DAVIS ERIKA T Form 4 January 30, 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

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1. Name and Add			me and Tic		Pe	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)							
Davis Erka T (Last) 4800 Cox Rd.	of Repo	rting	ntification I Person, voluntary)	Numbe	Mo	tatement for nth/Day/Year 0/03	1(X O						
Glen Allen, VA					Dat	f Amendment, e of Original onth/Day/Year)	7. (C X Pe	Individual or Check Applical Form filed by erson	One Reporting More than One				
(City) (State) (Zip)			Т	able	I Non-D	erivati	ispose	osed of, or Beneficially Owned					
1. Title of Security (Instr. 3)		2A. Deemed Execution Date, if any (Month/Day/ Year)	3. Trans action C (Instr. 8 Code	ode	4. Securitie (A) or Disp (Instr. 3, 4 Amount	osed o	f (D)	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)			
Common Stock	1/30/02		A		1,060	A	\$0		7,915	D			
Common Stock	1/30/02		A		619	A	\$0		8,534	D			
Common Stock	1/29/03		A		1,280	A	\$0		9,814	D			
Common Stock	1/29/03		A		1,022	A	\$0	1	10,836	D			
Common Stock									197	I	DRIP		
Common Stock									2,304	I	ESPP		
Common Stock									1,768	I	401(k)		

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

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

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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		_			, <u>i</u>							
1. Title of	2. Conver-	3.	3A.	4.		5. Number		6. Date Exercisable		7. Title and		8. Price of	9. Number of	10.	11. Nature
Derivative	sion or	Trans-	Deemed	Trans-	-	of		and Expiration		Amount of		Derivative	Derivative	Owner-	of Indirect
Security	Exercise	action	Execution	action		Derivat	ive	Date		Underlying		Security	Securities	ship	Beneficial
	Price of	Date	Date,	Code		Securiti	ies	(Month/Day/		Securities		(Instr. 5)	Beneficially	Form	Ownership
(Instr. 3)	Derivative		if any		ļ	Acquire	ed	Year)		(Instr. 3 & 4)			Owned	of Deriv-	(Instr. 4)
	Security		(Month/	(Instr.		(A) or							Following	ative	
		Day/	Day/	8)	1	Dispose	ed						Reported	Security:	
		Year)	Year)			of (D)							Transaction(s)	Direct	
													(Instr. 4)	(D)	
						(Instr. 3	3, 4						(1115111 1)	or	
						& 5)								Indirect	
				Code			(D)	Date	Expira-	Title	Amount			(I)	
				Code	۷	(A)			tion		or			(Instr. 4)	
									Date		Number				
									Date		of				
											Shares				
G ₄ 1	#14.00	0/0/03				10.000		1/20/02	1 /20 /00			01400	20.000		
Stock	\$14.90	8/8/02		A		10,000		1/30/03	1/30/09	Common	10,000	\$14.90	39,800	D	
Option										Stock					

Explanation of Responses:

By: /s/ Erika T. Davis

<u>1/29/03</u> 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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^{**}Signature of Reporting Person

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