



Beneficial

Ownership

-	Title	Amount or Number of Shares	Security	Beneficially Owned at End of Month	or I
<S>	<C>	<C>	<C>	<C>	<C>
<C>					
Non-Qualified Stock Option Direct (right to buy)	11/08/02 Common Stock	5,000			D
Non-Qualified Stock Option Direct (right to buy)	11/08/02 Common Stock	5,000		10,000	D

<FN>  
Explanation of Responses:

</FN>  
</TABLE>  
SIGNATURE OF REPORTING PERSON  
/S/ By: Stuart J. Nichols  
For: Jon D. Tompkins  
DATE 11/11/02