HILL CHARLES E Form 4 November 05, 2002

FORM 4

_ Check this box if no longer subject to Section

obligations may continue.

16. Form 4 or Form 5

See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

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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

Filed By Romeo & Dye's Instant Form 4 Filer www.section16.net

					me and Tic nmunity Ba				6. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) (First) (Middle)				rting tity (ntification I g Person, voluntary)	Numbe	Mo	tatement for nth/Day/Year 15/02	10	X Director		
(Street) Blairsville, GA 30514							Dat (Mo	Date of Original (Month/Day/Year)		7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person		
(City)	(State)	Zip)	Т	able	I Non-D	<u> Perivat</u>	ive Sec	urities Acquired	<u>, Dispose</u>	d of, or Benef	icially Owned	
Security	action	2A. Deemed Execution Date,	3. Trans action C (Instr. 8	Code	4. Securitie (A) or Disp (Instr. 3, 4	osed o		5. Amount of Securities Beneficially			7. Nature of Indirect Beneficial	
	(Month/ Day/ Year)	if any (Month/Day/ Year)	Code	V	Amount	(A) or (D)	Price	Owned Following Reported Transactions(s) (Instr. 3 & 4)		or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
Common Stock	11/5/02		D	V	3617	D	24.00		249,083	D	N/A	

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

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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)

			orgr, pures,	, ,		200, op 110110, com					
1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature
Derivative	sion or	Trans-	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect
Security	Exercise	action	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial
	Price of	Date	Date,	Code	Derivati	(Medonth/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership
(Instr. 3)	Derivative		if any		Securition	X ear)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4)
	Security	(Month/	(Month/	(Instr.	Acquire	d			Following	ative	
		-		8)	(A) or				Reported	Security:	
		Year)	Year)		Dispose	d			Transaction(s)	Direct	
I	I	I	I		I		I		I		

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

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			О	of (I))					` /	(D)	
											or	
			(.	Inst	r.						Indirect	
		3,			3, 4 &						(I)	
			5	5)							(Instr. 4)	
		Code	V (A)				Title	Amount			
						Exer-cisable	tion		or			
							Date		Number			
									of			
									Shares			

Explanation of Responses:

By: /s/ /s/ Charles Hill

11/05/02

Date

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