

*The Individual
Investor's Guide to*

DIVIDEND REINVESTMENT PLANS

8th Annual Edition 2000

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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, 280 firms, over a 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 280 firms offer their shares directly to the public, according to the *AAII Journal's* eighth annual *Individual Investor's Guide to Dividend Reinvestment Plans*. Significantly, 12 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 guide this year includes 974 companies in the U.S. that offer dividend reinvestment plans to their shareholders. This year's listing includes 91 REIT. The major trend 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

The Moneypaper, Inc., provided AAIL with the data utilized throughout this special section. As a specialist in DRP investing it publishes **The Moneypaper's Guide to Dividend Reinvestment Plans** and hosts an informational Web site at www.directinvesting.com.

You can easily enroll in DRPs through an enrollment service provided by a related company, Temper of the Times Communications, Inc. **Temper's DRP Enrollment Service** will help you obtain the initial share(s) required to participate 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 small commission — generally 50 cents. For more information, call **800-388-9993**, and request the AAIL package. You can also visit www.directinvesting.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.

AAIL 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. Twelve 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 compa-

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.

nies. The company or the plan agent automatically debits the investor's checking or savings account at regular intervals to purchase additional shares.

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

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

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 eighth annual listing covers 974 companies with dividend reinvestment plans listed in the following pages. The list does not include Canadian firms, limited partnerships, or closed-end funds. 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 Only* indicates that optional cash payments can be made without the need to reinvest dividends—in other words, shareholders can make cash investments whether or not they reinvest dividends on registered shares. *Cash-No Div. Pay* indicates that the

company is not currently paying a dividend but is accepting optional cash payments for share 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)		Partial, Cash Only	\$50-\$250,000/yr.; 30 days♦	SC & Comm. (cash)	none
888-332-2268	Abbott Labs. (N: ABT)		Cash Only	\$10-\$5,000/qtr.; 45 days	none	none
800-368-5948	Abington Bancorp, Inc. (M: ABBK)		Partial, Cash Only	\$250-\$unlimited; 90 days♦	SC (cash)	none
800-468-9716	ADC Telecommunica'ns (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 Only	\$50-\$3,000/mo.; 30 days	none	none
800-937-5449	Advest Group (N: ADV)		Cash Only	\$20-\$2,500/qtr.; 90 days	none	none
800-446-2617	Aetna Inc. (N: AET)	Dir ^{\$500}	Partial, Cash Only	\$50-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-235-2667*	AFLAC Inc. (N: AFL)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$120,000/yr.; 15 days♦	none	none
800-633-4236	AGL Resources Inc. (N: ATG)	Dir ^{\$250}	Partial, Cash Only	\$25-\$5,000/mo.; 15 days♦	none	none
800-519-3111	Air Products & Chemicals (N: APD)	Dir ^{\$500}	Cash Only	\$100-\$200,000/yr.; 5 days♦	SC, Comm.	none
800-837-2755	AK Steel Holding Corp. (N: AKS)		Cash Only	\$25-\$4,000/mo.; 30 days	none	none
312-360-5395	Albany International (N: AIN)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
312-360-5146	Albemarle Corp. (N: ALB)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-982-7649	Albertson's, Inc. (N: ABS)		Partial, Cash Only	\$30-\$30,000/qtr.; 90 days	SC & Comm. (cash)	none
800-317-4445	Alcoa (N: AA)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-524-4458	Alfa Corp. (M: ALFA)		Cash Only	\$25-\$5,000/qtr.; 90 days	none	none
800-648-8389	Allegheny Energy (N: AYE)		Partial, Cash	\$50-\$10,000/qtr.; 90 days	SC	none
800-406-4850	Allegheny Technologies (N: ATI)	Dir ^{\$1,000}	Cash	\$100-\$10,000/mo.; 7 days♦	Comm. (cash)	none
816-860-7888	Allegiant Bancorp, Inc. (M: ALLE)		Cash Only	\$100-\$15,000/qtr.; 90 days	SC & Comm. (cash)	none
201-324-1644	Allergan, Inc. (N: AGN)		Partial, Cash Only	\$10-\$50,000/yr.; 30 days♦	none	none
800-356-5343*	Alliant Energy Corp. (N: LNT)	Dir ^{\$250}	Partial, Cash Only	\$25-\$120,000/yr.; 30 days♦	none	none
800-355-5191	Allstate Corp. (N: ALL)	IRA Dir ^{\$500}	Partial, Cash Only	\$100-\$150,000/yr.; 7 days♦	SC, Comm.	none
888-243-5445	ALLTEL Corp. (N: AT)		Cash Only	\$50-\$25,000/qtr.; 30 days♦	none	none
800-331-9474	AMB Property Corp. (N: AMB)	Dir ^{\$500}	Partial, Cash	\$500-\$5,000/mo.; 30 days	none	Cash: 5%
800-317-4445	Amcast Industrial Corp. (N: AIZ)		Cash Only	\$25-\$1,000/mo.; 90 days	none	none
877-360-5204	AMCOL International (N: ACO)		Partial, Cash Only	\$25-\$2,000/mo.; 30 days	none	none
800-637-7549	Amcore Financial, Inc. (M: AMFI)		Partial, Cash Only	\$10-\$7,500/qtr.; 30 days	none	none
800-524-4458	Amerada Hess (N: AHC)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-255-2237*	Ameren Corp. (N: AEE)		Partial, Cash Only	\$25-\$120,000/yr.; 30 days♦	Comm.	none
800-328-6955	American Electric Power (N: AEP)	IRA Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 7 days♦	none	none
800-463-5911	American Express Co. (N: AXP)	Dir ^{\$1,000}	Cash Only	\$50-\$10,000/mo.; 30 days♦	SC, Comm.	none
800-519-3111	American General Corp. (N: AGC)		Partial, Cash Only	\$25-\$6,000/qtr.; 30 days♦	none	none
800-622-6757	American Greetings Corp. (N: AM)		Partial, Cash Only	\$100-\$10,000/qtr.; 30 days	none	none
800-565-2067	American Home Products (N: AHP)		Partial, Cash Only	\$50-\$10,000/mo.; 30 days	SC, Comm.	none
800-736-3001	American Industrial Properties (N: IND)		Partial, Cash Only	\$100-\$10,000/qtr.; 30 days	none	Cash: 5%
804-773-2220*	American National Bankshares (M: AMNB)		Partial, Cash	\$200-\$3,500/qtr.; 90 days	none	none
800-829-8432	American Software, Inc. (M: AMSWA)		Cash-No Div. Pay	\$25-\$2,500/qtr.; 90 days	none	none
888-816-6998	American States Water (N: AWR)	Dir ^{\$500}	Partial, Cash Only	\$100-\$20,000/mo.; 7 days♦	none	none
800-736-3001	American Water Works (N: AWK)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	Div: 2%; Cash: 2%
312-461-3309	AMLI Residential Properties (N: AML)		Cash Only	\$10-\$25,000/qtr.; 90 days	none	none
800-524-4458	AmSouth Bancorp. (N: ASO)		Partial, Cash Only	\$10-\$5,000/qtr.; 90 days	none	none
888-470-5786	Anadarko Petroleum Corp. (N: APC)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$10,000; 30 days♦	none	Div: 5%
800-730-4001	Andover Bancorp, Inc. (M: ANDB)		Cash Only	\$25-\$1,800/mo.; 30 days	none	none
800-884-4225	Angelica Corp. (N: AGL)		Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
888-213-0964	Anheuser-Busch Cos. (N: BUD)		Cash	\$25-\$5,000/mo.; 30 days	none	none
800-301-5234	Annaly Mortgage Mgmt., Inc. (N: NLY)	Dir ^{\$1,000}	Partial, Cash Only	\$250-\$10,000/mo.; 30 days♦	none	Div: 3%; Cash: 3%
800-524-4458	Anthracite Capital (N: AHR)	Dir ^{\$250}	Partial, Cash Only	\$100-\$5,000/mo.; 30 days♦	none	Div: 5%; Cash: 5%
212-509-4000	Anworth Mortgage Asset Corp. (A: ANH)	Dir ^{\$500}	Partial, Cash	\$100-\$5,000/mo.; 30 days	none	Div: 5%; Cash: 5%

* 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.	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 Only: Participants can make optional cash payments without being required to reinvest dividends.	A = American Stock Exchange
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	M = Nasdaq
	O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-446-2617	Aon Corp. (N: AOC)		Partial, Cash	\$20-\$1,000/mo.; 30 days	none	none
800-468-9716	Apache Corp. (N: APA)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-988-5291	Applied Industrial Technologies (N: APZ)		Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-446-2617	Arch Chemicals, Inc. (N: ARJ)	Dir ^{\$500}	Cash Only	\$50-\$250,000/yr.; 5 days♦	SC & Comm. (cash)	none
800-317-4445	Arch Coal, Inc. (N: ACI)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days♦	none	none
800-461-9257	Archstone Communities Trust (N: ASN)	Dir ^{\$200}	Partial, Cash Only	\$200-\$5,000/mo.; 30 days♦	none	Cash: 2%
800-278-4353	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 Only	\$25-\$3,000/qtr.; 90 days	none	none
800-937-5449	Arrow Financial Corp. (M: AROW)	Dir ^{\$300}	Cash Only	\$100-\$10,000/qtr.; 30 days♦	none	none
800-368-5948	Artesian Resources Corp. (M: ARTNA)		Cash Only	\$100-\$10,000/qtr.; 30 days	none	none
800-622-6757	Arvin Industries, Inc. (N: ARV)	Dir ^{\$100}	Partial, Cash Only	\$100-\$1,000/mo.; 7 days	none	none
800-510-8199	Ashland Inc. (N: ASH)		Partial, Cash Only	\$10-\$5,000/qtr.; 90 days	none	none
800-446-2617	Associated Banc-Corp (M: ASBC)		Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-622-6757	Associated Estates Realty Corp. (N: AEC)		Partial, Cash	\$100-\$5,000/mo.; 30 days	none	none
800-975-2112	Associates First Capital Corp. (N: AFS)	Dir ^{\$1,000}	Partial, Cash Only	\$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 Only	\$100-\$250,000/yr.; 7 days♦	SC	none
800-543-3038	Atmos Energy Corp. (N: ATO)	IRA Dir ^{\$200}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	none	Div: 3%
800-829-8432	AvalonBay Communities, Inc. (N: AVB)		Partial, Cash Only	\$100-\$100,000/qtr.; 90 days	none	Div: 3%
800-756-8200	Avery Dennison Corp. (N: AVY)	Dir ^{\$500}	Partial, Cash Only	\$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)		Cash Only	\$0-\$100,000/yr.; 30 days	Comm.	none
877-570-2981	Avnet, Inc. (N: AVT)		Partial, Cash Only	\$10-\$unlimited; 45 days	none	none
201-324-0498	Avon Products, Inc. (N: AVP)		Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-937-5449	AVX Corp. (N: AVX)		Partial, Cash Only	\$20-\$2,000/mo.; 30 days	none	none
800-437-8736	AXA Financial, Inc. (N: AXF)	Dir ^{\$500}	Cash Only	\$50-\$60,000/yr.; 30 days♦	none	none

B

888-216-8057	Baker Hughes Inc. (N: BHI)		Partial, Cash Only	\$10-\$350/mo.; 30 days	none	none
800-509-5586	Baldor Electric Co. (N: BEZ)		Partial, Cash Only	\$50-\$10,000/mo.; 30 days	none	none
800-446-2617	Ball Corp. (N: BLL)		Cash Only	\$25-\$3,000/qtr.; 30 days	none	Div: 5%
800-278-4353	Bancorp Connecticut Inc. (M: BKCT)		Cash	\$100-\$10,000/qtr.; 90 days	none	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 Only	\$50-\$10,000/qtr.; 30 days♦	none	none
800-730-4001	Bandag Inc. (N: BDG)		Partial, Cash Only	\$50-\$10,000/qtr.; 30 days	none	none
800-730-4001	Bandag Inc. (N: BDGA)		Partial, Cash Only	\$50-\$10,000/qtr.; 30 days	none	none
800-637-7549	Bando McGlocklin Capital (M: BMCC)		Partial, Cash Only	\$25-\$3,000/qtr.; 90 days	none	none
800-736-3001	Bangor Hydro Electric Co. (N: BGR)		Cash Only	\$25-\$25,000/yr.; 30 days♦	none	none
800-642-9855	Bank of America Corp. (N: BAC)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	none	none
800-368-5948	Bank of Granite Corp. (M: GRAN)		Cash	\$100-\$2,000/qtr.; 90 days♦	none	none
800-432-0140	Bank of New York (N: BK)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	none	none
888-764-5592	Bank One Corp. (N: ONE)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days♦	none	none
800-637-7549	Banta Corp. (N: BN)		Cash Only	\$25-\$7,500/qtr.; 30 days♦	none	none
201-324-0498	Banyan Strategic Realty Trust (M: BSRTS)		Partial, Cash Only	\$5-\$120,000/yr.; 30 days♦	none	Div: 3%
800-446-2617	Bard, Inc. (C.R.) (N: BCR)	Dir ^{\$250}	Partial, Cash Only	\$25-\$unlimited; 7 days♦	SC & Comm. (cash)	none
800-801-9519	Barnes Group Inc. (N: B)		Cash Only	\$10-\$10,000/qtr.; 90 days	none	none
800-288-9541	Bausch & Lomb (N: BOL)		Cash Only	\$25-\$60,000/yr.; 30 days	none	none
800-446-2617	Baxter International Inc. (N: BAX)		Partial, Cash Only	\$25-\$25,000/yr.; 30 days	none	none
800-682-6902	BB&T Corp. (N: BBT)		Partial, Cash Only	\$25-\$10,000/mo.; 15 days♦	none	none
201-324-1644	Beckman Coulter Inc. (N: BEC)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
800-955-4743	Becton Dickinson & Co. (N: BDx)	Dir ^{\$250}	Partial, Cash Only	\$50-\$unlimited; 7 days♦	Comm.	none
800-446-2617	Bedford Property Investors (N: BED)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$5,000/mo.; 30 days♦	none	none
800-631-2355	Bell Atlantic (N: BEL)	IRA Dir ^{\$1,000}	Partial, Cash Only	\$50-\$200,000/yr.; 7 days♦	SC, Comm.	none
800-631-6001	BellSouth Corp. (N: BLS)	Dir ^{\$500}	Cash Only	\$50-\$100,000/yr.; 7 days♦	none	none
800-551-6161	Bemis Co., Inc. (N: BMS)		Cash	\$25-\$10,000/qtr.; 30 days	none	none

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Participant Fees

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

Discounts

none: No discounts offered
Div: Discount on shares purchased with reinvested dividends
Cash: Discount on shares purchased with cash purchase

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-519-3111	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 Industries, Inc. (N: BDY)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days♦	none	none
800-829-8432	Birmingham Steel Corp. (N: BIR)		Cash-No Div. Pay	\$20-\$2,000/mo.; 30 days	none	none
800-519-3111	Black & Decker (N: BDK)		Partial, Cash Only	\$50-\$60,000/yr.; 30 days♦	none	none
800-468-9716	Black Hills Corp. (N: BKH)		Cash Only	\$200-\$50,000/qtr.; 30 days	none	none
888-213-0968	Block (H&R) (N: HRB)		Cash Only	\$25-\$2,000/mo.; 30 days	Comm.	none
877-424-1968	Blyth Industries, Inc. (N: BTH)	Dir ^{\$250}	Cash Only	\$50-\$10,000/mo.; 30 days♦	SC (cash), Comm.	none
800-829-8432	BNP Residential Properties, Inc. (A: BNP)		Cash Only	\$25-\$10,000/qtr.; 90 days	none	none
614-492-4952*	Bob Evans Farms (M: BOBE)	Dir ^{\$100}	Partial, Cash	\$50-\$20,000/mo.; 15 days♦	none	none
888-777-0923	Boeing Co. (The) (N: BA)		Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC, Comm.	none
800-544-6473*	Boise Cascade Corp. (N: BCC)		Partial, Cash Only	\$10-\$unlimited; 30 days	Comm.	none
800-851-4229	Borg-Warner Automotive (N: BWA)	Dir ^{\$500}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	none	none
888-877-2890	Boston Beer Co. (The) (N: SAM)	Dir Only ^{\$500}	Cash-No Div. Pay	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
888-485-2389	Boston Properties, Inc. (N: BXP)	Dir ^{\$100}	Partial, Cash	\$100-\$25,000/qtr.; 90 days♦	none	Div: 3%
800-688-2372	BostonFed Bancorp, Inc. (A: BFD)		Partial, Cash Only	\$75-\$7,500/qtr.; 30 days	none	none
888-269-8845	Bowater Inc. (N: BOW)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-524-4458	Bowne & Co., Inc. (N: BNE)	Dir ^{\$500}	Cash Only	\$50-\$100,000/yr.; 7 days♦	none	none
800-622-6757	Boykin Lodging Co. (N: BOY)	Dir ^{\$2,000}	Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	Div: 2%; Cash: 2%
888-697-7873	Bradley Real Estate, Inc. (N: BTR)	Dir ^{\$100}	Partial, Cash Only	\$100-\$10,000/qtr.; 30 days♦	none	Div: 3%
800-368-8392	BRE Properties, Inc. (N: BRE)	Dir ^{\$500}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	none	none
800-637-7549	Briggs & Stratton Corp. (N: BGG)		Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
800-356-2026	Bristol-Myers Squibb (N: BMY)		Cash Only	\$105-\$10,025/mo.; 7 days	SC	none
800-837-2755	BroadWing Inc. (N: BRW)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-446-2617	Brown Shoe Co., Inc. (N: BWS)		Cash	\$25-\$1,000/mo.; 30 days	none	none
201-324-0498	Brown-Forman Corp. (N: BFA)		Partial, Cash Only	\$50-\$3,000/qtr.; 30 days	none	none
201-324-0498	Brown-Forman Corp. (N: BFB)		Partial, Cash Only	\$50-\$3,000/qtr.; 30 days	none	none
800-546-9420*	Brunswick Corp. (N: BC)		Cash	\$10-\$2,000/mo.; 30 days	none	none
800-622-6757	Brush Wellman (N: BW)		Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
800-937-5449	BSB Bancorp, Inc. (M: BSBN)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days♦	none	none
814-536-2110*	BT Financial Corp. (M: BTFC)		Cash Only	\$20-\$2,500/qtr.; 90 days	none	none
800-526-5678	Burlington Northern Santa Fe (N: BNI)		Cash	\$50-\$60,000/yr.; 30 days	SC	none
800-756-8200	Burnham Pacific Properties Inc. (N: BPP)		Partial, Cash Only	\$10-\$20,000/yr.; 90 days	SC, Comm.	none

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800-278-4353	C & F Financial Corp. (M: CFFI)		Partial, Cash	\$100-\$1,000/mo.; 30 days♦	none	none
800-730-4001	Cabot Corp. (N: CBT)		Partial, Cash Only	\$10-\$10,000/qtr.; 45 days	none	none
800-829-8432	Cadmus Communications (M: CDMS)		Partial, Cash Only	\$25-\$3,000/qtr.; 90 days	none	none
800-317-4445	Calgon Carbon Corp. (N: CCC)	Dir ^{\$250}	Partial, Cash	\$50-\$350,000/yr.; 5 days♦	SC & Comm. (cash)	none
800-736-3001	California Water Service Group (N: CWT)	Dir ^{\$500}	Partial, Cash Only	\$100-\$20,000/mo.; 7 days♦	none	none
800-368-7068	Callaway Golf Co. (N: ELY)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-278-4353	Camden Property Trust (N: CPT)		Partial, Cash Only	\$100-\$10,000/qtr.; 90 days	none	none
800-446-2617	Campbell Soup Co. (N: CPB)	IRA Dir ^{\$500}	Partial, Cash Only	\$50-\$350,000/yr.; 5 days♦	SC, Comm.	none
800-278-4353	Capital City Bank Group (M: CCBG)		Partial, Cash	\$100-\$2,500/qtr.; 90 days	none	none
800-937-5449	Capital Directions, Inc. (O: CTDN)		Cash Only	\$10-\$12,000/yr.; 90 days	none	none
800-446-2617	Capital One Financial Corp. (N: COF)		Partial, Cash	\$50-\$5,000/mo.; 30 days♦	none	none
800-884-4225	Capitol Bancorp Ltd. (M: CBCL)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-524-4458	Caraustar Industries, Inc. (M: CSAR)	Dir ^{\$250}	Partial, Cash Only	\$50-\$300,000/yr.; 30 days♦	Comm. (cash)	none
800-200-8690	Carey Diversified LLC (N: CDC)	Dir ^{\$500}	Cash Only	\$500-\$25,000/mo.; 30 days♦	none	none

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Spec Feat (Special Features) IRA: IRA account Dir ^{\$book} : Sells initial shares directly to public; minimum purchase Dir Only ^{\$book} : Direct purchase plan only—no cash dividends paid; min. purch.	Cash Purchase Min: Minimum investment amount Max: Maximum investment amount over period specified. 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 Only: Participants can make optional cash payments without being required to reinvest dividends. Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	Exchange Key N = New York Stock Exchange A = American Stock Exchange M = Nasdaq O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-897-9071	Carlisle Cos., Inc. (N: CSL)		Partial, Cash Only	\$10-\$3,000/qtr.; 30 days	none	none
800-633-4236	Carolina Power & Light (N: CPL)		Partial, Cash	\$20-\$2,000/mo.; 30 days♦	none	none
800-519-3111	Carpenter Technology Corp. (N: CRS)	Dir ^{\$500}	Partial, Cash Only	\$25-\$120,000/yr.; 7 days♦	none	none
781-575-3100	CarrAmerica (N: CRE)		Partial, Cash Only	\$25-\$25,000/yr.; 30 days	none	none
800-278-4353	Carver Bancorp, Inc. (A: CNY)	Dir ^{\$200}	Partial, Cash Only	\$100-\$10,000/week; 7 days♦	SC & Comm. (cash)	none
888-269-8845	Cascade Natural Gas (N: CGC)		Partial, Cash Only	\$50-\$20,000/yr.; 30 days	none	none
816-860-7891	Casey's General Store (M: CASY)		Partial, Cash Only	\$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}	Partial, Cash Only	\$50-\$350,000/yr.; 5 days♦	SC, Comm.	none
800-937-5449	Cathay Bancorp, Inc. (M: CATY)		Partial, Cash Only	\$600-\$15,000/qtr.; 30 days	none	Div: 5%
781-575-3400	CBL & Associates Properties (N: CBL)		Partial, Cash Only	\$100-\$5,000/qtr.; 30 days	none	Div: 5%
800-568-3476	CBRL Group, Inc. (M: CBRL)		Partial, Cash Only	\$100-\$5,000/qtr.; 30 days	none	none
800-368-5948	CCB Financial Corp. (N: CCB)		Partial, Cash Only	\$25-\$10,000/mo.; 30 days♦	none	none
800-937-5449	CCFNB Bancorp, Inc. (O: CCFN)		Partial, Cash Only	\$25-\$1,500/qtr.; 90 days	none	none
800-278-4352	Cedar Fair L.P. (N: FUN)		Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-937-5449	Center Bancorp, Inc. (M: CNBC)		Partial, Cash Only	\$100-\$30,000/yr.; 30 days	none	none
800-446-2617	CenterPoint Properties Trust (N: CNT)		Cash Only	\$25-\$100,000/yr.; 90 days	none	none
800-527-5797*	Central & South West Corp. (N: CSR)	Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	none	none
800-736-3001	Central Vermont Public Service (N: CV)		Cash Only	\$100-\$6,000/qtr.; 30 days♦	Comm.	none
800-368-5948	Centura Banks, Inc. (N: CBC)		Partial, Cash	\$25-\$10,000/mo.; 30 days♦	Comm.	none
800-368-5948	Century South Banks Inc. (M: CSBI)		Partial, Cash Only	\$50-\$25,000/yr.; 30 days♦	none	none
800-969-6718	Centurytel, Inc. (N: CTL)		Partial, Cash Only	\$25-\$150,000/yr.; 7 days♦	none	none
888-221-4239*	CFW Communications Co. (M: CFWC)		Partial, Cash Only	\$50-\$10,000/qtr.; 30 days	Comm. (div)	none
800-428-9578	CH Energy Group, Inc. (N: CHG)	Dir ^{\$100}	Partial, Cash Only	\$50-\$150,000/yr.; 30 days♦	none	none
800-663-8236	Champion International (N: CHA)		Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-829-8432	Charles E. Smith Res. Rlty. Inc. (N: SRW)		Partial, Cash Only	\$200-\$25,000/yr.; 30 days	none	none
800-622-6757	Chart Industries (N: CTI)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-733-5001	Charter One Financial Inc. (N: CF)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	SC (cash)	none
877-253-6849	Chase Corp. (A: CCF)	Dir ^{\$250}	Partial, Cash Only	\$25-\$10,000/week; 7 days♦	SC, Comm.	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 Only	\$10-\$3,000/qtr.; 15 days	none	none
800-937-5449	Chemung Financial Corp. (O: CHMG)		Partial, Cash	\$25-\$2,000/qtr.; 90 days	none	none
312-360-5163	Chesapeake Corp. (N: CSK)		Partial, Cash Only	\$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 Only	\$50-\$10,000/yr.; 90 days	none	Div: 5%; Cash: 5%
800-368-8357	Chevron Corp. (N: CHV)	Dir ^{\$250}	Partial, Cash Only	\$50-\$100,000/yr.; 5 days♦	SC, Comm.	none
800-969-3386	Chittenden Corp. (N: CHZ)		Cash Only	\$25-\$10,000/qtr.; 90 days	none	none
800-317-4445	Chubb Corp. (N: CB)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	SC	none
800-851-9677	Church & Dwight Co., Inc. (N: CHD)		Partial, Cash Only	\$250-\$5,000/qtr.; 90 days	none	none
800-317-4445	CIGNA Corp. (N: CI)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
513-744-7343	Cincinnati Financial Corp. (M: CINF)		Cash Only	\$25-\$5,000/mo.; 30 days	SC	none
800-325-2945*	Cinergy Corp. (N: CIN)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days	none	none
877-795-0772	Citizens Banking Corp. (M: CBCF)		Partial, 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 Only	\$50-\$5,000/qtr.; 90 days	none	none
800-446-2617	CLARCOR Inc. (N: CLC)		Cash Only	\$25-\$3,000/mo.; 30 days	none	none
800-937-5449	Clayton Homes, Inc. (N: CMH)		Cash Only	\$100-\$5,000/qtr.; 15 days	none	none
800-368-5948	ClearWorks.net, Inc. (O: CLWK)		Cash-No Div. Pay	\$25-\$5,000/mo.; 30 days♦	SC (cash)	none
201-324-0137	CLECO Corp. (N: CNL)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-446-2617	Cleveland-Cliffs Inc. (N: CLF)		Cash Only	\$20-\$30,000/yr.; 30 days♦	none	none
201-324-1644	Clorox (N: CLX)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
517-788-1868*	CMS Energy (N: CMS)	Dir ^{\$500}	Partial, Cash Only	\$25-\$120,000/yr.; 30 days♦	none	none
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}	Cash Only	\$50-\$120,000/yr.; 15 days	Comm.	none
800-368-5948	Coastal Financial Corp. (M: CFCF)		Partial, Cash Only	\$25-\$1,000/qtr.; 90 days♦	none	Div: 3%; Cash: 3%
800-829-8432	Coca-Cola Bottling Co. Consol. (M: COKE)		Cash Only	\$10-\$1,000/mo.; 30 days♦	SC	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
888-265-3747	Coca-Cola Co. (The) (N: KO)		Partial, Cash Only	\$10-\$125,000/yr.; 30 days♦	none	none
800-418-4223	Coca-Cola Enterprises Inc. (N: CCE)		Partial, Cash Only	\$10-\$100,000/yr.; 15 days♦	none	none
800-468-9716	Codorus Valley Bancorp, Inc. (M: CVLY)		Cash Only	\$100-\$3,000/qtr.; 90 days♦	none	none
877-253-6849	Cohoes Bancorp, Inc. (M: COHB)	Dir ^{\$250}	Partial, Cash Only	\$25-\$10,000/week; 5 days♦	SC, Comm.	none
800-756-8700	Colgate-Palmolive (N: CL)		Partial, Cash Only	\$20-\$60,000/yr.; 30 days♦	none	none
800-568-3476	Colonial BancGroup, Inc. (The) (N: CNB)		Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-568-3476	Colony Bancorp, Inc. (M: CBAN)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-368-5948	Columbia Bancorp (M: CBMD)		Cash Only	\$250-\$2,500/qtr.; 90 days	none	Div: 3%
800-296-3913	Columbia Energy Group (N: CG)		Partial, Cash Only	\$100-\$25,000/qtr.; 30 days	none	none
800-278-4353	Columbus McKinnon Corp. (M: CMCO)	Dir ^{\$250}	Partial, Cash Only	\$25-\$10,000/week; 7 days♦	SC, Comm.	none
800-468-9716	Comerica Inc. (N: CMA)		Cash	\$10-\$3,000/qtr.; 90 days	none	none
888-470-5884	Commerce Bancorp, Inc. (N: CBH)		Partial, Cash Only	\$100-\$3,000/mo.; 30 days	none	Div: 3%; Cash: 3%
800-368-5948	Commonwealth Bank (M: CMSB)		Partial, Cash Only	\$100-\$2,500/qtr.; 30 days	SC (cash)	none
757-446-6914*	Commonwealth Bankshares (O: CWBS)		Cash Only	\$25-\$20,000/qtr.; 90 days	none	Div: 5%
800-278-4353	Community Bank System, Inc. (N: CBU)	Dir ^{\$250}	Partial, Cash Only	\$25-\$10,000/mo.; 7 days♦	SC, Comm.	none
800-331-8362	Community Banks, Inc. (A: CTY)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days♦	none	Cash: 5%
800-468-9716	Community First Bankshares (M: CFBX)		Partial, Cash Only	\$25-\$3,000/qtr.; 30 days	none	none
610-916-2200	Community Independent Bank (A: INB)		Cash Only	\$100-\$2,500/qtr.; 90 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}	Cash Only	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
212-509-4000	Compass Bancshares, Inc. (M: CBSS)		Cash Only	\$25-\$500/mo.; 30 days	SC	none
800-244-7155	Computer Associates Int'l. (N: CA)		Cash Only	\$25-\$3,000/mo.; 30 days	SC, Comm.	none
800-214-0349	ConAgra, Inc. (N: CAG)		Partial, Cash Only	\$50-\$50,000/yr.; 15 days♦	none	none
800-365-6495	Conectiv (N: CIV)	Dir ^{\$500}	Partial, Cash Only	\$50-\$200,000/yr.; 7 days♦	Comm.	none
610-582-8711*	Conestoga Enterprises, Inc. (M: CENI)		Partial, Cash Only	\$100-\$2,500/qtr.; 90 days	none	none
800-426-5523	Connecticut Water Service (M: CTWS)	IRA	Partial, Cash	\$25-\$1,000/mo.; 30 days♦	none	none
800-317-4445	Conoco Inc. (N: COCA)		Partial, Cash	\$50-\$250,000/yr.; 5 days♦	none	none
800-317-4445	Conoco Inc. (N: COCB)		Partial, Cash	\$50-\$250,000/yr.; 5 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
800-258-0499*	Constellation Energy Group. (N: CEG)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days	Comm.	none
800-446-2617	Cooper Industries (N: CBE)		Partial, Cash Only	\$25-\$24,000/yr.; 30 days	none	none
800-446-2617	Corn Products International, Inc. (N: CPO)		Cash Only	\$100-\$350,000/yr.; 30 days♦	SC, Comm.	none
800-278-4353	Cornerstone Bancorp, Inc. (A: CBN)		Cash Only	\$50-\$5,000/qtr.; 90 days	none	none
800-829-8432	Cornerstone Realty Income Trust (N: TCR)		Partial, Cash Only	\$50-\$15,000/qtr.; 90 days♦	none	none
800-255-0461	Corning Inc. (N: GLW)		Cash Only	\$10-\$5,000/mo.; 30 days♦	none	none
330-637-8040*	Cortland Bancorp (O: CLDB)		Cash Only	\$100-\$1,000/yr.; 180 days♦	none	none
800-524-4458	Countrywide Credit Industries (N: CCR)		Partial, Cash Only	\$100-\$3,000/mo.; 30 days	none	Div: 5%; Cash: 5%
312-360-5106	CoVest Bancshares, Inc. (M: COVB)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-441-9673	CPI Corp. (N: CPY)		Partial, Cash Only	\$10-\$10,000/qtr.; 30 days	none	none
800-446-2617	Crane Co. (N: CR)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
877-698-6867	Crompton Corporation (N: CK)		Partial, Cash Only	\$30-\$3,000/qtr.; 30 days	none	none
888-877-2892	Cross Timbers Oil Co. (N: XTO)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	none	none
800-278-4353	Crown American Realty Trust (N: CWN)	Dir ^{\$100}	Partial, Cash Only	\$100-\$5,000/qtr.; 30 days♦	none	none
800-317-4445	Crown Cork & Seal Co., Inc. (N: CCK)		Cash Only	\$25-\$25,000/yr.; 30 days♦	none	none
800-937-5449	Crown Pacific Partners LP (M: CRO)		Partial, Cash Only	\$50-\$500/mo.; 30 days	none	none
800-521-5571	CSX Corp. (N: CSX)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	none	none
800-468-9716	Cummins Engine (N: CUM)		Cash Only	\$10-\$24,000/yr.; 30 days♦	none	none
800-416-3743	Curtiss-Wright Corp. (N: CW)	Dir ^{\$2,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC, Comm.	none
877-287-7526	CVS Corp. (N: CVS)	Dir ^{\$100}	Partial, Cash Only	\$100-\$50,000/inv.; 7 days♦	SC & Comm. (cash)	none

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

Spec Feat (Special Features)

IRA: IRA account

Dir^{\$500}: Sells initial shares directly to public; minimum purchase

Dir Only^{\$500}: 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 Only: Participants can make optional cash payments without being required to reinvest dividends.

Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.

Cash Purchase

Min: Minimum investment amount

Max: Maximum investment amount over period specified.

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.

Exchange Key

N = New York Stock Exchange

A = American Stock Exchange

M = Nasdaq

O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
D						
717-738-8304*	D&E Communications, Inc. (M: DECC)		Cash	\$100-\$5,000/qtr.; 90 days	none	none
800-298-6810	Dana Corp. (N: DCN)		Cash	\$25-\$2,000/mo.; 30 days	none	none
800-829-8432	Darden Restaurants (N: DRI)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$25,000/qtr.; 7 days	SC, Comm.	none
312-360-5291	Data Research Associates, Inc. (M: DRAI)		Partial, Cash	\$25-\$25,000/yr.; 30 days	none	Div: 5%
740-363-1133*	DCB Financial Corp. (O: DCBF)		Partial, Cash Only	\$100-\$2,000/qtr.; 90 days	none	none
800-721-5167	Dean Foods Co. (N: DF)		Cash	\$25-\$3,000/qtr.; 90 days	none	none
800-268-7369	Deere & Company (N: DE)	Dir ^{\$500}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC, Comm.	none
888-236-5466	Delhaize America, Inc. (N: DZA)	Dir ^{\$250}	Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	SC & Comm. (cash)	none
888-236-5466	Delhaize America, Inc. (N: DZB)	Dir ^{\$250}	Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-818-6599	Delphi Automotive Systems (N: DPH)	Dir ^{\$500}	Partial, Cash Only	\$50-\$350,000/yr.; 7 days♦	SC & Comm. (cash)	none
201-324-1225	Delta Air Lines, Inc. (N: DAL)		Cash Only	\$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
800-622-6757	Developers Diversified Realty (N: DDR)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-288-9541	Dexter Corp. (N: DEX)		Cash Only	\$25-\$3,000/qtr.; 30 days	none	none
800-432-0140	Diebold, Inc. (N: DBD)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-368-5948	Dollar General Corp. (N: DG)	Dir ^{\$50}	Cash Only	\$0-\$7,500/mo.; 30 days♦	SC & Comm. (cash)	none
800-552-4034*	Dominion Resources (N: D)	Dir ^{\$250}	Partial, Cash Only	\$40-\$100,000/qtr.; 15 days♦	none	none
800-468-9716	Donaldson Co., Inc. (N: DCI)		Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-446-2617	Donnelley (RR) & Sons Co. (N: DNY)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days	none	none
800-369-5606	Dow Chemical (N: DOW)		Partial, Cash Only	\$25-\$25,000/qtr.; 15 days	none	none
800-851-4228	Dow Jones & Co. (N: DJ)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 30 days♦	none	none
800-736-3001	DPL Inc. (N: DPL)		Cash Only	\$25-\$1,000/qtr.; 90 days	none	none
800-247-0400*	DQE (N: DQE)	Dir ^{\$100}	Partial, Cash Only	\$10-\$5,000/mo.; 30 days♦	Comm.	none
800-368-5948	Drovers Bancshares Corp. (M: DROV)		Partial, Cash Only	\$10-\$2,000/qtr.; 90 days	none	none
800-551-5009*	DTE Energy Co. (N: DTE)	Dir ^{\$100}	Cash Only	\$25-\$100,000/yr.; 30 days	SC, Comm.	none
800-488-3853*	Duke Energy (N: DUK)	Dir ^{\$250}	Partial, Cash Only	\$50-\$100,000/mo.; 15 days♦	none	none
800-937-5449	Duke-Weeks Realty Corp. (N: DRE)	Dir ^{\$250}	Partial, Cash Only	\$50-\$10,000/mo.; 30 days♦	none	Div: 3%
888-983-8766	DuPont (E.I.) (N: DD)		Cash Only	\$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%
800-837-2755	E.W. Scripps Co. (N: SSP)		Cash	\$100-\$2,500/qtr.; 90 days♦	none	none
800-568-3476	Eagle Bancshares, Inc. (M: EBSI)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	none
800-278-4353	Eastern Co. (The) (A: EML)	Dir ^{\$250}	Cash Only	\$25-\$10,000/inv.; 7 days♦	none	none
800-736-3001	Eastern Enterprises (N: EFU)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-323-1404	Eastman Chemical Co. (N: EMN)		Partial, Cash Only	\$0-\$60,000/yr.; 7 days♦	none	none
800-253-6057	Eastman Kodak (N: EK)	Dir ^{\$150}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	none	none
800-317-4445	Eaton Corp. (N: ETN)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
201-324-0313	Ecolab Inc. (N: ECL)		Partial, Cash Only	\$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
800-736-3001	El Paso Energy Corp. (N: EPG)		Cash Only	\$10-\$10,000/mo.; 30 days	none	none
800-278-4353	Electronic Data Systems (N: EDS)	Dir ^{\$250}	Cash Only	\$25-\$10,000/mo.; 1 day	SC, Comm. (cash)	none
800-884-4225	EMC Insurance Group (M: EMCI)		Partial, Cash Only	\$50-\$5,000/mo.; 90 days	none	none
888-200-3167	Emcee Broadcast Products (M: ECIN)	Dir Only ^{\$100}	Cash-No Div. Pay	\$50-\$10,000/inv.; 7 days♦	SC & Comm. (cash)	none
888-213-0970	Emerson Electric Co. (N: EMR)		Cash Only	\$50-\$120,000/yr.; 15 days	none	none
800-946-4316	Energen Corp. (N: EGN)	Dir ^{\$250}	Partial, Cash Only	\$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	EnergySouth, Inc. (M: ENSI)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
800-288-9541	Enesco Group, Inc. (N: ENC)		Cash	\$10-\$5,000/qtr.; 90 days	none	none
800-851-9677	Engelhard Corp. (N: EC)		Cash Only	\$10-\$3,000/mo.; 30 days	none	none

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

Participant Fees

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

Discounts

none: No discounts offered
Div: Discount on shares purchased with reinvested dividends
Cash: Discount on shares purchased with cash purchase

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-519-3111	Enron Corp. (N: ENE)	Dir ^{\$250}	Partial, Cash Only	\$25-\$120,000/yr.; 7 days♦	none	none
800-333-4368	Entergy Corp. (N: ETR)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$3,000/mo.; 30 days	SC & Comm. (cash)	none
800-884-4225	Entertainment Properties Trust (N: EPR)	Dir ^{\$200}	Partial, Cash Only	\$50-\$100,000/yr.; 30 days♦	none	none
800-568-3476	Equifax (N: EFX)	Dir ^{\$500}	Cash Only	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-589-9026	Equitable Resources Inc. (N: EQT)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
888-752-4831	Equity Office Properties Trust (N: EOP)	Dir ^{\$1,000}	Partial, Cash	\$250-\$5,000/mo.; 30 days♦	none	none
800-733-5001	Equity Residential Prop. Trust (N: EQR)	Dir ^{\$250}	Partial, Cash Only	\$250-\$5,000/mo.; 30 days	none	Div: 5%
800-368-5948	ESB Financial Corp. (M: ESBF)		Cash Only	\$25-\$15,000/qtr.; 30 days	none	none
800-730-6001	Essex Property Trust, Inc. (N: ESS)	Dir ^{\$100}	Partial, Cash Only	\$100-\$20,000/mo.; 7 days♦	SC (cash)	none
800-625-5191	Ethyl Corp. (N: EY)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
419-833-3401*	Exchange Bancshares, Inc. (O: EBLO)		Partial, Cash	\$25-\$500/semiannually; 180 days	none	none
800-252-1800	Exxon Mobil Corp. (N: XOM)	IRA Dir ^{\$250}	Partial, Cash Only	\$50-\$200,000/yr.; 7 days♦	none	none

F

800-468-9716	F & M Bancorp (M: FMBN)		Cash Only	\$25-\$3,000/qtr.; 90 days	none	Div: 5%
800-937-5449	F & M National Corp. (N: FMN)		Partial, Cash Only	\$25-\$unlimited; 30 days	Comm.	none
888-441-4362*	F.N.B. Corp. (M: FBAN)		Cash Only	\$50-\$10,000/qtr.; 7 days♦	none	none
800-426-5523	Fall River Gas Co. (A: FAL)		Partial, Cash Only	\$15-\$5,000/qtr.; 30 days	none	Cash: 3%
800-910-8277	Fannie Mae (N: FNM)	IRA Dir ^{\$250}	Partial, Cash Only	\$25-\$250,000/yr.; 7 days♦	SC (cash)	none
330-533-3341	Farmers National Bancorp. (O: FMNB)		Cash Only	\$0-\$1,000/qtr.; 90 days	none	none
888-213-0965	FBL Financial Group, Inc. (N: FFG)		Cash Only	\$25-\$5,000/mo.; 30 days♦	none	none
800-278-4353	FCNB Corp. (M: FCNB)		Partial, Cash Only	\$20-\$2,500/qtr.; 90 days	none	Div: 3%
800-937-5449	Federal Realty Investment Trust (N: FRT)		Partial, Cash	\$50-\$15,000/qtr.; 30 days♦	none	none
312-461-3309	Federal Signal Corp. (N: FSS)		Partial, Cash Only	\$100-\$5,000/qtr.; 45 days	none	none
800-524-4458	Federal-Mogul (N: FMO)		Partial, Cash Only	\$10-\$25,000/yr.; 30 days	SC	none
800-446-2617	FedEx Corp. (N: FDX)	Dir Only ^{\$1,000}	Cash-No Div. Pay	\$100-\$250,000/yr.; 5 days♦	SC, Comm.	none
800-622-6757	Ferro Corp. (N: FOE)		Partial, Cash Only	\$10-\$3,000/mo.; 30 days	none	none
800-368-5948	FFLC Bancorp, Inc. (M: FFLC)		Partial, Cash	\$100-\$100,000/yr.; 30 days♦	none	none
800-866-1340	Fidelity Bancorp (M: FSBI)		Cash Only	\$10-\$3,500/qtr.; 90 days	none	none
800-937-5449	Fidelity Bankshares, Inc. (M: FFIL)		Cash	\$100-\$15,000/qtr.; 90 days	none	none
800-524-4458	Fidelity National Corp. (M: LION)		Partial, Cash Only	\$100-\$50,000/qtr.; 30 days	SC & Comm. (cash)	none
800-837-2755	Fifth Third Bancorp (M: FITB)		Cash Only	\$25-\$2,500/mo.; 30 days	none	none
888-445-6428	FINOVA Group Inc. (The) (N: FNV)	Dir ^{\$500}	Partial, Cash Only	\$50-\$25,000/qtr.; 7 days♦	none	none
800-468-9716	First American Financial Corp. (N: FAF)	Dir ^{\$250}	Cash Only	\$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 Only	\$25-\$3,000/qtr.; 30 days♦	none	none
610-746-7317	First Colonial Group (M: FTCG)		Partial, Cash Only	\$100-\$1,000/qtr.; 90 days	none	Div: 5%; Cash: 5%
800-368-5948	First Commerce Bancshares (M: FCBIB)		Cash Only	\$25-\$500/mo.; 30 days	none	none
800-524-4458	First Commonwealth Financial (N: FCF)	Dir ^{\$500}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	none	Div: 10%
800-468-9716	First Federal Capital Corp. (M: FTFC)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 days	none	none
800-368-5948	First Financial Bancorp (M: FFBC)		Cash Only	\$100-\$5,000/qtr.; 90 days	Comm. (cash)	none
800-368-5948	First Financial Holdings Inc. (M: FFCH)	Dir ^{\$250}	Partial, Cash	\$100-\$5,000/mo.; 7 days♦	none	none
312-461-5545	First Indiana Corp. (M: FISB)		Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-368-5948	First M & F Corp. (M: FMFC)		Partial, Cash Only	\$50-\$5,000/qtr.; 30 days♦	none	none
317-747-1500*	First Merchants Corp. (M: FRME)		Cash Only	\$100-\$2,500/qtr.; 30 days	none	none
800-962-4284	First Midwest Bancorp, Inc. (M: FMBI)		Partial, Cash Only	\$100-\$5,000/qtr.; 30 days	none	none
800-368-5948	First Nat'l Community Bancorp (M: FNCB)		Partial, Cash Only	\$100-\$2,500/qtr.; 90 days	none	Div: 5%; Cash: 5%
800-637-7549	First Northern Capital Corp. (M: FNGB)		Partial, Cash Only	\$25-\$3,000/qtr.; 90 days♦	none	none
800-368-5948	First Savings Bancorp, Inc. (M: SOPN)		Cash Only	\$25-\$3,000/qtr.; 90 days	Comm. (cash)	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.	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 Only: Participants can make optional cash payments without being required to reinvest dividends.	A = American Stock Exchange
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	M = Nasdaq
	O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-756-8200	First Security Corp. (M: FSCO)		Partial, Cash	\$50-\$5,000/mo.; 30 days	none	none
303-234-5300	First State Bancorp. (M: FSNM)		Cash Only	\$100-\$30,000/qtr.; 90 days	none	none
800-468-9716	First Tennessee National Corp. (N: FTN)		Partial, Cash Only	\$25-\$10,000/qtr.; 30 days	none	none
800-347-1246	First Union Corp. (N: FTU)		Cash Only	\$25-\$2,000/mo.; 30 days♦	none	Div: 1%
800-953-2593	First United Corp. (M: FUNC)		Partial, Cash Only	\$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
800-368-5948	First West Chester Corp. (O: FWCC)		Partial, Cash	\$25-\$2,000/mo.; 30 days	none	none
800-637-7549*	Firststar Corp. (N: FSR)		Partial, Cash Only	\$50-\$10,000/qtr.; 30 days♦	none	none
800-736-3402*	FirstEnergy (N: FE)	Dir\$250	Partial, Cash Only	\$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 Corp. (M: FMER)		Cash Only	\$25-\$5,000/qtr.; 90 days	none	none
800-317-4445	Fleet Boston Corp. (N: FBF)		Cash	\$10-\$10,000/qtr.; 30 days	none	none
800-317-4445	Fleming Companies, Inc. (N: FLM)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days	none	Div: 5%
800-352-1121	Florida Progress Corp. (N: FPC)		Partial, Cash Only	\$10-\$100,000/yr.; 30 days	Comm.	none
800-278-4353	Florida Public Utilities Co. (A: FPU)		Partial, Cash Only	\$25-\$2,000/qtr.; 90 days	none	none
800-829-8432	Flowers Industries, Inc. (N: FLO)		Partial, Cash	\$25-\$3,000/mo.; 30 days	none	none
800-622-6757	Flowserve Corp. (M: FLS)		Partial, Cash Only	\$25-\$1,000/qtr.; 90 days	none	none
800-813-2847	Fluor Corp. (N: FLR)		Cash Only	\$100-\$10,000/qtr.; 30 days	SC & Comm. (cash)	none
800-568-3476	FNB Financial Services Corp. (M: FNBF)		Partial, Cash Only	\$25-\$1,000/qtr.; 90 days	none	none
800-356-2017	Foothill Independent Bancorp (M: FOOT)		Partial, Cash Only	\$100-\$10,000/qtr.; 30 days	none	none
800-279-1237	Ford Motor Co. (N: F)	IRA Dir\$1,000	Partial, Cash Only	\$50-\$250,000/yr.; 7 days♦	SC, Comm.	none
888-269-2377	Formula Co. (N: FORM)		Partial, Cash Only	\$100-\$125,000/yr.; 30 days♦	none	none
800-468-9716	Fort James Corp. (N: FJ)		Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-225-2719	Fortune Brands (N: FO)		Partial, Cash Only	\$50-\$15,000/qtr.; 30 days	none	none
800-851-9677	Foster Wheeler (N: FWC)		Cash Only	\$10-\$unlimited; 30 days	none	none
800-213-4314	Four Oaks Fincorp, Inc. (O: FOFN)		Partial, Cash	\$20-\$500/qtr.; 90 days	none	none
888-218-4392	FPL Group, Inc. (N: FPL)		Partial, Cash Only	\$100-\$100,000/yr.; 90 days	none	none
800-257-1770	Franklin Bank (M: FSVB)		Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-524-4458	Franklin Resources, Inc. (N: BEN)		Cash Only	\$100-\$50,000/mo.; 30 days	none	none
800-278-4353	Frontier Insurance Group, Inc. (N: FTR)		Cash-No Div. Pay	\$50-\$10,000/inv.; 7 days♦	SC & Comm. (cash)	none
800-468-9716	Fuller (H.B.) (M: FULL)		Partial, Cash Only	\$25-\$6,000/mo.; 30 days♦	none	Div: 3%
800-626-0255*	Fulton Bank (M: FULT)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none

G

800-368-5948	GA Financial, Inc. (A: GAF)		Cash Only	\$100-\$2,500/qtr.; 90 days	none	none
800-730-6001	Gables Residential Trust (N: GBP)		Partial, Cash	\$200-\$20,000/qtr.; 90 days	none	Div: 2%
800-778-3299	Gannett Co., Inc. (N: GCI)		Partial, Cash Only	\$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 Only	\$25-\$36,000/yr.; 30 days	none	none
404-266-0663	GB&T Bancshares, Inc. (M: GBTB)		Partial, Cash Only	\$25-\$2,500/qtr.; 90 days	none	none
800-524-4458	GenCorp Inc. (N: GY)	Dir\$500	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	none	none
800-786-2543	General Electric (N: GE)	Dir\$250	Cash Only	\$10-\$10,000/week; 7 days♦	SC (cash)	none
888-395-8037	General Growth Properties (N: GGP)	Dir\$200	Partial, Cash	\$50-\$50,000/mo.; 30 days	none	none
800-670-4763	General Mills (N: GIS)		Partial, Cash	\$10-\$3,000/qtr.; 30 days♦	none	none
800-331-9922	General Motors (N: GM)		Partial, Cash Only	\$25-\$unlimited; 7 days♦	none	none
800-568-3476	Genuine Parts Co. (N: GPC)		Cash Only	\$10-\$3,000/qtr.; 30 days	none	none
800-519-3111	Georgia-Pacific Group (N: GP)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days♦	SC	none
800-884-4225	German American Bancorp (M: GABC)		Partial, Cash Only	\$100-\$3,000/qtr.; 90 days	none	none
888-218-2841	Gillette (N: G)	Dir\$1,000	Cash Only	\$100-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-634-5526	Glacier Bancorp, Inc. (M: GBCI)		Cash Only	\$100-\$2,000/qtr.; 90 days	none	none
800-338-9151	Glenborough Realty Trust (N: GLB)	Dir\$250	Cash Only	\$100-\$10,000/trans.; 7 days♦	SC (cash), Comm.	none
800-738-4931	Glimcher Realty Trust (N: GRT)	Dir\$100	Partial, Cash Only	\$100-\$3,000/qtr.; 30 days	none	Cash: 3%
877-425-4259	Global Crossing Ltd. (M: GBLX)		Cash-No Div. Pay	\$25-\$50,000/mo.; 30 days	none	none
800-940-4484	Golden Triangle Industries, Inc. (M: GTIIE)		Cash-No Div. Pay	\$25-\$5,000/mo.; 30 days	SC (cash)	Cash: 2%

* 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
800-524-4458	Goodrich (B.F.) Co. (N: GR)		Cash	\$25-\$1,000/mo.; 30 days	none	none
800-317-4445	Goodyear Tire & Rubber (N: GT)	Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 7 days♦	SC (div), Comm.	none
800-622-6757	Gorman-Rupp Co. (A: GRC)		Cash Only	\$20-\$1,000/mo.; 30 days	none	none
800-263-1310	GPU, Inc. (N: GPU)		Cash Only	\$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 Only	\$25-\$1,000/qtr.; 30 days	none	none
888-835-2869	Gray Communications Systems (N: GCS)		Partial, Cash	\$100-\$10,000/mo.; 7 days♦	Comm. (cash)	none
888-835-2869	Gray Communications Systems (N: GCSB)	Dir ^{\$250}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	Comm. (cash)	none
800-368-5948	Great Southern Bancorp, Inc. (M: GSBC)		Cash Only	\$25-\$2,500/qtr.; 90 days	SC	none
800-468-9716	Greater Bay Bancorp (M: GBBK)		Partial, Cash Only	\$50-\$1,000/mo.; 30 days	none	none
800-851-9677	Green Mountain Power (N: GMP)		Partial, Cash Only	\$50-\$40,000/yr.; 30 days	none	Div: 5%
888-224-2741	Greenpoint Financial (N: GPT)	Dir ^{\$2,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-622-6757	Greif Brothers Corp. (M: GBCOA)		Cash Only	\$100-\$1,000/mo.; 30 days	none	none
800-225-5160	GTE Corp. (N: GTE)	IRA	Partial, Cash Only	\$25-\$100,000/yr.; 30 days♦	SC (div)	none
888-756-3638	Guidant Corp. (N: GDT)	Dir Only ^{\$250}	Cash-No Div. Pay	\$50-\$unlimited; 7 days♦	SC & Comm. (cash)	none

H

800-568-3476	Habersham Bancorp (M: HABC)		Partial, Cash	\$10-\$3,000/qtr.; 90 days	none	none
228-868-4414*	Hancock Holding Co. (M: HBHC)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 days♦	none	none
800-446-2617	Hanna (M.A.) Co. (N: MAH)		Cash Only	\$25-\$3,000/mo.; 30 days	none	none
800-736-3001	Harcourt General (N: H)		Cash Only	\$25-\$2,500/qtr.; 45 days	none	none
800-519-3111	Harland (John H.) Co. (N: JH)	Dir ^{\$500}	Cash Only	\$50-\$250,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-637-7549	Harley-Davidson (N: HDI)		Cash Only	\$30-\$5,000/qtr.; 30 days	none	none
800-851-9677	Harleysville Group, Inc. (M: HGIC)		Cash Only	\$100-\$25,000/yr.; 90 days	none	none
800-313-9450	Harris Corp. (N: HRS)		Cash Only	\$10-\$5,000/qtr.; 30 days♦	none	none
800-526-0801	Harsco Corp. (N: HSC)		Partial, Cash Only	\$10-\$unlimited; 30 days	none	none
800-254-2823	Hartford Financial Services Group (N: HIG)		Partial, Cash Only	\$50-\$5,000/inv.; 7 days	none	none
800-254-2823	Hartford Life, Inc. (N: HLI)		Partial, Cash Only	\$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. (N: HAS)		Cash Only	\$25-\$2,000/mo.; 30 days♦	none	none
808-532-5841*	Hawaiian Electric Ind. (N: HE)	Dir ^{\$250}	Partial, Cash Only	\$25-\$120,000/yr.; 15 days♦	SC (div), Comm.	none
888-216-7206	Health Care REIT (N: HCN)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 days	none	Div: 4%; Cash: 4%
781-575-3400	Healthcare Realty Trust (N: HR)		Partial, Cash Only	\$25-\$5,000/qtr.; 90 days	none	Div: 5%
800-633-4236	Heilig-Meyers Co. (N: HMY)		Cash Only	\$10-\$2,500/mo.; 30 days	none	none
800-253-3399	Heinz (H.J.) (N: HNZ)	Dir ^{\$250}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	none	none
800-237-9980	Hercules, Inc. (N: HPC)		Partial, Cash Only	\$50-\$2,000/mo.; 30 days	SC & Comm. (cash)	none
800-446-2617	Herman Miller, Inc. (M: MLHR)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days♦	SC & Comm. (cash)	none
800-851-4216	Hershey Foods (N: HSY)	IRA Dir ^{\$500}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-286-5977	Hewlett-Packard (N: HWP)		Cash Only	\$50-\$10,000/mo.; 30 days♦	SC, Comm.	none
800-814-0305	Hibernia Corp. (N: HIB)		Partial, Cash Only	\$100-\$3,000/mo.; 30 days	none	Div: 5%
800-829-8432	Highwoods Properties, Inc. (N: HIW)		Partial, Cash Only	\$25-\$20,000/qtr.; 90 days	none	Div: 5%
888-665-9611	Hillenbrand Industries (N: HB)	Dir ^{\$250}	Partial, Cash Only	\$100-\$50,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-577-0177	Home Depot (N: HD)	Dir ^{\$250}	Cash Only	\$25-\$100,000/yr.; 2 days♦	SC, Comm.	none
888-245-0458	Home Properties of NY (N: HME)	Dir ^{\$2,000}	Partial, Cash Only	\$50-\$5,000/mo.; 30 days♦	none	Div: 3%; Cash: 3%
800-730-4001	Homestake Mining Co. (N: HM)		Cash Only	\$25-\$5,000/qtr.; 30 days	SC (cash)	none
800-432-0140	Honeywell International Inc. (N: HON)		Partial, Cash Only	\$25-\$120,000/yr.; 30 days	none	none
800-278-4353	Horizon Financial Corp. (M: HRZB)		Cash Only	\$125-\$3,000/qtr.; 90 days	none	none
877-536-3559	Hormel Foods Corp. (N: HRL)		Cash Only	\$25-\$20,000/qtr.; 30 days♦	none	none
800-426-5523	Hospitality Properties Trust (N: HPT)		Cash	\$0-\$10,000/qtr.; 90 days	none	none

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$book} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$book} : 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 Only: Participants can make optional cash payments without being required to reinvest dividends.	A = American Stock Exchange
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	M = Nasdaq
	O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-730-4001	Houghton Mifflin Co. (N: HTN)		Cash	\$25-\$3,000/qtr.; 45 days	none	none
800-926-2335	Household International, Inc. (N: HI)		Cash Only	\$50-\$5,000/qtr.; 30 days	none	Div: 2.5%
800-426-5523	HRPT Properties Trust (N: HRP)		Cash Only	\$0-\$10,000/qtr.; 90 days	none	none
800-730-4001	HSB Group, Inc. (N: HSB)		Cash	\$10-\$24,000/yr.; 30 days♦	none	none
800-851-9677	Hubbell, Inc. (N: HUBA)		Partial, Cash Only	\$100-\$5,000/qtr.; 30 days	none	none
800-851-9677	Hubbell, Inc. (N: HUBB)		Partial, Cash Only	\$100-\$5,000/qtr.; 30 days	none	none
800-278-4353	Hudson United Bancorp (N: HU)		Cash Only	\$10-\$20,000/qtr.; 30 days♦	none	none
800-246-5761	Huffy Corp. (N: HUF)	Dir ^{\$500}	Partial, Cash Only	\$50-\$100,000/yr.; 5 days♦	SC & Comm. (cash)	none
800-725-0674	Huntington Bancshares Inc. (M: HBAN)		Partial, Cash Only	\$200-\$10,000/qtr.; 90 days♦	none	none

I

800-635-5406*	IDACORP, Inc. (N: IDA)		Partial, Cash Only	\$10-\$15,000/qtr.; 90 days	Comm.	none
800-622-6757	IKON Office Solutions, Inc. (N: IKN)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	Comm.	none
888-829-7424	Illinois Tool Works, Inc. (N: ITW)		Partial, Cash Only	\$100-\$10,000/mo.; 30 days	none	none
800-730-4001	IMPAC Mortgage Holdings, Inc. (A: IMH)		Partial, Cash Only	\$50-\$10,000/mo.; 30 days	Comm.	Div: 5%; Cash: 5%
800-524-4458	Imperial Sugar Co. (A: IHK)		Cash-No Div. Pay	\$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
800-524-4458	IndyMac Mortgage Holdings (N: NDE)		Cash-No Div. Pay	\$50-\$10,000/mo.; 30 days	none	none
800-524-4458	Ingersoll-Rand (N: IR)		Partial, Cash Only	\$10-\$3,000/qtr.; 30 days	none	none
800-942-5909	Innkeepers USA Trust (N: KPA)	Dir ^{\$250}	Cash Only	\$250-\$3,000/inv.; 30 days	none	Div: 4%; Cash: 3%
800-829-8432	Insteel Industries, Inc. (N: IIL)		Cash Only	\$10-\$unlimited; 30 days	none	none
800-298-0146	Intel Corp. (M: INTC)		Cash Only	\$25-\$15,000/mo.; 30 days♦	none	none
212-509-4000	Interchange Financial Services (A: IFC)	IRA Dir ^{\$100}	Cash Only	\$25-\$unlimited; 30 days♦	Comm.	none
888-IBM-6700	International Business Machines (N: IBM)	Dir ^{\$500}	Partial, Cash Only	\$50-\$250,000/yr.; 7 days♦	SC	none
800-524-4458	International Flavors & Fragrances (N: IFF)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-468-9716	International Multifoods Corp. (N: IMC)		Cash Only	\$10-\$60,000/yr.; 30 days	none	none
800-678-8715	International Paper (N: IP)	Dir ^{\$500}	Partial, Cash Only	\$50-\$20,000/yr.; 7 days♦	none	none
201-324-0498	Interpublic Group of Cos. (N: IPG)		Cash Only	\$10-\$3,000/qtr.; 90 days	SC	none
816-860-7761	Interstate Bakeries Corp. (N: IBC)		Cash Only	\$50-\$3,000/qtr.; 30 days	none	none
800-317-4445	Intimate Brands, Inc. (N: IBI)	IRA Dir ^{\$500}	Cash Only	\$100-\$250,000/yr.; 7 days♦	SC, Comm. (cash)	none
800-622-6757	Invacare (N: IVC)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
201-324-0313	Investors Financial Services (M: IFIN)	Dir ^{\$250}	Cash Only	\$100-\$unlimited; 7 days♦	SC & Comm. (cash)	none
800-877-0153*	IPALCO Enterprises Inc. (N: IPL)	Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 15 days♦	Comm.	none
800-937-5449	Iroquois Bancorp, Inc. (M: IROQ)		Partial, Cash	\$25-\$3,000/qtr.; 30 days	none	none
800-254-2823	ITT Industries (N: IIN)	Dir ^{\$500}	Cash Only	\$50-\$10,000/inv.; 7 days♦	none	none

J

800-468-9716	Jacobson Stores Inc. (M: JCBS)		Cash-No Div. Pay	\$10-\$1,000/mo.; 30 days	none	none
800-829-8432	Jameson Inns, Inc. (M: JAMS)		Cash Only	\$100-\$5,000/qtr.; 30 days	none	Div: 5%
800-829-8432	JDN Realty Corp. (N: JDN)		Partial, Cash Only	\$100-\$10,000/qtr.; 90 days	none	Div: 2%
888-213-0965	Jefferson Savings Bancorp, Inc. (M: JSBA)		Partial, Cash	\$100-\$10,000/qtr.; 90 days	none	Cash: 2%
800-829-8432	Jefferson-Pilot Corp. (N: JP)		Cash Only	\$20-\$2,000/mo.; 30 days	none	none
800-328-9033	Johnson & Johnson (N: JNJ)		Partial, Cash Only	\$25-\$50,000/yr.; 30 days♦	none	none
800-828-1489	Johnson Controls (N: JCI)	Dir ^{\$50}	Partial, Cash	\$50-\$15,000/qtr.; 30 days♦	none	none
800-468-9716	Jostens, Inc. (N: JOS)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
717-436-8211*	Juniata Valley Financial Corp. (O: JUVF)		Partial, Cash	\$200-\$1,500/2x/yr.; 180 days	none	none
800-524-4458	Justin Industries, Inc. (M: JSTN)	Dir ^{\$500}	Partial, Cash Only	\$25-\$100,000/yr.; 1 day♦	Comm.	none

K

800-227-0291	Kaman Corp. (M: KAMNA)	Dir ^{\$250}	Cash Only	\$50-\$60,000/yr.; 30 days♦	SC & Comm. (cash)	none
816-860-7781	Kansas City Power & Light (N: KLT)	Dir ^{\$500}	Partial, Cash Only	\$100-\$5,000/mo.; 30 days♦	Comm.	none

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

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
816-860-7787	Kansas City Southern Industries (N: KSU)		Cash-No Div. Pay	\$50-\$5,000/qtr.; 30 days	none	none
800-446-2617	Keithley Instruments (N: KEI)		Partial, Cash Only	\$10-\$4,000/mo.; 30 days♦	none	none
800-323-6138	Kellogg (N: K)		Partial, Cash Only	\$25-\$25,000/yr.; 30 days♦	none	none
312-360-5168	Kellwood Co. (N: KWD)	Dir ^{\$100}	Partial, Cash Only	\$25-\$3,000/mo.; 30 days	none	none
800-829-8259	Kelly Services, Inc. (M: KELYA)	Dir ^{\$250}	Cash Only	\$50-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	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 Corp. (N: KSE)	Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 7 days♦	none	none
718-921-8200	Keystone Financial, Inc. (M: KSTN)		Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
888-816-7506	Kilroy Realty Corp. (N: KRC)	Dir ^{\$750}	Partial, Cash	\$100-\$5,000/mo.; 90 days	none	none
800-730-4001	Kimberly-Clark Corp. (N: KMB)		Partial, Cash Only	\$25-\$3,000/qtr.; 45 days	none	none
800-733-5001	Kimco Realty Corp. (N: KIM)		Cash	\$100-\$25,000/qtr.; 30 days	none	none
800-847-4351	Kinder Morgan, Inc. (N: KMI)		Partial, Cash Only	\$25-\$8,000/qtr.; 7 days♦	none	none
800-336-6981	Kmart Corp. (N: KM)	Dir Only ^{\$250}	Cash-No Div. Pay	\$50-\$100,000/yr.; 2 days♦	SC & Comm. (cash)	none
312-360-5341	Knape & Vogt Manufacturing (M: KNAP)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-758-4672	Knight Ridder Inc. (N: KRI)		Partial, Cash Only	\$25-\$10,000/mo.; 7 days	none	none
800-730-4001	Kollmorgen Corp. (N: KOL)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-829-8432	Kranzco Realty Trust (N: KRT)		Partial, Cash Only	\$100-\$5,000/qtr.; 30 days	none	none

212-936-5100	La-Z-Boy, Inc. (N: LZB)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-937-5449	LabOne, Inc. (M: LABS)		Cash-No Div. Pay	\$25-\$5,000/qtr.; 90 days	none	none
800-884-4225	Laclede Gas Co. (N: LG)		Cash	\$100-\$30,000/yr.; 90 days	none	none
800-937-5449	Lancaster Colony Corp. (M: LANC)		Partial, Cash Only	\$50-\$20,000/yr.; 30 days	none	none
800-829-8432	Lance, Inc. (M: LNCE)		Cash Only	\$10-\$1,000/mo.; 30 days	SC (cash)	none
312-360-5100	LaSalle Hotel Properties (N: LHO)		Cash Only	\$100-\$5,000/mo.; 30 days	none	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 Only	\$50-\$175,000/yr.; 7 days♦	none	none
800-622-6757	LESCO, Inc. (M: LSCO)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-245-7630	LG&E Energy Corp. (N: LGE)		Partial, Cash Only	\$25-\$40,000/yr.; 30 days	none	none
800-524-4458	Libbey Inc. (N: LBV)	Dir ^{\$100}	Partial, Cash Only	\$20-\$5,000/inv.; 7 days♦	Comm.	none
800-944-2214	Liberty Property Trust (N: LRY)	Dir ^{\$1,000}	Partial, Cash Only	\$250-\$7,500/mo.; 30 days♦	none	Div: 3%
800-833-8699	Lilly (Eli) & Co. (N: LLY)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$150,000/yr.; 7 days♦	SC, Comm.	none
800-622-6757	Lilly Industries, Inc. (N: LI)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-317-4445	Limited (The) (N: LTD)		Partial, Cash Only	\$30-\$6,000/qtr.; 45 days	none	none
800-317-4445	Lincoln National Corp. (N: LNC)	Dir ^{\$2,000}	Partial, Cash Only	\$100-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-756-8200	LION Inc. (O: LINC)	Dir ^{\$150}	Cash Only	\$25-\$250,000/yr.; 5 days♦	SC & Comm. (cash)	none
201-324-0313	Liz Claiborne, Inc. (N: LIZ)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days	none	none
800-368-5948	LNB Bancorp, Inc. (M: LNBB)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-519-3111	Lockheed Martin (N: LMT)		Partial, Cash Only	\$50-\$100,000/yr.; 30 days	none	none
888-213-0886	Longs Drug Stores (N: LDG)	Dir ^{\$500}	Partial, Cash Only	\$25-\$5,000/qtr.; 7 days♦	SC, Comm. (cash)	none
201-324-1644	Louisiana-Pacific Corp. (N: LPX)		Cash	\$25-\$12,000/yr.; 30 days	none	none
800-633-4236	Lowe's Cos., Inc. (N: LOW)		Partial, Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-633-4236	LSB Bancshares, Inc. (M: LXBK)		Partial, Cash Only	\$25-\$1,000/qtr.; 90 days	none	none
312-461-3309	LTC Properties, Inc. (N: LTC)		Partial, Cash Only	\$25-\$1,000/mo.; 30 days	Comm. (cash)	none
877-573-3998	Lubrizol Corp. (N: LZ)	Dir ^{\$250}	Partial, Cash Only	\$25-\$10,000/inv.; 7 days♦	SC, Comm.	none
800-937-5449	Luby's Inc. (N: LUB)		Partial, Cash Only	\$20-\$5,000/qtr.; 30 days	none	none
888-582-3686	Lucent Technologies Inc. (N: LU)	IRA Dir ^{\$1,000}	Partial, Cash Only	\$100-\$50,000/inv.; 1 day♦	SC, Comm.	none

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Spec Feat (Special Features) IRA: IRA account Dir ^{\$book} : Sells initial shares directly to public; minimum purchase Dir Only ^{\$book} : Direct purchase plan only—no cash dividends paid; min. purch.	Cash Purchase Min: Minimum investment amount Max: Maximum investment amount over period specified. 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 Only: Participants can make optional cash payments without being required to reinvest dividends. Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	Exchange Key N = New York Stock Exchange A = American Stock Exchange M = Nasdaq O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-524-4458	Lyondell Chemical Co. (N: LYO)		Cash	\$25-\$10,000/qtr.; 90 days	none	none
M						
800-730-4001	M & T Bank Corp. (N: MTB)		Cash Only	\$10-\$1,000/mo.; 30 days♦	SC, Comm.	none
312-360-5100	MacDermid, Inc. (N: MRD)		Partial, Cash Only	\$50-\$unlimited; 90 days	none	none
800-567-0169	Macerich Co. (N: MAC)	Dir ^{\$250}	Partial, Cash Only	\$50-\$250,000/yr.; 7 days♦	none	none
800-317-4445	Mack-Cali Realty Corp. (N: CLI)	Dir ^{\$2,000}	Cash Only	\$100-\$5,000/mo.; 30 days♦	none	none
800-356-6423*	Madison Gas & Electric Co. (M: MDSN)	Dir ^{\$50}	Partial, Cash	\$25-\$25,000/qtr.; 30 days♦	Comm.	none
312-427-2953	Mahaska Investment Co. (M: OSKY)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	none
800-446-2617	Mallinckrodt Inc. (N: MKG)	IRA Dir ^{\$500}	Partial, Cash Only	\$100-\$100,000/yr.; 30 days♦	SC, Comm.	none
800-519-3111	Manitowoc Co. (N: MTW)		Cash	\$10-\$60,000/yr.; 30 days	none	none
800-851-9677	Manpower (N: MAN)		Cash Only	\$25-\$10,000/yr.; 30 days	none	none
800-637-7549	Marcus Corp. (The) (N: MCS)		Partial, Cash Only	\$100-\$1,500/mo.; 30 days	none	none
800-937-5449	Mark IV Industries (N: IV)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	none
800-311-4816	Marriott International, Inc. (N: MAR)	Dir ^{\$350}	Partial, Cash Only	\$25-\$350,000/yr.; 5 days♦	SC, Comm.	none
212-815-2560	Marsh & McLennan Co., Inc. (N: MMC)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	SC	none
800-622-6757	Marsh Supermarkets (M: MARSA)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-622-6757	Marsh Supermarkets (M: MARSB)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-529-3163	Marshall & Ilsley Corp. (N: MI)		Partial, Cash Only	\$25-\$20,000/yr.; 30 days♦	none	none
800-568-3476	Martin Industries (M: MTIN)		Cash-No Div. Pay	\$25-\$6,000/qtr.; 90 days	none	Cash: 5%
800-524-4458	Masco Corp. (N: MAS)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	none
800-730-4001	MASSBANK Corp. (M: MASB)		Partial, Cash	\$50-\$5,000/qtr.; 90 days	none	none
888-909-9922	Mattel Inc. (N: MAT)	Dir ^{\$500}	Cash Only	\$100-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-524-4458	May Dept. Stores Co. (N: MAY)		Partial, Cash Only	\$25-\$unlimited; 1 day	SC	none
800-278-4353	Mayflower Cooperative Bank (M: MFLR)		Cash Only	\$50-\$2,500/qtr.; 90 days	none	none
888-237-0935	Maytag Corp. (N: MYG)		Cash Only	\$25-\$5,000/mo.; 30 days♦	none	none
800-424-5855*	McCormick & Co. (N: MKC)	Dir ^{\$250}	Partial, Cash Only	\$50-\$50,000/yr.; 30 days	none	none
800-446-2617	McDermott International Inc. (N: MDR)	Dir ^{\$500}	Partial, Cash Only	\$50-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-621-7825	McDonald's Corp. (N: MCD)	IRA Dir ^{\$500}	Cash	\$50-\$250,000/yr.; 1 day♦	SC, Comm. (cash)	none
888-201-5538	McGraw-Hill Cos. (N: MHP)	Dir ^{\$500}	Cash Only	\$100-\$10,000/mo.; 7 days♦	none	none
800-414-6280	McKesson HBOC Inc. (N: MCK)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
800-344-9713	MCN Energy Group, Inc. (N: MCN)	IRA Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 7 days♦	none	none
800-813-3324	MDU Resources Group (N: MDU)	Dir ^{\$50}	Partial, Cash	\$50-\$5,000/mo.; 30 days♦	none	none
800-730-4001	Mead Corp. (N: MEA)		Cash Only	\$25-\$6,000/mo.; 30 days	none	none
800-519-3111	Meadowbrook Insurance Group (N: MIG)	Dir ^{\$250}	Partial, Cash Only	\$25-\$50,000/yr.; 7 days♦	none	none
800-278-4353	Medallion Financial Group (M: TAXI)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-426-5523	Medford Bancorp, Inc. (M: MDBK)		Partial, Cash Only	\$100-\$1,000/qtr.; 90 days	none	none
800-937-5449	Media General, Inc. (A: MEGA)		Partial, Cash	\$25-\$5,000/mo.; 30 days	none	Div: 5%
800-730-4001	Meditrust Cos. (The) (N: MT)		Partial, Cash Only	\$100-\$10,000/qtr.; 90 days	none	none
800-468-9716	Medtronic, Inc. (N: MDT)		Cash Only	\$25-\$4,000/mo.; 30 days♦	none	none
800-842-7629	Mellon Financial Corp. (N: MEL)	Dir ^{\$500}	Partial, Cash Only	\$100-\$100,000/yr.; 7 days♦	none	none
800-524-4458	Mercantile Bankshares Corp. (M: MRBK)		Cash	\$25-\$5,000/qtr.; 90 days	none	Div: 5%
800-426-5523	Merchants Bancshares, Inc. (M: MBVT)		Cash Only	\$25-\$2,500/qtr.; 90 days	none	none
888-291-3713	Merck & Co., Inc. (N: MRK)	Dir ^{\$350}	Partial, Cash Only	\$50-\$50,000/yr.; 7 days♦	SC, Comm.	none
800-837-2755	Meridian Diagnostics (M: KITS)		Partial, Cash Only	\$25-\$1,000/mo.; 30 days	SC	none
800-519-3111	Meritor Automotive, Inc. (N: MRA)	Dir ^{\$500}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC, Comm.	none
212-602-8459*	Merrill Lynch (N: MER)		Cash Only	\$50-\$unlimited; 30 days	SC (cash)	none
800-278-4353	Met-Pro Corp. (N: MPR)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$5,000/mo.; 30 days♦	none	Div: 3%
800-278-4353	MetroCorp Bancshares, Inc. (M: MCB)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-730-6001	MGI Properties (N: MGI)		Partial, Cash Only	\$100-\$2,500/qtr.; 90 days	none	Div: 3%; Cash: 3%
800-577-4676	Michaels Stores (M: MIKE)	Dir Only ^{\$500}	Cash-No Div. Pay	\$100-\$2,500/mo.; 30 days	none	none
800-829-8432	Mid-America Apt. Communities (N: MAA)		Partial, Cash Only	\$500-\$10,000/qtr.; 90 days	none	Div: 5%; Cash: 5%
888-540-9878	Mid-State Bancshares (M: MDST)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$5,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-278-4353	Midcoast Energy Resources, Inc. (A: MRS)		Cash Only	\$100-\$5,000/qtr.; 30 days	none	none
800-368-5948	Middlesex Water Co. (M: MSEX)		Partial, Cash	\$25-\$25,000/qtr.; 30 days	none	none

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

Participant Fees

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

Discounts

none: No discounts offered
Div: Discount on shares purchased with reinvested dividends
Cash: Discount on shares purchased with cash purchase

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
888-216-8113	MidSouth Bancorp, Inc. (A: MSL)	IRA Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/qrt.; 7 days♦	none	none
800-426-5754	Milacron, Inc. (N: MZ)		Partial, Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-730-4001	Millipore Corp. (N: MIL)		Cash Only	\$25-\$3,000/qrt.; 90 days	none	none
201-324-0498	Mills Corp. (N: MLS)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days	none	none
800-401-1952	Minnesota Mining & Mfg. (N: MMM)		Cash Only	\$10-\$10,000/qrt.; 30 days♦	none	none
800-535-3056*	Minnesota Power, Inc. (N: MPL)		Partial, Cash Only	\$10-\$100,000/yr.; 30 days♦	none	none
800-468-9716	Modine Manufacturing Co. (M: MODI)	Dir ^{\$500}	Partial, Cash	\$10-\$5,000/mo.; 5 days♦	none	none
800-526-0801	Monmouth Capital Corp. (M: MONM)		Partial, Cash Only	\$500-\$40,000/mo.; 30 days	none	Div: 5%; Cash: 5%
800-526-0801	Monmouth REIT (M: MNRTA)		Partial, Cash Only	\$500-\$1,000/mo.; 30 days	none	Div: 5%; Cash: 5%
800-245-6767*	Montana Power Co. (The) (N: MTP)		Partial, Cash Only	\$25-\$60,000/yr.; 15 days♦	Comm.	none
800-519-3111	Morgan (J.P.) & Co. (N: JPM)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	none
800-622-2393	Morgan Stanley Dean Witter & Co. (N: MWD)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$40,000/yr.; 15 days♦	none	none
800-704-4098	Motorola, Inc. (N: MOT)	Dir ^{\$500}	Partial, Cash Only	\$100-\$120,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-368-5948	Municipal Mortgage & Equity (N: MMA)		Cash	\$100-\$5,000/qrt.; 90 days	none	none
201-324-0498	Myers Industries, Inc. (A: MYE)		Partial, Cash Only	\$50-\$2,500/qrt.; 90 days	none	none
212-936-5100	Mylan Laboratories (N: MYL)		Cash Only	\$50-\$5,000/qrt.; 90 days	none	none
800-368-5948	Mystic Financial, Inc. (M: MYST)		Cash Only	\$100-\$2,500/qrt.; 90 days	none	none

N

800-519-3111	Nabisco Group Holdings Corp. (N: NGH) IRA		Partial, Cash Only	\$100-\$50,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-468-9716	Nash Finch Co. (M: NAFC)		Partial, Cash Only	\$10-\$1,000/mo.; 30 days	none	none
781-575-3100	Nashua Corp. (N: NSH)		Cash-No Div. Pay	\$100-\$5,000/qrt.; 45 days	none	none
888-748-7878*	National Bancorp of Alaska (M: NBAK)		Partial, Cash Only	\$50-\$10,000/qrt.; 30 days	none	none
812-464-9693*	National City Bancshares, Inc. (M: NCBE)		Partial, Cash Only	\$100-\$10,000/mo.; 30 days♦	none	none
800-622-6757	National City Corp. (N: NCC)		Partial, Cash Only	\$50-\$500/mo.; 30 days♦	none	Div: 3%; Cash: 3%
800-524-4458	National Commerce Bancorp. (M: NCBC)		Partial, Cash Only	\$100-\$3,500/mo.; 45 days	none	none
800-568-3476	National Data Corp. (N: NDC)		Cash Only	\$25-\$1,000/qrt.; 30 days	none	none
800-648-8166	National Fuel Gas (N: NFG)	Dir ^{\$1,000}	Partial, Cash	\$100-\$120,000/yr.; 7 days♦	none	none
800-568-3476	National Health Investors (N: NHI)		Partial, Cash	\$100-\$5,000/qrt.; 30 days	none	none
877-342-5674	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
800-317-4445	Nationwide Financial Services (N: NFS)	Dir ^{\$500}	Partial, Cash Only	\$100-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-278-4353	Nature's Sunshine Products (M: NATR)		Cash	\$20-\$20,000/yr.; 30 days	none	none
800-627-2303	NCR Corp. (N: NCR)	Dir Only ^{\$500}	Cash-No Div. Pay	\$25-\$10,000/inv.; 1 day♦	SC & Comm. (cash)	none
800-730-4001	Neiman Marcus Group (N: NMGA)		Cash-No Div. Pay	\$25-\$2,500/45 days; 45 days	none	none
800-730-4001	Neiman Marcus Group (N: NMGB)		Cash-No Div. Pay	\$25-\$2,500/45 days; 45 days	none	none
800-783-4893	New Century Energies, Inc. (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 Only	\$50-\$100,000/yr.; 7 days♦	SC, Comm. (cash)	none
800-817-3955	New Jersey Resources Corp. (N: NJR)		Cash Only	\$25-\$60,000/yr.; 15 days♦	none	none
800-730-6001	New Plan Excel Realty Trust (N: NXL)		Partial, Cash Only	\$100-\$20,000/qrt.; 90 days	none	none
800-414-6280	New York Times Co. (N: NYT)		Partial, Cash	\$10-\$3,000/qrt.; 90 days	none	none
800-317-4445	Newell Rubbermaid Inc. (N: NWL)		Partial, Cash Only	\$10-\$30,000/yr.; 30 days♦	none	none
800-937-5449	Newmil Bancorp (M: NMSB)		Cash	\$100-\$1,000/qrt.; 90 days	none	none
888-200-3169	Newport Corp. (M: NEWP)	Dir ^{\$100}	Cash Only	\$50-\$10,000/inv.; 7 days♦	SC, Comm.	none
800-519-3111	Newport News Shipbuilding (N: NNS)	Dir ^{\$500}	Partial, Cash Only	\$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 Only	\$50-\$5,000/mo.; 30 days	none	none
800-348-6466	NiSource Inc. (N: NI)		Cash	\$25-\$5,000/qrt.; 30 days	none	none
888-213-0965	Nooney Realty Trust, Inc. (M: NRTI)		Cash-No Div. Pay	\$50-\$unlimited; 90 days	SC & Comm. (cash)	none

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$1000} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$1000} : Direct purchase plan only—no cash dividends paid; min. purch.	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	Exchange Key
Partial: Participants can specify a portion of shares for dividend reinvestment and receive cash dividends on remainder.	N = New York Stock Exchange
Cash: Participants can make optional cash payments in addition to reinvesting dividends.	A = American Stock Exchange
Cash Only: Participants can make optional cash payments without being required to reinvest dividends.	M = Nasdaq
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
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
800-317-4445	North Fork Bancorp (N: NFB)		Partial, Cash	\$200-\$15,000/mo.; 30 days	none	none
800-368-5948	Northeast PA Financial Corp. (A: NEP)		Cash Only	\$100-\$1,000/qtr.; 90 days	none	none
800-527-4677*	Northern States Power (N: NSP)		Partial, Cash	\$25-\$10,000/qtr.; 30 days	none	none
800-756-8200	Northrop Grumman Corp. (N: NOC)		Cash Only	\$100-\$1,000/mo.; 30 days	none	none
800-278-4353	Northwest Bancorp, Inc. (M: NWSB)		Cash	\$25-\$5,000/mo.; 30 days	none	none
503-220-2590*	Northwest Natural Gas (M: NWNG)		Partial, Cash Only	\$0-\$50,000/yr.; 30 days	none	none
800-677-6716*	NorthWestern Corp. (N: NOR)	Dir ^{\$500}	Partial, Cash Only	\$10-\$10,000/mo.; 30 days♦	none	none
800-338-8446	NSTAR (N: NST)		Partial, Cash	\$50-\$60,000/yr.; 30 days♦	none	none
800-937-5449	Nucor Corp. (N: NUE)		Partial, Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-278-4353	Nutmeg Federal Savings & Loan (M: NTMG)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-374-5775	NUI Corp. (N: NUI)		Cash Only	\$25-\$60,000/yr.; 7 days♦	none	none

O

800-622-9231	Occidental Petroleum Corp. (N: OXY)		Partial, Cash Only	\$50-\$1,000/mo.; 30 days	none	none
888-216-8114	OGE Energy Corp. (N: OGE)	IRA Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	none	none
800-317-4445	Ohio Casualty Corp. (M: OCAS)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	SC	none
800-937-5449	Old Guard Group, Inc. (M: OGGI)		Partial, Cash Only	\$25-\$2,000/mo.; 30 days	none	none
616-771-5482*	Old Kent Financial Corp. (N: OK)	Dir ^{\$250}	Partial, Cash	\$25-\$25,000/qtr.; 7 days♦	none	none
800-677-1749*	Old National Bancorp (M: OLDB)	Dir ^{\$500}	Cash Only	\$50-\$50,000/yr.; 30 days♦	none	Div: 3%
201-324-0313	Old Republic International Corp. (N: ORI)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-306-8594	Olin Corp. (N: OLN)		Cash Only	\$50-\$5,000/mo.; 30 days	SC, Comm. (cash)	none
800-622-6757	OM Group (N: OMG)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-519-3111	Omega Healthcare Investor (N: OHI)		Partial, Cash Only	\$1000-\$20,000/yr.; 30 days♦	none	Div: 5%
800-317-4445	Omnicare, Inc. (N: OCR)		Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-524-4458	Omnova Solutions Inc. (N: OMN)	Dir ^{\$500}	Partial, Cash	\$50-\$10,000/inv.; 7 days♦	none	none
800-368-5948	One Valley Bancorp, Inc. (N: OV)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days♦	none	none
888-764-5595	ONEOK, Inc. (N: OKE)	IRA Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 5 days♦	none	none
800-664-1259*	Otter Tail Power Co. (M: OTTR)		Partial, Cash	\$10-\$5,000/mo.; 30 days	none	none
800-524-4458	Owens & Minor, Inc. (N: OMI)		Partial, Cash Only	\$25-\$25,000/yr.; 30 days	none	none
800-953-2596	Owens Corning (N: OWC)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$120,000/yr.; 7 days♦	none	none

P

800-368-5948	PAB Bankshares, Inc. (A: PAB)		Partial, Cash Only	\$50-\$5,000/yr.; 90 days	none	none
800-509-5586	Pacific Century Financial Corp. (N: BOH)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days♦	none	none
312-360-5100	Pacific Gulf Properties Inc. (N: PAG)		Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-851-9677	PaineWebber Group (N: PWJ)		Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-633-4236	Pall Corp. (N: PLL)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	none
800-524-4458	Pan Pacific Retail Properties (N: PNP)	Dir ^{\$250}	Cash Only	\$100-\$25,000/qtr.; 90 days♦	none	Div: 2%; Cash: 2%
800-622-6757	Parker-Hannifin Corp. (N: PH)		Cash Only	\$10-\$5,000/mo.; 30 days	none	none
877-588-4124	Parkway Properties Inc. (N: PKY)	Dir ^{\$100}	Partial, Cash Only	\$100-\$10,000/mo.; 30 days♦	none	Div: 3%; Cash: 3%
800-937-5449	Paychex, Inc. (M: PAYX)		Cash	\$100-\$10,000/qtr.; 15 days	none	none
800-626-8729	PECO Energy (N: PE)		Partial, Cash Only	\$0-\$50,000/yr.; 30 days	none	none
800-642-9844	Penney (J.C.) (N: JCP)	Dir ^{\$250}	Partial, Cash Only	\$25-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-730-4001	Pennichuck Corp. (M: PNNW)		Partial, Cash Only	\$100-\$3,000/qtr.; 90 days	none	Div: 5%
717-975-5630	Pennsylvania Commerce Bancorp (M: COBH)		Partial, Cash	\$100-\$5,000/qtr.; 90 days	none	Div: 3%; Cash: 3%
800-278-4353	Pennsylvania REIT (N: PEI)	Dir ^{\$250}	Cash Only	\$250-\$5,000/mo.; 30 days	none	Cash: 1%
888-795-7862*	Pennzoil-Quaker State Co. (N: PZL)		Partial, Cash Only	\$50-\$60,000/yr.; 30 days♦	none	none
800-468-9716	Pentair, Inc. (N: PNR)		Cash Only	\$10-\$3,000/qtr.; 30 days	none	none
800-953-2592	People's Bank (M: PBCT)		Cash Only	\$100-\$10,000/mo.; 30 days	none	none

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Participant Fees

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

Discounts

none: No discounts offered
Div: Discount on shares purchased with reinvested dividends
Cash: Discount on shares purchased with cash purchase

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
334-875-1000*	Peoples BancTrust Co., Inc. (M: PBTC)		Cash Only	\$100-\$2,000/qtr.; 90 days	none	none
800-901-8878*	Peoples Energy Corp. (N: PGL)	Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 15 days♦	none	none
800-937-5449	Pep Boys (N: PBV)		Partial, Cash Only	\$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
800-730-4001	PerkinElmer Inc. (N: PKI)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-733-9393	Pfizer Inc. (N: PFE)	Dir ^{\$500}	Partial, Cash	\$50-\$120,000/yr.; 7 days♦	none	none
800-736-3001	Pharmacia Corporation (N: PHA)	Dir ^{\$250}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC, Comm. (cash)	none
800-279-1240	Phelps Dodge (N: PD)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	Comm. (cash)	none
800-205-8314	Philadelphia Suburban Corp. (N: PSC)	IRA Dir ^{\$500}	Partial, Cash Only	\$50-\$30,000/yr.; 3 days♦	none	Div: 5%
800-442-0077	Philip Morris (N: MO)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days♦	none	none
800-356-0066	Phillips Petroleum Co. (N: P)	Dir ^{\$500}	Cash Only	\$50-\$10,000/mo.; 7 days♦	none	none
800-633-4236	Piccadilly Cafeterias Inc. (N: PIC)		Cash-No Div. Pay	\$100-\$5,000/qtr.; 90 days	none	Div: 5%
800-937-5449	Piedmont Natural Gas (N: PNY)	Dir ^{\$250}	Partial, Cash Only	\$25-\$120,000/yr.; 7 days♦	none	Div: 5%
888-884-8086	Pier 1 Imports Inc. (N: PIR)	Dir ^{\$500}	Cash Only	\$50-\$5,000/mo.; 7 days♦	none	none
800-457-2983*	Pinnacle West Capital Corp. (N: PNW)	Dir ^{\$50}	Partial, Cash Only	\$0-\$150,000/yr.; 15 days♦	Comm.	none
800-622-6757	Pioneer Standard Electronics (M: PIOS)		Partial, Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-648-8170	Pitney Bowes (N: PBI)		Partial, Cash Only	\$100-\$3,000/qtr.; 30 days	none	none
800-278-4353	Pizza Inn, Inc. (M: PZZI)		Partial, Cash	\$25-\$5,000/qtr.; 90 days	none	none
212-936-5100	PMC Capital, Inc. (A: PMC)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	SC (cash)	none
800-982-7652	PNC Financial Services Group (N: PNC)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days♦	none	none
800-730-4001	Polaroid Corp. (N: PRD)		Cash Only	\$10-\$3,000/qtr.; 90 days	SC	none
787-756-3908*	Popular, Inc. (M: BPOP)	Dir ^{\$100}	Partial, Cash Only	\$25-\$10,000/mo.; 30 days	none	Div: 5%
800-633-4236	Post Properties, Inc. (N: PPS)		Cash Only	\$100-\$10,000/mo.; 30 days	none	Div: 5%
312-360-5100	Potlatch Corp. (N: PCH)		Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-527-3726*	Potomac Electric Power (N: POM)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-648-8160	PPG Industries (N: PPG)	Dir ^{\$500}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-345-3085*	PPL Corp. (N: PPL)		Partial, Cash Only	\$0-\$80,000/yr.; 30 days	none	none
800-432-0140	Praxair, Inc. (N: PX)		Partial, Cash Only	\$50-\$24,000/yr.; 30 days	none	none
800-937-5449	Presidential Realty (A: PDLB)		Partial, Cash Only	\$100-\$10,000/qtr.; 30 days	none	Div: 5%
800-793-8940	Prison Realty Trust Inc. (N: PZN)	Dir ^{\$1,000}	Partial, Cash Only	\$50-\$5,000/mo.; 30 days♦	none	Div: 5%; Cash: 5%
800-764-7483*	Procter & Gamble (N: PG)	Dir ^{\$250}	Cash Only	\$100-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-956-3378	ProLogis Trust (N: PLD)	IRA Dir ^{\$200}	Partial, Cash	\$200-\$5,000/mo.; 30 days♦	none	Div: 2%; Cash: 2%
800-524-4458	Protective Life Corp. (N: PL)		Partial, Cash Only	\$25-\$6,000/qtr.; 90 days	none	none
888-269-8845	Providence Energy Corp. (N: PVY)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
800-730-4001	Provident Bankshares Corp. (M: PBKS)		Cash Only	\$100-\$10,000/qtr.; 30 days	none	none
800-317-4445	Provident Financial (N: PVN)	Dir ^{\$500}	Partial, Cash Only	\$50-\$250,000/yr.; 30 days♦	SC, Comm.	none
800-545-4425*	Public Service Co. of NM (N: PNM)	Dir ^{\$50}	Partial, Cash Only	\$50-\$5,000/mo.; 30 days♦	Comm.	none
800-242-0813*	Public Service Enterprise Group (N: PEG)	Dir ^{\$250}	Partial, Cash Only	\$50-\$125,000/yr.; 15 days♦	none	none
800-997-8438	Puget Sound Energy (N: PSD)		Cash Only	\$25-\$100,000/yr.; 7 days	Comm.	none

Q/R

800-278-4353	Quaker Chemical Corp. (N: KWR)		Cash Only	\$300-\$24,000/yr.; 15 days♦	none	none
800-344-1198	Quaker Oats (N: OAT)	Dir ^{\$500}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	SC, Comm. (cash)	none
800-937-5449	Quanex Corp. (N: NX)	Dir ^{\$250}	Partial, Cash Only	\$50-\$10,000/qtr.; 30 days♦	none	none
801-324-5885*	Questar Corp. (N: STR)	Dir ^{\$250}	Partial, Cash Only	\$50-\$100,000/yr.; 30 days	Comm.	none
800-519-3111	R.J. Reynolds Tobacco Holdings (N: RJR)	Dir ^{\$500}	Cash Only	\$50-\$250,000/yr.; 5 days♦	SC, Comm.	none
888-509-5581	Ralston Purina Co. (N: RAL)		Partial, Cash	\$10-\$25,000/yr.; 30 days	none	none
800-432-0140	Rayonier Inc. (N: RYN)		Cash Only	\$50-\$5,000/qtr.; 5 days	SC (cash)	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 ^{\$book} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$book} : 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 Only: Participants can make optional cash payments without being required to reinvest dividends.	A = American Stock Exchange
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	M = Nasdaq
	O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-360-4519	Raytheon Co. (N: RTNB)		Cash Only	\$10-\$25,000/qtr.; 30 days♦	none	none
800-360-4519	Raytheon Co. (N: RTNA)		Cash Only	\$10-\$25,000/qtr.; 30 days	none	none
800-230-2771	Reader's Digest Assn., Inc. (N: RDB)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-230-2771	Reader's Digest Assn., Inc. (N: RDA)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-522-6645	Redwood Empire Bancorp (M: REBC)		Partial, Cash Only	\$100-\$5,000/mo.; 30 days♦	none	none
888-877-2882	Redwood Trust, Inc. (M: RWT)	Dir ^{\$500}	Partial, Cash Only	\$500-\$5,000/mo.; 30 days	none	Cash: 2%
800-524-2879	Regions Financial Corp. (M: RGBK)	Dir ^{\$1,000}	Cash Only	\$25-\$120,000/yr.; 7 days♦	none	none
800-231-6406*	Reliant Energy (N: REI)	IRA Dir ^{\$250}	Cash Only	\$50-\$120,000/yr.; 5 days♦	Comm.	none
800-468-9716	ReliaStar Financial Corp. (N: RLR)		Cash Only	\$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)		Cash	\$10-\$5,000/mo.; 30 days	none	none
816-860-7787	Republic Group (N: RGC)		Partial, Cash Only	\$50-\$10,000/qtr.; 30 days♦	none	none
718-921-8283	Republic Security Financial (M: RSFC)		Partial, Cash Only	\$100-\$10,000/qtr.; 90 days	none	none
800-468-9716	Reynolds & Reynolds Co. (N: REY)		Cash	\$100-\$5,000/mo.; 30 days♦	none	none
800-829-8432	RGC Resources Inc. (M: RGCO)		Cash Only	\$25-\$30,000/yr.; 30 days♦	none	none
800-736-3001	RGS Energy Group, Inc. (N: RGS)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days	none	none
312-360-5100	Rite Aid Corp. (N: RAD)		Cash-No Div. Pay	\$25-\$25,000/yr.; 30 days	none	none
800-468-9716	RLI Corp. (N: RLI)		Cash Only	\$25-\$2,000/mo.; 30 days	none	none
800-991-8947	Roadway Express, Inc. (M: ROAD)	Dir ^{\$250}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-622-6757	Robbins & Myers, Inc. (N: RBN)	Dir ^{\$500}	Partial, Cash Only	\$50-\$5,000/qtr.; 30 days	none	none
800-204-7800	Rockwell International (N: ROK)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-368-5948	Rollins Truck Leasing (N: RLC)		Cash Only	\$25-\$2,500/mo.; 30 days	SC (cash)	none
800-368-5948	Roslyn Bancorp, Inc. (M: RSLN)		Cash Only	\$100-\$5,000/qtr.; 30 days	SC (cash)	none
800-524-4458	Rouse Co. (N: RSE)		Partial, Cash Only	\$50-\$unlimited; 90 days	none	none
800-633-4236	Rowe Cos. (The) (N: ROW)		Cash Only	\$25-\$5,000/mo.; 30 days	none	none
800-988-5238	RPM, Inc. (N: RPM)		Partial, Cash	\$25-\$5,000/mo.; 15 days♦	none	none
800-829-8432	Ruddick Corp (N: RDK)		Cash Only	\$20-\$3,000/mo.; 30 days	none	none
800-568-3476	Russell Corp. (N: RML)		Cash Only	\$50-\$2,000/mo.; 30 days	none	none
781-575-3170	Ryder System, Inc. (N: R)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days	none	none
312-461-4075	Ryerson Tull Inc. (N: RT)		Partial, Cash Only	\$25-\$10,000/mo.; 30 days	none	none

S

800-937-5449	S&T Bancorp, Inc. (M: STBA)		Cash	\$25-\$2,500/mo.; 30 days	none	none
502-625-2456	S.Y. Bancorp, Inc. (A: SYI)		Partial, Cash	\$50-\$5,000/qtr.; 90 days	none	none
888-810-7452	Sanderson Farms, Inc. (M: SAFM)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	SC, Comm.	none
800-937-5449	Sandy Spring Bancorp (M: SASR)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
312-360-5157	Sara Lee Corp. (N: SLE)		Cash	\$10-\$5,000/qtr.; 45 days	none	none
800-351-7221	SBC Communications (N: SBC)	IRA Dir ^{\$500}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-763-5891*	SCANA Corp. (N: SCG)	Dir ^{\$250}	Partial, Cash Only	\$25-\$100,000/yr.; 15 days♦	Comm.	none
800-446-2617	Schawk, Inc. (N: SGK)		Cash Only	\$50-\$100,000/yr.; 7 days♦	none	none
800-432-0140	Schering-Plough Corp. (N: SGP)		Partial, Cash Only	\$25-\$36,000/yr.; 15 days	none	none
800-524-4458	Schnitzer Steel Industries (M: SCHN)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/inv.; 7 days♦	none	none
800-468-9716	Schwab (Charles) Corp. (N: SCH)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days♦	none	none
800-524-4458	Scientific-Atlanta (N: SFA)		Cash Only	\$25-\$40,000/yr.; 30 days	none	none
800-622-6757	Scott Technologies, Inc. (M: SCTT)		Cash-No Div. Pay	\$10-\$5,000/qtr.; 30 days	none	none
800-730-4001	Sea Containers Ltd. (N: SCRA)		Partial, Cash	\$100-\$15,000/qtr.; 90 days	none	Div: 3%
800-368-5948	Seacoast Financial Services (M: SCFS)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days♦	none	none
800-732-7780	Sears, Roebuck & Co. (N: S)	IRA Dir ^{\$500}	Cash Only	\$50-\$150,000/yr.; 7 days♦	SC, Comm.	none
800-278-4353	Second Bancorp, Inc. (M: SECD)		Cash Only	\$50-\$5,000/qtr.; 30 days	none	Div: 5%; Cash: 5%
800-446-2617	Selective Insurance Group (M: SIGI)		Partial, Cash Only	\$100-\$1,000/qtr.; 90 days	none	none
877-536-3549	SEMCO Energy Inc. (N: SEN)	Dir ^{\$250}	Partial, Cash	\$25-\$100,000/yr.; 30 days♦	none	none
877-773-6772	Sempra Energy (N: SRE)	Dir ^{\$500}	Cash Only	\$25-\$150,000/yr.; 7 days♦	none	none
888-834-0744	ServiceMaster Co. (N: SVM)		Partial, Cash Only	\$25-\$25,000/yr.; 30 days	none	none

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Participant Fees

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

Discounts

none: No discounts offered
Div: Discount on shares purchased with reinvested dividends
Cash: Discount on shares purchased with cash purchase

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-633-4236	Shaw Industries (N: SHX)		Cash Only	\$100-\$2,500/mo.; 30 days	none	none
800-524-4458	Sherwin Williams Co. (N: SHW)		Cash	\$10-\$2,000/mo.; 7 days	none	none
800-468-9716	Shoreline Financial Corp. (M: SLFC)		Partial, Cash Only	\$50-\$1,000/qtr.; 30 days	none	Div: 5%
800-662-7575*	Sierra Pacific Resources (N: SRP)	Dir ^{\$250}	Partial, Cash	\$50-\$100,000/yr.; 30 days	Comm. (cash)	none
800-622-6757	SIFCO Industries, Inc. (A: SIF)		Partial, Cash Only	\$20-\$3,000/qtr.; 30 days	none	none
800-969-6714	Simpson Industries Inc. (M: SMPS)		Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-524-4458	Sizeler Property Investors Inc. (N: SIJZ)	Dir ^{\$500}	Partial, Cash Only	\$50-\$20,000/mo.; 30 days♦	SC & Comm. (cash)	Div: 3%; Cash: 3%
888-683-4901	Sky Financial Group (M: SKYF)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days♦	SC & Comm. (cash)	none
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. (N: AOS)		Cash Only	\$0-\$5,000/qtr.; 90 days	none	none
800-637-7549	Smith (A.O.) Corp. (A: SMCA)		Cash	\$0-\$5,000/qtr.; 90 days	none	none
800-942-5909	Smucker (J.M.) (N: SJMA)		Partial, Cash Only	\$20-\$1,500/mo.; 30 days	none	none
800-942-5909	Smucker (J.M.) (N: SJMB)		Partial, Cash Only	\$20-\$1,500/mo.; 30 days	none	none
800-446-2617	Snap-on Inc. (N: SNA)	Dir ^{\$500}	Cash Only	\$100-\$150,000/yr.; 7 days♦	none	none
888-987-6588	Solutia Inc. (N: SOI)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days♦	SC	none
800-633-4236	Sonoco Products Co. (N: SON)	Dir ^{\$250}	Partial, Cash Only	\$10-\$100,000/yr.; 5 days♦	Comm. (cash)	none
800-937-5449	Sonoma Valley Bank (O: SOVY)	Dir ^{\$250}	Cash Only	\$25-\$10,000/inv.; 1 day♦	SC & Comm. (cash)	none
800-851-9677	Sotheby's Holdings, Inc. (N: BID)		Cash-No Div. Pay	\$100-\$5,000/mo.; 30 days	none	none
800-368-5948	South Financial Group, Inc. (M: TSFG)	IRA	Partial, Cash	\$25-\$10,000/mo.; 30 days♦	none	Div: 5%
888-SJI-3100*	South Jersey Industries, Inc. (N: SJI)	Dir ^{\$100}	Cash	\$25-\$100,000/yr.; 90 days	none	Div: 2%; Cash: 2%
800-554-7626*	Southern Co. (N: SO)	Dir ^{\$250}	Partial, Cash Only	\$25-\$150,000/yr.; 15 days♦	none	none
800-851-9677	Southern Financial Bancorp (M: SFFB)		Cash Only	\$100-\$1,000/qtr.; 90 days	none	none
800-368-5948	Southern Michigan Bancorp (O: SOMC)		Cash	\$25-\$5,000/qtr.; 90 days	none	none
800-524-4458	Southern Peru Copper Corp. (N: PCU)		Partial, Cash Only	\$25-\$1,000/mo.; 30 days	none	none
800-736-3001	Southern Union Co. (N: SUG)	Dir ^{\$250}	Cash Only	\$50-\$100,000/yr.; 15 days♦	SC & Comm. (cash)	none
800-205-8317	Southtrust Corp. (M: SOTR)		Partial, Cash Only	\$25-\$10,000/mo.; 30 days	none	none
702-876-7280*	Southwest Gas Corp. (N: SWX)		Partial, Cash Only	\$25-\$100,000/yr.; 15 days♦	none	none
800-278-4353	Southwest Georgia Fin'l Corp. (A: SGB)		Partial, Cash Only	\$5-\$5,000/mo.; 30 days♦	none	none
800-356-2017	Southwest Water Co. (M: SWWC)		Cash Only	\$25-\$3,000/qtr.; 90 days	none	Div: 5%
800-446-2617	Southwestern Energy Co. (N: SWN)	Dir ^{\$250}	Partial, Cash Only	\$25-\$120,000/yr.; 5 days♦	SC, Comm.	none
800-685-4524	Sovereign Bancorp Inc. (M: SVRN)		Partial, Cash	\$50-\$5,000/qtr.; 90 days	none	Div: 5%
800-278-4353	Sovran Self Storage, Inc. (N: SSS)	Dir ^{\$100}	Partial, Cash Only	\$100-\$10,000/mo.; 30 days	none	Div: 2%; Cash: 2%
800-524-4458	Spieker Properties (N: SPK)		Partial, Cash Only	\$10-\$20,000/qtr.; 90 days	SC	none
816-860-7786	Sprint Corp. (FON Group) (N: FON)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days	none	none
888-326-5102	St. Paul Cos. (The) (N: SPC)		Partial, Cash	\$10-\$60,000/yr.; 30 days	none	none
800-829-8432	Standard Commercial Corp. (N: STW)		Partial, Cash Only	\$25-\$3,000/qtr.; 30 days	none	none
800-633-4236	Standard Register (N: SR)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days♦	none	none
800-543-6757	Stanley Works (N: SWK)		Cash Only	\$25-\$5,000/mo.; 30 days	SC (div)	none
800-622-6757	State Auto Financial Corp. (M: STFC)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-426-5523	State Street Corp. (N: STT)		Cash Only	\$100-\$25,000/mo.; 30 days♦	SC	none
800-851-9677	Sterling Bancorp (N: STL)		Partial, Cash Only	\$150-\$4,500/mo.; 30 days	none	none
717-581-6075	Sterling Financial Corp. (M: SLFI)		Cash	\$50-\$1,000/qtr.; 90 days	none	none
816-860-7787	Stifel Financial Corp. (N: SF)		Cash Only	\$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
800-829-8432	Storage USA, Inc. (N: SUS)		Partial, Cash Only	\$50-\$25,000/qtr.; 90 days	none	none
800-278-4353	Strayer Education Inc. (M: STRA)		Cash Only	\$200-\$25,000/yr.; 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 Only	\$300-\$5,000/qtr.; 90 days	none	Div: 3%; Cash: 3%
800-519-3111	Summit Bancorp (N: SUB)		Cash Only	\$10-\$25,000/qtr.; 30 days♦	Comm. (cash)	none
800-829-8432	Summit Properties (N: SMT)	Dir ^{\$100}	Partial, Cash Only	\$100-\$10,000/mo.; 30 days	none	Div: 3%; Cash: 3%

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Spec Feat (Special Features)	Cash Purchase
IRA: IRA account	Min: Minimum investment amount
Dir ^{\$book} : Sells initial shares directly to public; minimum purchase	Max: Maximum investment amount over period specified.
Dir Only ^{\$book} : 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 Only: Participants can make optional cash payments without being required to reinvest dividends.	A = American Stock Exchange
Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.	M = Nasdaq
	O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
570-374-1131*	Sun Bancorp. Inc. (M: SUBI)		Cash Only	\$50-\$10,000/mo.; 10 days♦	none	none
800-888-8494	Sunoco Inc. (N: SUN)	Dir ^{\$250}	Partial, Cash Only	\$50-\$250,000/yr.; 5 days♦	SC & Comm. (cash)	none
800-368-5948	SunSource, Inc. (N: SDP)		Cash Only	\$100-\$2,500/qtr.; 90 days	none	none
800-568-3476	SunTrust Banks Inc. (N: STI)		Partial, Cash	\$10-\$60,000/yr.; 30 days♦	none	none
800-851-9677	Superior Industries Int'l, Inc. (N: SUP)		Partial, Cash Only	\$50-\$5,000/qtr.; 90 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 Only	\$50-\$25,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-278-4353	Sussex Bancorp (A: SBB)		Cash	\$100-\$3,000/qtr.; 90 days	none	Div: 3%
800-503-8903	Synovus Financial Corp. (N: SNV)	Dir ^{\$250}	Partial, Cash Only	\$50-\$250,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-730-4001	Sysco Corp. (N: SYU)		Cash	\$100-\$10,000/mo.; 30 days♦	SC & Comm. (cash)	none

T

888-218-4374	Tandy Corp. (N: TAN)	Dir ^{\$250}	Cash Only	\$50-\$150,000/yr.; 15 days♦	SC & Comm. (cash)	none
781-575-3170	Tanger Factory Outlet Centers (N: SKT)		Partial, Cash Only	\$100-\$25,000/qtr.; 30 days	none	none
800-317-4445	Target Corp. (N: TGT)	Dir ^{\$500}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days♦	SC, Comm.	none
888-877-2889	Taubman Centers, Inc. (N: TCO)	Dir ^{\$250}	Cash Only	\$25-\$25,000/mo.; 7 days♦	SC & Comm. (cash)	none
800-730-4001	TCF Financial Corp. (N: TCB)		Partial, Cash Only	\$25-\$5,000/qtr.; 30 days	SC (cash)	none
800-368-5948	Technitrol Inc. (N: TNL)		Cash	\$50-\$5,000/qtr.; 90 days	none	none
800-650-9222	TECO Energy (N: TE)		Partial, Cash Only	\$25-\$100,000/yr.; 30 days	none	none
800-411-7025	Tektronix (N: TEK)	Dir ^{\$500}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC, Comm.	none
800-278-4353	Teleflex Inc. (N: TFX)		Partial, Cash	\$50-\$2,500/mo.; 30 days	none	none
312-360-5337	Telephone & Data Systems (A: TDS)		Partial, Cash Only	\$10-\$5,000/qtr.; 30 days	none	Div: 5%
800-446-2617	Temple-Inland (N: TIN)		Cash Only	\$25-\$1,000/qtr.; 90 days	none	none
800-524-4458	Tenet Healthcare Corp. (N: THC)		Cash-No Div. Pay	\$10-\$1,000/mo.; 30 days	none	none
800-468-9716	Tennant Co. (M: TANT)		Cash Only	\$50-\$5,000/qtr.; 90 days	none	none
800-519-3111	Tenneco Automotive (N: TEN)	Dir ^{\$250}	Partial, Cash Only	\$25-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-283-9785*	Texaco Inc. (N: TX)	Dir ^{\$250}	Cash Only	\$50-\$120,000/yr.; 10 days♦	Comm.	none
800-828-0812*	Texas Utilities Co. (N: TXU)	Dir ^{\$500}	Partial, Cash Only	\$25-\$100,000/yr.; 7 days♦	none	none
800-519-3111	Textron, Inc. (N: TXT)		Partial, Cash Only	\$25-\$120,000/yr.; 30 days♦	none	none
800-368-5948	Thistle Group Holding Co. (M: THTL)		Cash Only	\$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
800-622-6757	Thomas Industries (N: TII)		Cash Only	\$25-\$3,000/mo.; 30 days	none	none
800-509-5586	Thornburg Mortgage Asset (N: TMA)	IRA Dir ^{\$500}	Partial, Cash Only	\$100-\$5,000/mo.; 30 days	none	Div: 5%; Cash: 5%
781-575-3170	Tidewater Inc. (N: TDW)		Cash Only	\$25-\$5,000/qtr.; 45 days	SC, Comm.	none
800-519-3111	Timber Co. (The) (N: TGP)		Cash Only	\$25-\$5,000/mo.; 30 days♦	SC	none
800-929-6781	Times Mirror Co. (The) (N: TMC)		Partial, Cash Only	\$100-\$10,000/qtr.; 90 days	none	none
800-555-9898	Timken Co. (N: TKR)	Dir ^{\$1,000}	Cash Only	\$100-\$250,000/yr.; 7 days♦	SC & Comm. (cash)	none
800-524-4458	Tompkins Trustco, Inc. (A: TMP)		Cash Only	\$25-\$3,000/qtr.; 30 days	SC (cash)	none
800-446-2617	Torchmark Corp. (N: TMK)		Partial, Cash Only	\$100-\$3,000/45 days; 45 days	SC, Comm.	none
800-468-9716	Toro Co. (The) (N: TTC)		Cash Only	\$10-\$1,000/mo.; 30 days	none	none
800-503-8903	Total System Services, Inc. (N: TSS)	Dir ^{\$250}	Partial, Cash Only	\$50-\$250,000/yr.; 30 days♦	SC & Comm. (cash)	none
800-937-5449	Tredegar Corp. (N: TG)		Partial, Cash	\$25-\$4,000/mo.; 30 days	none	none
800-446-2617	Tribune Co. (N: TRB)	Dir ^{\$500}	Cash Only	\$50-\$120,000/yr.; 5 days♦	SC, Comm.	none
888-439-4986	Tricon Global Restaurants (N: YUM)		Cash-No Div. Pay	\$20-\$5,000/mo.; 30 days	none	none
800-368-5948	Troy Financial Corp. (M: TRYF)		Partial, Cash Only	\$100-\$2,500/qtr.; 90 days	SC (cash)	none
800-446-2617	True North Communications (N: TNO)		Cash	\$0-\$1,000/mo.; 30 days	none	none
518-381-3601*	TrustCo Bank Corp. NY (M: TRST)	Dir ^{\$25}	Cash Only	\$25-\$unlimited; 7 days♦	none	none
216-291-7654*	TRW Inc. (N: TRW)		Cash Only	\$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 Only	\$25-\$10,000/mo.; 30 days	none	none
800-317-4445	Tyson Foods (N: TSN)	Dir ^{\$250}	Partial, Cash Only	\$50-\$unlimited; 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
U						
800-537-0222	U.S. West, Inc. (N: USW)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$100,000/yr.; 7 days◆	SC (div)	none
800-446-2617	U.S. Bancorp (N: USB)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days◆	none	none
800-548-6565*	U.S. Trust Corp. (N: UTC)		Partial, Cash Only	\$30-\$1,000/mo.; 30 days	none	none
800-756-3353	UGI Corp. (N: UGI)		Partial, Cash Only	\$25-\$3,000/qtr.; 30 days	none	none
800-368-5948	Ultramar Diamond Shamrock (N: UDS)		Partial, Cash Only	\$100-\$25,000/yr.; 90 days	none	none
816-860-7891	UMB Financial Corp. (M: UMBF)		Partial, Cash Only	\$50-\$3,000/qtr.; 30 days	none	none
800-773-4862*	UNB Corp. (M: UNBO)		Partial, Cash Only	\$500-\$5,000/mo.; 30 days	none	none
800-950-2377	Unicom Corp. (N: UCM)		Partial, Cash Only	\$25-\$60,000/yr.; 30 days◆	Comm. (cash)	none
717-653-1441	Union National Financial Corp. (O: UNNF)		Cash	\$100-\$1,000/qtr.; 90 days	none	none
800-317-2512	Union Pacific Corp. (N: UNP)		Partial, Cash Only	\$10-\$60,000/yr.; 30 days	none	none
800-900-4548*	Union Planters National Bank (N: UPC)		Partial, Cash Only	\$100-\$2,000/qtr.; 90 days	none	none
800-554-3406	UnionBanCal Corp. (N: UB)		Partial, Cash Only	\$25-\$3,000/qtr.; 90 days	none	Div: 5%
888-269-8845	UniSource Energy Corp. (N: UNS)	Dir ^{\$250}	Cash Only	\$50-\$unlimited; 15 days◆	none	none
800-278-4353	United Bancorp, Inc. (M: UBCP)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 days	none	none
800-756-3353	United Bankshares, Inc. (M: UBSI)		Cash Only	\$25-\$10,000/qtr.; 90 days	none	none
800-368-5948	United Community Financial (M: UCFC)		Partial, Cash	\$100-\$3,000/qtr.; 90 days	none	none
888-237-5723	United Dominion Realty Trust (N: UDR)		Partial, Cash Only	\$50-\$25,000/qtr.; 90 days	none	Div: 5%
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 Only	\$100-\$5,000/mo.; 30 days	none	none
800-969-3371	United Investors Realty Trust (M: UIRT)	Dir ^{\$350}	Partial, Cash	\$350-\$5,000/qtr.; 30 days◆	none	Div: 3%
800-524-4458	United National Bancorp (M: UNBJ)	Dir ^{\$100}	Partial, Cash Only	\$50-\$100,000/yr.; 7 days◆	none	none
800-519-3111	United Technologies (N: UTX)		Partial, Cash Only	\$100-\$120,000/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 Only	\$50-\$100,000/yr.; 7 days◆	SC, Comm.	none
732-906-9227	Unity Bancorp, Inc. (M: UNTY)		Partial, Cash	\$100-\$2,500/qtr.; 90 days	none	none
800-468-9716	Universal Corp. (N: UVV)		Cash Only	\$10-\$1,000/mo.; 30 days◆	none	none
800-637-7549	Universal Foods Corp. (N: UFC)		Partial, Cash Only	\$25-\$1,500/mo.; 30 days	none	none
800-730-4001	Universal Health Realty Inc Tr (N: UHT)		Cash Only	\$25-\$50,000/mo.; 30 days	none	none
215-721-2400	Univest Corp. of Pennsylvania (O: UVSP)		Partial, Cash Only	\$100-\$5,000/qtr.; 90 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	UNUMProvident Corp. (N: UNM)		Partial, Cash Only	\$100-\$60,000/yr.; 30 days	none	none
800-446-2617	Urban Shopping Centers (N: URB)	Dir ^{\$500}	Partial, Cash Only	\$50-\$60,000/yr.; 7 days◆	SC & Comm. (cash)	none
800-730-4001	USBancorp, Inc. (M: UBAN)		Cash Only	\$10-\$2,000/mo.; 30 days	none	none
888-485-2938	USEC Inc. (N: USU)	Dir ^{\$250}	Partial, Cash	\$50-\$250,000/yr.; 7 days◆	SC, Comm. (cash)	none
877-360-5385	USG Corp. (N: USG)	Dir ^{\$500}	Partial, Cash Only	\$100-\$120,000/yr.; 5 days◆	none	none
800-426-5523	USP Real Estate Inv't Trust (M: USPTS)		Cash-No Div. Pay	\$0-\$unlimited; 30 days	Comm. (cash)	none
800-730-4001	UST Inc. (N: UST)		Cash Only	\$10-\$10,000/mo.; 15 days	none	none
412-433-4801	USX-Marathon Group (N: MRO)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days◆	none	Div: 3%; Cash: 3%
412-433-4801	USX-U.S. Steel Group (N: X)	Dir ^{\$500}	Partial, Cash Only	\$50-\$10,000/mo.; 7 days◆	none	Div: 3%; Cash: 3%
800-884-5426	UtiliCorp United (N: UCU)	IRA Dir ^{\$250}	Cash Only	\$50-\$10,000/mo.; 30 days◆	none	Div: 5%
V						
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 Only	\$25-\$75,000/yr.; 7 days◆	none	Div: 5%
800-842-7629	Valspar Corp (N: VAL)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days◆	SC & Comm. (cash)	none

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

Cash-No Div. Pay: Participants can make cash payments; firm is not currently paying a dividend.

Cash Purchase

Min: Minimum investment amount

Max: Maximum investment amount over period specified.

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.

Exchange Key

N = New York Stock Exchange

A = American Stock Exchange

M = Nasdaq

O = Over-the-counter

Telephone	Company (Exchange: Ticker)	Spec Feat	Options	Cash Purchase: Min-Max; Frequency	Participant Fees	Discounts
800-446-2617	Vectren Corp. (N: VVC)		Partial, Cash	\$25-\$50,000/yr.; 30 days♦	none	none
800-519-3111	Venator Group (N: Z)		Cash-No Div. Pay	\$20-\$60,000/yr.; 30 days	none	none
201-324-1225	VF Corp. (N: VFC)		Cash Only	\$10-\$3,000/qtr.; 90 days	SC	none
908-859-9500*	Vista Bancorp, Inc. (M: VBNJ)		Cash	\$100-\$5,000/qtr.; 90 days	SC (div)	none
800-519-3111	Vulcan Materials Co. (N: VMC)		Cash Only	\$10-\$60,000/yr.; 30 days	SC, Comm.	none

W

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}	Cash Only	\$50-\$150,000/yr.; 1 day♦	SC & Comm. (cash)	none
888-368-7346	Walgreen Co. (N: WAG)	Dir ^{\$50}	Cash Only	\$50-\$60,000/yr.; 7 days♦	SC & Comm. (cash)	none
818-553-7200*	Walt Disney Co. (N: DIS)	Dir ^{\$1,000}	Cash	\$100-\$250,000/yr.; 5 days♦	SC & Comm. (cash)	none
800-446-2617	Warner-Lambert Co. (N: WLA)	Dir ^{\$250}	Partial, Cash Only	\$50-\$unlimited; 5 days♦	SC, Comm.	none
888-269-8845	Washington Gas Light Co. (N: WGL)		Cash	\$25-\$20,000/qtr.; 30 days	Comm.	none
800-234-5835	Washington Mutual, Inc. (N: WM)		Cash Only	\$50-\$10,000/qtr.; 30 days♦	none	none
800-278-4353	Washington REIT (N: WRE)	IRA	Partial, Cash	\$100-\$25,000/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 Only	\$50-\$100,000/yr.; 7 days♦	SC & Comm. (cash)	none
877-424-1980	Wausau-Mosinee Paper Corp. (N: WMO)		Partial, Cash Only	\$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
800-550-4689	Weingarten Realty Investors (N: WRI)	Dir ^{\$500}	Cash Only	\$100-\$25,000/mo.; 30 days♦	none	none
800-937-5449	Weis Markets, Inc. (N: WMK)		Partial, Cash Only	\$10-\$3,000/qtr.; 90 days	none	none
800-468-9716	Wells Fargo & Co. (N: WFC)	Dir ^{\$250}	Partial, Cash Only	\$25-\$10,000/mo.; 7 days♦	SC, Comm.	none
800-278-4353	Wendy's International, Inc. (N: WEN)		Partial, Cash Only	\$20-\$20,000/yr.; 30 days♦	none	none
800-837-2755	WesBanco, Inc. (M: WSBC)		Cash Only	\$10-\$5,000/qtr.; 90 days♦	none	none
800-937-5449	West Pharmaceutical Services (N: WST)		Cash Only	\$50-\$5,000/mo.; 30 days	none	none
877-588-4258	Westamerica Bancorporation (M: WABC)		Cash Only	\$100-\$3,000/mo.; 30 days	none	none
413-747-1470*	Westbank Corp. (M: WBKC)	IRA	Cash	\$0-\$10,000/qtr.; 90 days	none	none
800-634-5526	WesterFed Financial Corp. (M: WSTR)		Cash Only	\$100-\$2,500/qtr.; 90 days	none	none
888-200-3165	Western Digital Corp. (N: WDC)	Dir Only ^{\$250}	Cash-No Div. Pay	\$25-\$10,000/inv.; 1 day♦	SC & Comm. (cash)	none
800-356-2017	Western Properties Trust (A: WIR)		Cash Only	\$500-\$5,000/qtr.; 90 days	none	none
800-527-2495*	Western Resources, Inc. (N: WR)	Dir ^{\$250}	Cash Only	\$50-\$10,000/mo.; 15 days♦	none	Div: 2%; Cash: 2%
800-432-0140	Westvaco Corp. (N: W)	Dir ^{\$250}	Partial, Cash Only	\$25-\$5,000/qtr.; 7 days♦	none	none
800-561-4405	Weyerhaeuser Co. (N: WY)		Partial, Cash Only	\$100-\$25,000/qtr.; 30 days	SC, Comm. (cash)	none
800-446-2617	Whirlpool Corp. (N: WHR)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$250,000/yr.; 7 days♦	SC, Comm.	none
800-446-2617	Whitman Corp. (N: WH)	Dir ^{\$250}	Partial, Cash Only	\$50-\$120,000/yr.; 7 days♦	SC, Comm.	none
800-432-0140	Whitney Holding Co. (M: WTNY)		Cash Only	\$50-\$5,000/qtr.; 90 days	none	none
800-999-9867	Wilmington Trust Co. (N: WL)		Partial, Cash Only	\$10-\$5,000/qtr.; 30 days♦	none	none
888-822-5593	Winn-Dixie Stores, Inc. (N: WIN)		Partial, Cash Only	\$10-\$10,000/mo.; 30 days♦	none	none
800-633-4236	Winston Hotels, Inc. (N: WXH)	Dir ^{\$250}	Partial, Cash	\$100-\$10,000/mo.; 7 days♦	none	Cash: 5%
800-558-9663	Wisconsin Energy Corp. (N: WEC)	Dir ^{\$50}	Cash Only	\$25-\$50,000/qtr.; 15 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
800-278-4353	Woodward Governor Co. (M: WGOV)		Cash Only	\$25-\$1,000/qtr.; 90 days	none	none
800-730-4001	Worthington Industries (N: WOR)		Partial, Cash Only	\$50-\$5,000/mo.; 30 days♦	none	none
800-236-1551*	WPS Resources Corp. (N: WPS)	Dir ^{\$100}	Cash Only	\$25-\$100,000/yr.; 30 days	none	none
800-446-2617	Wrigley (Wm. Jr.) Co. (N: WWY)		Cash	\$50-\$5,000/mo.; 30 days	none	none

X/Y/Z

800-828-6396	Xerox Corp. (N: XRX)		Partial, Cash Only	\$10-\$5,000/mo.; 30 days	none	none
800-278-4353	York Financial Corp. (M: YFED)		Partial, Cash Only	\$25-\$2,500/qtr.; 90 days♦	none	Div: 10%
800-437-6726	York International Corp. (N: YRK)	Dir ^{\$1,000}	Partial, Cash Only	\$100-\$10,000/mo.; 7 days♦	SC (cash)	none
801-524-4624	Zions Bancorp (M: ZION)		Partial, Cash Only	\$10-\$5,000/qtr.; 90 days	none	none

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

Discounts

none: No discounts offered
Div: Discount on shares purchased with reinvested dividends
Cash: Discount on shares purchased with cash purchase