TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- 2A.Exect action actic Date Date	n actio Code 		ties Acquired (A cosed of (D)) 5. Amount of Securities Beneficially Owned Following +Reported Transaction(s)	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial t Owner- ship
Common Stock Common Stock	12/27/2002	Α	75	A \$18.9400	1737717 327245	I I	Living Trust Held in Trust under Issuer's Retirement Plan
Common Stock					1440	I	Wife
Common Stock					0	I	Wife (Custodian)
Common Stock					16874	I	Residuary ´ Trust
Common Stock					95572	I	Unified Credit & GST Trust

 ${\it TABLE~II~--~Derivative~Securities~Acquired,~Disposed~of,~or~Beneficially~Owned}\\$

+	+	+	+	+	+	+		+		+	+	+	++
1.	2.	3.	3A.	4.	5.	6.		7.		8.	9.	10.	11.
								1			Number	Owner-	
	1							I		1	of	ship	
								I		[Deriv-	Form of	
								Title a	nd Amount	[ative	Deriv-	1 1
	1	1						of Unde	rlying	1	Secur-	ative	Nature
	Conver-	Trans-	Execu-		Number of			Securit	ies	[ities	Secur-	of
1	sion or	action	tion	1	Derivative	Date Exerc:	isable	+	+	+	Benefi-	ity:	In-
	Exercise	Date	Date		Securities	and Expira	tion Date	1	Amount	1	cially	Direct	direct
1	Price of	1	1	Transac-	Acquired(A)	(Month/Day	/Year)	1	or	1	Owned	(D) or	Bene-
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	+	+	+	Number	Price of	I	In-	ficial
Derivative	ative	Day/	Day/	+	++	+Date Exer-	Expira-	1	of	Derivative	I	direct	Owner-
Security	Security	Year)	Year)	Code V	(A) (D)	cisable	tion Date	Title	Shares	Security		(I)	ship
+	+	+	+	+	++	+	+	+	+	+	+	+	++

Stock \$4.32 12/03/2 A 66536 12/31/2002 12/02/2016 Common 66536 \$0.0000 66536 I Living Options O01 Stock Trust (Right to

Explanation of Responses:

These options were granted pursuant to the Issuer's Deferred Compensation Program based on elections made in 2001 to defer income becoming payable in 2002. The options are exempt under Rule 16b-3. The number of shares subject to option could not be calculated and the option did not become reportable until final 2002 compensation amounts were determined.

SIGNATURE OF REPORTING PERSON /s/ John A. Lyckman

DATE 12/31/2002