

Common Stock
(Dividend
Reinvestment)

Common Stock
(Dividend Reinvestment) 3,031 I See Note
(7)

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

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 control number.

SEC 2270
(9-02)

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. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. of D Se O E Is Fi (I
					(A) (D)	Date Exercisable Expiration Date	Title	Amount or Number of Shares	

Reporting Owners

Reporting Owner Name / Address

Relationships

Director 10% Owner Officer Other

MUNDY STEPHEN H
1217 NORTH INLYNNVIEW RD.
VIRGINIA BEACH, VA 23454-1810

 X

Signatures

/s/ Kenneth J. Quinn, Power of Attorney for Stephen H. Mundy

01/28/2005

 Signature of Reporting Person

Date

Explanation of Responses:

* 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).

(1) Shares held in Street Name.

(2) 25 Shares transferred to Thomas Mann, Merrill Lynch Account.

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- (3) 25 Shares transferred to Cody Mann, Merrill Lynch Account.
- (4) 25 Shares transferred to Dawn Mann, Custodian for Lydia Mann, Merrill Lynch Account.
- (5) 25 Shares transferred to Clancy Tinker Mundy, Custodian for Ashlyn Gouldthread, Merrill Lynch Account.
- (6) 25 Shares transferred to Clancy Tinker Mundy, Custodian for Savannah Gouldthread, Merrill Lynch Account.
- (7) Shares held I/N/O Clancy Tinker Mundy, Spouse.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.