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

Explanation of Responses:

/s/ Elizabeth Scarbrough

November 22, 2002

**Signature of Reporting Person

Date

*If the form is filed by more than one reporting person, see Instruction 5(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.

<http://www.sec.gov/divisions/corpfin/forms/form3.htm>
Last update: 09/03/2002
