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

OMB APPROVAL

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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

1. Name and Add			me and Tic		Pe	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
Redding Peter S (Last) 4800 Cox Rd.	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)					Statement for Month/Day/Year /20/03	<u>X</u> 10	X Director 10% Owner Officer (give title below) Other (specify below)				
Glen Allen, VA 2	(Street) 23060						D	. If Amendment, Pate of Original Month/Day/Year)	(C <u>X</u> Po	Check Applical Form filed by erson	One Reporting More than One	
(City)	(State) (Zip)	Т	able	I Non-D	erivat	ive S	Securities Acquired, Disposed of, or Beneficially Owned				
1. Title of Security	2. Trans- action Date (Month/ Day/ Year)	2A. Deemed Execution Date,	3. Trans action C (Instr. 8 Code	ode	4. Securitie (A) or Disp (Instr. 3, 4 Amount	es Acqu oosed c	uired	5. Amount of Securities Beneficially		6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)	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., patis, tails, wallants, options, convertible becallities)												
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).