

Common Stock (Dividend Reinvestment)						1,021	I	Daughter (Janice)	
Common Stock						600	I	Daughter (Jennifer)	
Common Stock (Dividend Reinvestment)						1,040		Daughter (Jennifer)	
Common Stock (Street Account)	12/26/02			2,000	A	2,000	13,473	I	Family Trust-See Explanation

FORM 4 (continued)

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (mm/dd/yy)	3A. Deemed Execution Date if any (mm/dd/yy)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (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 of Direct (D) or Indirect (I) Ownership (Instr. 4)	11. Nature of Direct or Beneficial Ownership (Instr. 4)
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Explanation of Responses:

Note: Has voting power of nine (9) family trusts totaling 13,473 shares. This includes 2,000 shares transferred as of 12/26/02. All Trust accounts are held in street name. Also transferred 600 to a Grandson and disclaims beneficial ownership. Stock is held in street name. 2,000 + 600 = 2,600 shares transferred.

/s/ M.F. Reynolds, Power of Attorney For
Jeffries Shein

December 26, 2002

**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.