



Edgar Filing: WITTEVEEN RAOUL J - Form 4

\* If the Form is filed by more than one Reporting Person, see Instruction 4(b) (v).

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

1. Title of Security (Instr. 3)	2. Transaction Date (mm/dd/yy)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 and 4)
		Code	V	Amount	(A) or (D)	Price	
Common Stock	09/27/02	P		70	A	12.21	
Common Stock	09/27/02	P		1,690	A	12.15	104,699
							3,467,730

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

(1) Stock acquired by Kingstone capital Group LLC, a New Jersey limited liability company in which the reporting person holds a 17.605% interest.

(2) Aggregate indirect beneficial interest in 104,699 shares includes 1,500 shares owned by the reporting person's wife, and 101,210 shares held by The WSW Exchange Fund and 1,989 shares held by Kingstone Capital Group LLC, a New Jersey limited liability company in which the reporting person holds a 17.605% interest. Explanation of Responses:

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

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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)

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1. Title of Derivative Security (Instr. 3)	2. Conver- sion or Exer- cise Price of Deriv- ative Secur- ity	3. Trans- action Date (Month/ Day/ Year)	4. Trans- action Code (Instr. 8) ----- Code V	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) ----- (A) (D)	6. Exercisable and Expiration Date (Month/Day/Year) ----- Date Expira- tion Date	7. Title and Amount of Underlying Securities (Instr. 3 and 4) ----- Amount or Number of Shares
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Note: File three copies of this Form, one of which must be manually signed. If  
space provided is insufficient, see Instruction 6 for procedure.

/s/ Raoul J. Witteveen  
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\*\* Signature of Reporting Person

9/27/2002  
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Date