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UKROP JAMES E Form 5 February 07, 2003

#### FORM 5

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

\_ Form 3 Holdings

Reported

\_ Form 4 Transactions Reported

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

# ANNUAL 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

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<ol> <li>Name and Add</li> <li>Ukrop James E</li> </ol>	lress of Repoi	ting Person*	2. Issuer Nai Owens & M			6. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) 4800 Cox Rd.	(First) (M	Iiddle)	3. I.R.S. Ider of Reporting if an entity (	Person,	Number	4. Stat Month <b>2/6/03</b>	ement for /Year	<u>X</u> Director		
Glen Allen, VA				Date o	f Original h/Year)	(Check A X Form f Person Form f Reporting	Applicabl filed by ( filed by I g Person	One Reporting  More than One		
(City)	(State) (	Zip)	Table	I Non-D	erivati	ve Securit	ies Acquired, Disp	osed of,	or Bene	ficially Owned
	2. Trans-	2A. Deemed		4. Securitie			5. Amount of	6. Ow		7. Nature of
Security	action	Execution	action Code	_		)	Securities			Indirect
(Instr. 3)	Date (Month/ Day/ Year)	Date, if any (Month/Day/ Year)	(Instr. 8)	(Instr. 3, 4 Amount	(A) or (D)	Price	Beneficially Owned at End of Issuer's Fiscal year (Instr. 3 & 4)	Direc or Ind (Instr	direct (I)	Beneficial Ownership (Instr. 4)
Common Stock	12/31/02	12/31/02	G	8,058	D	\$16.979	57,2	216	D	

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

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### FORM 5 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

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

	(e.g., pate), earles, warrantes, options, convertible securities,												
1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number	10.	11. Nature		
Derivative	sion or	Trans-	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	of	Owner-	of Indirect		
Security	Exercise	action	Execution	action	of	Date	Underlying	Security	Derivative	ship	Beneficial		
	Price of	Date	Date,	Code	Derivati	ØMonth/Day/	Securities	(Instr. 5)	Securities	Form	Ownership		
(Instr. 3)	Derivative		if any		Securiti	<b>X</b> ear)	(Instr. 3 & 4)		Beneficially	of Deriv-	(Instr. 4)		
	Security	(Month/	(Month/	(Instr.	Acquire	d			Owned	ative			
		Day/		8)	(A) or				at End of	Security:			
		Year)	Year)		Dispose	d			Year	Direct			

<sup>\*</sup> If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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				of (D) (Instr. 3, 4 & 5)							(D) or Indirect (I) (Instr. 4)	
				(A)		Exer-cisable		Amount or Number of Shares				
Stock Option										15,000	D	

Explanation of Responses:

By: /s/ James E. Ukrop

2/7/03 Date

D

\*\*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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<sup>\*\*</sup>Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).