

* 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) These deferred shares were granted as part of annual trustee compensation and will vest in one year from the grant date.

(2) Amounts are higher than previously reported as a result of dividend reinvestment plan.

(3) These shares are owned as follows: 600 shares by reporter's daughter and 32,802 by Steven Kesler.

Note: File three copies of this Form, one of which must be manually signed. If space 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.