FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OMB APP     | ROVAL     |
|-------------|-----------|
| OMB Number: | 3235-0287 |

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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)

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*                 |  |  |  |  |   | 2. Issuer Name <b>and</b> Ticker or Trading Symbol |   |                   |      |                                      |  |                |        |                   |   |  | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)   |                         |  |                                       |   |  |
|--|--|--|--|--|---|--|---|-------------------|------|--------------------------------------|--|----------------|--------|-------------------|---|--|---|-------------------------|--|---------------------------------------|---|--|
| TAYLOR MARY ALICE  |  |  |  |  |   |  |   |                   |      |                                      |  |                |        |                   |   | X  | Directo   | r 10% Ow                |  | vner                                  |   |  |
| (Last)   | (Fi  | rst)                                       | (Middle)                                       |  |   | Date of 18/2                                       |   | est Trar          | sac  | tion (Mor                            | nth/D  | ay/Year)       |        | Officer<br>below) | (give title   |  | Other (s<br>below)  | specify                 |  |                                       |   |  |
| (0)  |  |  | 4. If  | 4. If Amendment, Date of Original Filed (Month/Day/Year) |   |  |   |                   |      |                                      |  |                |        |                   | 6. Individual or Joint/Group Filing (Check Applicable Line) |  |   |                         |  |                                       |   |  |
| (Street)   |  |  |  |  |   |  |   |                   |      | X                                    | •  |                |        |                   |   |  |   |                         |  |                                       |   |  |
| (City)   | (SI  | ate)                                       | (Zip)  |  |   |  |   |                   |      |                                      |  |                |        |                   |   |  | Form filed by More than One Reporting Person  |                         |  |                                       |   |  |
|  |  | Tab  | le I - Nor                                     | ı-Deriv  | ative                                   | e Se   | curit   | ies Ad            | qu   | ired, [                              | Disp   | osed c         | of, or | Be                | nefic   | cially                                       | Owned   | l                       |  |                                       |   |  |
| 1. Title of Security (Instr. 3)  2. Transa Date (Month/D |  |  |  |  |   | ear)   | 2A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) |                   |      | 3.<br>Transac<br>Code (Ir<br>8)      |  |                |        |                   |   | 4 and Securiti<br>Benefic<br>Owned           |   | es<br>ally<br>Following | Form<br>(D) o  | : Direct<br>r Indirect<br>str. 4)     | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership |  |
|  |  |  |  |  |   | Code   | v   | Amount (A) or (D) |      | ice                                  | Reported<br>Transaction(s)<br>(Instr. 3 and 4) |                |        |                   | (Instr. 4)  |  |   |                         |  |                                       |   |  |
| Common   | Stock  | 3/200                                      | /2003  |  |   |  | M   |                   | 2,84 | 2,849 A                              |  |                | 0.01   | 10                | 0,831   |  | D   |                         |  |                                       |   |  |
|  | Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) |  |  |  |   |  |   |                   |      |                                      |  |                |        |                   |   |  |   |                         |  |                                       |   |  |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)      | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security  | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deeme<br>Execution<br>if any<br>(Month/Day | Date,  | I.<br>Fransaction<br>Code (Instr.<br>3) |  |   |                   | Ex   | Date Exer<br>piration E<br>onth/Day/ | Date   | Amount of      |        | j<br>Secur        | Di<br>Si<br>(li   | Price of<br>erivative<br>ecurity<br>istr. 5) | 9. Number<br>derivative<br>Securities<br>Beneficial<br>Owned<br>Following<br>Reported<br>Transactio<br>(Instr. 4) | s<br>Illy               | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | Beneficial<br>Ownership<br>(Instr. 4) |   |  |
|  |  |  |  |  | Code                                    | v  | (A)   | (D)               | Dat  | te<br>ercisable                      |  | piration<br>te | Title  |                   | Amou<br>or<br>Numb<br>of<br>Share                           | per  |   |                         |  |                                       |   |  |
| Restricted<br>Stock<br>Award<br>(right to                | 0.01   | 07/18/2003                                 |  |  | M                                       |  |   | 2,849             | 06   | 5/19/2003                            | 09   | /17/2003       | Comr   |                   | 2,84  | 49 \$  | 0.0000(1)   | 0                       |  | D                                     |   |  |

## **Explanation of Responses:**

1. (1) Restricted Stock Award granted under the 2000 Directors' Option Plan in lieu of \$40,000 cash compensation for services as a director.

07/21/2003

\*\* 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.