

INVESTOR SERVICES PROGRAM FEES

Annual account fee	No charge
Enrollment fee	No charge
Reinvestment of quarterly dividend	No charge
Purchase of shares with initial investment	\$5.00
Purchase of shares with additional investments	No charge
Purchase of shares with additional investments via automatic debit of bank account	No charge
Transfer shares as gift	No charge
Custody services/certificate safekeeping	No charge
Withdrawal or certificate issuance	No charge
Sale of shares	\$15.00
Termination fee - issue certificate	No charge
Termination fee - sell shares	\$15.00
Trading fees for purchases and sales	\$.12 per share
Original or current year duplicate statement	No charge
Duplicate statement - prior year	\$20.00
Bounced checks or rejected automatic debit of bank account	\$50.00

Dow Jones & Company
Effective date: April 1, 1998
The Chase Manhattan Bank
Program Administrator