FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* FERRARI ANDREW U																	Check	all app	o of Reporting Person(s) to Issuer volicable)					
TERRAIN ANDREW U																	X Dire		ctor 1			10% Owner		
(Last) (First) (Middle) 828 ARMISTEAD STREET							3. Date of Earliest Transaction (Month/Day/Year) 09/04/2003											Office below	er (give title v)	Other (specify below)				
							4. If Amendment, Date of Original Filed (Month/Day/Year)											6. Individual or Joint/Group Filing (Check Applicable Line)						
(Street) WINCHESTER VA 22601																	X Form filed by One Reporting Person							
																		Form filed by More than One Reporting Person						
(City) (State) (Zip)																								
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																								
1. Title of Security (Instr. 3)  2. Transac Date (Month/Date)							Execution Date,			,  ;	3. Transaction Code (Instr. 8)  4. Securities Acqui Disposed Of (D) (In						5. Amount of Securities Beneficially Owned Following Reported		6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)			
											Code	v	Amount		(A) or (D)	Pric	e	Transaction(s) (Instr. 3 and 4)				(111301. 4)		
Common Stock 09/04/							2003 09/		09/04/2003		S		100		D \$35.		5.19	1,286,837 <sup>(1)</sup>		D				
Common Stock 09/04/						1/2003		09/0	09/04/2003		S		100		D	\$35.9		1,286,737(1)		D				
	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																							
1. Title of Derivative Security (Instr. 3)	2. Conversi or Exerci Price of Derivativ Security	on li se (	3. Transaction Date (Month/Day/Year)	3A. Deem Execution if any (Month/Da	Date,	4. Transaction Code (Instr. 8)		n of i		Ex	Date Ex opiration onth/Da	Date		7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)		str. 3	Deri	ivative urity	9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Own Forn Direc or In (I) (Ir	ership n: et (D) direct estr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)		
	Code				v	(A)	(D)	Da Ex	ate kercisab		Expiration Date	Title	or Nur of	ount nber ares										

## **Explanation of Responses:**

1. Does not include Indirect Beneficial Ownership of 850 shares by wife. Mr. Ferrari disclaims beneficial ownership of these securities, and this report shall not be deemed an admission that the reporting person is the beneficial owner of such securities for purposes of Section 16 or any other purpose.

Lynn E. MacDonald 09/08/2003

\*\* Signature of Reporting Person Date

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

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.