

*The Individual
Investor's Guide to*

DIVIDEND REINVESTMENT PLANS

7th Annual Edition 1999

The American Association
of Individual Investors



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DIVIDEND REINVESTMENT PLANS

The major trend is the increase in the number of companies that will sell the initial shares directly to the public. This year, 227 firms, one quarter of the total, offer direct initial shares.

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

Currently, a total of 227 firms offer their shares directly to the public, according to the *AAIL Journal's* seventh annual *Individual Investor's Guide to Dividend Reinvestment Plans*. Significantly, 13 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 882 companies in the U.S. that offer dividend reinvestment plans to their shareholders, up slightly from last year's 877. 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

Special Offer: DRP Enrollment Made Easy With Help From Temper Enrollment Service

Temper of the Times Communications Inc. provided AAIL with the data utilized throughout this special section. As specialists in DRP investing they publish The Moneypaper's **Guide to Dividend Reinvestment Plans** and host an informational Web site at www.drp.com.

You can easily enroll in DRPs through Temper's **DRP Enrollment Service**, which will help you obtain the initial share(s) required to enroll in the plans you choose.

Moreover, as a member of AAIL, you are entitled to use Temper's service at a reduced fee of \$15 per enrollment, plus the cost of the share(s) and a commission — generally 50 cents. For more information, call **800-388-9993, ext. 301**, and request the AAIL package. You can also visit www.drp.com to see a list of companies offered by the enrollment service or to print out a DRP enrollment form.

through the plan.

- Partial reinvestment of dividends, allowing participants to receive cash dividends on some of their shares while reinvesting dividends on the remaining.
- Automatic investments through an investor's checking account.
- IRA accounts that allow participants to invest tax-deferred savings in the plan.
- Discounts on the price of shares purchased through the plan.
- Service fees and brokerage costs for share purchases that are picked up by the company rather than the participants.

How do you join?

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

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 that 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. Thirteen 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 automati-

Read the plan prospectus or description carefully! While the structure of most dividend reinvestment plans is similar, they vary in the details. The prospectus 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 plans.

cally debits the investor's checking or savings account at regular intervals to purchase additional shares.

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

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

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 seventh annual listing covers 882 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 prospectus or description and an authorization card to join the plan. If you contact 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-No Div. Pay* indicates that the company is not currently paying a dividend but is

accepting optional cash payments for share purchases.

The *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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
A						
800-446-2617	AAR Corp. (N: AIR)		Cash	\$10-\$3,000/qr.; 90 days	none	none
888-332-2268	Abbott Labs. (N: ABT)		Cash	\$10-\$5,000/qr.; 45 days	none	none
800-368-5948	Abington Bancorp, Inc. (M: ABBK)		Partial, Cash	\$250-\$unlimited; 90 days♦	SC (cash)	none
800-468-9716	ADC Telecommunica'ns, Inc. (M: ADCT)	Dir Only ^{\$500}	Cash-No Div. Pay	\$50-\$250,000/yr.; 5 days♦	SC & Comm. (cash)	none
800-851-9673	Advanta Corp. (M: ADVNB)	Dir ^{\$1,500}	Partial, Cash	\$50-\$3,000/mo.; 30 days	none	none
800-937-5449	Advest Group, Inc. (The) (N: ADV)		Cash	\$20-\$2,500/qr.; 90 days	none	none
800-446-2617	Aetna Inc. (N: AET)	Dir ^{\$500}	Partial, Cash	\$50-\$3,000/qr.; 7 days♦	SC, Comm.	none
800-227-4756*	AFLAC Inc. (N: AFL)	Dir ^{\$750}	Partial, Cash	\$50-\$120,000/yr.; 15 days♦	none	none
800-866-1543	AGL Resources Inc. (N: ATG)	Dir ^{\$250}	Partial, Cash	\$25-\$5,000/mo.; 15 days♦	none	none
800-519-3111	Air Products & Chemicals, Inc. (N: APD)	Dir ^{\$500}	Partial, Cash	\$100-\$200,000/yr.; 5 days♦	SC, Comm.	none
800-233-5601	AirTouch Communications, Inc. (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
312-461-6001	Albany International (N: AIN)		Partial, Cash	\$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, Inc. (N: ABS)		Partial, Cash	\$30-\$30,000/qr.; 90 days	SC & Comm. (cash)	none
800-317-4445	Alcoa (N: AA)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-524-4458	Alfa Corp. (M: ALFA)		Cash	\$25-\$5,000/qr.; 90 days	none	none
800-642-7236	Aliant Communications Inc. (M: ALNT)		Partial, Cash	\$100-\$3,000/qr.; 30 days♦	none	none
800-648-8389	Allegheny Energy (N: AYE)		Partial, Cash	\$50-\$10,000/qr.; 90 days	SC	none
800-406-4850	Allegheny Teledyne Inc. (N: ALT)	Dir ^{\$1,000}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	Comm. (cash)	none
816-860-7888	Allegiant Bancorp, Inc. (M: ALLE)		Cash	\$100-\$15,000/qr.; 90 days	SC & Comm. (cash)	none
201-324-1644	Allergan, Inc. (N: AGN)		Partial, Cash	\$10-\$50,000/yr.; 30 days♦	none	none
800-432-0140	AlliedSignal Inc. (N: ALD)		Partial, Cash	\$25-\$120,000/yr.; 30 days	none	none
800-355-5191	Allstate Corp. (N: ALL)	IRA, Dir ^{\$500}	Partial, Cash	\$100-\$150,000/yr.; 7 days♦	SC, Comm.	none
888-243-5445	ALLTEL Corp. (N: AT)		Cash	\$50-\$25,000/qr.; 30 days	none	none
800-317-4445	Amcast Industrial Corp. (N: AIZ)		Cash	\$25-\$1,000/mo.; 90 days	none	none
312-360-5204	AMCOL International (N: ACO)		Partial, Cash	\$25-\$2,000/mo.; 30 days	none	none
800-637-7549	Amcore Financial, Inc. (M: AMFI)		Partial, Cash	\$10-\$7,500/qr.; 30 days	none	none
800-524-4458	Amerada Hess (N: AHC)		Partial, Cash	\$50-\$5,000/qr.; 30 days	none	none
800-255-2237*	Ameren Corp (N: AEE)		Partial, Cash	\$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	\$25-\$150,000/yr.; 7 days♦	none	none
800-463-5911	American Express Company (N: AXP)	Dir ^{\$1,000}	Cash	\$50-\$10,000/mo.; 30 days♦	SC, Comm.	none
800-519-3111	American General Corp. (N: AGC)		Partial, Cash	\$25-\$6,000/qr.; 30 days♦	none	none
800-622-6757	American Greetings Corp. (N: AM)		Partial, Cash	\$100-\$10,000/qr.; 30 days	none	none
800-356-2017	American Health Prop., Inc. (N: AHE)		Partial, Cash	\$50-\$3,000/qr.; 30 days	none	none
800-565-2067	American Home Products (N: AHP)		Partial, Cash	\$50-\$10,000/mo.; 30 days	SC, Comm.	none
800-633-4236	American Software, Inc. (M: AMSWA)		Partial, Cash	\$25-\$2,500/qr.; 90 days	none	none
888-816-6998	American States Water (N: AWR)		Partial, Cash	\$50-\$12,000/yr.; 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	\$100-\$150,000/yr.; 7 days♦	SC, Comm. (cash)	none
800-524-4458	AmSouth Bancorp. (N: ASO)		Partial, Cash	\$10-\$5,000/qr.; 90 days	none	none
800-524-4458	Amway Asia Pacific, Ltd. (N: AAP)	Dir ^{\$500}	Partial, Cash	\$50-\$10,000/trans.; 7 days♦	SC (cash), Comm.	none
888-470-5786	Anadarko Petroleum Corp. (N: APC)	Dir ^{\$1,000}	Partial, Cash	\$50-\$10,000; 30 days♦	none	Div: 5%
800-368-5948	ANB Corp. (M: ANBC)		Partial, Cash	\$100-\$5,000/qr.; 90 days	none	none
800-730-4001	Andover Bancorp, Inc. (M: ANDB)		Cash	\$25-\$1,800/mo.; 30 days	none	none
800-884-4225	Angelica Corp. (N: AGL)		Cash	\$10-\$3,000/qr.; 90 days	none	none
888-213-0964	Anheuser-Busch Cos. (N: BUD)		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)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$500} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$500} : Direct purchase plan only—no cash dividends paid; min. purch.	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-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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-446-2617	Aon Corp. (N: AOC)		Cash	\$20-\$1,000/mo.; 30 days	none	none
800-468-9716	Apache Corp. (N: APA)		Partial, Cash	\$50-\$5,000/qtr.; 30 days	none	none
800-988-5291	Applied Industrial Technol. Inc. (N: APZ)		Cash	\$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, Inc. (N: ACI)		Partial, Cash	\$10-\$20,000/yr.; 30 days♦	none	none
800-461-9257	Archstone Communities Trust (N: ASN)	Dir ^{\$200}	Partial, Cash	\$200-\$5,000/mo.; 30 days♦	none	Cash: 2%
800-685-4541	Armstrong World Ind. Inc. (N: ACK)		Partial, Cash	\$50-\$3,000/mo.; 30 days	none	none
800-368-5948	Arnold Industries, Inc. (M: AIND)		Cash	\$25-\$3,000/qtr.; 90 days	none	none
800-278-4353	Arrow Financial Corp. (M: AROW)	Dir ^{\$300}	Cash	\$50-\$10,000/qtr.; 30 days	none	none
800-720-0418	Arvin Ind. (N: ARV)		Partial, Cash	\$25-\$3,000/qtr.; 90 days	SC	none
800-524-4458	ASARCO Inc. (N: AR)		Partial, Cash	\$25-\$1,000/mo.; 30 days	none	none
800-433-7471	Ascent Entertainment Group (M: GOAL)	Dir Only ^{\$100}	Cash-No Div. Pay	\$20-\$5,000/qtr.; 7 days♦	SC & Comm. (cash)	none
800-510-8199	Ashland Inc. (N: ASH)		Partial, Cash	\$10-\$5,000/qtr.; 90 days	none	none
800-446-2617	Associated Banc-Corp (M: ASBC)		Partial, Cash	\$100-\$5,000/qtr.; 90 days	none	none
800-975-2112	Associates First Capital Corp. (N: AFS)	Dir ^{\$1,000}	Partial, Cash	\$50-\$250,000/yr.; 5 days♦	SC, Comm.	none
800-526-0801	Astoria Financial Corp. (M: ASFC)		Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-348-8288	AT&T Corp. (N: T)		Partial, Cash	\$100-\$250,000/yr.; 7 days♦	SC	none
800-756-8200	Atlantic Richfield (N: ARC)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	SC & Comm. (cash)	none
800-543-3038	Atmos Energy Corp. (N: ATO)	IRA, Dir ^{\$200}	Partial, Cash	\$25-\$100,000/yr.; 7 days♦	none	Div: 3%
800-829-8432	AvalonBay Communities, Inc. (N: AVB)		Partial, Cash	\$100-\$25,000/qtr.; 90 days	none	Div: 3%; Cash: 3%
800-756-8200	Avery Dennison Corp. (N: AVY)	Dir ^{\$500}	Partial, Cash	\$100-\$12,500/mo.; 7 days♦	SC & Comm. (cash)	none
800-730-4001	Aviall, Inc. (N: AVL)		Cash-No Div. Pay	\$25-\$15,000/qtr.; 30 days	none	none
800-642-7365	Avista Corp. (N: AVA)		Partial, Cash	\$0-\$100,000/yr.; 30 days	Comm.	none
800-524-4458	Avnet, Inc. (N: AVT)		Partial, Cash	\$10-\$unlimited; 45 days	none	none
201-324-0498	Avon Products, Inc. (N: AVP)		Cash	\$10-\$5,000/mo.; 30 days	none	none
800-633-4236	AVX Corp. (N: AVX)		Partial, Cash	\$20-\$2,000/mo.; 30 days	none	none

B

888-216-8057	Baker Hughes Inc. (N: BHI)		Partial, Cash	\$10-\$350/mo.; 30 days	none	none
800-633-4236	Baldor Electric Co. (N: BEZ)		Partial, Cash	\$50-\$10,000/mo.; 30 days	none	none
800-446-2617	Ball Corp. (N: BLL)		Cash	\$25-\$3,000/qtr.; 30 days	none	Div: 5%
800-258-0499*	Baltimore Gas and Electric Co. (N: BGE)		Partial, Cash	\$25-\$100,000/yr.; 30 days	Comm.	none
800-568-3476	BancorpSouth, Inc. (N: BXS)		Cash	\$25-\$5,000/qtr.; 90 days♦	none	none
800-278-4353	BancWest Corp. (M: BWE)		Cash	\$50-\$10,000/qtr.; 30 days	none	none
800-730-4001	Bandag Inc. (N: BDG)		Partial, Cash	\$50-\$10,000/qtr.; 30 days	none	none
800-730-4001	Bandag Inc. (N: BDGA)		Partial, Cash	\$50-\$10,000/qtr.; 30 days	none	none
800-637-7549	Bando McGlocklin Capital (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
800-432-0140	Bank of New York (N: BK)	Dir ^{\$1,000}	Partial, Cash	\$50-\$150,000/yr.; 7 days♦	none	none
888-764-5592	Bank One Corp. (N: ONE)		Partial, Cash	\$25-\$5,000/mo.; 30 days♦	none	none
800-642-9855	BankAmerica Corp. (N: BAC)	Dir ^{\$1,000}	Partial, Cash	\$50-\$120,000/yr.; 7 days♦	none	none
800-730-4001	BankBoston Corp. (N: BKB)		Partial, Cash	\$50-\$100,000/yr.; 15 days♦	none	none
800-547-9794	Bankers Trust Corp. (N: BT)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-368-5948	Banknorth Group, Inc. (M: BKNG)		Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-637-7549	Banta Corp. (N: BN)		Partial, Cash	\$25-\$7,500/qtr.; 30 days♦	none	none
201-324-0498	Banyan Strategic Realty Tr (M: BSRTS)		Partial, Cash	\$5-\$120,000/yr.; 30 days♦	none	Div: 3%
800-446-2617	Bard, Inc. (C.R.) (N: BCR)	Dir ^{\$250}	Partial, Cash	\$25-\$unlimited; 7 days♦	SC & Comm. (cash)	none
800-288-9541	Barnes Group Inc. (N: B)		Cash	\$10-\$10,000/qtr.; 90 days	none	none
800-288-9541	Bausch & Lomb (N: BOL)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-446-2617	Baxter International Inc. (N: BAX)		Partial, Cash	\$25-\$25,000/yr.; 30 days	none	none
910-671-2273	BB&T Corp. (N: BBT)		Partial, Cash	\$25-\$10,000/mo.; 15 days♦	none	none
800-338-8446	BEC Energy (N: BSE)		Partial, Cash	\$50-\$40,000/yr.; 30 days♦	none	none
201-324-1644	Beckman Coulter Inc. (N: BEC)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
800-955-4743	Becton Dickinson & Co. (N: BDX)	Dir ^{\$250}	Partial, Cash	\$50-\$unlimited; 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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-774-5476	Bedford Property Investors (N: BED)	Dir ^{\$1,000}	Partial, Cash	\$100-\$5,000/mo.; 30 days	none	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	\$50-\$100,000/yr.; 7 days♦	Comm.	none
800-551-6161	Bemis Company, Inc. (N: BMS)		Cash	\$25-\$10,000/qtr.; 30 days	none	none
800-426-5523	Berkshire Energy Resources (M: BERK)		Partial, Cash	\$15-\$5,000/qtr.; 30 days	none	Div: 3%; Cash: 3%
888-756-2632	Bestfoods (N: BFO)		Partial, Cash	\$25-\$25,000/yr.; 30 days♦	none	none
201-324-1225	Bethlehem Steel (N: BS)		Cash-No Div. Pay	\$10-\$3,000/mo.; 30 days	none	none
800-942-5909	Bindley Western Indus., Inc. (N: BDY)		Partial, Cash	\$10-\$5,000/qtr.; 90 days	none	none
800-829-8432	Birmingham Steel Corp. (N: BIR)		Cash	\$20-\$2,000/mo.; 30 days	none	none
800-519-3111	Black & Decker (N: BDK)		Partial, Cash	\$50-\$60,000/yr.; 30 days♦	none	none
800-468-9716	Black Hills Corp. (N: BKH)		Cash	\$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, Inc. (N: BLTA)		Partial, Cash	\$10-\$25,000/yr.; 30 days	none	Div: 5%
800-730-4001	Blount Int'l, Inc. (N: BLTB)		Partial, Cash	\$10-\$25,000/yr.; 30 days	none	Div: 5%
800-272-7675*	Bob Evans Farms (M: BOBE)	Dir ^{\$50}	Partial, Cash	\$10-\$10,000/mo.; 15 days♦	none	none
888-777-0923	Boeing Company (The) (N: BA)		Partial, Cash	\$50-\$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	\$50-\$120,000/yr.; 7 days♦	none	none
888-877-2890	Boston Beer Company (The) (N: SAM)	Dir ^{\$500}	Partial, Cash	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-524-4458	Bowater Inc. (N: BOW)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	none
800-524-4458	Bowne & Co., Inc. (A: BNE)	Dir ^{\$500}	Partial, Cash	\$50-\$100,000/yr.; 7 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. (N: BFA)		Partial, Cash	\$50-\$3,000/qtr.; 30 days	none	none
201-324-0498	Brown-Forman Corp. (N: BFB)		Partial, Cash	\$50-\$3,000/qtr.; 30 days	none	none
800-519-3111	Browning-Ferris Industries Inc. (N: BFI)		Partial, Cash	\$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	\$25-\$5,000/qtr.; 30 days	none	none
800-937-5449	BSB Bancorp, Inc. (M: BSBN)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	none
814-536-2110*	BT Financial Corp. (M: BTFC)		Cash	\$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

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800-730-4001	Cabot Corp. (N: CBT)		Partial, Cash	\$10-\$10,000/qtr.; 45 days	none	none
800-829-8432	Cadmus Communications (M: CDMS)		Partial, Cash	\$25-\$3,000/qtr.; 90 days	none	none
800-736-3001	California Water Service Grp (N: CWT)	Dir ^{\$500}	Partial, Cash	\$100-\$20,000/mo.; 7 days♦	none	none
800-368-7068	Callaway Golf Company (N: ELY)		Partial, Cash	\$50-\$5,000/qtr.; 30 days	none	none
800-446-2617	Campbell Soup Co. (N: CPB)	IRA, Dir ^{\$500}	Partial, Cash	\$50-\$350,000/yr.; 5 days♦	SC, Comm.	none
800-446-2617	Capital One Financial Corp. (N: COF)		Partial, Cash	\$50-\$5,000/mo.; 30 days♦	none	Cash: 3%
800-884-4225	Capitol Bancorp Ltd. (M: CBCL)		Partial, Cash	\$50-\$5,000/qtr.; 30 days	none	none
800-524-4458	Caraustar Industries, Inc. (M: CSAR)	Dir ^{\$250}	Partial, Cash	\$50-\$300,000/yr.; 30 days♦	Comm. (cash)	none
800-200-8690	Carey Diversified LLC (N: CDC)	Dir ^{\$500}	Partial, Cash	\$500-\$25,000/mo.; 30 days♦	none	none
312-461-2302	Carlisle Cos., Inc. (N: CSL)		Partial, Cash	\$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	Div: 5%
800-633-4236	Carolina Power & Light (N: CPL)		Partial, Cash	\$20-\$2,000/mo.; 30 days♦	none	none
800-519-3111	Carpenter Technologies Corp. (N: CRS)	Dir ^{\$500}	Partial, Cash	\$25-\$120,000/yr.; 7 days♦	none	none
781-575-3100	CarrAmerica (N: CRE)		Partial, Cash	\$25-\$25,000/yr.; 30 days	none	none

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$500} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$500} : Direct purchase plan only—no cash dividends paid; min. purch.	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-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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
888-269-8845	Cascade Natural Gas (N: CGC)		Partial, Cash	\$50-\$20,000/yr.; 30 days	none	none
816-860-7891	Casey's General Store (M: CASY)		Partial, Cash	\$50-\$10,000/qtr.; 30 days♦	none	none
800-937-5449	Castle (A.M.) & Co. (A: CAS)		Cash	\$100-\$10,000/qtr.; 90 days	none	none
800-446-2617	Caterpillar, Inc. (N: CAT)	Dir ^{\$500}	Cash	\$50-\$350,000/yr.; 7 days♦	SC, Comm.	none
800-937-5449	Cathay Bancorp, Inc. (M: CATY)		Partial, Cash	\$600-\$15,000/qtr.; 30 days	none	Div: 5%
800-568-3476	CBRL Group, Inc. (M: CBRL)		Partial, Cash	\$100-\$5,000/qtr.; 30 days	none	none
800-507-7799	CBS Corp. (N: CBS)		Cash-No Div. Pay	\$100-\$5,000/mo.; 30 days	none	none
800-368-5948	CCB Financial Corp. (N: CCB)		Partial, Cash	\$25-\$10,000/mo.; 30 days♦	none	none
800-937-5449	CCFNB Bancorp, Inc. (M: CCFN)		Partial, Cash	\$25-\$1,500/qtr.; 90 days	none	none
800-756-3353	Cedar Fair L.P. (N: FUN)		Cash	\$50-\$5,000/qtr.; 30 days	none	none
800-937-5449	Center Bancorp, Inc. (M: CNBC)		Partial, Cash	\$100-\$30,000/yr.; 30 days	none	none
800-527-5797*	Central & South West Corp. (N: CSR)	Dir ^{\$250}	Partial, Cash	\$25-\$100,000/yr.; 7 days♦	none	none
800-428-9578	Central Hudson G&E Corp. (N: CNH)	Dir ^{\$100}	Partial, Cash	\$50-\$150,000/yr.; 30 days♦	none	none
800-736-3001	Central Vermont Public Service (N: CV)		Cash	\$100-\$6,000/qtr.; 30 days♦	Comm.	none
800-368-5948	Centura Banks, Inc. (N: CBC)		Partial, Cash	\$25-\$10,000/mo.; 30 days♦	Comm.	none
800-969-6718	CenturyTel (N: CTL)		Partial, Cash	\$25-\$5,000/qtr.; 30 days♦	none	none
888-221-4239*	CFW Communications Co. (M: CFWC)		Partial, Cash	\$50-\$10,000/qtr.; 30 days	Comm. (div)	none
800-663-8236	Champion International (N: CHA)		Cash	\$10-\$5,000/mo.; 30 days	none	none
800-622-6757	Chart Industries (N: CTI)		Partial, Cash	\$10-\$5,000/mo.; 30 days	none	none
800-733-5001	Charter One Financial Inc. (M: COFI)		Partial, Cash	\$50-\$5,000/mo.; 30 days	SC (cash)	none
800-468-9716	Chemed Corp. (N: CHE)		Cash	\$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
312-360-5163	Chesapeake Corp. (N: CSK)		Partial, Cash	\$10-\$5,000/qtr.; 30 days	none	none
800-736-3001	Chesapeake Utilities Corp. (N: CPK)		Partial, Cash	\$50-\$15,000/qtr.; 30 days	none	none
800-937-5449	Chester Valley Bancorp (M: CVAL)		Partial, Cash	\$50-\$10,000/yr.; 90 days	none	Div: 5%; Cash: 5%
800-368-8357	Chevron Corp. (N: CHV)	Dir ^{\$250}	Partial, Cash	\$50-\$100,000/yr.; 5 days♦	SC, Comm.	none
877-424-1981	Chicago Title Corp. (N: CTZ)		Cash	\$100-\$30,000/qtr.; 30 days♦	SC & Comm. (cash)	none
800-730-4001	Chittenden Corp. (N: CHZ)		Cash	\$25-\$10,000/qtr.; 90 days	none	none
718-921-8200	Chock Full O' Nuts (N: CHF)	Dir Only ^{\$100}	Cash-No Div. Pay	\$50-\$10,000/trans.; 7 days♦	SC & Comm. (cash)	none
800-317-4445	Chubb Corp. (N: CB)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	SC	none
800-851-9677	Church & Dwight Co., Inc. (N: CHD)		Partial, Cash	\$250-\$5,000/qtr.; 90 days	none	none
800-317-4445	CIGNA Corp. (N: CI)		Partial, Cash	\$10-\$5,000/mo.; 30 days	none	none
800-622-5514*	CILCORP Inc. (N: CER)	Dir ^{\$250}	Partial, Cash	\$25-\$25,000/qtr.; 30 days	none	none
800-837-2755	Cincinnati Bell Inc. (N: CSN)		Cash	\$25-\$5,000/mo.; 30 days	none	none
513-744-7343	Cincinnati Financial Corp. (M: CINF)		Cash	\$25-\$5,000/mo.; 30 days	SC	none
800-325-2945*	Cinergy Corp. (N: CIN)		Partial, Cash	\$25-\$100,000/yr.; 30 days	none	none
877-795-0772	Citizens Banking Corp. (M: CBCF)		Cash	\$25-\$2,000/mo.; 30 days	none	none
800-757-5755	Citizens Utilities (N: CZN)		Cash-No Div. Pay	\$100-\$25,000/qtr.; 30 days♦	SC & Comm. (cash)	none
800-568-3476	City Holding Co. (M: CHCO)		Partial, Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-446-2617	CLARCOR Inc. (N: CLC)		Cash	\$25-\$3,000/mo.; 30 days	none	none
800-937-5449	Clayton Homes, Inc. (N: CMH)		Cash	\$100-\$5,000/qtr.; 15 days	none	none
201-324-0137	CLECO Corp. (N: CNL)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-446-2617	Cleveland-Cliffs Inc. (N: CLF)		Cash	\$20-\$30,000/yr.; 30 days♦	none	none
201-324-1644	Clorox (N: CLX)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
800-736-3001	CMP Group Inc. (N: CTP)		Partial, Cash	\$10-\$40,000/yr.; 30 days♦	none	none
517-788-1868*	CMS Energy (N: CMS)	Dir ^{\$500}	Partial, Cash	\$25-\$120,000/yr.; 30 days♦	none	none
517-788-1868*	CMS Energy "G" (N: CPG)	Dir ^{\$500}	Partial, Cash	\$25-\$120,000/yr.; 30 days♦	none	none
812-456-3416*	CNB Bancshares, Inc. (N: BNK)		Partial, Cash	\$50-\$5,000/mo.; 30 days♦	none	Div: 3%
518-673-3243*	CNB Financial Corp. (M: CNBF)		Cash	\$10-\$3,000/qtr.; 90 days	none	none
800-788-2500*	Coastal Corp. (N: CGP)	Dir ^{\$250}	Partial, Cash	\$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 Company (N: KO)		Partial, Cash	\$10-\$125,000/yr.; 30 days♦	none	none
800-418-4223	Coca-Cola Enterprises Inc. (N: CCE)		Partial, Cash	\$10-\$100,000/yr.; 15 days♦	none	none
800-756-8700	Colgate-Palmolive (N: CL)		Partial, Cash	\$20-\$60,000/yr.; 30 days♦	none	none
800-568-3476	Colonial BancGroup, Inc. (The) (N: CNB)		Partial, Cash	\$10-\$3,000/qtr.; 90 days	none	none
800-736-3001	Colonial Gas Co. (M: CLG)		Partial, Cash	\$10-\$5,000/qtr.; 30 days♦	none	Div: 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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-368-5948	Columbia Bancorp (M: CBMD)		Cash	\$250-\$2,500/qr.; 90 days	none	Div: 3%
800-296-3913	Columbia Energy Group (N: CG)		Partial, Cash	\$100-\$25,000/qr.; 30 days	none	none
800-468-9716	Comerica Inc. (N: CMA)		Cash	\$10-\$3,000/qr.; 90 days	none	none
888-470-5884	Commerce Bancorp, Inc. (N: CBH)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	Div: 3%; Cash: 3%
800-526-0801	Commercial Intertech (N: TEC)		Cash	\$30-\$5,000/qr.; 90 days	Comm.	none
800-368-5948	Commonwealth Bank (M: CMSB)		Partial, Cash	\$100-\$2,500/qr.; 30 days	SC (cash)	none
800-730-4001	Commonwealth Energy Sys. (N: CES)		Partial, Cash	\$10-\$5,000/mo.; 30 days	none	none
888-213-0883	Community Bank System, Inc. (N: CBU)	Dir ^{\$500}	Partial, Cash	\$100-\$5,000/mo.; 30 days♦	Comm. (cash)	none
800-468-9716	Community First Bankshares (M: CFBX)		Partial, Cash	\$25-\$3,000/qr.; 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	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
212-509-4000	Compass Bancshares, Inc. (M: CBSS)		Cash	\$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
800-214-0349	ConAgra, Inc. (N: CAG)		Partial, Cash	\$50-\$50,000/yr.; 15 days♦	none	none
800-365-6495	Connectiv (N: CIV)	Dir ^{\$500}	Partial, Cash	\$50-\$200,000/yr.; 7 days♦	Comm.	none
610-582-8711*	Conestoga Enterprises, Inc. (M: CENI)		Partial, Cash	\$100-\$2,500/qr.; 90 days	none	none
800-736-3001	Connecticut Energy Corp. (N: CNE)	IRA	Partial, Cash	\$50-\$50,000/yr.; 30 days♦	none	none
800-426-5523	Connecticut Water Service (M: CTWS)	IRA	Partial, Cash	\$25-\$1,000/mo.; 30 days♦	none	none
800-522-5522	Consolidated Edison (N: ED)		Partial, Cash	\$100-\$24,000/yr.; 7 days	SC (cash)	none
800-524-4458	Consolidated Freightways (M: CFWY)	Dir Only ^{\$100}	Cash-No Div. Pay	\$25-\$50,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-414-6443	Consolidated Natural Gas (N: CNG)		Partial, Cash	\$25-\$5,000/qr.; 90 days	none	none
312-461-3157	Consolidated Papers, Inc. (N: CDP)		Partial, Cash	\$100-\$3,000/qr.; 30 days	none	none
800-446-2617	Cooper Industries (N: CBE)		Partial, Cash	\$25-\$24,000/yr.; 30 days	none	none
800-255-0461	Corning Inc. (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	\$100-\$3,000/mo.; 30 days	none	Div: 5%
312-360-5106	CoVest Bancshares, Inc. (M: COVB)		Partial, Cash	\$25-\$5,000/qr.; 90 days	none	none
800-441-9673	CPI Corp. (N: CPY)		Partial, Cash	\$10-\$10,000/qr.; 30 days	none	none
800-446-2617	Crane Co. (N: CR)		Partial, Cash	\$10-\$5,000/mo.; 30 days	none	none
800-851-9677	Crompton-Knowles Corp. (N: CNK)		Partial, Cash	\$30-\$3,000/qr.; 90 days	none	none
888-877-2892	Cross Timbers Oil Company (N: XTO)	Dir ^{\$500}	Partial, Cash	\$50-\$10,000/mo.; 7 days♦	none	none
800-317-4445	Crown Cork & Seal Co., Inc. (N: CCK)		Partial, Cash	\$25-\$25,000/yr.; 30 days♦	none	none
800-521-5571	CSX Corp. (N: CSX)	Dir ^{\$500}	Partial, Cash	\$50-\$10,000/mo.; 7 days♦	none	none
800-279-1262	CTG Resources (N: CTG)		Partial, Cash	\$25-\$5,000/qr.; 90 days	none	none
800-446-2617	Cummins Engine (N: CUM)		Cash	\$10-\$6,000/qr.; 30 days♦	none	none
800-416-3743	Curtiss-Wright Corp. (N: CW)	Dir ^{\$2,000}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC, Comm.	none
877-287-7526	CVS Corp. (N: CVS)	Dir ^{\$100}	Partial, Cash	\$100-\$50,000/trans.; 7 days♦	SC & Comm. (cash)	none
800-643-4296	Cyprus Amax Minerals Co. (N: CYM)		Cash	\$50-\$3,000/mo.; 30 days	SC, Comm. (cash)	none

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717-738-8304*	D&E Communications, Inc. (M: DECC)		Cash	\$100-\$5,000/qr.; 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	\$50-\$25,000/qr.; 7 days	SC, Comm.	none
888-268-0203	Dayton Hudson (N: DH)	Dir ^{\$500}	Partial, Cash	\$50-\$100,000/yr.; 7 days♦	SC, Comm.	none
800-721-5167	Dean Foods Co. (N: DF)		Cash	\$25-\$3,000/qr.; 90 days	none	none

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$500} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$500} : Direct purchase plan only—no cash dividends paid; min. purch.	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-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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-268-7369	Deere & Co. (N: DE)	Dir ^{\$500}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC, Comm.	none
201-324-1225	Delta Air Lines, Inc. (N: DAL)		Cash	\$25-\$10,000/yr.; 30 days	none	none
800-837-2755	Delta Natural Gas Co., Inc. (M: DGAS)		Partial, Cash	\$25-\$50,000/yr.; 30 days	none	none
800-288-9541	Dexter Corp. (N: DEX)		Cash	\$25-\$3,000/qtr.; 30 days	none	none
800-432-0140	Diebold, Inc. (N: DBD)		Partial, Cash	\$10-\$5,000/qtr.; 30 days	none	none
800-552-4034*	Dominion Resources (N: D)	Dir ^{\$250}	Partial, Cash	\$40-\$100,000/qtr.; 15 days♦	none	none
800-468-9716	Donaldson Co., Inc. (N: DCI)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-446-2617	Donnelley (RR) & Sons Co. (N: DNY)		Partial, Cash	\$10-\$60,000/yr.; 30 days	none	none
800-369-5606	Dow Chemical (N: DOW)		Partial, Cash	\$25-\$25,000/qtr.; 15 days	none	none
800-851-4228	Dow Jones & Co. (N: DJ)	Dir ^{\$1,000}	Partial, Cash	\$100-\$10,000/mo.; 30 days♦	none	none
800-736-3001	DPL Inc. (N: DPL)		Cash	\$25-\$1,000/qtr.; 90 days	none	none
800-247-0400*	DQE (N: DQE)	Dir ^{\$100}	Partial, Cash	\$10-\$60,000/yr.; 30 days♦	Comm.	none
800-368-5948	Drovers Bancshares Corp. (M: DROV)		Partial, Cash	\$10-\$2,000/qtr.; 90 days	none	none
800-551-5009*	DTE Energy Company (N: DTE)	Dir ^{\$100}	Partial, Cash	\$25-\$100,000/yr.; 30 days	SC, Comm.	none
800-488-3853*	Duke Energy (N: DUK)	Dir ^{\$250}	Partial, Cash	\$50-\$100,000/yr.; 15 days♦	none	none
888-983-8766	DuPont (E.I.) (N: DD)		Cash	\$20-\$5,000/mo.; 30 days	SC, Comm.	none

E

888-269-8845	E'Town Corp. (N: ETW)		Partial, Cash	\$100-\$2,000/mo.; 30 days	none	Div: 5%; Cash: 5%
800-568-3476	Eagle Bancshares, Inc. (M: EBSI)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-633-3455	Eastern Company (The) (A: EML)	Dir ^{\$250}	Partial, Cash	\$50-\$150,000/yr.; 30 days♦	none	none
800-736-3001	Eastern Enterprises (N: EFU)		Partial, Cash	\$10-\$3,000/qtr.; 90 days	none	none
800-736-3001	Eastern Utilities Associates (N: EUA)		Partial, Cash	\$0-\$5,000/qtr.; 30 days	none	none
800-323-1404	Eastman Chemical Co. (N: EMN)		Partial, Cash	\$0-\$60,000/yr.; 7 days♦	none	none
800-253-6057	Eastman Kodak (N: EK)	Dir ^{\$150}	Partial, Cash	\$50-\$120,000/yr.; 7 days♦	none	none
800-317-4445	Eaton Corp. (N: ETN)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
201-324-0313	Ecolab Inc. (N: ECL)		Partial, Cash	\$10-\$60,000/yr.; 30 days	none	none
800-347-8625*	Edison International (N: EIX)		Partial, Cash	\$25-\$10,000/mo.; 30 days	none	none
800-730-4001	EG&G Inc. (N: EGG)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-278-4353	EKKO Group, Inc. (N: EKO)		Cash-No Div. Pay	\$10-\$10,000/qtr.; 30 days	none	none
800-736-3001	El Paso Energy Corp. (N: EPG)		Cash	\$10-\$10,000/mo.; 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	\$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/invest; 7 days♦	SC & Comm. (cash)	none
800-622-6757	Emerald Financial Corp. (M: EMLD)		Partial, Cash	\$10-\$25,000/yr.; 15 days	none	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	\$50-\$3,000/qtr.; 90 days	none	Div: 5%
888-764-5603	Energen Corp. (N: EGN)	Dir ^{\$250}	Partial, Cash	\$25-\$250,000/yr.; 7 days♦	none	none
800-225-5643*	Energy East Corp. (N: NEG)		Cash	\$25-\$100,000/yr.; 30 days	none	none
800-736-3001	EnergyNorth, Inc. (N: EI)		Partial, Cash	\$50-\$2,500/qtr.; 30 days	none	none
800-736-3001	EnergySouth, Inc. (M: ENSI)		Partial, Cash	\$25-\$5,000/qtr.; 30 days	none	none
800-288-9541	Enesco Group, Inc. (N: ENC)		Partial, Cash	\$10-\$5,000/qtr.; 90 days	none	none
800-851-9677	Engelhard Corp. (N: EC)		Cash	\$10-\$3,000/mo.; 30 days	none	none
800-519-3111	Enron Corp. (N: ENE)	Dir ^{\$250}	Partial, Cash	\$25-\$120,000/yr.; 7 days♦	none	none
800-333-4368	Entergy Corp. (N: ETR)	Dir ^{\$1,000}	Partial, Cash	\$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-\$60,000/yr.; 30 days♦	none	none
800-437-8736	Equitable Companies (N: EQ)	Dir ^{\$500}	Cash	\$50-\$50,000/yr.; 7 days♦	none	none
800-589-9026	Equitable Resources Inc. (N: EQT)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-368-5948	ESB Financial Corp. (M: ESBF)		Cash	\$25-\$15,000/qtr.; 30 days	none	none
800-625-5191	Ethyl Corp. (N: EY)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-252-1800	Exxon Corp. (N: XON)	IRA, Dir ^{\$250}	Partial, Cash	\$50-\$200,000/yr.; 7 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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
F						
800-468-9716	F & M Bancorp (M: FMBN)	IRA, Dir ^{\$250}	Partial, Cash	\$25-\$3,000/qtr.; 90 days	none	Div: 5%
800-910-8277	Fannie Mae (N: FNM)		Partial, Cash	\$25-\$250,000/yr.; 7 days♦	SC (cash)	none
888-213-0965	FBL Financial Group, Inc. (N: FFG)		Partial, Cash	\$25-\$5,000/mo.; 30 days♦	none	none
800-278-4353	FCNB Corp (M: FCNB)		Partial, Cash	\$20-\$2,500/qtr.; 90 days	none	Div: 3%; Cash: 3%
312-461-3309	Federal Signal Corp. (N: FSS)		Partial, Cash	\$100-\$5,000/qtr.; 45 days	none	none
800-524-4458	Federal-Mogul (N: FMO)		Partial, Cash	\$10-\$25,000/yr.; 30 days	SC	none
800-622-6757	Ferro Corp. (N: FOE)		Partial, Cash	\$10-\$3,000/mo.; 30 days	none	none
800-866-1340	Fidelity Bancorp (M: FSBI)		Cash	\$10-\$3,500/qtr.; 90 days	none	none
800-524-4458	Fidelity National Corp. (M: LION)		Partial, Cash	\$100-\$50,000/qtr.; 30 days	SC & Comm. (cash)	none
800-837-2755	Fifth Third Bancorp (M: FITB)	Dir ^{\$500}	Partial, Cash	\$25-\$2,500/mo.; 30 days	none	none
888-445-6428	FINOVA Group Inc. (The) (N: FNV)		Partial, Cash	\$50-\$25,000/qtr.; 7 days♦	none	none
888-322-6927	First American Corp. (N: FAM)		Partial, Cash	\$25-\$15,000/qtr.; 30 days♦	none	Div: 5%
800-468-9716	First American Financial Corp. (N: FAF)	Dir ^{\$250}	Cash	\$50-\$5,000/qtr.; 5 days♦	none	none
800-368-5948	First Bancorp (M: FBNC)		Partial, Cash	\$25-\$2,500/qtr.; 30 days	none	none
800-368-5948	First Charter Corp. (M: FCTR)		Partial, Cash	\$25-\$3,000/qtr.; 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%
800-765-3353	First Commerce Bancshares (M: FCBIB)		Cash	\$25-\$500/mo.; 30 days	none	none
800-524-4458	First Commonwealth Financial (N: FCF)		Partial, Cash	\$25-\$10,000/qtr.; 30 days	none	Div: 5%
800-468-9716	First Federal Capital Corp. (M: FTFC)	Dir ^{\$250}	Partial, Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-368-5948	First Financial Holdings Inc. (M: FFCH)		Partial, Cash	\$100-\$5,000/mo.; 7 days♦	none	none
312-461-5545	First Indiana Corp. (M: FISB)		Cash	\$100-\$5,000/qtr.; 90 days	none	none
800-962-4284	First Midwest Bancorp, Inc. (M: FMBI)		Partial, Cash	\$100-\$5,000/qtr.; 30 days	none	none
800-637-7549	First Northern Capital Corp. (M: FNGB)		Partial, Cash	\$25-\$3,000/qtr.; 90 days♦	none	none
800-368-5948	First Savings Bancorp, Inc. (M: SOPN)		Cash	\$25-\$3,000/qtr.; 90 days	Comm. (cash)	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	\$25-\$10,000/qtr.; 30 days	none	none
800-347-1246	First Union Corp. (N: FTU)		Cash	\$25-\$2,000/mo.; 30 days♦	none	Div: 1%
800-953-2593	First United Corp. (M: FUNC)		Partial, Cash	\$50-\$10,000/qtr.; 90 days	none	none
800-368-5948	First Virginia Banks, Inc. (N: FVB)		Cash	\$25-\$5,000/qtr.; 30 days♦	none	none
800-730-4001	First Western Bancorp Inc. (M: FWBI)		Partial, Cash	\$25-\$10,000/qtr.; 30 days	none	none
800-637-7549*	Firststar Corp. (N: FSR)	Dir ^{\$250}	Partial, Cash	\$50-\$10,000/qtr.; 30 days♦	none	none
800-736-3402*	FirstEnergy (N: FE)		Partial, Cash	\$25-\$100,000/yr.; 15 days♦	Comm.	none
800-241-5568	FIRSTFED Bancorp, Inc. (M: FFDB)		Partial, Cash	\$50-\$2,000/mo.; 30 days♦	none	Div: 5%
800-261-0406	FirstMerit (M: FMER)	Dir Only ^{\$1,000}	Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-635-9270	FIRSTPLUS Financial Group (N: FP)		Cash-No Div. Pay	\$100-\$5,000/mo.; 30 days	none	Cash: 1.5%
800-317-4445	Fleet Financial Group (N: FLT)		Cash	\$10-\$10,000/qtr.; 30 days	none	none
800-395-2662	Fleming Companies, Inc. (N: FLM)		Partial, Cash	\$25-\$5,000/qtr.; 30 days	none	Div: 5%
800-352-1121	Florida Progress Corp. (N: FPC)		Partial, Cash	\$10-\$100,000/yr.; 30 days	none	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, Inc. (N: FLO)		Partial, Cash	\$25-\$3,000/mo.; 30 days	none	none
800-622-6757	Flowserve Corp. (M: FLS)		Partial, Cash	\$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
888-441-4362*	FNB Corp. (M: FBAN)	Dir ^{\$250}	Partial, Cash	\$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 Inc. (M: FDLNA)		Partial, Cash	\$50-\$150,000/yr.; 7 days♦	SC & Comm. (cash)	none
888-236-5466	Food Lion Inc. (M: FDLNB)	Dir ^{\$250}	Partial, Cash	\$50-\$150,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-356-2017	Foothill Indep't Bancorp (M: FOOT)		Partial, Cash	\$100-\$10,000/qtr.; 30 days	none	none

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$xxxx} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified. Plans marked "varies" have maximums that depend on number of shares owned.
Dir Only ^{\$xxxx} : Direct purchase plan only—no cash dividends paid; min. purch.	Frequency: How frequently cash received under cash purchase option is invested in shares
Options	♦: Participants can have automatic investments made from their checking or savings accounts.
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	Exchange Key
Cash: Participants can make optional cash payments in addition to reinvesting 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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-279-1237	Ford Motor Co. (N: F)	IRA, Dir ^{\$1,000}	Partial, Cash	\$50-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-468-9716	Fort James Corp. (N: FJ)		Cash	\$100-\$5,000/mo.; 30 days	none	none
800-225-2719*	Fortune Brands (N: FO)		Partial, Cash	\$50-\$15,000/qtr.; 30 days	none	none
800-851-9677	Foster Wheeler (N: FWC)	Dir ^{\$100}	Cash	\$10-\$unlimited; 30 days	none	none
888-218-4392	FPL Group, Inc. (N: FPL)		Partial, Cash	\$100-\$100,000/yr.; 90 days	none	none
800-524-4458	Franklin Resources (N: BEN)		Cash	\$100-\$50,000/mo.; 30 days	none	none
800-836-7370	Frontier Corp. (N: FRO)		Partial, Cash	\$25-\$50,000/mo.; 30 days	none	none
800-278-4353	Frontier Insurance Group (N: FTR)		Partial, Cash	\$50-\$10,000/inv.; 7 days♦	SC & Comm. (cash)	none
800-468-9716	Fuller (H.B.) (M: FULL)		Partial, Cash	\$25-\$6,000/mo.; 30 days♦	none	Div: 3%
800-626-0255*	Fulton Bank (M: FULT)		Cash	\$25-\$5,000/mo.; 30 days	none	none

G

800-778-3299	Gannett Co., Inc. (N: GCI)	Dir ^{\$500} Dir ^{\$250}	Partial, Cash	\$10-\$5,000/mo.; 30 days♦	none	none
800-317-4445	Gardner Denver Inc. (N: GDI)		Cash-No Div. Pay	\$25-\$150,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-851-9677	GATX Corp. (N: GMT)		Cash	\$25-\$36,000/yr.; 30 days	none	none
404-266-0663	GB&T Bancshares, Inc. (M: GBTB)		Partial, Cash	\$25-\$2,500/qtr.; 90 days	none	none
800-524-4458	GenCorp Inc. (N: GY)		Partial, Cash	\$50-\$10,000/mo.; 7 days♦	none	none
800-786-2543	General Electric (N: GE)	Dir ^{\$1,000}	Partial, Cash	\$10-\$10,000/week; 7 days♦	SC (cash)	none
800-446-2617	General Housewares Corp. (N: GHW)		Cash-No Div. Pay	\$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	\$25-\$4,000/mo.; 30 days	none	none
800-568-3476	Genuine Parts Company (N: GPC)		Cash	\$10-\$3,000/qtr.; 30 days	none	none
800-519-3111	Georgia-Pacific Group (N: GP)	Dir ^{\$250}	Partial, Cash	\$25-\$5,000/mo.; 30 days♦	SC	none
513-579-4355	German American Bancorp (M: GABC)		Partial, Cash	\$100-\$3,000/qtr.; 90 days	none	none
888-218-2841	Gillette (N: G)		Cash	\$100-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-634-5526	Glacier Bancorp, Inc. (M: GBCI)		Cash	\$100-\$2,000/qtr.; 90 days	none	none
888-816-7319	Gleason Corp. (N: GLE)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	none
800-368-5968	Glenborough Realty Trust (N: GLB)	Dir ^{\$250}	Cash	\$100-\$10,000/trans.; 7 days♦	SC (cash), Comm.	none
800-940-4484	Golden Triangle Industries (M: GTII)		Partial, Cash	\$25-\$5,000/mo.; 30 days	SC (cash)	Cash: 2%
800-524-4458	Goodrich (B.F.) Co. (N: GR)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-317-4445	Goodyr. Tire & Rubber (N: GT)		Partial, Cash	\$25-\$150,000/yr.; 7 days♦	SC (div), 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)	Dir ^{\$2,000}	Cash	\$50-\$6,000/qtr.; 30 days	none	none
800-648-8392	Grace (W.R.) (N: GRA)		Cash-No Div. Pay	\$100-\$100,000/yr.; 30 days	none	none
800-468-9716	Graco, Inc. (N: GGG)		Cash	\$25-\$1,000/qtr.; 30 days	none	none
800-368-5948	Great Southern Bancorp, Inc. (M: GSBC)		Cash	\$25-\$2,500/qtr.; 90 days	SC	none
800-851-9677	Green Mountain Power (N: GMP)		Partial, Cash	\$50-\$40,000/yr.; 30 days	none	Div: 5%
888-224-2741	Greenpoint Financial (N: GPT)	IRA	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-622-6757	Greif Brothers Corp. (M: GBCOA)		Cash	\$100-\$1,000/mo.; 30 days	none	none
800-225-5160	GTE Corp. (N: GTE)		Partial, Cash	\$25-\$100,000/yr.; 30 days♦	SC (div)	none
800-317-4445	Guidant Corp. (N: GDT)		Dir Only ^{\$250} Cash-No Div. Pay	\$50-\$unlimited; 7 days♦	SC, Comm.	none

H

228-868-4414*	Hancock Holding Co. (M: HBHC)	Dir ^{\$500}	Partial, Cash	\$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	\$25-\$2,000/mo.; 30 days	none	none
717-637-2201*	Hanover Bancorp, Inc. (M: HOVB)		Partial, Cash	\$50-\$2,500/qtr.; 90 days	none	none
800-736-3001	Harcourt General (N: H)		Cash	\$25-\$2,500/qtr.; 45 days	none	none
800-519-3111	Harland (John H.) Co. (N: JH)		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
800-851-9677	Harleysville Group, Inc. (M: HGIC)		Partial, Cash	\$100-\$25,000/yr.; 90 days	none	none

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Participant Fees	Discounts
<i>none:</i> No charges to participants for share purchases	<i>none:</i> No discounts offered
<i>SC:</i> Service charge	<i>Div:</i> Discount on shares purchased with reinvested dividends
<i>Comm.:</i> Prorated broker commissions for open market share purchases	<i>Cash:</i> Discount on shares purchased with cash purchase
<i>(cash):</i> Fee levied only on shares purchased with optional cash payments	
<i>(div):</i> Fee levied only on shares purchased with dividends	

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	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	\$10-\$unlimited; 30 days	none	none
800-254-2823	Hartford Financial Servs Grp (N: HIG)		Partial, Cash	\$50-\$5,000/mo.; 7 days	none	none
201-324-0498	Hartmarx Corp. (N: HMX)		Cash-No Div. Pay	\$25-\$1,000/mo.; 30 days	none	none
800-733-5001	Hasbro Inc. (A: HAS)		Cash	\$25-\$2,000/mo.; 30 days♦	none	none
808-532-5841*	Hawaiian Elec. Ind. (N: HE)	Dir ^{\$250}	Partial, Cash	\$25-\$120,000/yr.; 15 days♦	SC (div), Comm.	none
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, Inc. (N: HPC)		Partial, Cash	\$50-\$2,000/mo.; 30 days	SC & Comm. (cash)	none
800-446-2617	Herman Miller, Inc. (M: MLHR)		Partial, Cash	\$25-\$60,000/yr.; 30 days♦	SC & Comm. (cash)	none
800-851-4216	Hershey Foods (N: HSY)	IRA, Dir ^{\$500}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (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	\$100-\$3,000/mo.; 30 days	none	Div: 5%
888-665-9611	Hillenbrand Industries (N: HB)	Dir ^{\$250}	Partial, Cash	\$100-\$50,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-577-0177	Home Depot (N: HD)	Dir ^{\$250}	Partial, Cash	\$25-\$100,000/yr.; 3 days♦	SC, Comm.	none
800-730-4001	Homestake Mining Company (N: HM)		Cash	\$25-\$5,000/qtr.; 30 days	SC (cash)	none
800-647-7147	Honeywell Inc. (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)		Partial, Cash	\$25-\$3,000/qtr.; 45 days	none	none
800-926-2335	Household International, Inc. (N: HI)		Cash	\$50-\$5,000/qtr.; 30 days	none	Div: 2.5%
800-730-4001	HSB Group, Inc. (N: HSB)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-851-9677	Hubbell, Inc. (N: HUBA)		Partial, Cash	\$100-\$5,000/qtr.; 30 days	none	none
800-851-9677	Hubbell, Inc. (N: HUBB)		Partial, Cash	\$100-\$5,000/qtr.; 30 days	none	none
800-278-4353	Hubco, Inc. (M: HUBC)		Cash	\$10-\$20,000/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*	IDACORP, Inc. (N: IDA)		Partial, Cash	\$10-\$15,000/qtr.; 90 days	Comm.	none
800-622-6757	IKON Office Solutions, Inc. (N: IKN)		Partial, Cash	\$25-\$5,000/mo.; 30 days	Comm.	none
888-829-7424	Illinois Tool Works, Inc. (N: ITW)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-800-8220*	Illinova Corp. (N: ILN)	Dir ^{\$250}	Partial, Cash	\$25-\$60,000/yr.; 15 days♦	none	none
800-524-4458	Imperial Sugar Company (A: IHK)		Cash	\$100-\$5,000/qtr.; 30 days	none	none
800-387-0825	Inco Ltd. (N: N)		Cash-No Div. Pay	\$50-\$10,000/qtr.; 90 days	none	none
800-257-1770	Independent Bank Corp. (M: IBCP)		Partial, Cash	\$50-\$5,000/qtr.; 90 days♦	none	none
800-446-2617	Indiana Energy (N: IEL)		Partial, Cash	\$25-\$50,000/yr.; 30 days♦	none	none
800-524-4458	Ingersoll-Rand (N: IR)		Partial, Cash	\$10-\$3,000/qtr.; 30 days	none	none
800-942-5909	Innkeepers USA Trust (N: KPA)	Dir ^{\$250}	Partial, Cash	\$250-\$3,000/trans.; 30 days	none	Div: 4%; Cash: 3%
800-829-8432	Insteel Ind., Inc. (N: III)		Cash	\$10-\$unlimited; 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
888-421-8860	International Business Machines (N: IBM)	Dir ^{\$500}	Partial, Cash	\$50-\$250,000/yr.; 7 days♦	SC	none
800-524-4458	International Flavors & Fragrances (N: IFF)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-468-9716	International Multifoods Corp. (N: IMC)		Cash	\$10-\$60,000/yr.; 30 days	none	none
800-678-8715	International Paper (N: IP)	Dir ^{\$500}	Partial, Cash	\$50-\$20,000/yr.; 7 days♦	none	none
201-324-0498	Interpublic Group of Cos. (N: IPG)		Cash	\$10-\$3,000/qtr.; 90 days	SC	none
816-860-7761	Interstate Bakeries Corp. (N: IBC)		Cash	\$50-\$3,000/qtr.; 30 days	none	none
800-356-5343*	Interstate Energy (Alliant Engy) (N: LNT)	Dir ^{\$250}	Partial, Cash	\$25-\$120,000/yr.; 30 days♦	none	none

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

Spec Feat (Special Features) IRA: IRA account Dir ^{\$xxxx} : Sells initial shares directly to public; minimum purchase Dir Only ^{\$xxxx} : Direct purchase plan only—no cash dividends paid; min. purch.	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.
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-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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-622-6757	Invacare (M: IVCR)		Partial, Cash	\$10-\$5,000/mo.; 30 days	none	none
201-324-0313	Investors Financial Services (M: IFIN)	Dir ^{\$250}	Cash	\$100-\$unlimited; 7 days♦	SC & Comm. (cash)	none
800-877-0153*	IPALCO Enterprises Inc. (N: IPL)	Dir ^{\$250}	Partial, Cash	\$25-\$100,000/yr.; 15 days♦	Comm.	none
800-937-5449	Iroquois Bancorp (M: IROQ)		Partial, Cash	\$25-\$3,000/qtr.; 30 days	none	none
800-254-2823	ITT Industries (N: IIN)	Dir ^{\$500}	Cash	\$50-\$10,000/trans.; 7 days♦	none	none

J/K

800-468-9716	Jacobson Stores Inc. (M: JCBS)		Cash-No Div. Pay	\$10-\$1,000/mo.; 30 days	none	none
800-829-8432	Jefferson-Pilot Corp. (N: JP)		Partial, Cash	\$20-\$2,000/mo.; 30 days	none	none
800-328-9033	Johnson & Johnson (N: JNJ)		Partial, Cash	\$25-\$50,000/yr.; 30 days♦	none	none
800-828-1489	Johnson Controls (N: JCI)	Dir ^{\$500}	Partial, Cash	\$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., Inc. (M: JSTN)	Dir ^{\$500}	Partial, Cash	\$25-\$100,000/yr.; 1 day♦	Comm.	none
800-227-0291	Kaman Corp. (M: KAMNA)	Dir ^{\$250}	Partial, Cash	\$50-\$60,000/yr.; 30 days♦	SC & Comm. (cash)	none
816-860-7787	Kansas City Southern Ind., Inc. (N: KSU)		Partial, Cash	\$50-\$5,000/qtr.; 30 days	none	none
800-446-2617	Keithley Instruments (N: KEI)		Partial, Cash	\$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
800-756-3353	Kennametal, Inc. (N: KMT)		Cash	\$25-\$4,000/qtr.; 90 days	none	Div: 5%
877-860-5820	Kerr-McGee (N: KMG)	Dir ^{\$750}	Cash	\$10-\$3,000/qtr.; 30 days	none	none
800-539-7216	KeyCorp (N: KEY)		Partial, Cash	\$10-\$10,000/mo.; 30 days	none	none
800-482-3638	Keyspan Energy (N: KSE)	Dir ^{\$250}	Partial, Cash	\$25-\$150,000/yr.; 7 days♦	none	none
718-921-8200	Keystone Financial, Inc. (M: KSTN)		Cash	\$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)		Cash-No Div. Pay	\$25-\$100,000/yr.; 30 days	none	none
800-847-4351	KN Energy, Inc. (N: KNE)		Partial, Cash	\$25-\$8,000/qtr.; 7 days♦	none	none
312-360-5341	Knape & Vogt Manufac'g (M: KNAF)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-758-4672	Knight Ridder Inc. (N: KRI)		Partial, Cash	\$25-\$10,000/mo.; 7 days	none	none
800-730-4001	Kollmorgen Corp. (N: KOL)		Cash	\$25-\$1,000/mo.; 30 days	none	none

L

212-936-5100	La-Z-Boy, Inc. (N: LZB)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-937-5449	Lab Holdings, Inc. (M: LABH)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-884-4225	Laclede Gas Company (N: LG)		Cash	\$100-\$30,000/yr.; 90 days	none	none
800-937-5449	Lancaster Colony Corp. (M: LANC)		Partial, Cash	\$50-\$20,000/yr.; 30 days	none	none
800-633-4236	Lance, Inc. (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
800-824-5707	Lehman Brothers Holdings Inc. (N: LEH)	Dir ^{\$500}	Partial, Cash	\$50-\$175,000/yr.; 7 days♦	none	none
800-622-6757	LESCO, Inc. (M: LSCO)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-245-7630	LG&E Energy Corp. (N: LGE)		Partial, Cash	\$25-\$40,000/yr.; 30 days	none	none
800-524-4458	Libbey Inc. (N: LBV)	Dir ^{\$100}	Partial, Cash	\$20-\$5,000/trans.; 7 days♦	Comm.	none
800-833-8699	Lilly (Eli) & Co. (N: LLY)	Dir ^{\$1,000}	Partial, Cash	\$50-\$150,000/yr.; 7 days♦	SC, Comm.	none
800-942-5909	Lilly Industries, Inc. (N: LI)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	none
800-317-4445	Limited (The) (N: LTD)		Partial, Cash	\$30-\$6,000/qtr.; 45 days	none	none
800-317-4445	Lincoln National Corp. (N: LNC)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
201-324-0313	Liz Claiborne, Inc. (N: LIZ)		Partial, Cash	\$25-\$60,000/yr.; 30 days	none	none
800-368-5948	LNB Bancorp, Inc. (M: LNBB)		Partial, Cash	\$100-\$5,000/qtr.; 90 days	none	none
800-519-3111	Lockheed Martin (N: LMT)		Partial, Cash	\$50-\$100,000/yr.; 30 days	none	none
888-213-0886	Longs Drug Stores (N: LDG)	Dir ^{\$500}	Partial, Cash	\$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 Companies, Inc. (N: LOW)		Partial, Cash	\$10-\$1,000/mo.; 45 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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-633-4236	LSB Bancshares, Inc. (M: LXBK)		Partial, Cash	\$25-\$1,000/qr.; 90 days	none	none
800-937-5449	Lubrizol Corp. (N: LZ)		Partial, Cash	\$25-\$5,000/qr.; 90 days	none	none
800-937-5449	Luby's Inc. (N: LUB)		Partial, Cash	\$20-\$5,000/qr.; 30 days	none	none
888-582-3686	Lucent Technologies Inc. (N: LU)	IRA, Dir ^{\$1,000}	Partial, Cash	\$100-\$50,000/trans.; 1 day♦	SC, Comm.	none
800-524-4458	Lyondell Chemical Co. (N: LYO)		Partial, Cash	\$25-\$10,000/qr.; 90 days	none	none

M

800-730-4001	M & T Bank Corp. (N: MTB)		Cash	\$10-\$1,000/mo.; 30 days♦	SC, Comm.	none
312-461-2302	MacDermid, Inc. (N: MRD)		Partial, Cash	\$50-\$unlimited; 90 days	none	none
201-324-1644	Macerich Co. (N: MAC)	Dir ^{\$250}	Partial, Cash	\$50-\$250,000/yr.; 7 days♦	none	none
800-356-6423*	Madison Gas & Electric Co. (M: MDSN)	Dir ^{\$500}	Partial, Cash	\$25-\$25,000/qr.; 30 days♦	Comm.	none
312-427-2953	Mahaska Trans. Company (M: OSKY)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-446-2617	Mallinckrodt Inc. (N: MKG)	IRA, Dir ^{\$500}	Partial, Cash	\$100-\$100,000/yr.; 30 days♦	SC, Comm.	none
800-446-2617	Manitowoc Co. (N: MTW)		Partial, Cash	\$10-\$60,000/yr.; 30 days	none	none
800-851-9677	Manpower (N: MAN)		Partial, Cash	\$25-\$10,000/yr.; 30 days	none	none
800-637-7549	Marcus Corp. (The) (N: MCS)		Partial, Cash	\$100-\$1,500/mo.; 30 days	none	none
800-278-4353	Mark IV Industries (N: IV)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	none
800-311-4816	Marriott International, Inc. (N: MAR)		Partial, Cash	\$25-\$60,000/yr.; 30 days	SC, Comm.	none
800-457-8968	Marsh & McLennan Co., Inc. (N: MMC)		Partial, Cash	\$10-\$3,000/qr.; 90 days	SC	none
800-622-6757	Marsh Supermarkets (M: MARSA)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	none
800-622-6757	Marsh Supermarkets (M: MARSB)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	none
800-730-4001	Marshall & Ilsley Corp. (M: MRIS)		Partial, Cash	\$25-\$3,000/qr.; 30 days	none	none
800-568-3476	Martin Industries (M: MTIN)		Partial, Cash	\$25-\$6,000/qr.; 90 days	none	Div: 5%; Cash: 5%
800-524-4458	Masco Corp. (N: MAS)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	none
800-278-4353	Mason-Dixon Bancshares (M: MSDX)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	none
800-730-4001	MASSBANK Corp. (M: MASB)		Partial, Cash	\$50-\$5,000/qr.; 90 days	none	none
888-909-9922	Mattel Inc. (N: MAT)	Dir ^{\$500}	Cash	\$100-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-524-4458	May Dept. Stores Co. (N: MAY)		Partial, Cash	\$25-\$unlimited; 1 day	SC	none
888-237-0935	Maytag Corp. (N: MYG)		Cash	\$25-\$5,000/mo.; 30 days♦	none	none
800-424-5855*	McCormick & Co. (M: MCCRK)	Dir ^{\$250}	Partial, Cash	\$50-\$50,000/yr.; 30 days	none	none
800-446-2617	McDermott International Inc. (N: MDR)	Dir ^{\$500}	Partial, Cash	\$50-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-621-7825	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 Companies (N: MHP)	Dir ^{\$500}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	none	none
800-414-6280	McKesson HBOC Inc. (N: MCK)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
800-344-9713	MCN Energy Group, Inc. (N: MCN)	IRA, Dir ^{\$250}	Partial, Cash	\$25-\$150,000/yr.; 7 days♦	none	none
800-468-9716	MDU Resources Group (N: MDU)	Dir ^{\$500}	Partial, Cash	\$50-\$5,000/mo.; 30 days♦	none	none
800-730-4001	Mead Corp. (N: MEA)		Cash	\$25-\$6,000/mo.; 30 days	none	none
800-519-3111	Meadowbrook Insurance Grp (N: MIG)	Dir ^{\$250}	Partial, Cash	\$25-\$50,000/yr.; 7 days♦	none	none
800-426-5523	Medford Bancorp (M: MDBK)		Partial, Cash	\$100-\$1,000/qr.; 90 days	none	none
800-633-4236	Media General, Inc. (A: MEGA)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	Div: 5%
800-468-9716	Medtronic, Inc. (N: MDT)		Cash	\$25-\$4,000/mo.; 30 days♦	none	none
800-205-7699	Mellon Bank Corp. (N: MEL)	Dir ^{\$500}	Partial, Cash	\$100-\$100,000/yr.; 7 days♦	none	none
800-720-0417	Mercantile Bancorporation (N: MTL)	Dir ^{\$500}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-524-4458	Mercantile Bankshares Corp. (M: MRBK)		Cash	\$25-\$5,000/qr.; 90 days	none	Div: 5%
312-461-6509	Merchants Bancorp Inc. (M: MBIA)		Partial, Cash	\$25-\$3,000/qr.; 90 days	none	none
888-291-3713	Merck & Co., Inc. (N: MRK)	Dir ^{\$350}	Partial, Cash	\$50-\$50,000/yr.; 7 days♦	SC, Comm.	none

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$xxx} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$xxx} : Direct purchase plan only—no cash dividends paid; min. purch.	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-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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-837-2755	Meridian Diagnostics (M: KITS)		Partial, Cash	\$25-\$1,000/mo.; 30 days	SC	none
800-519-3111	Meritor Automotive, Inc. (N: MRA)	Dir ^{\$500}	Partial, Cash	\$50-\$100,000/yr.; 7 days♦	SC, Comm.	none
212-602-8459*	Merrill Lynch (N: MER)		Cash	\$50-\$unlimited; 30 days	SC (cash)	none
800-278-4353	Met-Pro Corp. (N: MPR)	Dir ^{\$1,000}	Partial, Cash	\$100-\$5,000/mo.; 30 days♦	none	Div: 3%
800-577-4676	Michaels Stores (M: MIKE)	Dir Only ^{\$500}	Cash-No Div. Pay	\$100-\$2,500/mo.; 30 days	none	none
800-468-9716	Michigan Financial Corp. (M: MFCB)		Partial, Cash	\$25-\$1,000/qtr.; 30 days	none	none
800-368-5948	Middlesex Water (M: MSEX)		Partial, Cash	\$25-\$25,000/qtr.; 30 days	none	none
888-216-8113	MidSouth Bancorp, Inc. (A: MSL)	IRA, Dir ^{\$1,000}	Partial, Cash	\$100-\$10,000/qtr.; 7 days♦	none	none
800-426-5754	Milacron, Inc. (N: MZ)		Partial, Cash	\$25-\$1,000/mo.; 30 days	none	none
800-730-4001	Millipore Corp. (N: MIL)		Cash	\$25-\$3,000/qtr.; 90 days	none	none
800-401-1952	Minnesota Mining & Mfg (N: MMM)		Cash	\$10-\$10,000/qtr.; 30 days♦	none	none
800-535-3056*	Minnesota Power, Inc. (N: MPL)	Dir ^{\$250}	Partial, Cash	\$10-\$100,000/yr.; 30 days♦	none	none
800-648-9291	Mobil Corp. (N: MOB)	IRA, Dir ^{\$250}	Cash	\$10-\$7,500/mo.; 7 days	none	none
800-468-9716	Modine Manufacturing Co. (M: MODI)	Dir ^{\$500}	Partial, Cash	\$10-\$5,000/mo.; 30 days♦	none	none
800-526-0801	Monmouth Capital Corp. (M: MONM)		Partial, Cash	\$500-\$40,000/mo.; 30 days	none	Div: 5%; Cash: 5%
888-312-8333	Monsanto Co. (N: MTC)		Partial, Cash	\$25-\$100,000/yr.; 30 days♦	SC	none
800-245-6767*	Montana Power (The) (N: MTP)		Partial, Cash	\$25-\$60,000/yr.; 15 days♦	Comm.	none
800-519-3111	Morgan (J.P.) & Co. (N: JPM)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	none
800-622-2393	Morgan Stanley Dean Witter & Co. (N: MWD)	Dir ^{\$1,000}	Partial, Cash	\$100-\$40,000/yr.; 15 days♦	none	none
800-704-4098	Motorola, Inc. (N: MOT)	Dir ^{\$500}	Partial, Cash	\$100-\$120,000/yr.; 7 days♦	SC & Comm. (cash)	none
201-324-0498	Myers Industries, Inc. (A: MYE)		Partial, Cash	\$50-\$2,500/qtr.; 90 days	none	none
212-936-5100	Mylan Laboratories (N: MYL)		Cash	\$50-\$5,000/qtr.; 90 days	none	none

N

800-446-2617	Nalco Chemical Co. (N: NLC)		Partial, Cash	\$25-\$15,000/qtr.; 90 days♦	none	none
800-468-9716	Nash Finch Company (M: NAFC)		Partial, Cash	\$10-\$1,000/mo.; 30 days	none	none
781-575-3100	Nashua Corp. (N: NSH)		Cash-No Div. Pay	\$100-\$5,000/qtr.; 45 days	none	none
888-748-7878*	National Bancorp of Alaska (M: NBAK)		Partial, Cash	\$50-\$10,000/qtr.; 30 days	none	none
800-837-2755	National City Bancshares (M: NCBE)		Partial, Cash	\$100-\$10,000/mo.; 30 days♦	none	none
800-622-6757	National City Corp. (N: NCC)		Partial, Cash	\$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
800-568-3476	National Data Corp. (N: NDC)		Cash	\$25-\$1,000/qtr.; 30 days	none	none
800-648-8166	National Fuel Gas (N: NFG)		Cash	\$25-\$5,000/mo.; 30 days	none	none
888-836-5069	National Service Industries, Inc. (N: NSI)	Dir ^{\$600}	Partial, Cash	\$25-\$350,000/yr.; 7 days♦	Comm. (cash)	none
800-426-5523	National-Standard Co. (N: NSD)		Cash-No Div. Pay	\$10-\$3,000/mo.; 30 days	none	none
800-446-2617	Nationwide Financial Services (N: NFS)	Dir ^{\$500}	Partial, Cash	\$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
800-783-4893	New Century Energies (N: NCE)		Partial, Cash	\$25-\$100,000/yr.; 30 days♦	Comm.	none
800-736-3001	New England Business Service (N: NEB)	Dir ^{\$250}	Partial, Cash	\$50-\$100,000/yr.; 7 days♦	SC, Comm. (cash)	none
800-466-7215	New England Electric System (N: NES)		Partial, Cash	\$25-\$5,000/mo.; 30 days♦	none	none
800-817-3955	New Jersey Resources Corp. (N: NJR)		Cash	\$25-\$60,000/yr.; 15 days♦	none	none
800-414-6280	New York Times Co. (N: NYT)		Partial, Cash	\$10-\$3,000/qtr.; 90 days	none	none
800-317-4445	Newell Rubbermaid Inc. (N: NWL)		Partial, Cash	\$10-\$30,000/yr.; 30 days♦	none	none
888-200-3169	Newport Corp. (M: NEWP)	Dir ^{\$100}	Cash	\$50-\$10,000/trans.; 7 days♦	SC & Comm. (cash)	none
800-519-3111	Newport News Shipbuilding (N: NNS)	Dir ^{\$500}	Partial, Cash	\$50-\$250,000/yr.; 5 days♦	SC, Comm.	none
800-448-5450*	Niagara Mohawk Holdings Inc. (N: NMK)		Cash-No Div. Pay	\$25-\$50,000/yr.; 30 days	none	none
630-305-9500*	Nicor Inc. (N: GAS)		Cash	\$50-\$5,000/mo.; 30 days	none	none
800-554-3406	NiSource Inc. (N: NI)		Cash	\$25-\$5,000/qtr.; 30 days	none	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	\$100-\$3,000/mo.; 30 days	none	Div: 5%
800-317-4445	North Fork Bancorp (N: NFB)		Partial, Cash	\$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

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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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-527-4677*	Northern States Power (N: NSP)		Partial, Cash	\$25-\$10,000/qtr.; 30 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	\$0-\$50,000/yr.; 30 days	none	none
800-677-6716*	NorthWestern Corp. (N: NOR)	Dir ^{\$500}	Partial, Cash	\$10-\$10,000/mo.; 30 days♦	none	none
800-937-5449	Nucor Corp. (N: NUE)		Partial, Cash	\$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	\$50-\$1,000/mo.; 30 days	none	none
888-216-8114	OGE Energy Corp. (N: OGE)	IRA, Dir ^{\$250}	Partial, Cash	\$25-\$100,000/yr.; 7 days♦	none	none
800-317-4445	Ohio Casualty Corp. (M: OCAS)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	SC	none
800-937-5449	Old Guard Group, Inc. (M: OGGI)		Partial, Cash	\$25-\$2,000/mo.; 30 days	none	none
800-652-2657*	Old Kent Financial Corp. (N: OK)		Cash	\$25-\$5,000/qtr.; 30 days	none	none
800-677-1749*	Old National Bancorp (M: OLDB)	Dir ^{\$500}	Partial, Cash	\$50-\$50,000/yr.; 30 days♦	none	Div: 3%
201-324-0313	Old Republic International (N: ORI)		Partial, Cash	\$100-\$5,000/qtr.; 90 days	none	none
800-306-8594	Olin Corp. (N: OLN)		Cash	\$50-\$5,000/mo.; 30 days	SC, Comm. (cash)	none
800-622-6757	OM Group (N: OMP)		Partial, Cash	\$10-\$5,000/mo.; 30 days	none	none
800-317-4445	Omnicare, Inc. (N: OCR)		Cash	\$10-\$1,000/mo.; 30 days	none	none
312-461-2302	One Valley Bancorp, Inc. (N: OV)		Partial, Cash	\$25-\$3,000/qtr.; 90 days	none	none
888-764-5595	ONEOK, Inc. (N: OKE)	IRA, Dir ^{\$250}	Partial, Cash	\$25-\$100,000/yr.; 5 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, Inc. (N: OMI)		Partial, Cash	\$25-\$25,000/yr.; 30 days	none	none
800-953-2596	Owens Corning (N: OWC)	Dir ^{\$1,000}	Partial, Cash	\$100-\$120,000/yr.; 7 days♦	none	none

P

800-368-5948	PAB Bankshares (AMEX: PAB)		Partial, Cash	\$50-\$5,000/yr.; 90 days	none	none
800-509-5586	Pacific Century Financial Corp. (N: BOH)		Partial, Cash	\$25-\$5,000/qtr.; 30 days♦	none	none
800-233-5453*	Pacificorp (N: PPW)	Dir ^{\$250}	Partial, Cash	\$25-\$100,000/yr.; 15 days♦	SC (div)	none
800-851-9677	PaineWebber Group (N: PWJ)		Cash	\$10-\$3,000/qtr.; 90 days	none	none
800-633-4236	Pall Corp. (N: PLL)		Partial, Cash	\$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, Inc. (M: PAYX)		Partial, Cash	\$100-\$10,000/qtr.; 15 days	none	none
800-626-8729	PECO Energy (N: PE)		Partial, Cash	\$0-\$50,000/yr.; 30 days	none	none
800-642-9844	Penney (J.C.) (N: JCP)	Dir ^{\$250}	Partial, Cash	\$25-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-730-4001	Pennhuck Corp. (M: PNNW)		Partial, Cash	\$100-\$3,000/qtr.; 90 days	none	Div: 5%
800-851-9677	Pennsylvania Enterprises, Inc. (N: PNT)	IRA	Partial, Cash	\$10-\$10,000/qtr.; 30 days♦	none	Div: 5%; Cash: 5%
888-795-7862*	PennzEnergy Company (N: PZE)		Partial, Cash	\$50-\$60,000/yr.; 30 days♦	none	none
888-795-7862*	Pennzoil-Quaker State Co. (N: PZL)		Partial, Cash	\$50-\$60,000/yr.; 30 days♦	none	none
800-468-9716	Pentair, Inc. (N: PNR)		Cash	\$10-\$3,000/qtr.; 30 days	none	none
334-875-1000*	Peoples BancTrust Co., Inc. (M: PBTC)		Cash	\$100-\$2,000/qtr.; 90 days	none	none
800-901-8878*	Peoples Energy Corp. (N: PGL)	Dir ^{\$250}	Partial, Cash	\$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 Inc. (N: PEP)		Partial, Cash	\$25-\$5,000/mo.; 15 days	none	none
800-733-9393	Pfizer Inc. (N: PFE)		Partial, Cash	\$50-\$10,000/mo.; 30 days♦	none	none
800-323-1849	Pharmacia & Upjohn (N: PNU)	Dir ^{\$250}	Partial, Cash	\$50-\$100,000/yr.; 7 days♦	SC, Comm. (cash)	none

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$500} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$500} : Direct purchase plan only—no cash dividends paid; min. purch.	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-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	N = New York Stock Exchange
	A = American Stock Exchange
	M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-279-1240	Phelps Dodge (N: PD)	Dir ^{\$1,000}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	Comm. (cash)	none
800-205-8314	Philadelphia Suburban Corp. (N: PSC)	IRA, Dir ^{\$500}	Partial, Cash	\$50-\$30,000/yr.; 90 days♦	none	Div: 5%
800-442-0077	Philip Morris (N: MO)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
800-356-0066	Phillips Petroleum Co. (N: P)	Dir ^{\$500}	Partial, Cash	\$50-\$10,000/mo.; 7 days♦	none	none
800-633-4236	Piccadilly Cafeterias Inc. (N: PIC)		Partial, Cash	\$100-\$5,000/qtr.; 90 days	none	Div: 5%
800-633-4236	Piedmont Natural Gas (N: PNY)	Dir ^{\$250}	Partial, Cash	\$25-\$3,000/mo.; 30 days♦	none	Div: 5%
888-884-8086	Pier 1 Imports Inc. (N: PIR)	Dir ^{\$500}	Partial, Cash	\$50-\$5,000/mo.; 7 days♦	none	none
800-457-2983*	Pinnacle West Capital Corp. (N: PNW)	Dir ^{\$500}	Partial, Cash	\$0-\$60,000/yr.; 30 days♦	Comm.	none
800-730-4001	Pioneer Hi-Bred Int'l, Inc. (N: PHB)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-622-6757	Pioneer Standard Electronics (M: PIOS)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-648-8170	Pitney Bowes (N: PBI)		Partial, Cash	\$100-\$3,000/qtr.; 30 days	none	none
212-936-5100	PMC Capital, Inc. (A: PMC)		Partial, Cash	\$50-\$5,000/mo.; 30 days	SC (cash)	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, Inc. (M: BPOP)	Dir ^{\$100}	Partial, Cash	\$25-\$10,000/mo.; 30 days	none	Div: 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)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-345-3085*	PP&L Resources Inc. (N: PPL)		Partial, Cash	\$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, Inc. (N: PX)		Partial, Cash	\$50-\$24,000/yr.; 30 days	none	none
800-937-5449	Prime Bancorp (M: PBNK)		Partial, Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-764-7483*	Procter & Gamble (N: PG)	Dir ^{\$250}	Partial, Cash	\$100-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-524-4458	Protective Life Corp. (N: PL)		Partial, Cash	\$25-\$6,000/qtr.; 90 days	none	none
888-269-8845	Providence Energy Corp. (N: PVY)		Partial, Cash	\$25-\$5,000/qtr.; 30 days	none	none
800-730-4001	Provident Bankshares Corp. (M: PBKS)		Cash	\$100-\$10,000/qtr.; 30 days	none	none
800-446-2617	Provident Companies, Inc. (N: PVT)		Partial, Cash	\$10-\$60,000/yr.; 30 days	Comm.	none
800-317-4445	Providian Financial (N: PVN)	Dir ^{\$500}	Partial, Cash	\$50-\$250,000/yr.; 30 days♦	SC, Comm.	none
800-829-8432	Public Service Co. of NC, Inc. (N: PGS)	Dir ^{\$250}	Partial, Cash	\$25-\$15,000/qtr.; 30 days♦	none	Div: 5%
800-545-4425*	Public Service Co. of NM (N: PNM)	Dir ^{\$500}	Partial, Cash	\$50-\$60,000/yr.; 30 days♦	Comm.	none
800-242-0813*	Public Service Enterprise Grp. (N: PEG)	Dir ^{\$250}	Partial, Cash	\$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

Q/R

800-278-4353	Quaker Chemical Corp. (N: KWR)		Cash	\$300-\$24,000/yr.; 15 days♦	none	none
800-344-1198	Quaker Oats (N: OAT)	Dir ^{\$500}	Partial, Cash	\$50-\$120,000/yr.; 7 days♦	SC, Comm. (cash)	none
800-937-5449	Quanex Corp. (N: NX)	Dir ^{\$250}	Partial, Cash	\$50-\$10,000/qtr.; 30 days♦	none	none
801-324-5885*	Questar Corp. (N: STR)	Dir ^{\$250}	Partial, Cash	\$50-\$100,000/yr.; 30 days	none	none
800-445-7776*	Ralston Purina Company (N: RAL)		Partial, Cash	\$10-\$25,000/yr.; 30 days	none	none
800-432-0140	Rayonier Inc. (N: RYN)		Cash	\$50-\$5,000/qtr.; 5 days	SC (cash)	none
800-360-4519	Raytheon Co. (N: RTNA)		Cash	\$10-\$25,000/qtr.; 30 days	none	none
800-360-4519	Raytheon Co. (N: RTNB)		Cash	\$10-\$25,000/qtr.; 30 days♦	none	none
800-230-2771	Reader's Digest Assn., Inc. (N: RDA)	Dir ^{\$1,000}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-230-2771	Reader's Digest Assn., Inc. (N: RDB)	Dir ^{\$1,000}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-524-2879	Regions Financial Corp. (M: RGBK)	Dir ^{\$1,000}	Partial, Cash	\$25-\$120,000/yr.; 7 days♦	none	none
800-231-6406*	Reliant Energy (N: REI)	IRA, Dir ^{\$250}	Partial, Cash	\$50-\$120,000/yr.; 7 days♦	Comm.	none
800-468-9716	ReliaStar Financial Corp. (N: RLR)		Cash	\$50-\$5,000/mo.; 30 days	none	Div: 4%; Cash: 1%
888-333-0203	Reliv International, Inc. (M: RELV)	Dir ^{\$100}	Partial, Cash	\$50-\$10,000/trans.; 7 days♦	SC & Comm. (cash)	none
800-257-1770	Republic Bancorp Inc. (M: RBNC)		Partial, Cash	\$10-\$5,000/qtr.; 45 days	none	none
816-860-7787	Republic Group (N: RGC)		Partial, Cash	\$50-\$10,000/qtr.; 30 days♦	none	none
800-278-4353	Republic New York Corp. (N: RNB)		Partial, Cash	\$50-\$10,000/qtr.; 90 days	none	none
718-921-8283	Republic Security Financial (M: RSFC)		Partial, Cash	\$100-\$10,000/qtr.; 90 days	none	none
800-446-2617	Resource Bancshares Mtge. Grp. (M: RBMG)		Partial, Cash	\$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

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Participant Fees

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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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-526-0801	Reynolds Metals (N: RLM)		Cash	\$25-\$3,000/qr.; 30 days	none	none
800-554-3406	Rite Aid Corp. (N: RAD)		Partial, Cash	\$25-\$25,000/yr.; 30 days	none	none
800-519-3111	RJR Nabisco Holdings Corp. (N: RN)	IRA	Partial, Cash	\$100-\$50,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-468-9716	RLI Corp. (N: RLI)		Cash	\$25-\$2,000/mo.; 30 days	none	none
800-991-8947	Roadway Express, Inc. (M: ROAD)	Dir ^{\$250}	Partial, Cash	\$50-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-829-8432	Roanoke Gas Company (M: RGCO)		Partial, Cash	\$25-\$20,000/yr.; 30 days♦	none	none
800-622-6757	Robbins & Myers, Inc. (N: RBN)	Dir ^{\$500}	Partial, Cash	\$50-\$5,000/qr.; 30 days	none	none
800-736-3001	Rochester G&E (N: RGS)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	none
800-204-7800	Rockwell International (N: ROK)	Dir ^{\$1,000}	Partial, Cash	\$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
800-368-5948	Roslyn Bancorp, Inc. (M: RSLN)		Cash	\$100-\$5,000/qr.; 30 days	Comm. (cash)	none
800-524-4458	Rouse Co. (N: RSE)		Partial, Cash	\$50-\$unlimited; 90 days	none	none
800-633-4236	Rowe Furniture Corp. (N: ROW)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-988-5238	RPM, Inc. (N: RPM)		Cash	\$25-\$5,000/mo.; 15 days♦	none	none
800-633-4236	Ruddick Corp (N: RDK)		Partial, Cash	\$20-\$3,000/mo.; 30 days	none	none
800-568-3476	Russell Corp. (N: RML)		Cash	\$50-\$2,000/mo.; 30 days	none	none
781-575-3170	Ryder System, Inc. (N: R)		Partial, Cash	\$25-\$60,000/yr.; 30 days	none	none
312-461-4075	Ryerson Tull Inc. (N: RT)		Partial, Cash	\$25-\$10,000/mo.; 30 days	none	none

S

800-937-5449	S&T Bancorp, Inc. (M: STBA)		Cash	\$25-\$5,000/qr.; 30 days	none	none
800-368-5948	S.Y. Bancorp, Inc. (A: SYI)		Partial, Cash	\$50-\$5,000/qr.; 90 days	none	none
888-810-7452	Sanderson Farms, Inc. (M: SAFM)	Dir ^{\$500}	Partial, Cash	\$50-\$10,000/mo.; 7 days♦	SC, Comm.	none
800-554-3406	Sara Lee Corp. (N: SLE)		Cash	\$10-\$5,000/qr.; 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	\$25-\$100,000/yr.; 15 days♦	Comm.	none
800-446-2617	Schawk, Inc. (N: SGK)		Cash	\$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 Indus., Inc. (M: SCHN)	Dir ^{\$500}	Partial, Cash	\$50-\$10,000/trans.; 7 days♦	none	none
800-468-9716	Schwab (Charles) Corp. (N: SCH)		Partial, Cash	\$10-\$5,000/mo.; 30 days♦	none	none
800-524-4458	Scientific-Atlanta (N: SFA)		Cash	\$25-\$40,000/yr.; 30 days	none	none
800-622-6757	Scott Technologies, Inc. (M: SCTT)		Cash-No Div. Pay	\$10-\$5,000/qr.; 30 days	none	none
800-730-4001	Sea Containers Ltd. (N: SCRA)		Partial, Cash	\$100-\$5,000/mo.; 90 days	none	Div: 3%
800-732-7780	Sears, Roebuck and Co. (N: S)	IRA, Dir ^{\$50}	Partial, Cash	\$50-\$150,000/yr.; 7 days♦	SC, Comm.	none
800-278-4353	Second Bancorp, Inc. (M: SECD)		Cash	\$50-\$5,000/qr.; 30 days	none	Div: 5%; Cash: 5%
800-446-2617	Selective Insurance Grp. (M: SIGI)		Partial, Cash	\$100-\$1,000/qr.; 90 days	none	none
800-255-7647	SEMCO Energy Inc. (M: SMGS)	Dir ^{\$250}	Partial, Cash	\$25-\$100,000/yr.; 30 days♦	none	none
877-773-6772	Sempra Energy (N: SRE)	Dir ^{\$500}	Partial, Cash	\$25-\$150,000/yr.; 7 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
800-432-0140	Sherwin Williams Co. (N: SHW)		Cash	\$10-\$2,000/mo.; 30 days	none	none
800-468-9716	Shoreline Financial Corp. (M: SLFC)		Partial, Cash	\$50-\$1,000/qr.; 30 days	none	Div: 5%
800-662-7575*	Sierra Pacific Resources (N: SRP)	Dir ^{\$500}	Partial, Cash	\$50-\$100,000/yr.; 30 days	Comm.	none
800-622-6757	SIFCO Industries, Inc. (A: SIF)		Partial, Cash	\$20-\$3,000/qr.; 30 days	none	none
800-227-8625*	SIGCORP (N: SIG)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-969-6714	Simpson Industries Inc. (M: SMPS)		Cash	\$10-\$1,000/mo.; 30 days	none	none
888-683-4901	Sky Financial Group (M: SKYF)	Dir ^{\$500}	Partial, Cash	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$xxxx} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$xxxx} : Direct purchase plan only—no cash dividends paid; min. purch.	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-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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
508-675-2121*	Slade's Ferry Bancorp (M: SFBC)		Cash	\$100-\$5,000/yr.; 30 days♦	none	none
800-637-7549	Smith (A.O.) Corp. (A: SMCA)		Cash	\$0-\$5,000/qtr.; 90 days	none	none
800-637-7549	Smith (A.O.) Corp. (N: AOS)		Cash	\$0-\$5,000/qtr.; 90 days	none	none
800-942-5909	Smucker (J.M.) (N: SJMA)		Partial, Cash	\$20-\$1,500/mo.; 30 days	none	none
800-554-3406	Smucker (J.M.) (N: SJMB)		Partial, Cash	\$20-\$1,500/mo.; 30 days	none	none
800-446-2617	Snap-on Incorporated (N: SNA)	Dir ^{\$500}	Partial, Cash	\$100-\$150,000/yr.; 7 days♦	none	none
888-987-6588	Solutia Inc. (N: SOI)		Partial, Cash	\$25-\$100,000/yr.; 30 days♦	SC	none
800-234-0738	Sonat, Inc. (N: SNT)		Partial, Cash	\$50-\$6,000/qtr.; 30 days	none	none
800-633-4236	Sonoco Products Co. (N: SON)	Dir ^{\$250}	Partial, Cash	\$10-\$100,000/yr.; 5 days♦	Comm. (cash)	none
800-937-5449	Sonoma Valley Bank (M: SOVY)	Dir Only ^{\$100}	Cash-No Div. Pay	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-851-9677	Sotheby's Holdings, Inc. (N: BID)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	none
609-561-9000*	South Jersey Ind., Inc. (N: SJI)		Partial, Cash	\$25-\$100,000/yr.; 90 days	none	none
800-554-7626*	Southern Co. (N: SO)	Dir ^{\$250}	Partial, Cash	\$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
800-736-3001	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	\$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
800-278-4353	Southwest Georgia Fin'l Corp. (A: SGB)		Partial, Cash	\$5-\$5,000/mo.; 30 days♦	none	none
800-356-2017	Southwest Water Company (M: SWWC)		Partial, Cash	\$25-\$3,000/qtr.; 90 days	none	Div: 5%
800-446-2617	Southwestern Energy Co. (N: SWN)		Cash	\$25-\$1,000/mo.; 30 days	SC	none
800-685-4524	Sovereign Bancorp Inc. (M: SVRN)		Partial, Cash	\$50-\$5,000/qtr.; 90 days	none	Div: 5%
816-860-7786	Sprint Corp. (FON Group) (N: FON)		Partial, Cash	\$25-\$5,000/qtr.; 30 days	none	none
800-643-8517	St. Joseph Light & Power (N: SAJ)		Cash	\$50-\$10,000/mo.; 30 days♦	none	none
800-730-4001	St. Paul Bancorp Inc. (M: SPBC)		Cash	\$50-\$2,000/mo.; 30 days	SC (cash)	none
888-326-5102	St. Paul Companies (The) (N: SPC)		Partial, Cash	\$10-\$60,000/yr.; 30 days	none	none
800-829-8432	Standard Commercial Corp. (N: STW)		Cash	\$25-\$3,000/qtr.; 30 days	none	none
800-622-6757	Standard Products Co. (N: SPD)		Partial, Cash	\$20-\$5,000/mo.; 30 days	SC	none
800-633-4236	Standard Register (N: SR)		Partial, Cash	\$25-\$60,000/yr.; 30 days♦	none	none
800-543-6757	Stanley Works (N: SWK)		Cash	\$25-\$5,000/mo.; 30 days	SC (div)	none
800-622-6757	State Auto Financial Corp. (M: STFC)		Partial, Cash	\$10-\$3,000/qtr.; 90 days	none	none
800-426-5523	State Street Corp. (N: STT)		Cash	\$100-\$25,000/mo.; 30 days♦	SC	none
800-851-9677	Sterling Bancorp (N: STL)		Partial, Cash	\$150-\$4,500/mo.; 30 days	none	none
816-860-7787	Stifel Financial Corp. (N: SF)		Cash	\$25-\$5,000/mo.; 90 days	none	none
800-851-9677	Stone & Webster, Inc. (N: SW)		Partial, Cash	\$50-\$1,500/mo.; 30 days	none	none
781-575-3170	Stride Rite Corp. (The) (N: SRR)		Cash	\$10-\$1,000/mo.; 45 days	SC	none
800-937-5449	Suffolk Bancorp (M: SUBK)		Partial, Cash	\$300-\$5,000/qtr.; 90 days	none	Div: 3%; Cash: 3%
201-324-0498	Summit Bancorp (N: SUB)		Cash	\$10-\$25,000/qtr.; 30 days♦	Comm. (cash)	none
800-829-8432	Summit Properties (N: SMT)	Dir ^{\$100}	Partial, Cash	\$100-\$10,000/mo.; 30 days	none	Div: 3%; Cash: 3%
717-374-1131*	Sun Bancorp, Inc. (M: SUBI)		Partial, Cash	\$50-\$10,000/qtr.; 90 days♦	none	none
800-293-8207	Sundstrand Corp. (N: SNS)		Partial, Cash	\$25-\$3,000/mo.; 30 days	none	none
800-888-8494	Sunoco Inc. (N: SUN)		Partial, Cash	\$1-\$10,000/qtr.; 30 days	none	none
800-568-3476	SunTrust Banks Inc. (N: STI)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
800-468-9716	Supervalu, Inc. (N: SVU)		Cash	\$10-\$3,000/qtr.; 30 days	none	none
800-524-4458	Susquehanna Bancshares (M: SUSQ)	Dir ^{\$250}	Partial, Cash	\$50-\$25,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-503-8903	Synovus Financial Corp. (N: SNV)	Dir ^{\$250}	Partial, Cash	\$50-\$250,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-730-4001	Sysco Corp. (N: SYU)		Cash	\$100-\$10,000/mo.; 30 days♦	SC & Comm. (cash)	none

T

888-218-4374	Tandy Corp. (N: TAN)	Dir ^{\$250}	Partial, Cash	\$50-\$150,000/yr.; 15 days♦	SC & Comm. (cash)	none
781-575-3170	Tanger Factory Outlet Centers (N: SKT)		Partial, Cash	\$100-\$25,000/qtr.; 30 days	none	none
888-877-2889	Taubman Centers, Inc. (N: TCO)	Dir ^{\$250}	Partial, Cash	\$25-\$25,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-730-4001	TCF Financial Corp. (N: TCB)		Partial, Cash	\$25-\$5,000/qtr.; 30 days	Comm. (cash)	none
800-368-5948	Technitrol Inc. (N: TNL)		Cash	\$50-\$5,000/qtr.; 90 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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-650-9222	TECO Energy (N: TE)	Dir ^{\$500}	Partial, Cash	\$25-\$100,000/yr.; 30 days	none	none
800-411-7025	Tektronix (N: TEK)		Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC, Comm.	none
800-278-4353	Teleflex Incorporated (N: TFX)		Partial, Cash	\$50-\$2,500/mo.; 30 days	none	none
312-360-5337	Telephone & Data Systems (A: TDS)	Dir ^{\$500}	Partial, Cash	\$10-\$5,000/qtr.; 30 days	none	Div: 5%
800-446-2617	Temple-Inland (N: TIN)		Cash	\$25-\$1,000/qtr.; 90 days	none	none
800-468-9716	Tennant Company (M: TANT)		Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-649-9891	Tenneco Inc. (N: TEN)	Dir ^{\$500}	Partial, Cash	\$50-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-283-9785*	Texaco Inc. (N: TX)	Dir ^{\$250}	Cash	\$50-\$120,000/yr.; 10 days♦	Comm.	none
800-828-0812*	Texas Utilities Company (N: TXU)	Dir ^{\$500}	Partial, Cash	\$25-\$100,000/yr.; 7 days♦	none	none
800-519-3111	Textron, Inc. (N: TXT)	Dir ^{\$500}	Partial, Cash	\$25-\$120,000/yr.; 30 days♦	none	none
800-368-5948	Thistle Group Holdings, Co. (M: THTL)		Cash	\$100-\$1,000/qtr.; 90 days	none	none
800-446-2617	Thomas & Betts Corp. (N: TNB)		Cash	\$10-\$24,000/yr.; 30 days	none	none
800-837-2755	Thomas Industries (N: TI)	Dir ^{\$1,000}	Cash	\$25-\$3,000/mo.; 30 days	none	none
781-575-3170	Tidewater Inc. (N: TDW)		Cash	\$25-\$5,000/qtr.; 45 days	SC, Comm.	none
800-519-3111	Timber Group (N: TGP)		Partial, Cash	\$25-\$5,000/mo.; 30 days♦	SC	none
800-279-1238	Time Warner Inc. (N: TWX)	Dir ^{\$1,000}	Partial, Cash	\$25-\$10,000/qtr.; 30 days	none	Div: 5%
800-929-6781	Times Mirror Company (The) (N: TMC)		Partial, Cash	\$100-\$10,000/qtr.; 90 days	none	none
800-555-9898	Timken Co. (N: TKR)		Partial, Cash	\$100-\$250,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-524-4458	TNP Enterprises (N: TNP)	IRA, Dir ^{\$100}	Cash	\$25-\$100,000/yr.; 30 days	none	none
800-446-2617	Torchmark Corp. (N: TMK)	Dir ^{\$250}	Partial, Cash	\$100-\$3,000/45 days; 45 days	SC, Comm.	none
800-468-9716	Toro Company (The) (N: TTC)		Cash	\$10-\$1,000/mo.; 30 days	none	none
800-503-8903	Total System Services, Inc. (N: TSS)		Partial, Cash	\$50-\$250,000/yr.; 30 days♦	SC & Comm. (cash)	none
800-756-8200	Transamerica Corp. (N: TA)	Dir ^{\$500}	Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
800-524-4458	Transocean Offshore, Inc. (N: RIG)		Partial, Cash	\$25-\$5,000/mo.; 7 days♦	none	none
800-937-5449	Tredegar Industries, Inc. (N: TG)		Partial, Cash	\$25-\$4,000/mo.; 30 days	none	none
800-446-2617	Tribune Co. (N: TRB)	Dir ^{\$500}	Partial, Cash	\$50-\$120,000/yr.; 5 days♦	SC, Comm.	none
888-439-4986	Tricon Global Restaurants (N: YUM)	Dir ^{\$250}	Cash-No Div. Pay	\$20-\$5,000/mo.; 30 days	none	none
800-446-2617	True North Communications (N: TNO)		Partial, Cash	\$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 Inc. (N: TRW)	Dir ^{\$250}	Cash	\$10-\$1,000/45 days; 45 days	none	none
800-637-7549	Twin Disc, Inc. (N: TDI)		Cash	\$10-\$2,000/mo.; 90 days	none	none
800-685-4509	Tyco International Ltd. (N: TYC)		Cash	\$25-\$10,000/mo.; 30 days	none	none
800-317-4445	Tyson Foods-A (N: TSN)	Dir ^{\$250}	Partial, Cash	\$50-\$unlimited; 7 days♦	none	none

U

800-537-0222	U S West, Inc. (N: USW)	Dir ^{\$1,000}	Partial, Cash	\$100-\$100,000/yr.; 7 days♦	SC (div)	none
800-446-2617	U.S. Bancorp (N: USB)	Dir ^{\$500}	Partial, Cash	\$25-\$60,000/yr.; 30 days♦	none	none
800-548-6565*	U.S. Trust Corp. (N: UTC)		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
800-368-5948	Ultramar Diamond Shamrock (N: UDS)	Dir ^{\$500}	Partial, Cash	\$100-\$25,000/yr.; 90 days	none	none
816-860-7891	UMB Financial Corp. (M: UMBF)		Partial, Cash	\$50-\$3,000/qtr.; 30 days	none	none
800-950-2377	Unicom Corp. (N: UCM)		Partial, Cash	\$25-\$60,000/yr.; 30 days♦	Comm. (cash)	none
800-934-3350*	Union Carbide Corp. (N: UK)	Dir ^{\$500}	Cash	\$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
800-900-4548*	Union Planters Nat'l Bank (N: UPC)		Partial, Cash	\$100-\$2,000/qtr.; 90 days	none	none
800-554-3406	UnionBanCal (M: UNBC)	Dir ^{\$250}	Partial, Cash	\$25-\$3,000/qtr.; 90 days	none	Div: 5%
888-269-8845	UniSource Energy Corp. (N: UNS)		Cash-No Div. Pay	\$50-\$unlimited; 15 days♦	none	none

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$500} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$500} : Direct purchase plan only—no cash dividends paid; min. purch.	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-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	N = New York Stock Exchange
	A = American Stock Exchange
	M = Nasdaq

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-622-6757	Unisource Worldwide, Inc. (N: UWW)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-278-4353	United Bancorp Inc. (M: UBCP)		Partial, Cash	\$100-\$5,000/qtr.; 90 days	none	none
800-756-3353	United Bankshares, Inc. (M: UBSI)		Cash	\$25-\$10,000/qtr.; 90 days	none	none
800-937-5449	United Illuminating Co. (N: UIL)		Partial, Cash	\$10-\$4,000/mo.; 30 days	Comm.	none
800-278-4353	United Industrial Corp. (N: UIC)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	none
800-524-4458	United National Bancorp (M: UNBJ)	Dir ^{\$100}	Partial, Cash	\$50-\$100,000/yr.; 7 days♦	none	none
800-519-3111	United Technologies (N: UTX)		Partial, Cash	\$100-\$120,000/yr.; 30 days	none	none
800-230-2685	United Water Resources Inc. (N: UWR)		Partial, Cash	\$25-\$3,000/qtr.; 30 days	none	Div: 10%; Cash: 10%
800-637-7549	United Wisconsin Services (N: UWZ)	Dir ^{\$100}	Partial, Cash	\$100-\$100,000/yr.; 30 days	none	none
800-736-3001	Unitil Corp. (A: UTL)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	none	Div: 5%
800-446-2617	Unitrin, Inc. (M: UNIT)	Dir ^{\$500}	Partial, Cash	\$50-\$100,000/yr.; 7 days♦	SC, Comm.	none
800-468-9716	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	\$50-\$10,000/mo.; 30 days	SC (cash), Comm.	none
800-519-3111	UNUM Corp. (N: UNM)		Partial, Cash	\$100-\$60,000/yr.; 30 days	none	none
800-730-4001	USBancorp, Inc. (M: UBAN)		Cash	\$10-\$2,000/mo.; 30 days	none	none
617-726-7262*	UST Corp. (M: USTB)		Partial, Cash	\$100-\$3,000/qtr.; 90 days	none	none
800-730-4001	UST Inc. (N: UST)		Partial, Cash	\$10-\$10,000/mo.; 15 days	none	none
412-433-4801	USX-Marathon Group (N: MRO)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	Div: 3%; Cash: 3%
412-433-4801	USX-U.S. Steel Group (N: X)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	Div: 3%; Cash: 3%
800-884-5426	UtiliCorp United (N: UCU)	IRA, Dir ^{\$250}	Partial, Cash	\$50-\$10,000/mo.; 30 days♦	none	Div: 5%

V/W

800-278-4353	Valley National Bancorp (N: VLY)		Partial, Cash	\$50-\$5,000/mo.; 30 days♦	none	none
800-524-4458	Valley Resources, Inc. (A: VR)		Partial, Cash	\$25-\$75,000/yr.; 7 days♦	none	Div: 5%
800-842-7629	Valspar Corp (N: VAL)	Dir ^{\$1,000}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-756-8200	Varian Medical Systems, Inc. (N: VAR)		Partial, Cash	\$50-\$40,000/yr.; 30 days♦	SC, Comm. (cash)	none
800-519-3111	Venator Group (N: Z)		Cash-No Div. Pay	\$20-\$60,000/yr.; 30 days	none	none
802-257-7151*	Vermont Financial Services (M: VFSC)		Cash	\$0-\$3,000/qtr.; 90 days	none	none
201-324-1225	VF Corp. (N: VFC)		Cash	\$10-\$3,000/qtr.; 90 days	SC	none
908-859-9500*	Vista Bancorp, Inc. (M: VBNJ)		Cash	25-100 shares/qtr.; 90 days	none	none
800-519-3111	Vulcan Materials Co. (N: VMC)		Cash	\$10-\$60,000/yr.; 30 days	SC, Comm.	none
800-633-4236	Wachovia Corp. (N: WB)		Partial, Cash	\$20-\$15,000/mo.; 30 days♦	none	none
800-438-6278	Wal-Mart Stores (N: WMT)	IRA, Dir ^{\$250}	Partial, Cash	\$50-\$150,000/yr.; 1 day♦	SC & Comm. (cash)	none
888-368-7346	Walgreen Co. (N: WAG)	Dir ^{\$500}	Cash	\$50-\$60,000/yr.; 7 days♦	SC & Comm. (cash)	none
818-553-7200*	Walt Disney Company (N: DIS)	Dir ^{\$1,000}	Partial, Cash	\$100-\$250,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-446-2617	Warner-Lambert Co. (N: WLA)	Dir ^{\$250}	Partial, Cash	\$50-\$unlimited; 5 days♦	SC, Comm.	none
888-269-8845	Washington Gas Light Co. (N: WGL)		Partial, Cash	\$25-\$20,000/qtr.; 30 days	Comm.	none
800-234-5835	Washington Mutual, Inc. (N: WM)		Cash	\$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
800-245-7630	Waste Management, Inc. (N: WMI)	Dir ^{\$500}	Partial, Cash	\$50-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
877-424-1980	Wausau-Mosinee Paper (N: WMO)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-278-4353	WebsterFinancial Corp. (M: WBST)		Partial, Cash	\$100-\$10,000/mo.; 90 days	none	none
800-937-5449	Weis Markets, Inc. (N: WMK)		Partial, Cash	\$10-\$3,000/qtr.; 90 days	none	none
800-468-9716	Wells Fargo & Company (N: WFC)	Dir ^{\$250}	Partial, Cash	\$25-\$10,000/mo.; 7 days♦	SC, Comm.	none
800-278-4353	Wendy's International, Inc. (N: WEN)		Partial, Cash	\$20-\$20,000/yr.; 30 days♦	none	none
800-278-4353	WesBanco, Inc. (M: WSBC)		Partial, Cash	\$10-\$5,000/qtr.; 90 days♦	none	none
800-937-5449	West Pharmaceutical Services (N: WST)		Cash	\$50-\$5,000/mo.; 30 days	none	none
800-953-2490	Westamerica Bancorp (M: WABC)		Cash	\$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, Inc. (N: WR)	Dir ^{\$250}	Partial, Cash	\$50-\$120,000/yr.; 15 days♦	none	Cash: 2%
800-432-0140	Westvaco Corp. (N: W)	Dir ^{\$250}	Partial, Cash	\$25-\$5,000/qtr.; 7 days♦	none	none
800-561-4405	Weyerhaeuser Co. (N: WY)		Partial, Cash	\$100-\$25,000/qtr.; 30 days	SC, Comm. (cash)	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	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-446-2617	Whirlpool Corp. (N: WHR)	Dir ^{\$1,000}	Partial, Cash	\$100-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-446-2617	Whitman Corp. (N: WH)	Dir ^{\$250}	Partial, Cash	\$50-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-432-0140	Whitney Holding Company (M: WTNV)		Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-621-9609	WICOR, Inc. (N: WIC)	Dir ^{\$500}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	none	none
800-999-9867	Wilmington Trust Co. (N: WL)		Partial, Cash	\$10-\$5,000/qtr.; 30 days♦	none	none
888-822-5593	Winn-Dixie Stores, Inc. (N: WIN)		Partial, Cash	\$10-\$10,000/mo.; 30 days♦	none	none
800-558-9663	Wisconsin Energy Corp. (N: WEC)	Dir ^{\$500}	Partial, Cash	\$25-\$50,000/qtr.; 15 days♦	none	none
201-324-0313	Witco Corp. (N: WIT)		Partial, Cash	\$10-\$20,000/yr.; 30 days	none	none
540-896-0425*	WLR Foods, Inc. (M: WLR)	Dir Only ^{\$250}	Cash-No Div. Pay	\$100-\$20,000/yr.; 30 days	none	none
800-633-4236	Woodward Governor Co. (M: WGOV)		Cash	\$25-\$1,000/qtr.; 90 days	SC (cash)	none
800-622-6757	Worthington Foods, Inc. (M: WFDS)		Partial, Cash	\$25-\$1,000/mo.; 30 days	none	none
800-730-4001	Worthington Industries (M: WTHG)		Partial, Cash	\$50-\$5,000/mo.; 30 days♦	none	none
800-236-1551*	WPS Resources Corp. (N: WPS)	Dir ^{\$100}	Partial, Cash	\$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	\$10-\$5,000/mo.; 30 days	none	none
888-451-0192	Yankee Energy System (N: YES)		Partial, Cash	\$100-\$10,000/mo.; 30 days	SC (cash)	none
800-278-4353	York Financial Corp. (M: YFED)		Partial, Cash	\$25-\$2,500/qtr.; 90 days♦	none	Div: 10%
800-437-6726	York International Corp. (N: YRK)	Dir ^{\$1,000}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	SC (cash)	none
801-524-4624	Zions Bancorp. (M: ZION)		Partial, Cash	\$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)

- IRA:* IRA account
- Dir^{\$xxx}:* Sells initial shares directly to public; minimum purchase
- Dir Only^{\$xxx}:* Direct purchase plan only—no cash dividends paid; min. purch.

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-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

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