CALLAHAN TIMOTHY J

Form 4

February 27, 2003

FORM 4

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

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1. Name and Ad Callahan Timo			me and Tio		Per	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)							
(Last) 4800 Cox Road	of Reporting Person,					tement for h/Day/Year 03	10 X	Director % Owner Officer (give title below) ther (specify below)					
								enior Vice resident					
(Street) Glen Allen, VA 23060							Date	5. If Amendment, Date of Original (Month/Day/Year)		7. Individual or Joint/Group Filing Check Applicable Line) K Form filed by One Reporting			
							(WIOII	ui/Day/Tear)	Per	Person Form filed by More than One Reporting Person			
(City) (State) (Zip)	T	able	I Non-I)eriva	tive Secur	ities Acquired, I	Disposed of, or Beneficially Owned				
1. Title of 2. Trans- 2A. Deemed Execution Date, (Month/ Day/ if any			3. Transaction Code (Instr. 8		4. Securition Dispose (Instr. 3, 4	d of (I		5. Amount of Securities Beneficially Owned Follow-		Direct (D)	7. Nature of Indirect Beneficial Ownership		
	Year)	(Month/Day/ Year)	Code	V	Amount	(A) or (D)	Price	ing Reported Transactions(s) (Instr. 3 & 4)		(I) (Instr. 4)	(Instr. 4)		
Common Stock	02/20/03		M		12,000	A	\$8.3125		31,653	D			
Common Stock	02/20/03(1)		F		8,080	D	\$16.51		23,573	D			

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

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially **Owned**

(e.g., puts, calls, warrants, options, convertible securities)

_	(cig.) pars, carrie, warrants, options, convertible securities,												
	1. Title of	2. Conver-	3. Trans-	3A.	4.	5. Number	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Natu	
Ì	Derivative	sion or	action	Deemed	Trans-	of	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indire	
	Security	Exercise	Date	Execution	action	Derivative	Date	Underlying	Security	Securities	ship	Beneficia	
		Price of	'	Date,	Code	Securities	(Month/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownersh	
	,	1 '	1 '	1 '	1 '	1 '	1	1	1 '	1 '	1 '	1 /	

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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(Instr. 3)		Day/ Year)	`	(Instr. 8)		Acquired (A) or Disposed of (D) (Instr. 3, 4		Year)		(Instr. 3 & 4)			Owned Following Reported Transaction(s) (Instr. 4)		(Instr. 4)
				Code	_	- í	/	Exer-cisable	Expira- tion Date		Amount or Number of Shares			(I) (Instr. 4)	
Stock Option	\$8.3125	02/02/03		M		12,	000	02/02/01		Common Stock	12,000	\$16.51	39,000	D	

Explanation of Responses:

(1) Exchange existing shares to pay taxes and option costs for stock option exercise

By: /s/ <u>Timothy J. Callahan</u> <u>2/20/03</u>
Date

**Signature of Reporting Person

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

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^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).