

Include in upper right-hand corner of Supplement itself
(as filed via EDGAR, not when
used with a prospectus) the following:

"Filed pursuant to Rules 424(c) and 424(b)(3)"

Prospectus supplement dated June 10, 1996
to prospectus dated January 2, 1996

All references to First Interstate Bank are hereby
changed to FIRST CHICAGO TRUST COMPANY,
P.O. Box 2598, Jersey City, NJ 07303-2598. The fee
payable to First Chicago Trust Company upon each
sale of shares from plan accounts is now \$10.00,
deducted from the sale proceeds.