FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL							
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Name and Address of Reporting Person* VERNEUILLE JANET T					ker or Trad]			ationship ationship all applic Directo	cable)	g Person(s)		
(Last) (First) (Middle) 1103 MILLSTONE ROAD		3. Date of Earliest Transaction (Month/Day/Year) 11/07/2003					X	Officer (give title Other (specify							
(Street) SAG HARBOR NY 11963	4.	If Ame	endmer	nt, Date	of Original	Filed	(Month/Da	ay/Year)		6. Indi Line) X	Form f	iled by One	Filing (Chec Reporting F e than One I	Person	
(City) (State) (Zip)											Persor	1			
1. Title of Security (Instr. 3)		action		quired, Disposed of, or Benefic 3.			ed (A) o	or 5. Amount of		6. Ownershi Form: Direc (D) or Indire (I) (Instr. 4)	t of Ir ct Ben Owi	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
					Code	V	Amount	(A) or (D)	Pric	е	Transaction(s) (Instr. 3 and 4)			(III)	su. 4)
Common	11/07/20	03			M		750	A	\$14	4.67	2,	747	D		
Common	11/07/20	03			M		750	A	\$14	4.67	1,	249	I	Hu	sband
Common											1	.38	I	Soi	If and n Joint nants
Common											1	38	I	Da: Joi	If and ughter nt nants
Common											1	38	I	Da Joi	lf and ughter nt nants
Common (Restricted) ⁽¹⁾⁽²⁾⁽³⁾											1,	080	D		
Table II - D (e	erivative e.g., puts										wned				
1. Title of Derivative Security 1. Title of Derivative Security 1. Title of Derivative Security 2. Conversion Date Execution Date (Month/Day/Year) 3. Transaction Date Execution Date (Month/Day/Year) 4. Transaction Date (Month/Day/Year) 5. Transaction Date (Month/Day/Year) 6. Transaction Date (Month/Day/Year) 6. Transaction Date (Month/Day/Year)	ate, Trans	4. Transaction Code (Instr.		5. Number 6.		Date Exercisable and xpiration Date fonth/Day/Year)		7. Title and Amount of Securities Underlying Derivative Secu (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)		9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Ownershi Form: Direct (D) or Indirec (I) (Instr. 4	ship of B (D) Of rect (I	1. Nature if Indirect seneficial bwnership instr. 4)
	Code	v	(A)	(D)	Date Exercisabl		xpiration ate	Title	Amour or Number of Shares	er					
Stock Options \$14.67 11/07/2003	М			1,500	(4)	0:	1/15/2008	Common Stock	9,00	0	(5)	9,000	D		

Explanation of Responses:

- 1. On January 17, 2001, 540 Shares were awarded under the Equity Incentive Plan, vesting 180 on January 17, 2002 and 180 on each anniversary thereafter conditioned on continued service at the time of vesting. Of the 360 shares vested on January 17, 2002 and 2003, 120 shares are included in the directly owned common stock above and an additional 240 shares are included in the beneficially owned common stock above.
- 2. 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
- 3. 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.
- 4. Immediate
- 5 Various

Janet T. Verneuille

11/10/2003

** Signature of Reporting Person

Date

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.