REDDING PETER S Form 4 March 21, 2003

FORM 4

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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

OMB APPROVAL

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. . .0.5

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

1. Name and Ado Redding Peter S			me and Tic		Pe	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)							
(Last) 4800 Cox Rd.	of Reporting Person,					Statement for nth/Day/Year 0/03	1(X Director 10% Owner Officer (give title below) Other (specify below)					
Glen Allen, VA	(Street) 23060		_				Dat	f Amendment, te of Original onth/Day/Year)	(C <u>X</u> Pe	Check Applicate Form filed by erson	One Reporting More than One		
(City)	(State) (Zip)	T	able	I Non-E) erivati	ive Sec	Securities Acquired, Disposed of, or Beneficially Owned					
1. Title of Security (Instr. 3)	2. Trans- action	2A. Deemed Execution Date, if any (Month/Day/ Year)	3. Transaction C (Instr. 8	ode	4. Securitie (A) or Disp (Instr. 3, 4 Amount	es Acqu	ired	5. Amount of Securities Beneficially Owned Follow- ing Reported Transactions(s) (Instr. 3 & 4)		6. Owner- ship Form:	7. Nature of Indirect Beneficial		
Common Stock									5,582	D			
Common Stock									196	I	DRIP		

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

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially FORM 4 (continued)

(e.g., puts, calls, warrants, options, convertible securities)

(e.g., pats) tails, waitaines, options, convertible securities)												
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 [,]	(Month/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership	
(Instr. 3)	Derivative		if any		Securitie	Y ear)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4)	

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

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		Day/	(Month/ Day/ Year)	(Instr. 8)	(A Dis of (In	quire) or spose (D) str. 4 &						Reported Transaction(s) (Instr. 4)	ative Security: Direct (D) or Indirect (I) (Instr. 4)	
				Code	V (A	(D)	Exer-cisable	Expira- tion Date		Amount or Number of Shares				
Phantom Stock	\$0	3/20/03		A	21	2	3/20/03		Common Stock	78	\$0	3,288	D	

Explanation of Responses:

By: /s/ Peter S. Redding

3/20/03 Date

**Signature of Reporting Person

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).