## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

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

OMB APPROVAL

OMB Number: 3235-0287

Estimated average burden hours per response: 0.5

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

1. Name and Address of Reporting Person* BERTELSEN MARK A																of Reporting Pers cable) r		on(s) to Issu 10% Ow	
(Last) 111 MCI	(F	,	(Middle)			3. Date of Earliest Transaction (Month/Day/Year) 11/23/2004										(give title	Other (spelow)		pecify
(Street) SAN RAFAEL 94903				4.1	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 Person					
(City)	(S	tate)	(Zip)																
1. Title of Security (Instr. 3) 2. Tran				saction /Day/Ye	ear)	2A. Deemed Execution Date, if any (Month/Day/Year)		Transaction Disposed Code (Instr. 5)			ties Acqui	red (A) or	or 5. Amou and Securiti Benefici		nt of s ally following	Form (D) o	: Direct c r Indirect E str. 4) C	. Nature of Indirect Beneficial Ownership Instr. 4)	
										v	Amount	(A) (D)	Price		Transact (Instr. 3 a	tion(s)			1130.4)
Common Stock			11/2	/23/2004				М		20,00	0 A	\$17.	.75	22,	,556		D		
Common Stock			11/2	/23/2004				S		3,900	3,900 D		.2 18		3,656		D		
Common Stock			11/2	/23/2004				S		16,10	16,100 E		.25	5 2,556		5 D			
		-	Table II -								osed of, converti			у О	wned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deeme Execution if any (Month/Day	Date,	4. Transaction Code (Instr 8)		of Deri Sec Acq (A) o Disp	umber vative urities uired or oosed O) (Instr. and 5)	6. Date Expirati (Month/	on Dat		7. Title and Amo of Securities Underlying Derivative Secu (Instr. 3 and 4)		D	Price of erivative ecurity nstr. 5)	9. Number derivative Securities Beneficial Owned Following Reported Transactio (Instr. 4)	e s lly	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	e V	(A)	(D)	Date Exercis		Expiration Date	Title	Amount or Number of Shares						
Non- Qualified Stock Option (right to	\$17.75	11/23/2004			М			20,000	06/22/2	003	06/22/2010	Commor Stock	20,000	)	\$0.000	0		D	

**Explanation of Responses:** 

Nancy R. Thiel, Attorney-infact for Mark A. Bertelsen

11/24/2004

\*\* Signature of Reporting Person Date

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

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.

 $<sup>^{\</sup>star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

<sup>\*\*</sup> Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).