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COLLINS JOHN T

Form 4 January 03, 2003

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

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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 & Dye's Instant Form 4 Filer www.section16.net

1. Name and Ad Collins John T.			me and Tic Financial		6. Relationship of Person(s) to Issuer (Check	, ,						
(Last) 10 Rowes Whan	of Reporting Person,				Mo	Statement for onth/Day/Year 01/03	X Director 10% Owner Officer (give title below) Other (specify below)					
(Street) Boston, MA 02110								f Amendment, te of Original onth/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)				able	e I Non-E)erivat	ive Sec	urities Acquired, Disp	Disposed of, or Beneficially Owned			
1. Title of Security (Instr. 3)	2. Trans- action Date (Month/ Day/ Year)	Execution Date,	3. Trans action C (Instr. 8 Code	ode	4. Securitie (A) or Disp (Instr. 3, 4 Amount	osed o		5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 & 4)	6. Owner-ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		

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)

		`	0/1 /			, , , , , , , , , , , , , , , , , , ,					
1. Title of	2. Conver-	3. Trans-	3A.	4.	5. Number of	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nat
Derivative	sion or	action	Deemed	Trans-	Derivative	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indi
Security	Exercise	Date	Execution	action	Securities	Date	Underlying	Security	Securities	ship	Benefic
	Price of		Date,	Code	Acquired (A)	(Month/Day/	Securities	(Instr. 5)	Beneficially	Form	Owners
(Instr. 3)	Derivative	(Month/	if any		or Disposed	Year)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4
	Security	Day/	(Month/	(Instr.	of (D)				Following	ative	
		Year)	Day/	8)					Reported	Security:	
			Year)		(Instr. 3, 4 &				Transaction(s)	Direct	
					5)				(Instr. 4)	(D)	
				Code V	(A) (D)		Title			or	
					()						

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

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					Exer-cisable	Expira- tion Date		Amount or Number of Shares			Indirect (I) (Instr. 4)	
Stock Units	1-for-1	01/01/03	A	257.2016	(1)	` /	Common Stock	257.2016	\$24.30	17,367.8398	D	

Explanation of Responses:

(1) Stock units accrued under the Directors Deferred Compensation and Stock Unit Plan. Amount of stock units is payable in FBF common stock upon the reporting person's retirement or resignation from the Board of Directors.

By: /s/ Martha R. Francis
Martha R. Francis, Attorney-in-Fact
**Signature of Reporting Person

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