FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

vasimigton	i, D.O. 2004	•	

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 or Section 30(h) of the Investment Company Act of 1940

OWR APPRO	VAL								
OMB Number:	3235-0287								
Estimated average burden									
hours per response:	0.5								

1. Name and Address of Reporting Person* <u>CASTINO ALFRED</u>																5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title Other (specify)					
(Last)	(F NNIS PAR	irst)		(Middle)			Date 6		iest Tran	saction (M	onth/l	Day/Year)	, 	below)	Officer (give title below) Sr, VP and CFO						
(Street) SAN RAFAEL CA 94930						4.	4. If Amendment, Date of Original Filed (Month/Day/Year)									6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting					
(City) (State) (Zip)																Person	l				
			Tak	ole I - No	n-Deri	ivativ	e Se	curit	ties Ad	quired,	Dis	posed of	f, or Be	nef	iciall	y Owned					
1. Title of Security (Instr. 3)					2. Transaction Date (Month/Day/Yea		ay/Year) if		Execution Date, ay/Year) if any		Code (Transaction Disposed Code (Instr. 5)		Securities Acquired (A) or sposed Of (D) (Instr. 3, 4 and			5. Amount of Securities Beneficially Owned Following Reported		6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	: Direct 0 · Indirect E str. 4) 0	7. Nature of Indirect Beneficial Ownership (Instr. 4)
										Code	v	Amount	(A) o (D)	r P	rice	Transact (Instr. 3	tion(s)			,iii3ti. 4)	
Common	Stock				06/1	4/200)4			M		10,000	A	5	\$12.72	2 10,	,000		D		
Common	Stock				06/1	4/200)4			S		700	700 D		\$38	9,3	300	D			
Common	Stock				06/1	4/200)4		S		1,073	1,073 D \$		\$38.01 8,2		227		D			
Common	Stock				06/1	4/200)4			S		1,000	1,000 D \$		\$38.02	02 7,227		D			
Common	Stock				06/1	06/14/2004			04			200 D \$		\$38.03	38.03 7,02			D			
Common	Stock				06/1	4/200)4			S		400	400 D S		\$38.04	6,627		D			
Common	Stock				06/1	4/200)4			S		763 D			\$38.05		864		D		
Common	Stock				06/1	4/200)4			S		100	D		\$38.06	5,	5,764		D		
Common	Stock				06/1	4/200	14			S		100	D		\$38.07	7 5,0	5,664		D		
Common	Stock				06/1	4/200	14			S		200	D		\$38.08	3 5,4	5,464		D		
Common	Stock				06/1	4/200)4			S		100	D		\$38.09	5,3	364	D			
Common	Stock				06/1	4/200	14			S		669	D		\$38.1	4,0	695		D		
Common	Stock				06/1	4/200	14			S		1,177	D		\$38.11	1 3,	518	D			
Common	Stock				06/1	4/200	4		S		1,218 D			\$38.12		2,300		D			
Common	Stock				06/1	14/2004		4		S		100 D \$		\$38.13		2,200		D			
Common	Stock				06/1	14/2004		1		S		100	100 D \$3		\$38.14	4 2,100		D			
Common	Stock				06/14/2004		14			S		100 D		!	\$38.19	19 2,000			D		
			•									osed of, convertib				Owned					
1. Title of Derivative Security (Instr. 3) 2. Conversion or Exercise Price of Derivative Security (Instr. 3) 3. Transaction Date (Month/Day/Year) (Month/Day/Year) 3A. Deemed Execution Date, if any (Month/Day/Year)		4. Transa	ransaction Code (Instr.		5. Number 6. ion of Ex		Date Exercisals (piration Date lonth/Day/Year)		7. Title an Amount of Securitie Underlyin Derivativ	7. Title and Amount of Securities Underlying Derivative Sec (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)		e Owner Form: Direct or Indi g (I) (Ins	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)					
						Code	v	(A)	(D)	Date Exercisab		Expiration Date	Title	or Nu of	nount mber ares						
Incentive Stock Options (right to buy)	\$12.72	06/14	4/2004			M			2,000	09/26/2003	(1)	09/26/2012	Common Stock	2,	,000	\$0	29,44	4	D		

	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 (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (8)		of Deri Sec Acq (A) o Disp of (I	osed D) tr. 3, 4	6. Date Exerci Expiration Dat (Month/Day/Ye	е	7. Title and Amount of Securities Underlyind Derivative (Instr. 3 ar	f g Security	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 Expiration Date		Expiration Date	Title	Amount or Number of Shares							
Non- Qualified Stock Options (right to buy)	\$12.72	06/14/2004		М			8,000	09/26/2003 ⁽²⁾	09/26/2012	Common Stock	8,000	\$0	80,556	D	

Explanation of Responses:

- 1. The option vests in four equal annual installments of 7,861 each beginning on 09/26/2002.
- 2. The option vests in four equal annual installments of 22,139 each beginning on 09/26/2002.

Nancy R. Thiel, Attorney-infact for Alfred J. Castino

06/16/2004

** 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.