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CARNEAL DREW ST J

Form 4

January 30, 2003

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

Filed By Romeo and Dye's Section 16 Filer www.section16.net

1. Name and Add Carneal Drew S			me and Tic		P	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)							
(Last) (First) (Middle) 4800 Cox Road				rting	ntification I g Person, voluntary)	Numbe	Mo	Statement for onth/Day/Year 9/03	<u>X</u>	Director			
									enior Vice resident				
(Street) Glen Allen, VA 23060							Da	5. If Amendment, Date of Original (Month/Day/Year)		7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City)	(State) (Zip)	Т	able	I Non-D)erivat		sposed of, or Beneficially Owned					
1. Title of 2. Trans- 2A. Deemed				- lode	4. Securities (A) or Disp (Instr. 3, 4	es Acqı oosed o	uired	5. Amount of Securities Beneficially	_ 25 p 350	6. Owner- ship Form:	7. Nature of Indirect Beneficial		
	(Month/ Day/	if any (Month/Day/ Year)	(Instr. 8 Code	V	Amount	(A) or (D)	Price	Owned Following Reported Transactions(s) (Instr. 3 & 4)		or Indirect (I) (Instr. 4)	Ownership (Instr. 4)		
Common Stock	1/29/03		A		1,125	A	\$0)	36,053	D			
Common Stock	1/29/03		A		1,013	A	\$()	37,066	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)

		-	87 I			,		,			
1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature
Derivative	sion or	Trans-	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect
Security	Exercise	action	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial
	Price of	Date	Date,	Code	Derivati	(MeIonth/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership

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

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(Instr. 3)	(Month/ Day/	`	(Instr. 8)	A (A D of	Securitic¥ear) Acquired (A) or Disposed of (D) (Instr. (3, 4 &				(Instr	: 3 & 4)	Following Reported Transaction(s) (Instr. 4)	of Derivative Security: Direct (D) or Indirect (I)	(Instr. 4)
			Code	5) V (A) A) (I		Exer-cisable	Expira- tion Date		Amount or Number of Shares		(Instr. 4)	

Explanation of Responses:

By: /s/ Drew St. J. Carneal

1/29/03

Date

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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^{**}Signature of Reporting Person

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