FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL								
OMB Number:	3235-0287							
Estimated average burden								

0.5

Self and

Son Joint Tenants Self and Daughter

Joint
Tenants
Self and
Daughter

Joint Tenants

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hours per response:

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

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1. Name and Address of Reporting Person*  VERNEUILLE JANET T					Name <b>and</b> Ticker		,			tionship of Reporting Person(s) to Issuer all applicable) Director 10% Owner				
(Last) P O BOX 3005	(First) (Middle)				of Earliest Transact 2003	ion (Mo	nth/Da	ay/Year)	X	Officer (give title Other (specify below) Senior Vice President & CFO				
(Street) BRIDGEHAME		11932		4. If Amendment, Date of Original Filed (Month/Day/Year)							idual or Joint/Group Filing (Check Applicable  Form filed by One Reporting Person  Form filed by More than One Reporting  Person			
(City)	(State)	(Zip)  Table I - Non	-Derivat	ive Se	curities Acqui	ired, [	Disp	osed of, o	r Bene	ficially	Owned			
			2. Transaction Date (Month/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Disposed Of 5)			5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership	
						Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)		(Instr. 4)	
Common			12/24/2	2003		M		1,500	A	\$18.8	4,247	D		
Common			12/24/2	2003		M		1,500	A	\$16.5	2,749	I	Husband	
Common			12/23/2	2003		F		1,475	D	\$35.3	2,772	D		

## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code (	saction of		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Stock Option	\$18.8	12/23/2003		M			1,500	(3)	01/16/2012	Common Stock	1,500	\$0.00	7,500	D	
Stock Option	\$16.5	12/23/2003		M			1,500	(3)	01/17/2011	Common Stock	1,500	\$0.00	6,000	D	

## **Explanation of Responses:**

- 1. On January 16, 2002, 540 Shares were awarded under the Equity Incentive Plan, vesting 180 on January 16, 2003 and 180 on each anniversary thereafter conditioned on continued service at the time of vesting. Of the 180 shares vested on January 16, 2003, 60 shares are included in the directly owned common stock above and an additional 120 shares are included in the beneficially owned common stock above.
- 2. On January 15, 2003, 540 Shares were awarded under the Equity Incentive Plan, vesting 180 on January 15, 2004 and 180 on each anniversary thereafter conditioned on continued service at the time of vesting.
- 3. Immediate

Common

Common

Common

Common(Restricted)(1)(2)

Janet T. Verneuille

12/24/2003

\*\* Signature of Reporting Person

Date

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1,080

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- \* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.	