta Air Lines (N: DAL)		Cash	\$25-\$10,000/yr.; 30 days	none	none
800-837-2755	Delta Natural Gas Co. (M: DGAS)		Partial, Cash	\$25-\$50,000/yr.; 30 days	none	none
800-524-4458	Deposit Guaranty Corp. (N: DEP)		Partial, Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-288-9541	Dexter Corp. (N: DEX)		Cash Only	\$25-\$3,000/qtr.; 30 days	none	none
800-432-0140	Diebold (N: DBD)		Cash	\$10-\$5,000/qtr.; 30 days	none	none
818-553-7200*	Disney (Walt) Co. (N: DIS)	Dir ^{\$100}	Partial, Cash Only	\$100-\$250,000; 7 days♦	SC & Comm. (cash)	none
800-552-4034*	Dominion Resources (N: D)	Dir ^{\$250}	Partial, Cash Only	\$40-\$100,000/qtr.; 15 days♦	none	none
800-468-9716	Donaldson Co. (N: DCI)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-446-2617	Donnelley (RR) & Sons Co. (N: DNY)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days	none	none
800-369-5606	Dow Chemical (N: DOW)		Partial, Cash Only	\$25-\$25,000/qtr.; 15 days	none	none
800-842-7629	Dow Jones & Co. (N: DJ)		Partial, Cash Only	\$25-\$1,000/mo.; 30 days♦	none	none
800-736-3001	DPL (N: DPL)		Cash Only	\$25-\$1,000/qtr.; 90 days	none	none
800-247-0400*	DQE (N: DQE)	Dir ^{\$100}	Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	Comm.	none
800-432-0158	Dresser Industries (N: DI)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-551-5009*	DTE Energy Co. (N: DTE)	Dir ^{\$100}	Partial, Cash Only	\$25-\$100,000/yr.; 30 days	SC, Comm.	none
800-488-3853*	Duke Energy (N: DUK)		Partial, Cash Only	\$25-\$20,000/qtr.; 30 days♦	none	none
888-983-8766	DuPont (E.I.) (N: DD)		Cash	\$20-\$5,000/mo.; 30 days	SC, Comm.	none

E

800-524-4458	E'Town Corp. (N: ETW)		Partial, Cash Only	\$100-\$2,000/mo.; 30 days	none	Div: 5%; Cash: 5%
800-633-3455	Eastern Co. (A: EML)	Dir ^{\$250}	Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	none	none
800-736-3001	Eastern Enterprises (N: EFU)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-736-3001	Eastern Utilities Associates (N: EUA)		Partial, Cash Only	\$0-\$5,000/qtr.; 30 days	none	none
800-323-1404	Eastman Chemical Co. (N: EMN)		Partial, Cash Only	\$0-\$60,000/yr.; 7 days♦	none	none
800-253-6057	Eastman Kodak (N: EK)	Dir ^{\$150}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days	none	none
800-446-2617	Eaton Corp. (N: ETN)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
201-324-0313	Ecolab (N: ECL)		Partial, Cash	\$10-\$60,000/yr.; 30 days	none	none
800-347-8625*	Edison Int'l (N: EIX)		Partial, Cash Only	\$25-\$10,000/mo.; 30 days	Comm. (div)	none
800-730-4001	EG&G (N: EGG)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-278-4353	EKCO GROUP (N: EKO)		Cash-No Div. Pay	\$10-\$10,000/qtr.; 30 days	none	none
800-250-5016	Electronic Data Systems (N: EDS)		Cash	\$100-\$15,000/qtr.; 30 days	SC, Comm.	none
800-884-4225	EMC Insurance Group (M: EMCI)		Partial, Cash Only	\$50-\$5,000/mo.; 90 days	none	none
888-200-3167	Emcee Broadcast Products (M: ECIN)	Dir Only ^{\$100}	Cash-No Div. Pay	\$50-\$10,000/trans.; 7 days♦	SC & Comm. (cash)	none
888-213-0970	Emerson Electric Co. (N: EMR)		Cash	\$50-\$120,000/yr.; 15 days	none	none
888-261-6784	Empire District Electric Co. (N: EDE)		Cash Only	\$50-\$3,000/qtr.; 90 days	none	Cash: 5%
800-445-4802	Energen Corp. (N: EGN)	Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 30 days♦	none	none
800-736-3001	EnergyNorth (N: EI)		Partial, Cash	\$50-\$2,500/qtr.; 30 days	none	none
800-284-4100	EnergySouth (M: ENSI)		Partial, Cash	\$25-\$5,000/qtr.; 30 days	none	none
800-526-0801	Engelhard Corp. (N: EC)		Cash	\$10-\$3,000/mo.; 30 days	none	none
800-307-7343	Enova Corp. (N: ENA)	Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 7 days♦	none	none
800-519-3111	Enron Corp. (N: ENE)	Dir ^{\$250}	Partial, Cash Only	\$25-\$120,000/yr.; 7 days♦	none	none
800-333-4368	Entergy Corp. (N: ETR)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$3,000/mo.; 30 days	SC & Comm. (cash)	none
800-568-3476	Equifax (N: EFX)	Dir ^{\$500}	Cash	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-437-8736	Equitable Companies (N: EQ)	Dir ^{\$500}	Cash	\$50-\$50,000/yr.; 7 days♦	none	none
800-756-3353	Equitable Resources (N: EQT)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-937-5449	Essex County Gas Co. (M: ECGC)		Cash	\$100-\$10,000/qtr.; 15 days♦	none	Cash: 5%
800-625-5191	Ethyl Corp. (N: EY)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-736-3001	Evergreen Bancorp (M: EVGN)		Partial, Cash	\$25-\$1,000/mo.; 30 days	none	none
800-252-1800	Exxon Corp. (N: XON)	IRA Dir ^{\$250}	Partial, Cash Only	\$50-\$200,000/yr.; 7 days♦	none	none

* Telephone number is to the company. All other numbers are to the plan agent.

Participant Fees

none: No charges to participants for share purchases
SC: Service charge
Comm.: 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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
F						
800-468-9716	F&M Bancorp (M: FMBN)	IRA Dir ^{\$250}	Partial, Cash Only	\$25-\$3,000/qtr.; 90 days	none	Cash: 5%
800-910-8277	Fannie Mae (N: FNM)		Partial, Cash Only	\$25-\$250,000/yr.; 7 days♦	SC (cash)	none
888-213-0965	FBL Financial Group "A" (N: FFG)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days♦	none	none
888-261-6780	Fed One Bancorp (M: FOBC)	Dir ^{\$250}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC	none
312-461-3309	Federal Signal Corp. (N: FSS)		Partial, Cash Only	\$100-\$5,000/qtr.; 45 days	none	none
800-524-4458	Federal-Mogul (N: FMO)		Cash Only	\$10-\$25,000/yr.; 30 days	SC	none
800-622-6757	Ferro Corp. (N: FOE)		Partial, Cash Only	\$10-\$3,000/mo.; 30 days	none	none
800-368-5948	Fidelity Bancorp (M: FSBI)		Cash	\$10-\$3,500/qtr.; 90 days	none	none
800-837-2755	Fifth Third Bancorp (M: FITB)		Cash Only	\$25-\$2,500/mo.; 30 days	none	none
800-730-4001	Figgie Int'l "A" (M: FIGIA)		Cash-No Div. Pay	\$10-\$5,000/qtr.; 30 days	none	none
800-730-4001	Figgie Int'l "B" (M: FIGI)		Cash-No Div. Pay	\$10-\$5,000/qtr.; 30 days	none	none
800-446-2617	Fina "A" (A: FI)		Cash	\$10-\$1000/mo.; 30 days	SC, Comm.	none
312-765-8052	FINOVA Group (The) (N: FNV)	Dir ^{\$500}	Partial, Cash	\$50-\$25,000/qtr.; 7 days♦	none	none
888-322-6927	First American Corp. (M: FATN)		Partial, Cash	\$25-\$15,000/qtr.; 30 days♦	none	Cash: 5%
704-786-3300	First Charter Corp. (M: FCTR)		Partial, Cash Only	\$25-\$2,500/qtr.; 90 days♦	none	none
800-446-2617	First Chicago NBD Corp. (N: FCN)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days♦	none	none
610-746-7317	First Colonial Group (M: FTCG)		Partial, Cash	\$100-\$1,000/qtr.; 90 days	none	Div: 5%; Cash: 5%
800-446-2617	First Commerce Corp. (M: FCOM)		Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	none	none
501-371-7127*	First Commercial Corp. (M: FCLR)	Dir ^{\$500}	Cash Only	\$25-\$2,500/qtr.; 30 days♦	none	Cash: 5%
800-524-4458	First Commonwealth Financial (N: FCF)		Partial, Cash Only	\$25-\$10,000/qtr.; 30 days	none	Div: 5%; Cash: 5%
800-730-6001	First Empire State Corp. (A: FES)		Cash	\$10-\$1,000/qtr.; 30 days	SC, Comm.	none
800-468-9716	First Federal Capital Corp. (M: FTFC)		Partial, Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-368-5948	First Financial Holdings (M: FFCH)	Dir ^{\$250}	Cash	\$100-\$5,000/mo.; 7 days♦	none	none
800-962-4284	First Midwest Bancorp (M: FMBI)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-637-7549	First Northern Capital Corp. (M: FNGB)		Partial, Cash	\$25-\$3,000/qtr.; 90 days♦	none	none
800-756-8200	First Security Corp. (M: FSCO)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	none
800-468-9716	First Tennessee National (M: FTEN)		Partial, Cash Only	\$25-\$10,000/qtr.; 30 days	none	none
800-347-1246	First Union Corp. (N: FTU)		Cash	\$25-\$2,000/mo.; 30 days♦	none	Cash: 1%
800-368-5948	First Virginia Banks (N: FVB)		Cash	\$25-\$5,000/qtr.; 30 days	none	none
800-730-4001	First Western Bancorp (M: FWBI)		Partial, Cash	\$25-\$10,000/qtr.; 30 days	none	none
800-637-7549	Firststar Corp. (N: FSR)		Partial, Cash Only	\$200-\$10,000/mo.; 90 days♦	none	none
217-753-7320*	Firstbank of Illinois Co. (M: FBIC)		Partial, Cash Only	\$25-\$3,000/qtr.; 90 days	none	none
800-736-3402*	FirstEnergy (N: FE)	Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 15 days♦	Comm.	none
800-228-8973	FirstMerit (M: FMER)		Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-317-4445	Fleet Financial Group (N: FLT)		Cash	\$10-\$10,000/qtr.; 30 days	none	none
800-395-2662	Fleming Companies (N: FLM)		Partial, Cash	\$25-\$5,000/qtr.; 30 days	none	Cash: 5%
800-352-1121	Florida Progress Corp. (N: FPC)		Partial, Cash Only	\$10-\$100,000/yr.; 30 days	Comm.	none
800-524-4458	Florida Public Utilities Co. (A: FPU)		Partial, Cash	\$25-\$2,000/qtr.; 90 days	none	none
800-633-4236	Flowers Industries (N: FLO)		Cash	\$25-\$3,000/mo.; 30 days	none	none
800-622-6757	Flowserve Corp. (M: FLS)		Partial, Cash Only	\$25-\$1,000/qtr.; 90 days	none	none
800-813-2847	Fluor Corp. (N: FLR)		Cash	\$100-\$10,000/qtr.; 30 days	SC & Comm. (cash)	none
800-490-3951*	FNB Corp. (M: FBAN)		Partial, Cash Only	\$100-\$10,000/qtr.; 30 days	none	none
800-568-3476	FNB Financial Services Corp. (M: FNBF)		Partial, Cash	\$25-\$1,000/qtr.; 90 days	none	none
888-236-5466	Food Lion "A" (M: FDLNA)	Dir ^{\$250}	Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	SC & Comm. (cash)	none
888-236-5466	Food Lion "B" (M: FDLNB)	Dir ^{\$250}	Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-356-2017	Foothill Indep't Bancorp (M: FOOT)		Partial, Cash Only	\$100-\$10,000/qtr.; 30 days	none	none
800-955-4791	Ford Motor Co. (N: F)	IRA Dir ^{\$1,000}	Partial, Cash Only	\$50-\$250,000/yr.; 7 days♦	SC, Comm.	none

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Spec Feat (Special Features)	Optional Cash Purchase
Dir ^{\$xxxx} : Sells initial shares directly to public; minimum purchase	Min: Minimum investment amount
Dir Only ^{\$xxxx} : Direct purchase plan only—no cash dividends paid; min. purch.	Max: Maximum investment amount over period specified.
IRA: IRA account	Plans marked "varies" have maximums that depend on number of shares owned.
Options	Frequency: How frequently cash received under cash purchase option is invested in shares
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	♦: Participants can have automatic investments made from their checking or savings accounts.
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	
Cash Only: Participants can make optional cash payments without being required to reinvest dividends.	
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	
	Exchange Key
	N = New York Stock Exchange
	A = American Stock Exchange
	M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-468-9716	Fort James (N: FJ)		Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-225-2719*	Fortune Brands (N: FO)		Partial, Cash Only	\$50-\$15,000/qtr.; 30 days	none	none
800-526-0801	Foster Wheeler (N: FWC)		Cash	\$10-\$unlimited; 30 days	none	none
888-218-4392	FPL Group (N: FPL)		Partial, Cash Only	\$100-\$100,000/yr.; 90 days	none	none
800-524-4458	Franklin Resources (N: BEN)		Cash Only	\$100-\$50,000/mo.; 30 days	none	none
800-836-7370	Frontier Corp. (N: FRO)		Partial, Cash Only	\$25-\$50,000/mo.; 30 days	SC	none
800-468-9716	Fuller (H.B.) (M: FULL)		Cash	\$25-\$6,000/mo.; 30 days♦	none	Cash: 3%
800-626-0255*	Fulton Financial Corp. (M: FULT)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none

G

800-778-3299	Gannett Co. (N: GCI)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days♦	none	none
800-851-9677	GATX Corp. (N: GMT)		Cash	\$25-\$36,000/yr.; 30 days	none	none
800-524-4458	GenCorp (N: GY)	Dir ^{\$500}	Cash Only	\$50-\$10,000/mo.; 7 days♦	none	none
800-786-2543	General Electric (N: GE)		Partial, Cash Only	\$10-\$10,000/mo.; 30 days	none	none
800-446-2617	General Housewares Corp. (N: GHW)		Partial, Cash	\$10-\$1,000/mo.; 30 days	none	none
800-670-4763	General Mills (N: GIS)		Partial, Cash	\$10-\$3,000/qtr.; 30 days	none	none
800-331-9922	General Motors (N: GM)		Partial, Cash Only	\$25-\$4,000/mo.; 30 days	Comm.	none
800-937-5449	General Re (N: GRN)		Cash Only	\$10-\$10,000/qtr.; 30 days	none	none
800-756-8200	General Signal Corp. (N: GSX)		Partial, Cash Only	\$25-\$10,000/qtr.; 30 days♦	none	none
800-568-3476	Genuine Parts Co. (N: GPC)		Cash	\$10-\$3,000/qtr.; 30 days	Comm.	none
800-519-3111	Georgia-Pacific Group (N: GP)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days♦	SC	none
513-579-5405	German American Bancorp (M: GABC)		Partial, Cash Only	\$100-\$3,000/qtr.; 90 days	none	none
800-937-5449	Giant Foods "A" (A: GFS.A)		Cash	\$10-\$1,000/qtr.; 15 days	none	none
888-218-2841	Gillette (N: G)	Dir ^{\$1,000}	Cash Only	\$100-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-634-5526	Glacier Bancorp (M: GBCI)		Cash	\$100-\$2,000/qtr.; 90 days	none	none
888-524-4458	Glaxo Wellcome plc ADR (N: GLX)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	SC (cash)	none
800-937-5449	Gleason Corp. (N: GLE)		Partial, Cash	\$10-\$5,000/mo.; 30 days	none	none
800-940-4484	Golden Triangle Industries (M: GTII)		Cash	\$25-\$5,000/mo.; 30 days	SC (cash)	Div: 2%
800-829-8432	GoodMark Foods (M: GDMK)		Cash	\$25-\$500/mo.; 30 days	none	Div: 2%; Cash: 2%
800-524-4458	Goodrich (B.F.) Co. (N: GR)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-317-4445	Goodyear Tire & Rubber (N: GT)	Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 7 days♦	SC, Comm.	none
800-622-6757	Gorman-Rupp Co. (A: GRC)		Cash	\$20-\$1,000/mo.; 30 days	none	none
800-263-1310	GPU, INC. (N: GPU)		Cash	\$50-\$6,000/qtr.; 30 days	none	none
800-648-8392	Grace (W.R.) (N: GRA)		Partial, Cash Only	\$100-\$100,000/yr.; 30 days	none	none
800-468-9716	Graco (N: GGG)		Cash	\$25-\$1,000/qtr.; 30 days	none	none
800-368-5948	Great Southern Bancorp (M: GSBC)		Cash	\$25-\$2,500/qtr.; 90 days	SC	none
800-647-4273	Green Mountain Power (N: GMP)		Partial, Cash Only	\$50-\$40,000/yr.; 30 days	none	Cash: 5%
888-224-2741	Greenpoint Financial (N: GPT)	Dir ^{\$2,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-225-5160	GTE Corp. (N: GTE)	IRA	Partial, Cash Only	\$25-\$100,000/yr.; 30 days♦	Comm. (div)	none
800-317-4445	Guidant Corp. (N: GDT)	Dir ^{\$250}	Partial, Cash Only	\$50-\$unlimited; 7 days♦	SC, Comm.	none

H

228-868-4414*	Hancock Holding Co. (M: HBHC)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 days♦	none	none
800-446-2617	Hanna (M.A.) Co. (N: MAH)		Cash	\$25-\$3,000/mo.; 30 days	none	none
212-509-4000	Hannaford Bros. Co. (N: HRD)		Partial, Cash Only	\$25-\$2,000/mo.; 30 days	none	none
717-637-2201*	Hanover Bancorp (M: HOVB)		Partial, Cash Only	\$50-\$2,500/qtr.; 90 days	none	none
800-422-2066	Hanson plc ADS (N: HAN)		Partial, Cash Only	\$50-\$60,000/yr.; 30 days	SC (cash), Comm.	none
800-730-4001	Harcourt General (N: H)		Cash Only	\$25-\$2,500/qtr.; 45 days	none	none
800-519-3111	Harland (John H.) Co. (N: JH)	Dir ^{\$500}	Partial, Cash	\$50-\$250,000/yr.; 30 days♦	SC & Comm. (cash)	none
800-637-7549	Harley-Davidson (N: HDI)		Cash	\$30-\$5,000/qtr.; 30 days	none	none
800-526-0801	Harleysville Group (M: HGIC)		Partial, Cash	\$100-\$25,000/yr.; 90 days	none	none

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Participant Fees

none: No charges to participants for share purchases
SC: Service charge
Comm.: 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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-313-9450	Harris Corp. (N: HRS)		Cash	\$10-\$5,000/qtr.; 30 days	none	none
800-526-0801	Harsco Corp. (N: HSC)		Partial, Cash Only	\$10-\$unlimited; 30 days	none	none
800-524-4458	Hartford Financial Servs Grp. (N: HIG)		Partial, Cash Only	\$50-\$5,000/mo.; 7 days	none	none
800-730-4001	Hartford Steam Boiler (N: HSB)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-446-2617	Hartmarx Corp. (N: HMX)		Cash-No Div. Pay	\$25-\$1,000/mo.; 30 days	none	none
888-200-3164	Harvey's Casino Resorts (N: HVY)	Dir ^{\$100}	Partial, Cash Only	\$50-\$10,000/trans.; 7 days♦	SC & Comm. (cash)	none
800-733-5001	Hasbro (A: HAS)		Cash Only	\$25-\$2,000/mo.; 30 days♦	none	none
808-532-5841*	Hawaiian Elec. Ind. (N: HE)	Dir ^{\$250}	Partial, Cash Only	\$25-\$120,000/yr.; 15 days♦	Comm.	none
617-575-3400	Healthcare Realty Trust (N: HR)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	Cash: 5%
800-633-4236	Heilig-Meyers Co. (N: HMY)		Cash	\$10-\$2,500/mo.; 30 days	none	none
800-253-3399	Heinz (H.J.) (N: HNZ)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-237-9980	Hercules (N: HPC)		Partial, Cash Only	\$50-\$2,000/mo.; 30 days	SC & Comm. (cash)	none
800-446-2617	Herman Miller (M: MLHR)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days♦	SC & Comm. (cash)	none
800-851-4216	Hershey Foods (N: HSY)		Partial, Cash	\$50-\$20,000/yr.; 15 days	SC (cash)	none
800-286-5977	Hewlett-Packard (N: HWP)		Cash	\$50-\$10,000/mo.; 30 days♦	SC, Comm.	none
800-814-0305	Hibernia Corp. (N: HIB)		Partial, Cash Only	\$100-\$3,000/mo.; 30 days	none	Cash: 5%
800-286-9178	Hillenbrand Industries (N: HB)	Dir ^{\$250}	Partial, Cash Only	\$100-\$50,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-730-4001	Home Depot (N: HD)	Dir ^{\$250}	Cash Only	\$25-\$100,000/yr.; 7 days♦	SC, Comm.	none
800-730-4001	Homestake Mining Co. (N: HM)		Cash	\$25-\$5,000/qtr.; 30 days	SC (cash)	none
800-647-7147	Honeywell (N: HON)		Cash	\$25-\$3,000/mo.; 30 days	none	none
800-468-9716	Hormel Foods Corp. (N: HRL)		Cash	\$25-\$20,000/qtr.; 30 days♦	none	none
800-730-4001	Houghton Mifflin Co. (N: HTN)		Cash	\$25-\$3,000/qtr.; 45 days	none	none
800-926-2335	Household Int'l (N: HI)		Cash	\$50-\$5,000/qtr.; 30 days	none	Cash: 2.5%
800-231-6406*	Houston Industries, (N: HOU)	IRA Dir ^{\$250}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	Comm.	none
800-428-4237	HSBC Holding plc ADR (M: HSBHY)		Cash Only	\$20-\$60,000/yr.; 30 days	Comm.	none
800-647-4273	Hubbell "A" (N: HUB.A)		Partial, Cash Only	\$100-\$1,000/qtr.; 30 days	none	none
800-851-9677	Hubbell "B" (N: HUBB)		Partial, Cash Only	\$100-\$1,000/qtr.; 30 days	none	none
800-937-5449	Hubco (M: HUBC)		Cash	\$10-\$2,000/qtr.; 30 days	none	none
800-942-5909	Huffy Corp. (N: HUF)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-725-0674	Huntington Bancshares (M: HBAN)		Partial, Cash	\$200-\$10,000/qtr.; 90 days♦	none	none

800-635-5406*	Idaho Power Co. (N: IDA)		Partial, Cash Only	\$10-\$15,000/qtr.; 90 days	Comm.	none
800-622-6757	IKON Office Solutions (N: IKN)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	Comm.	none
800-730-4001	Illinois Central Corp. (N: IC)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
888-829-7424	Illinois Tool Works (N: ITW)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	none
800-800-8220*	Illinova Corp. (N: ILN)	Dir ^{\$250}	Partial, Cash Only	\$25-\$60,000/yr.; 15 days♦	none	none
800-524-4458	Imperial Holly Corp. (A: IHK)		Partial, Cash Only	\$100-\$5,000/qtr.; 30 days	none	none
514-877-2584	Imperial Oil Ltd. (A: IMO)		Partial, Cash Only	(Cdn.) \$50-\$5,000/qtr.; 90 days	Comm.	none
800-387-0825	Inco Ltd. (N: N)		Partial, Cash Only	\$50-\$10,000/qtr.; 90 days	none	none
800-257-1770	Independent Bank Corp. (M: IBCP)		Cash	\$25-\$2,500/qtr.; 90 days	none	Cash: 5%
800-446-2617	Indiana Energy (N: IEI)		Partial, Cash Only	\$25-\$50,000/yr.; 30 days	none	none
800-524-4458	Ingersoll-Rand (N: IR)		Cash Only	\$10-\$3,000/qtr.; 30 days	none	none
312-461-4075	Inland Steel Industries (N: IAD)		Partial, Cash Only	\$25-\$10,000/mo.; 30 days	none	none
800-829-8432	Insteel Ind. (N: ILL)		Cash	\$10-\$unlimited; 30 days	none	none
888-426-6700	Int'l Business Machines (N: IBM)	Dir ^{\$500}	Partial, Cash	\$50-\$250,000/yr.; 7 days♦	SC	none
800-524-4458	Int'l Flavors & Fragrances (N: IFF)		Cash	\$25-\$5,000/mo.; 30 days	none	none

* Telephone number is to the company. All other numbers are to the plan agent.

Spec Feat (Special Features)	Optional Cash Purchase
<i>Dir^{\$xxxx}</i> : Sells initial shares directly to public; minimum purchase	<i>Min</i> : Minimum investment amount
<i>Dir Only^{\$xxxx}</i> : Direct purchase plan only—no cash dividends paid; min. purch.	<i>Max</i> : Maximum investment amount over period specified.
<i>IRA</i> : IRA account	Plans marked "varies" have maximums that depend on number of shares owned.
Options	<i>Frequency</i> : How frequently cash received under cash purchase option is invested in shares
<i>Partial</i> : Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	♦: Participants can have automatic investments made from their checking or savings accounts.
<i>Cash</i> : Participants can make optional cash payments in addition to reinvesting dividends.	
<i>Cash Only</i> : Participants can make optional cash payments without being required to reinvest dividends.	
<i>Cash-No Div. Pay</i> : Participants can make cash payments; firm is not currently paying a dividend.	
	Exchange Key
	N = New York Stock Exchange
	A = American Stock Exchange
	M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-468-9716	Int'l Multifoods Corp. (N: IMC)		Cash	\$10-\$60,000/yr.; 30 days	none	none
800-647-4273	Int'l Paper (N: IP)		Partial, Cash Only	\$25-\$20,000/yr.; 30 days	none	none
800-298-0146	Intel Corp. (M: INTC)		Cash	\$25-\$15,000/mo.; 30 days♦	none	none
212-509-4000	Interchange Financial Services (A: ISB)	Dir* ^{\$100}	Cash	\$25-\$unlimited; 30 days♦	Comm.	none
201-324-0498	Interpublic Group of Cos. (N: IPG)		Cash	\$10-\$3,000/qtr.; 90 days	SC	none
800-622-6757	Invacare (M: IVCR)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
201-324-0313	Investors Financial Services (M: IFIN)	Dir Only ^{\$250}	Cash-No Div. Pay	\$100-\$unlimited; 7 days♦	SC & Comm. (cash)	none
800-877-0153*	IPALCO Enterprises (N: IPL)	Dir* ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 15 days♦	Comm.	none
800-937-5449	Iroquois Bancorp (M: IROQ)		Partial, Cash Only	\$25-\$3,000/qtr.; 30 days	none	none
800-254-2823	ITT Industries (N: IIN)		Cash	\$50-\$60,000/yr.; 30 days	none	none

J

800-468-9716	Jacobson Stores (M: JCBS)		Cash-No Div. Pay	\$10-\$1,000/mo.; 30 days	none	none
800-829-8432	Jefferson-Pilot Corp. (N: JP)		Partial, Cash Only	\$20-\$2,000/mo.; 30 days	none	none
800-328-9033	Johnson & Johnson (N: JNJ)		Partial, Cash Only	\$25-\$50,000/yr.; 30 days♦	none	none
414-276-3737	Johnson Controls (N: JCI)	Dir* ^{\$50}	Partial, Cash Only	\$50-\$15,000/qtr.; 30 days♦	none	none
800-468-9716	Jostens (N: JOS)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-524-4458	Justin Ind. (M: JSTN)	Dir* ^{\$500}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	Comm.	none

K

800-227-0291	Kaman Corp. "A" (M: KAMNA)	Dir* ^{\$250}	Cash	\$50-\$60,000/yr.; 30 days♦	SC & Comm. (cash)	none
816-860-7786	Kansas City Power & Light (N: KLT)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	Comm.	none
816-860-7787	Kansas City Southern Ind. (N: KSU)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-446-2617	Keithley Instruments (N: KEI)		Partial, Cash Only	\$10-\$4,000/mo.; 30 days♦	none	none
800-323-6138	Kellogg (N: K)		Partial, Cash	\$25-\$25,000/yr.; 30 days	none	none
312-360-5168	Kellwood Co. (N: KWD)	Dir* ^{\$100}	Partial, Cash	\$25-\$3,000/mo.; 30 days	none	none
800-526-0801	Kennametal (N: KMT)		Cash Only	\$25-\$4,000/qtr.; 90 days	none	Cash: 5%
800-395-2662	Kerr-McGee (N: KMG)	Dir* ^{\$750}	Cash	\$10-\$3,000/qtr.; 30 days	none	none
800-539-7216	KeyCorp (N: KEY)		Partial, Cash Only	\$10-\$10,000/mo.; 30 days	none	none
800-328-5090	Keyspan Energy Corp. (N: KSE)		Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	none	none
718-921-8200	Keystone Financial (M: KSTN)		Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-730-4001	Kimberly-Clark Corp. (N: KMB)		Partial, Cash	\$25-\$3,000/qtr.; 45 days	none	none
800-336-6981	Kmart Corp. (N: KM)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days	none	none
800-847-4351	KN Energy (N: KNE)		Partial, Cash Only	\$25-\$8,000/qtr.; 7 days♦	none	none
312-461-6001	Knap & Vogt Mfg. (M: Knap)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-758-4672	Knight Ridder (N: KRI)		Partial, Cash Only	\$25-\$10,000/mo.; 7 days	none	none
800-730-4001	Kollmorgen Corp. (N: KOL)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
312-461-3597	Kuhlman Corp. (N: KUH)		Partial, Cash Only	\$10-\$3,000/qtr.; 30 days	none	none
312-427-2953	KU Energy Corp. (N: KU)		Partial, Cash Only	\$20-\$10,000/qtr.; 90 days	Comm.	none

L

718-921-8200	La-Z-Boy (N: LZB)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-937-5449	Lab Holdings (M: LABH)		Partial, Cash	\$25-\$5,000/qtr.; 30 days	none	none
888-213-0966	Laclede Gas Co. (N: LG)		Partial, Cash Only	\$100-\$30,000/yr.; 90 days	none	none
800-633-4236	Lance (M: LNCE)		Cash	\$10-\$1,000/mo.; 30 days	SC (cash)	none
800-524-4458	Lear Corp. (N: LEA)	Dir Only ^{\$250}	Cash-No Div. Pay	\$50-\$150,000/yr.; 30 days	SC (cash)	none
800-730-6001	Lehman Brothers Holdings (N: LEH)		Partial, Cash Only	\$50-\$15,000/qtr.; 30 days	none	none

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Participant Fees

none: No charges to participants for share purchases
SC: Service charge
Comm.: 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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-622-6757	LESCO (M: LSCO)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
502-627-3445*	LG&E Energy Corp. (N: LGE)		Partial, Cash Only	\$25-\$40,000/yr.; 30 days	none	none
800-524-4458	Libbey (N: LBY)	Dir ^{\$100}	Partial, Cash	\$20-\$5,000/trans.; 7 days♦	Comm.	none
800-833-8699	Lilly (Eli) & Co. (N: LLY)	Dir ^{\$1,000}	Cash	\$50-\$150,000/yr.; 7 days♦	SC, Comm.	none
800-942-5909	Lilly Industries "A" (N: LI)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	none
800-317-4445	Limited (The) (N: LTD)		Partial, Cash Only	\$30-\$6,000/qtr.; 45 days	none	none
800-317-4445	Lincoln National Corp. (N: LNC)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
201-324-0313	Liz Claiborne (N: LIZ)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days	none	none
800-519-3111	Lockheed Martin (N: LMT)		Partial, Cash	\$50-\$100,000/yr.; 30 days	none	none
800-524-4458	Long Island Lighting Co. (N: LIL)	Dir ^{\$250}	Partial, Cash Only	\$50-\$150,000/yr.; 30 days♦	none	none
888-213-0886	Longs Drug Stores (N: LDG)	Dir ^{\$500}	Partial, Cash Only	\$25-\$5,000/qtr.; 7 days♦	SC, Comm. (cash)	none
201-324-1644	Louisiana-Pacific Corp. (N: LPX)		Cash	\$25-\$12,000/yr.; 30 days	none	none
800-633-4236	Lowe's Cos. (N: LOW)		Partial, Cash Only	\$10-\$1,000/mo.; 45 days	none	none
800-937-5449	Lubrizol Corp. (N: LZ)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	none
800-937-5449	Luby's Cafeterias (N: LUB)		Partial, Cash	\$20-\$5,000/qtr.; 30 days	none	none
888-582-3686	Lucent Technologies (N: LU)	IRA Dir ^{\$1,000}	Partial, Cash Only	\$100-\$50,000/trans.; 1 day♦	SC, Comm.	none
800-524-4458	Lyondell Petrochemical Co. (N: LYO)		Partial, Cash Only	\$25-\$10,000/qtr.; 90 days	none	none

M

312-461-2302	MacDermid (N: MRD)		Partial, Cash Only	\$50-\$unlimited; 90 days	none	none
800-356-6423*	Madison G&E Co. (M: MDSN)	Dir ^{\$50}	Partial, Cash Only	\$25-\$25,000/qtr.; 30 days♦	Comm.	none
800-900-4548*	Magna Group (N: MGR)		Partial, Cash	\$25-\$5,000/mo.; 15 days♦	none	none
800-368-5948	MainStreet BankGroup (M: MSBC)		Cash Only	\$30-\$3,000/qtr.; 90 days	none	Cash: 5%
800-317-4445	Mallinckrodt (N: MKG)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-446-2617	Manitowoc Co. (N: MTW)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days	none	none
800-526-0801	Manpower (N: MAN)		Partial, Cash Only	\$25-\$10,000/yr.; 30 days	none	none
312-461-2302	MAPCO (N: MDA)		Cash	\$10-\$3,000/qtr.; 30 days	none	none
800-637-7549	Marcus Corp. (The) (N: MCS)		Partial, Cash Only	\$100-\$1,500/mo.; 30 days	none	none
800-278-4353	Mark IV Industries (N: IV)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	none
800-311-4816	Marriott Int'l (N: MAR)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days	SC, Comm.	none
800-457-8968	Marsh & McLennan Co. (N: MMC)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	SC	none
800-622-6757	Marsh Supermarkets "A" (M: MARSA)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-622-6757	Marsh Supermarkets "B" (M: MARSB)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-730-4001	Marshall & Ilsley Corp. (M: MRIS)		Cash Only	\$25-\$3,000/qtr.; 30 days	none	none
205-560-7461	Martin Industries (M: MTIN)		Partial, Cash Only	\$25-\$6,000/qtr.; 90 days	none	Div: 5%; Cash: 5%
800-524-4458	Masco Corp. (N: MAS)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	none
800-937-5449	Mason-Dixon Bancshares (M: MSDX)		Partial, Cash	\$100-\$2,500/qtr.; 90 days	none	none
800-730-4001	MASSBANK Corp. (M: MASB)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 days	none	none
888-909-9922	Mattel (N: MAT)	Dir ^{\$500}	Cash Only	\$100-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-524-4458	May Dept. Stores Co. (N: MAY)		Partial, Cash Only	\$25-\$unlimited; 1 day	SC	none
888-237-0935	Maytag Corp. (N: MYG)		Cash Only	\$25-\$5,000/mo.; 30 days♦	none	none
410-771-7786*	McCormick & Co. (M: MCCRK)		Partial, Cash Only	\$100-\$3,000/qtr.; 90 days	none	none
800-446-2617	McDermott Int'l (N: MDR)		Partial, Cash	\$25-\$15,000/qtr.; 90 days	none	none
800-Mc1-stck	McDonald's Corp. (N: MCD)	IRA Dir ^{\$1,000}	Cash	\$100-\$250,000/yr.; 7 days♦	SC (cash), Comm.	none
888-201-5538	McGraw-Hill Cos. (The) (N: MHP)		Cash	\$10-\$1,000/qtr.; 90 days	none	none
800-756-8200	McKesson Corp. (N: MCK)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
800-344-9713	MCN Energy Group (N: MCN)	IRA Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 7 days♦	none	none

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Spec Feat (Special Features)	Optional Cash Purchase
Dir ^{\$xxx} : Sells initial shares directly to public; minimum purchase	Min: Minimum investment amount
Dir Only ^{\$xxx} : Direct purchase plan only—no cash dividends paid; min. purch.	Max: Maximum investment amount over period specified.
IRA: IRA account	Plans marked "varies" have maximums that depend on number of shares owned.
Options	Frequency: How frequently cash received under cash purchase option is invested in shares
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	♦: Participants can have automatic investments made from their checking or savings accounts.
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	
Cash Only: Participants can make optional cash payments without being required to reinvest dividends.	
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	
	Exchange Key
	N = New York Stock Exchange
	A = American Stock Exchange
	M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-468-9716	MDU Resources Group (N: MDU)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days♦	none	none
800-730-4001	Mead Corp. (N: MEA)		Cash Only	\$25-\$6,000/mo.; 30 days	none	none
800-519-3111	Meadowbrook Insurance (N: MIG)	Dir ^{\$250}	Partial, Cash Only	\$25-\$50,000/yr.; 7 days♦	none	none
800-426-5523	Medford Bancorp (M: MDBK)		Partial, Cash Only	\$100-\$1,000/qtr.; 90 days	none	none
800-633-4236	Media General "A" (A: MEG.A)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	Cash: 5%
800-468-9716	Medtronic (N: MDT)		Cash	\$25-\$4,000/mo.; 30 days♦	none	none
800-446-2617	Medusa Corp. (N: MSA)		Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-205-7699	Mellon Bank Corp. (N: MEL)	Dir ^{\$500}	Partial, Cash Only	\$100-\$100,000/yr.; 7 days♦	none	none
800-720-0417	Mercantile Bancorp (N: MTL)	Dir ^{\$500}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-524-4458	Mercantile Bankshares Corp. (M: MRBK)		Cash	\$25-\$5,000/qtr.; 90 days	none	Cash: 5%
312-461-6509	Merchants Bancorp (M: MBIA)		Partial, Cash	\$25-\$3,000/qtr.; 90 days	none	none
888-291-3713	Merck & Co. (N: MRK)	Dir ^{\$350}	Partial, Cash Only	\$50-\$50,000/yr.; 7 days♦	SC, Comm.	none
800-837-2755	Meridian Diagnostics (M: KITS)		Cash	\$25-\$1,000/mo.; 30 days	SC	none
800-519-3111	Meritor Automotive (N: MRA)	Dir ^{\$500}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC, Comm.	none
800-577-4676	Michaels Stores (M: MIKE)	Dir ^{\$500}	Partial, Cash Only	\$100-\$2,500/mo.; 30 days	Comm. (div)	none
800-468-9716	Michigan Financial Corp. (M: MFCB)		Partial, Cash	\$25-\$1,000/qtr.; 30 days	none	none
800-426-5523	Mid Am (M: MIAM)		Partial, Cash Only	\$20-\$3,000/qtr.; 90 days	none	none
800-247-5211*	MidAmer Energy Holdings (N: MEC)	Dir ^{\$250}	Partial, Cash Only	\$25-\$10,000/mo.; 30 days	Comm.	none
800-368-5948	Middlesex Water (M: MSEX)		Partial, Cash	\$25-\$25,000/qtr.; 30 days	none	Div: 5%; Cash: 5%
888-216-8113	MidSouth Bancorp (A: MSL)	IRA Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/qtr.; 7 days♦	none	none
800-730-4001	Millipore Corp. (N: MIL)		Cash Only	\$25-\$3,000/qtr.; 90 days	none	none
800-522-3767	Minn. Mining & Manufac'g (N: MMM)		Cash Only	\$10-\$10,000/qtr.; 30 days♦	none	none
800-535-3056*	Minnesota P&L Co. (N: MPL)	Dir ^{\$250}	Partial, Cash Only	\$10-\$100,000/yr.; 30 days♦	none	none
800-648-9291	Mobil Corp. (N: MOB)	IRA Dir ^{\$250}	Partial, Cash Only	\$10-\$7,500/mo.; 7 days	none	none
800-468-9716	Modine Manufacturing (M: MODI)		Partial, Cash	\$10-\$5,000/mo.; 30 days♦	none	none
888-312-8333	Monsanto Co. (N: MTC)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days♦	SC	none
800-245-6767*	Montana Power (N: MTP)		Partial, Cash Only	\$25-\$60,000/yr.; 15 days♦	Comm.	none
800-387-0825	Moore Corp. Ltd. (N: MCL)		Cash	(Cdn.) \$50-\$5,000/qtr.; 90 days	none	none
800-519-3111	Morgan (J.P.) & Co. (N: JPM)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	none
800-622-2393	Morgan Stan D Witter, Disc (N: MWD)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$40,000/yr.; 15 days♦	none	none
800-990-1010	Morton Int'l (N: MIL)	IRA Dir ^{\$1,000}	Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	SC, Comm. (cash)	none
800-704-4098	Motorola (N: MOT)		Partial, Cash	\$25-\$5,000/qtr.; 30 days♦	none	none
800-730-4001	Mycogen Corp (M: MYCO)	Dir Only ^{\$250}	Cash-No Div. Pay	\$100-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
201-324-0498	Myers Industries (A: MYE)		Partial, Cash Only	\$50-\$2,500/qtr.; 90 days	none	none
718-921-8200	Mylan Laboratories (N: MYL)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 days	none	none

N

800-446-2617	Nalco Chemical Co. (N: NLC)		Partial, Cash Only	\$25-\$15,000/qtr.; 90 days♦	none	none
800-468-9716	Nash Finch Co. (M: NAFC)		Partial, Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-730-4001	Nashua Corp. (N: NSH)		Cash-No Div. Pay	\$100-\$5,000/qtr.; 45 days	none	none
812-464-9665	National City Bancshares (M: NCBE)		Partial, Cash	\$100-\$10,000/qtr.; 15 days	none	none
800-622-6757	National City Corp. (N: NCC)		Partial, Cash Only	\$50-\$500/mo.; 30 days♦	none	Div: 3%; Cash: 3%
800-524-4458	National Commerce Bancorp (M: NCBC)		Partial, Cash	\$100-\$3,500/mo.; 45 days	none	none
800-633-4236	National Data Corp. (N: NDC)		Cash	\$25-\$1,000/qtr.; 30 days	none	none
800-648-8166	National Fuel Gas (N: NFG)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-633-4236	National Service Industries (N: NSI)		Cash	\$10-\$4,000/mo.; 30 days	none	none
800-426-5523	National-Standard Co. (N: NSD)		Cash-No Div. Pay	\$10-\$3,000/mo.; 30 days	none	none
800-642-9855	NationsBank Corp. (N: NB)	Dir ^{\$1,000}	Partial, Cash	\$50-\$120,000/yr.; 7 days♦	none	none
800-519-3111	Nationwide Financial Services (N: NFS)	Dir ^{\$500}	Partial, Cash Only	\$100-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-730-4001	Neiman Marcus Group (N: NMG)		Cash-No Div. Pay	\$25-\$2,500/45 days; 45 days	none	none
800-428-4237	Nestle S.A. ADR (M: NSRGY)		Partial, Cash Only	\$20-\$60,000/yr.; 30 days	Comm.	none
800-344-9239*	Nevada Power Co. (N: NVP)		Partial, Cash Only	\$25-\$25,000/qtr.; 15 days♦	none	none
800-783-4893	New Century Energies (N: NCE)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days	Comm.	none

* Telephone number is to the company. All other numbers are to the plan agent.

Participant Fees

none: No charges to participants for share purchases
SC: Service charge
Comm.: 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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-736-3001	New England Business Service (N: NEB)	Dir ^{\$250}	Partial, Cash Only	\$50-\$100,000/yr.; 7 daysF	SC, Comm. (cash)	none
800-466-7215*	New England Electric System (N: NES)		Partial, Cash Only	\$25-\$5,000/mo.; 30 daysF	Comm. (cash)	none
800-817-3955	New Jersey Resources Corp. (N: NJR)		Cash	\$25-\$60,000/yr.; 15 days♦	none	none
800-225-5643*	New York State E&G (N: NGE)		Cash	\$25-\$100,000/yr.; 30 days	none	none
800-317-4445	New York Times Co. "A" (The) (A: NYT)		Cash	\$10-\$3,000/qtr.; 90 days	none	none
800-317-4445	Newell Co. (N: NWL)		Partial, Cash Only	\$10-\$30,000/yr.; 30 days♦	none	none
888-200-3169	Newport Corp. (M: NEWP)	Dir ^{\$100}	Cash Only	\$50-\$10,000/trans.; 7 days♦	SC & Comm. (cash)	none
800-519-3111	Newport News Shipbuilding (N: NNS)	Dir ^{\$500}	Partial, Cash Only	\$50-\$250,000/yr.; 30 days♦	SC, Comm.	none
800-448-5450*	Niagara Mohawk Power Co. (N: NMK)		Cash-No Div. Pay	\$25-\$50,000/yr.; 30 days	Comm. (div)	none
630-305-9500*	Nicor (N: GAS)		Cash	\$50-\$5,000/mo.; 30 days	none	none
800-554-3406	NIPSCO Industries (N: NI)		Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
800-422-2066	Nokia Corp. (N: NOKA)	Dir ^{\$250}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC (cash), Comm.	none
800-622-6757	Nordson Corp. (M: NDSN)		Cash	\$10-\$4,000/qtr.; 30 days	none	none
800-432-0140	Norfolk Southern Corp. (N: NSC)		Cash	\$10-\$3,000/qtr.; 90 days	SC	none
800-633-4236	North Carolina Natural Gas (N: NCG)		Partial, Cash Only	\$100-\$3,000/mo.; 30 days	none	Cash: 5%
800-317-4445	North Fork Bancorp (N: NFB)		Partial, Cash Only	\$200-\$15,000/mo.; 30 days	none	none
800-999-7269*	Northeast Utilities (N: NU)		Cash-No Div. Pay	\$100-\$25,000/mo.; 30 days	Comm.	none
800-527-4677*	Northern States Power (N: NSP)		Partial, Cash Only	\$25-\$10,000/qtr.; 30 days	none	none
416-981-9633	Northern Telecom. Ltd. (N: NT)		Cash	\$40-\$5,000/qtr.; 90 days	none	none
800-647-4273	Northrop Grumman Corp. (N: NOC)		Cash	\$100-\$1,000/mo.; 30 days	none	none
503-220-2590*	Northwest Natural Gas (M: NWNG)		Partial, Cash Only	\$0-\$50,000/yr.; 30 days	none	none
800-677-6716*	Northwestern Public Service (N: NPS)		Partial, Cash Only	\$10-\$2,000/mo.; 30 days♦	none	none
888-291-3713	Norwest Corp. (N: NOB)	Dir ^{\$250}	Partial, Cash Only	\$25-\$10,000/mo.; 7 days♦	SC, Comm.	none
800-387-0825	Nova Corp. (N: NVA)		Cash Only	(Cdn.)\$50-\$5,000/qtr.; 90 days	none	none
800-278-4353	Nucor Corp. (N: NUE)		Partial, Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-374-5775	NUI Corp. (N: NUI)		Partial, Cash	\$25-\$60,000/yr.; 7 days♦	none	none

O

800-622-9231	Occidental Petroleum Corp. (N: OXY)		Partial, Cash Only	\$50-\$1,000/mo.; 30 days	none	none
888-216-8114	OGE Energy Corp. (N: OGE)	IRA Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	none	none
800-317-4445	Ohio Casualty Corp. (M: OCAS)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	SC	none
800-652-2657*	Old Kent Financial Corp. (M: OKEN)		Cash	\$25-\$5,000/qtr.; 30 days	none	none
800-264-6621*	Old National Bancorp (M: OLDB)	Dir ^{\$500}	Partial, Cash Only	\$50-\$50,000/yr.; 30 days♦	none	Cash: 3%
800-446-2617	Old Republic Int'l Corp. (N: ORI)		Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-306-8594	Olin Corp. (N: OLN)		Cash	\$50-\$5,000/mo.; 30 days	SC	none
800-622-6757	OM Group (N: OMP)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-756-3353	Omnicare (N: OCR)		Cash	\$10-\$1,000/mo.; 30 days	none	none
312-461-2302	One Valley Bancorp (N: OV)		Partial, Cash	\$25-\$3,000/qtr.; 90 days	none	none
800-395-2662	ONEOK (N: OKE)	IRA Dir ^{\$100}	Partial, Cash Only	\$25-\$100,000/yr.; 15 days♦	none	Cash: 3%
888-401-0009	Orange & Rockland Utilities (N: ORU)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
800-664-1259*	Otter Tail Power Co. (M: OTTR)		Cash	\$10-\$5,000/mo.; 30 days	none	none
800-524-4458	Owens & Minor (N: OMI)		Partial, Cash	\$25-\$25,000/yr.; 30 days	none	none
800-472-2210	Owens Corning (N: OWC)	Dir ^{\$1,000}	Partial, Cash	\$100-\$120,000/yr.; 7 days♦	none	none

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Spec Feat (Special Features)	Optional Cash Purchase
Dir ^{\$xxxx} : Sells initial shares directly to public; minimum purchase	Min: Minimum investment amount
Dir Only ^{\$xxxx} : Direct purchase plan only—no cash dividends paid; min. purch.	Max: Maximum investment amount over period specified.
IRA: IRA account	Plans marked "varies" have maximums that depend on number of shares owned.
Options	Frequency: How frequently cash received under cash purchase option is invested in shares
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	♦: Participants can have automatic investments made from their checking or savings accounts.
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	
Cash Only: Participants can make optional cash payments without being required to reinvest dividends.	
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	
	Exchange Key
	N = New York Stock Exchange
	A = American Stock Exchange
	M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
P						
800-509-5586	Pacific Century Financial Corp. (N: BOH)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days♦	none	none
800-715-4473	Pacific Enterprises (N: PET)		Partial, Cash Only	\$25-\$25,000/qtr.; 30 days	none	none
800-233-5453*	Pacificorp (N: PPW)	Dir\$250	Partial, Cash Only	\$25-\$25,000/qtr.; 15 days♦	Comm. (div)	none
800-526-0801	PaineWebber Group (N: PWJ)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-633-4236	Pall Corp. (N: PLL)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-633-4236	Parker-Hannifin Corp. (N: PH)		Cash	\$10-\$5,000/mo.; 30 days	none	none
800-937-5449	Paychex (M: PAYX)		Cash	\$100-\$10,000/qtr.; 30 days	none	none
800-626-8729	PECO Energy (N: PE)		Partial, Cash Only	\$0-\$50,000/yr.; 30 days	none	none
800-842-9470	Penney (J.C.) (N: JCP)	Dir\$250	Partial, Cash Only	\$25-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-368-5948	Pennfirst Bancorp (M: PWBC)		Cash	\$25-\$15,000/qtr.; 30 days	none	none
800-851-9677	Pennsylvania Enterprises (N: PNT)	IRA	Partial, Cash	\$10-\$10,000/qtr.; 30 days♦	none	Div: 5%; Cash: 5%
713-546-6956*	Pennzoil Co. (N: PZL)		Partial, Cash	\$50-\$60,000/yr.; 30 days♦	none	none
800-468-9716	Pentair (N: PNR)		Cash	\$10-\$3,000/qtr.; 30 days	none	none
334-875-1000*	Peoples BancTrust Co. (M: PBTC)		Cash	\$100-\$2,000/qtr.; 90 days	none	none
800-901-8878*	Peoples Energy Corp. (N: PGL)	Dir\$250	Partial, Cash Only	\$25-\$100,000/yr.; 15 days♦	none	none
800-937-5449	Pep Boys (N: PBV)		Partial, Cash	\$100-\$10,000/qtr.; 90 days	none	none
800-226-0083	PepsiCo (N: PEP)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-278-4363	Petroleum Heat & Power (M: HEAT)		Partial, Cash Only	\$500-\$5,000/qtr.; 90 days	none	Div: 3%; Cash: 5%
800-733-9393	Pfizer (N: PFE)		Partial, Cash	\$25-\$10,000/mo.; 30 days♦	none	none
800-323-1849	Pharmacia & Upjohn (N: PNU)	Dir\$250	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC, Comm. (cash)	none
800-279-1240	Phelps Dodge (N: PD)		Partial, Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-205-8314	Philadelphia Suburban (N: PSC)	IRA Dir\$500	Partial, Cash Only	\$50-\$30,000/yr.; 90 days	none	Cash: 5%
800-442-0077	Philip Morris (N: MO)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
800-356-0066	Phillips Petroleum Co. (N: P)	Dir\$500	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	none	none
800-633-4236	Piccadilly Cafeterias (N: PIC)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days	none	Cash: 5%
800-633-4236	Piedmont Natural Gas (N: PNY)	Dir\$250	Partial, Cash Only	\$25-\$3,000/mo.; 30 days♦	none	Cash: 5%
800-457-2983*	Pinnacle West Capital Corp. (N: PNW)	Dir\$50	Partial, Cash Only	\$0-\$60,000/yr.; 30 days♦	Comm.	none
800-730-4001	Pioneer Hi-Bred Int'l (N: PHB)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-622-6757	Pioneer Standard Electronics (M: PIOS)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-648-8170	Pitney Bowes (N: PBI)		Partial, Cash Only	\$100-\$3,000/qtr.; 30 days	none	none
800-982-7652	PNC Bank Corp. (N: PNC)		Partial, Cash	\$50-\$5,000/mo.; 30 days♦	none	none
800-730-4001	Polaroid Corp. (N: PRD)		Cash	\$10-\$3,000/qtr.; 90 days	SC	none
787-764-1893*	Popular (M: BPOP)		Partial, Cash Only	\$25-\$10,000/mo.; 30 days♦	none	Cash: 5%
312-461-2302	Potlatch Corp. (N: PCH)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-527-3726*	Potomac Electric Power (N: POM)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-345-3085*	PP&L Resources (N: PPL)		Partial, Cash Only	\$0-\$80,000/yr.; 30 days	none	none
800-648-8160	PPG Industries (N: PPG)		Cash	\$10-\$3,000/qtr.; 30 days	none	none
800-432-0140	Praxair (N: PX)		Partial, Cash Only	\$50-\$24,000/yr.; 30 days	none	none
800-368-5948	Prestige Financial Corp. (M: PRFN)		Cash	\$100-\$5,000/qtr.; 90 days	none	Div: 5%; Cash: 5%
800-937-5449	Prime Bancorp (M: PBNK)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 days	none	none
800-742-6253*	Procter & Gamble (N: PG)	Dir\$250	Partial, Cash	\$100-\$120,000/yr.; 7 days♦	SC, Comm.	none
205-560-7461	Protective Life (N: PL)		Partial, Cash	\$25-\$6,000/qtr.; 90 days	none	none
800-524-4458	Providence Energy Corp. (N: PVY)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
800-730-4001	Provident Bankshares Corp. (M: PBKS)		Cash Only	\$100-\$10,000/qtr.; 30 days	none	none
800-446-2617	Provident Companies (N: PVT)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days	Comm.	none
800-317-4445	Provident Financial (N: PVN)	Dir\$500	Partial, Cash Only	\$50-\$250,000/yr.; 30 days♦	SC, Comm.	none
800-829-8432	Public Service Co. of NC (N: PGS)	Dir\$250	Partial, Cash Only	\$25-\$15,000/qtr.; 30 days♦	none	Cash: 5%
800-545-4425*	Public Service Co. of NM (N: PNM)	Dir\$50	Partial, Cash Only	\$50-\$60,000/yr.; 30 days♦	Comm.	none
800-242-0813*	Public Service Enterprise Grp. (N: PEG)	Dir\$250	Partial, Cash Only	\$50-\$125,000/yr.; 15 days♦	none	none
800-997-8438	Puget Sound Energy (N: PSD)		Partial, Cash	\$25-\$100,000/yr.; 7 days	Comm.	none

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Participant Fees

none: No charges to participants for share purchases
SC: Service charge
Comm.: 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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
Q						
800-344-1198	Quaker Oats (N: OAT)	Dir ^{\$500}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	SC (cash), Comm.	none
800-526-0801	Quaker State Corp. (N: KSF)		Cash	\$10-\$30,000/qtr.; 90 days	none	none
800-937-5449	Quanex Corp. (N: NX)		Partial, Cash Only	\$50-\$10,000/qtr.; 30 days	none	none
800-729-6788*	Qwestar Corp. (N: STR)	Dir ^{\$250}	Partial, Cash Only	\$50-\$100,000/yr.; 30 days	none	none

R						
800-445-7776*	Ralston Purina Co. (N: RAL)		Partial, Cash Only	\$10-\$25,000/yr.; 30 days	none	none
800-432-0140	Rayonier (N: RYN)		Cash	\$50-\$5,000/qtr.; 5 days♦	SC (cash)	none
800-360-4519	Raytheon Co. "A" (N: RTNA)		Cash	\$10-\$25,000/qtr.; 30 days	none	none
800-360-4519	Raytheon Co. "B" (N: RTN.B)		Cash	\$10-\$25,000/qtr.; 30 days♦	none	none
800-230-2771	Reader's Digest Assn. "A" (N: RDA)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-230-2771	Reader's Digest Assn. "B" (N: RDB)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-922-3468	Regions Financial Corp. (M: RGBK)	Dir ^{\$1,000}	Partial, Cash Only	\$25-\$40,000/mo.; 15 days♦	none	none
800-468-9716	ReliaStar Financial Corp. (N: RLR)		Cash Only	\$50-\$5,000/mo.; 30 days	none	Div: 1%; Cash: 4%
888-333-0203	Reliv Int'l (M: RELV)	Dir ^{\$100}	Partial, Cash	\$50-\$10,000/trans.; 7 days♦	SC & Comm. (cash)	none
800-257-1770	Republic Bancorp (M: RBNC)		Partial, Cash Only	\$10-\$5,000/qtr.; 45 days	none	none
800-278-4353	Republic New York Corp. (N: RNB)		Partial, Cash Only	\$50-\$10,000/qtr.; 90 days	none	none
718-921-8283	Republic Security Financial (M: RSFC)		Partial, Cash Only	\$100-\$10,000/qtr.; 90 days	none	none
800-446-2617	Resource Bancshares Mtge. Grp. (M: REMI)		Partial, Cash Only	\$100-\$15,000/qtr.; 90 days	none	Div: 5%; Cash: 5%
800-468-9716	Reynolds & Reynolds Co. (N: REY)		Cash	\$100-\$5,000/qtr.; 90 days	none	none
800-526-0801	Reynolds Metals (N: RLM)		Cash	\$25-\$3,000/qtr.; 30 days	none	none
800-422-2066	Rhone-Poulenc S.A. (N: RP)		Partial, Cash Only	\$50-\$unlimited; 30 days	SC (cash), Comm.	none
800-554-3406	Rite Aid Corp. (N: RAD)		Partial, Cash Only	\$25-\$25,000/yr.; 30 days	none	none
800-519-3111	RJR Nabisco Holdings Corp. (N: RN)		Partial, Cash Only	\$100-\$50,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-468-9716	RLI Insurance Co. (N: RLI)		Cash	\$25-\$2,000/mo.; 30 days	none	none
800-829-8432	Roanoke Gas Co. (M: RGCO)		Partial, Cash Only	\$25-\$20,000/yr.; 30 days♦	none	none
800-622-6757	Robbins & Myers (N: RBN)	Dir ^{\$500}	Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-736-3001	Rochester G&E (N: RGS)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	none
800-204-7800	Rockwell Int'l (N: ROK)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-368-5948	Rollins Truck Leasing (N: RLC)		Cash	\$25-\$2,500/mo.; 30 days	SC (cash)	none
800-988-5238	RPM (M: RPOW)		Cash Only	\$25-\$5,000/mo.; 15 days	none	none
800-736-3001	Rubbermaid (N: RBD)		Cash	\$50-\$5,000/mo.; 30 days	SC (cash)	none
800-633-4236	Ruddick Corp. (N: RDK)		Partial, Cash Only	\$20-\$3,000/mo.; 30 days	none	none
800-568-3476	Russell Corp. (N: RML)		Cash	\$50-\$2,000/mo.; 30 days	none	none
617-575-3170	Ryder System (N: R)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days	none	none

S						
800-368-5948	S.Y. Bancorp (A: SYI)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 days	none	none
800-446-2617	Saint Paul Companies (The) (N: SPC)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
800-554-3406	Sara Lee Corp. (N: SLE)		Cash	\$10-\$5,000/qtr.; 45 days	none	none
800-351-7221	SBC Communications (N: SBC)	IRA Dir ^{\$500}	Partial, Cash	\$50-\$120,000/yr.; 7 days♦	SC (div)	none
800-763-5891*	SCANA Corp. (N: SCG)	Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 15 days♦	Comm.	none

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Spec Feat (Special Features)			Optional Cash Purchase		
Dir ^{\$xxx} : Sells initial shares directly to public; minimum purchase			Min: Minimum investment amount		
Dir Only ^{\$xxx} : Direct purchase plan only—no cash dividends paid; min. purch.			Max: Maximum investment amount over period specified.		
IRA: IRA account			Plans marked "varies" have maximums that depend on number of shares owned.		
Options			Frequency: How frequently cash received under cash purchase option is invested in shares		
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.			♦: Participants can have automatic investments made from their checking or savings accounts.		
Cash: Participants can make optional cash payments in addition to reinvesting dividends.			Exchange Key		
Cash Only: Participants can make optional cash payments without being required to reinvest dividends.			N = New York Stock Exchange		
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.			A = American Stock Exchange		
			M = Nasdaq		

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-446-2617	Schawk (N: SGK)		Cash Only	\$50-\$100,000/yr.; 7 days♦	none	none
800-432-0140	Schering-Plough Corp. (N: SGP)		Partial, Cash	\$25-\$36,000/yr.; 15 days	none	none
800-524-4458	Schnitzer Steel Industries (M: SCHN)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/trans.; 7 days♦	none	none
800-468-9716	Schwab (Charles) Corp. (N: SCH)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days♦	none	none
800-524-4458	Scientific-Atlanta (N: SFA)		Cash Only	\$25-\$40,000/yr.; 30 days	none	none
800-730-4001	Sea Containers Ltd. "A" (N: SCRA)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	Cash: 3%
800-732-7780	Sears, Roebuck and Co. (N: S)	IRA Dir ^{\$500}	Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	SC, Comm.	none
800-278-4353	Second Bancorp (M: SECD)		Cash Only	\$50-\$5,000/qtr.; 30 days	none	Div: 5%; Cash: 5%
800-446-2617	Selective Insurance Group (M: SIGI)		Partial, Cash Only	\$100-\$1,000/qtr.; 90 days	none	none
800-255-7647	SEMCO Energy (M: SMGS)	Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 30 days♦	none	none
800-858-0840	ServiceMaster Co. (N: SVM)		Partial, Cash	\$25-\$25,000/yr.; 30 days	none	none
800-633-4236	Shaw Industries (N: SHX)		Cash-No Div. Pay	\$100-\$2,500/mo.; 30 days	none	none
800-524-4458	Shell Trans. & Trading Co. ADR (N: SC)		Partial, Cash Only	\$25-unlimited; 30 days	SC, Comm.	none
800-432-0140	Sherwin Williams Co. (N: SHW)		Cash	\$10-\$2,000/mo.; 30 days	none	none
800-662-7575*	Sierra Pacific Resources (N: SRP)	Dir ^{\$50}	Partial, Cash Only	\$50-\$100,000/yr.; 30 days	Comm.	none
800-622-6757	SIFCO Industries (A: SIF)		Partial, Cash Only	\$20-\$3,000/qtr.; 30 days	none	none
312-461-2302	SIGCORP (N: SIG)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-969-6714	Simpson Industries (M: SMPS)		Cash	\$10-\$1,000/mo.; 30 days	none	none
888-877-2891	SIS Bancorp (M: SISB)	Dir ^{\$1,000}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	none	none
800-637-7549	Smith (A.O.) Corp. (N: AOS)		Cash	\$0-\$5,000/qtr.; 90 days	none	none
800-637-7549	Smith (A.O.) Corp. "A" (A: SMCA)		Cash	\$0-\$5,000/qtr.; 90 days	none	none
800-942-5909	Smucker (J.M.) "A" (N: SJM.A)		Partial, Cash Only	\$20-\$1,500/mo.; 30 days	none	none
800-554-3406	Smucker (J.M.) "B" (N: SJMB)		Partial, Cash Only	\$20-\$1,500/mo.; 30 days	none	none
800-446-2617	Snap-on (N: SNA)	Dir ^{\$500}	Partial, Cash Only	\$100-\$150,000/yr.; 7 days♦	none	none
888-987-6588	Solutia (N: SOI)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days♦	SC	none
800-234-0738	Sonata (N: SNT)		Partial, Cash	\$50-\$6,000/qtr.; 30 days	none	none
800-633-4236	Sonoco Products Co. (N: SON)	Dir ^{\$250}	Partial, Cash Only	\$10-\$120,000; 5 days♦	none	none
800-278-4353	Sonoma Valley Bank (M: SOVY)	Dir Only ^{\$100}	Cash-No Div. Pay	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-526-0801	Sotheby's Holdings (N: BID)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
609-561-9000*	South Jersey Ind. (N: SJI)		Partial, Cash Only	\$25-\$100,000/yr.; 90 days	none	none
800-522-6645	Southern California Water (N: SCW)		Partial, Cash	\$50-\$12,000/yr.; 90 days	none	none
800-554-7626*	Southern Co. (N: SO)	Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 15 days♦	none	none
800-526-0801	Southern Financial Bancorp (M: SFFB)		Cash	\$100-\$1,000/qtr.; 90 days	none	none
800-243-1110	Southern N.E. Telecom. (N: SNG)		Partial, Cash Only	\$0-\$10,000/qtr.; 90 days	none	none
800-736-3001	Southern Union Co. (N: SUG)	Dir ^{\$250}	Cash	\$50-\$100,000/yr.; 15 days♦	SC & Comm. (cash)	none
800-205-8317	Southtrust Corp. (M: SOTR)		Partial, Cash Only	\$25-\$10,000/mo.; 30 days	none	none
702-876-7280*	Southwest Gas Corp. (N: SWX)		Partial, Cash	\$100-\$50,000/yr.; 15 days♦	none	none
800-356-2017	Southwest Water Co. (M: SWWC)		Partial, Cash Only	\$25-\$3,000/qtr.; 90 days	none	Cash: 5%
800-446-2617	Southwestern Energy Co. (N: SWN)		Cash Only	\$25-\$1,000/mo.; 30 days	SC	none
800-685-4524	Sovereign Bancorp (M: SVRN)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 days	none	Cash: 5%
816-860-7786	Sprint Corp. (N: FON)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
800-643-8517	St. Joseph Light & Power (N: SAJ)		Cash Only	\$50-\$10,000/mo.; 30 days♦	none	none
800-730-4001	St. Paul Bancorp (M: SPBC)		Cash	\$50-\$2,000/mo.; 30 days	SC (cash)	none
800-829-8432	Standard Commercial Corp. (N: STW)		Partial, Cash Only	\$25-\$3,000/qtr.; 30 days	none	none
800-622-6757	Standard Products Co. (N: SPD)		Partial, Cash Only	\$20-\$5,000/mo.; 30 days	SC	none
800-633-4236	Standard Register (N: SR)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days♦	none	none
800-288-9541	Stanhome (N: STH)		Partial, Cash Only	\$10-\$5,000/qtr.; 90 days	none	none
800-426-5523	Stanley Works (N: SWK)		Cash	\$25-\$5,000/mo.; 30 days	SC (div)	none
513-632-5578*	Star Banc Corp. (N: STB)		Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
216-575-2658	State Auto Financial Corp. (M: STFC)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-426-5523	State Street Corp. (N: STT)		Partial, Cash Only	\$100-\$25,000/mo.; 30 days♦	SC	none
816-860-7787	Stifel Financial Corp. (N: SF)		Cash	\$25-\$5,000/mo.; 90 days	none	none
800-851-9677	Stone & Webster (N: SW)		Partial, Cash Only	\$50-\$1,500/mo.; 30 days	none	none
800-446-2617	Stone Container Corp. (N: STO)	Dir Only ^{\$250}	Cash-No Div. Pay	\$50-\$200,000/yr.; 7 days♦	SC & Comm. (cash)	none
781-575-3170	Stride Rite Corp. (The) (N: SRR)		Cash Only	\$10-\$1,000/mo.; 45 days	SC	none

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Participant Fees

none: No charges to participants for share purchases
SC: Service charge
Comm.: 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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-937-5449	Suffolk Bancorp. (M: SUBK)		Partial, Cash Only	\$300-\$5,000/qtr.; 90 days	none	Div: 3%; Cash: 3%
800-519-2598	Summit Bancorp (N: SUB)		Cash	\$10-\$25,000/qtr.; 30 days	Comm. (cash)	none
717-374-1131*	Sun Bancorp (M: SUBI)		Cash Only	\$50-\$10,000/qtr.; 90 days	none	none
800-888-8494	Sun Co. (N: SUN)		Partial, Cash	\$1-\$10,000/qtr.; 90 days	none	none
312-461-7447	Sundstrand Corp. (N: SNS)		Partial, Cash Only	\$25-\$3,000/mo.; 30 days	none	none
800-568-3476	SunTrust Banks (N: STI)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
800-524-4458	Susquehanna Bancshares (M: SUSQ)		Cash	\$50-\$4,000/qtr.; 30 days♦	SC (cash)	none
800-468-9716	SUPERVALUE (N: SVU)		Cash	\$10-\$3,000/qtr.; 30 days	none	none
800-503-8903	Synovus Financial Corp. (N: SNV)	Dir ^{\$250}	Partial, Cash Only	\$50-\$250,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-730-4001	Sysco Corp. (N: SYY)		Cash	\$100-\$10,000/mo.; 30 days♦	SC & Comm. (cash)	none

T

888-218-4374	Tandy Corp. (N: TAN)	Dir ^{\$250}	Partial, Cash Only	\$50-\$150,000/yr.; 15 days♦	SC & Comm. (cash)	none
800-730-4001	TCF Financial Corp. (N: TCB)		Partial, Cash Only	\$25-\$5,000/qtr.; 7 days	Comm. (cash)	none
800-368-5948	Technitrol (N: TNL)		Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-650-9222	TECO Energy (N: TE)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days	none	none
312-461-3310	Telephone & Data Systems (A: TDS)		Partial, Cash Only	\$10-\$5,000/qtr.; 30 days	none	Cash: 5%
800-446-2617	Temple-Inland (N: TIN)		Cash	\$25-\$1,000/qtr.; 90 days	none	none
800-468-9716	Tennant (M: TANT)		Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-519-3111	Tenneco (N: TEN)	Dir ^{\$500}	Partial, Cash Only	\$50-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-283-9785*	Texaco (N: TX)	Dir ^{\$250}	Cash Only	\$50-\$120,000/yr.; 10 days♦	Comm.	none
800-828-0812*	Texas Utilities (N: TXU)	Dir ^{\$500}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	none	none
800-519-3111	Textron (N: TXT)		Partial, Cash Only	\$25-\$120,000/yr.; 30 days♦	none	none
800-446-2617	Thomas & Betts Corp. (N: TNB)		Cash	\$10-\$24,000/yr.; 30 days	none	none
800-837-2755	Thomas Ind. (N: TII)		Cash	\$25-\$3,000/mo.; 30 days	none	none
781-575-3170	Tidewater (N: TDW)		Cash	\$25-\$5,000/qtr.; 45 days	SC, Comm.	none
800-519-3111	Timber Group (N: TGP)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days♦	SC	none
800-279-1238	Time Warner (N: TWX)		Partial, Cash Only	\$25-\$10,000/qtr.; 30 days	none	Cash: 5%
800-929-6781	Times Mirror Co. (N: TMC)		Partial, Cash	\$100-\$10,000/qtr.; 90 days	none	none
800-555-9898	Timken Co. (N: TKR)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$250,000/yr.; 7 days♦	none	none
800-524-4458	TNP Enterprises (N: TNP)	IRA Dir ^{\$100}	Cash Only	\$25-\$100,000/yr.; 30 days	none	none
800-446-2617	Torchmark Corp. (N: TMK)		Partial, Cash Only	\$100-\$3,000/45 days; 45 days	SC, Comm.	none
800-468-9716	Toro Co. (N: TTC)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-503-8903	Total System Services (N: TSS)		Partial, Cash Only	\$50-\$2,500/mo.; 30 days♦	Comm.	none
800-829-8432	Trans Financial (M: TRFI)		Partial, Cash Only	\$100-\$5,000/qtr.; 30 days	none	Cash: 5%
800-446-2617	Transamerica Corp. (N: TA)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
800-524-4458	Transocean Offshore (N: RIG)	Dir ^{\$500}	Partial, Cash Only	\$25-\$5,000/mo.; 7 days♦	none	none
800-937-5449	Tredegar Industries (N: TG)		Partial, Cash Only	\$25-\$4,000/mo.; 30 days	none	none
800-446-2617	Tribune Co. (N: TRB)	Dir ^{\$500}	Partial, Cash Only	\$50-\$120,000/yr.; 5 days♦	SC, Comm.	none
888-439-4986	Tricon Global Restaurants (N: YUM)		Partial, Cash Only	\$20-\$5,000/mo.; 30 days	none	none
800-446-2617	True North Communications (N: TNO)		Partial, Cash Only	\$25-\$1,000/mo.; 30 days	none	none
518-381-3601*	TrustCo Bank Corp. NY (M: TRST)		Cash	\$25-\$unlimited; 7 days	none	none
216-291-7654*	TRW (N: TRW)		Cash	\$10-\$1,000/45 days; 45 days	none	none
800-637-7549	Twin Disc (N: TDI)		Cash	\$10-\$2,000/mo.; 90 days	none	none
800-685-4509	Tyco Int'l Ltd. (N: TYC)		Cash	\$25-\$10,000/mo.; 30 days	none	none
800-317-4445	Tyson Foods "A" (N: TSN)	Dir ^{\$250}	Partial, Cash Only	\$50-\$unlimited; 7 days♦	none	none

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Spec Feat (Special Features)	Optional Cash Purchase
Dir ^{\$xxx} : Sells initial shares directly to public; minimum purchase	Min: Minimum investment amount
Dir Only ^{\$xxx} : Direct purchase plan only—no cash dividends paid; min. purch.	Max: Maximum investment amount over period specified.
IRA: IRA account	Plans marked "varies" have maximums that depend on number of shares owned.
Options	Frequency: How frequently cash received under cash purchase option is invested in shares
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	♦: Participants can have automatic investments made from their checking or savings accounts.
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	
Cash Only: Participants can make optional cash payments without being required to reinvest dividends.	
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	
	Exchange Key
	N = New York Stock Exchange
	A = American Stock Exchange
	M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
U						
800-537-0222	U S West Comm. Grp. (N: USW)	Dir ^{\$300}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	Comm. (div)	none
800-537-0222	U S West Media Group (N: UMG)	Dir Only ^{\$300}	Cash-No Div. Pay	\$25-\$100,000/yr.; 7 days♦	SC (cash)	none
800-446-2617	U.S. Bancorp (M: USB)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days♦	none	none
800-548-6565*	U.S. Trust Corp. (M: USTC)		Partial, Cash	\$30-\$1,000/mo.; 30 days	none	none
800-756-3353	UGI Corp. (N: UGI)		Partial, Cash	\$25-\$3,000/qtr.; 30 days	none	none
908-272-8511	Ultramar Diamond Shamrock (N: UDS)		Partial, Cash Only	\$100-\$25,000/yr.; 90 days	none	none
816-860-7888	UMB Financial Corp. (M: UMBF)		Partial, Cash Only	\$50-\$3,000/qtr.; 30 days	Comm.	none
800-950-2377	Unicom Corp. (N: UCM)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days♦	Comm.	none
800-524-4458	Union Camp Corp. (N: UCC)		Cash	\$25-\$15,000/yr.; 30 days	none	none
800-934-3350*	Union Carbide Corp. (N: UK)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-317-2512	Union Pacific Corp. (N: UNP)		Partial, Cash	\$10-\$60,000/yr.; 30 days	none	none
901-580-5514*	Union Planters Nat'l Bank (N: UPC)		Partial, Cash Only	\$100-\$2,000/qtr.; 30 days	none	Cash: 5%
213-239-0671	UnionBanCal (M: UNBC)		Partial, Cash	\$25-\$3,000/qtr.; 90 days	none	Cash: 5%
800-622-6757	Unisource Worldwide (N: UWW)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-937-5449	United Bancorp (M: UBCP)		Partial, Cash	\$100-\$5,000/qtr.; 90 days	none	none
888-261-6782	United Companies Financial (N: UC)	Dir ^{\$500}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	none	none
800-524-4458	United Illuminating Co. (N: UIL)		Partial, Cash Only	\$10-\$40,000/yr.; 30 days	Comm.	none
800-524-4458	United National Bancorp (M: UNBJ)	Dir ^{\$100}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC (cash)	none
800-230-2685	United Water Resources (N: UWR)		Partial, Cash Only	\$25-\$3,000/qtr.; 30 days	none	Div: 0-10%; Cash: 0-10%
800-637-7549	United Wisconsin Services (N: UWZ)	Dir ^{\$100}	Partial, Cash Only	\$100-\$100,000/yr.; 30 days	none	none
800-736-3001	UNITIL Corp. (A: UTL)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	Cash: 5%
800-633-4236	Universal Corp. (N: UVV)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-637-7549	Universal Foods Corp. (N: UFC)		Partial, Cash	\$25-\$1,500/mo.; 30 days	none	none
800-279-1249	Unocal Corp. (N: UCL)		Partial, Cash Only	\$50-\$10,000/mo.; 30 days	SC (cash)	Cash: 1%
800-519-3111	UNUM Corp. (N: UNM)		Partial, Cash Only	\$100-\$60,000/yr.; 30 days	none	none
800-257-1770	Upper Peninsula Energy (M: UPEN)		Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-730-4001	USBANCORP (M: UBAN)		Cash Only	\$10-\$2,000/mo.; 30 days	none	none
800-524-4458	USF&G Corp. (N: FG)	Dir ^{\$250}	Partial, Cash	\$50-\$10,000/qtr.; 30 days	none	none
800-730-4001	UST (N: UST)		Partial, Cash Only	\$10-\$10,000/mo.; 15 days	none	none
412-433-4801	USX-Marathon Group (N: MRO)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	Div: 0-3%; Cash: 0-3%
412-433-4801	USX-U.S. Steel Group (N: X)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	Div: 0-3%; Cash: 0-3%
800-884-5426	UtiliCorp United (N: UCU)	IRA Dir ^{\$250}	Partial, Cash Only	\$50-\$10,000/mo.; 30 days♦	none	Cash: 0-5%

V						
201-324-1225	V.F. Corp. (N: VFC)		Cash	\$10-\$3,000/qtr.; 90 days	SC	none
800-937-5449	Valley National Bancorp of NJ (N: VLY)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	none
800-524-4458	Valley Resources (A: VR)		Partial, Cash Only	\$25-\$75,000/yr.; 30 days♦	none	Cash: 5%
800-205-8318	Valspar Corp. (N: VAL)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-756-8200	Varian Associates (N: VAR)		Partial, Cash Only	\$50-\$40,000/yr.; 30 days♦	SC, Comm. (cash)	none
802-257-7151*	Vermont Financial Services (M: VFSC)		Cash	\$0-\$3,000/qtr.; 90 days	none	none
800-468-9716	Volvo (Class B) (M: VOLVY)		Cash	\$25-\$5,000/mo.; 30 days	none	none
201-324-1225	Vulcan Materials Co. (N: VMC)		Cash	\$10-\$60,000/yr.; 30 days♦	SC & Comm. (cash)	none

W						
800-633-4236	Wachovia Corp. (N: WB)		Partial, Cash Only	\$20-\$15,000/mo.; 30 days♦	none	none
800-438-6278	Wal-Mart Stores (N: WMT)	IRA Dir ^{\$250}	Partial, Cash Only	\$50-\$150,000/yr.; 1 day♦	SC & Comm. (cash)	none
888-368-7346	Walgreen Co. (N: WAG)	Dir ^{\$50}	Cash	\$50-\$60,000/yr.; 7 days♦	SC & Comm. (cash)	none
201-324-0498	Warner-Lambert Co. (N: WLA)	Dir ^{\$250}	Partial, Cash Only	\$50-\$unlimited; 5 days♦	SC, Comm.	none

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Participant Fees

none: No charges to participants for share purchases
SC: Service charge
Comm.: 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

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Optional Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
888-269-8845	Washington G&L Co. (N: WGL)		Partial, Cash Only	\$25-\$20,000/qtr.; 30 days	Comm.	none
800-234-5835	Washington Mutual (M: WAMU)		Cash Only	\$50-\$10,000/qtr.; 30 days♦	none	none
401-348-1200*	Washington Trust Bancorp. (M: WASH)		Cash	\$25-\$10,000/qtr.; 90 days♦	none	none
800-642-7365	Washington Water Power Co. (N: WWP)		Partial, Cash Only	\$0-\$100,000/yr.; 30 days	Comm.	none
312-293-8615	Waste Management (N: WMX)		Cash Only	\$25-\$2,000/mo.; 30 days	none	none
312-461-3309	Wausau-Mosinee Paper Corp. (N: WMO)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	Comm.	none
800-937-5449	Weis Markets (N: WMK)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-756-8200	Wells Fargo (N: WFC)		Partial, Cash Only	\$150-\$2,000/mo.; 30 days	none	none
800-278-4353	Wendy's Int'l (N: WEN)		Partial, Cash Only	\$20-\$20,000/yr.; 30 days♦	none	none
800-937-5449	WesBanco (M: WSBC)		Partial, Cash Only	\$10-\$5,000/qtr.; 90 days	none	none
800-937-5449	West Co. (N: WST)		Cash	\$50-\$5,000/mo.; 30 days	none	none
800-953-2490	Westamerica Bancorp (M: WABC)		Cash Only	\$100-\$3,000/mo.; 30 days	none	none
800-634-5526	WesterFed Financial Corp. (M: WSTR)		Cash	\$100-\$2,500/qtr.; 90 days	none	none
800-527-2495*	Western Resources (N: WR)	Dir ^{\$250}	Partial, Cash Only	\$50-\$120,000/yr.; 15 days♦	none	none
800-524-4458	Westvaco Corp. (N: W)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days♦	none	none
800-561-4405	Weyerhaeuser Co. (N: WY)		Partial, Cash Only	\$100-\$25,000/qtr.; 30 days	SC, Comm. (cash)	none
800-446-2617	Whirlpool Corp. (N: WHR)		Partial, Cash	\$10-\$250,000/yr.; 30 days	none	none
800-446-2617	Whitman Corp. (N: WH)	Dir ^{\$250}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-524-4458	Whitney Holding Co. (M: WTNY)		Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-621-9609	WICOR (N: WIC)	Dir ^{\$500}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	none	none
800-428-4237	Willis Corroon Group plc ADR (N: WCG)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days	Comm.	none
800-999-9867	Wilmington Trust Co. (M: WILM)		Partial, Cash Only	\$10-\$5,000/qtr.; 30 days♦	none	none
888-822-5593	Winn-Dixie (N: WIN)		Partial, Cash Only	\$10-\$10,000/mo.; 30 days♦	none	none
800-558-9663	Wisconsin Energy Corp. (N: WEC)	Dir ^{\$50}	Partial, Cash Only	\$25-\$50,000/qtr.; 15 days♦	none	none
201-324-0498	Witco Corp. (N: WIT)		Partial, Cash Only	\$10-\$20,000/yr.; 30 days	none	none
540-896-7001*	WLR Foods (M: WLRF)	Dir ^{\$250}	Partial, Cash Only	\$100-\$20,000/yr.; 30 days	none	none
800-519-3111	Woolworth Corp. (N: Z)		Cash-No Div. Pay	\$20-\$60,000/yr.; 30 days	none	none
800-730-4001	Worthington Industries (M: WTHG)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days♦	none	none
800-236-1551*	WPS Resources Corp. (N: WPS)	Dir ^{\$100}	Partial, Cash Only	\$25-\$100,000/yr.; 30 days	none	none
800-446-2617	Wrigley (Wm. Jr.) Co. (N: WWY)		Cash	\$50-\$5,000/mo.; 30 days	none	none

X/Y/Z

800-828-6396	Xerox Corp. (N: XRX)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-278-4353	XXSYS Technologies (M: XSYS)	Dir Only ^{\$100}	Cash-No Div. Pay	\$50-\$10,000/week; 7 days♦	SC & Comm. (cash)	none
800-288-9541	Yankee Energy System (N: YES)		Cash Only	\$100-\$10,000/mo.; 30 days	Comm.	none
800-921-8200	York Financial Corp. (M: YFED)		Partial, Cash Only	\$25-\$2,500/qtr.; 90 days♦	none	Cash: 10%
800-230-2574	York Int'l Corp. (N: YRK)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC (cash)	none
800-522-6645	Zero Corp. (N: ZRO)		Cash	\$25-\$8,000/mo.; 15 days	Comm. (cash)	none
801-524-4849	Zions Bancorp (M: ZION)		Partial, Cash	\$10-\$5,000/qtr.; 90 days	none	none
800-622-6757	Zurn Industries (N: ZRN)		Cash	\$10-\$3,000/qtr.; 30 days	none	none

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Spec Feat (Special Features)

- Dir^{\$xxx}:** Sells initial shares directly to public; minimum purchase
- Dir Only^{\$xxx}:** Direct purchase plan only—no cash dividends paid; min. purch.
- IRA:** 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 Only:** Participants can make optional cash payments without being required to reinvest dividends.
- Cash-No Div. Pay:** Participants can make cash payments; firm is not currently paying a dividend.

Participant Fees

- none:** No charges to participants for share purchases
- SC:** Service charge
- Comm.:** 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

- 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

Exchange Key

- N =** New York Stock Exchange
- A =** American Stock Exchange
- M =** Nasdaq