



				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
DAVIS J KIMBROUGH 217 NORTH MONREE STREET TALLAHAUSSES, FL 32301			ExVP and CFO	

## Signatures

J. Kimbrough Davis	01/06/2004
<small>**Signature of Reporting Person</small>	<small>Date</small>

## 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) These shares of common stock were purchased in 2003 pursuant to the Company's Associate Stock Purchase Plan and were exempt from the reporting and short-swing profit liability requirements of Section 16 pursuant to Rule 16b-3(c) promulgated thereunder.
- (2) Includes .09875 shares of common stock that were purchased in 2003 under the Company's 1996 Dividend Reinvestment Plan and were exempt from the reporting and short-swing profit liability provisions of Section 16 pursuant to Rule 16a-11 promulgated thereunder. Mr. Davis disclaims beneficial ownership.
- (3) Includes 13.2477 shares of common stock that were purchased under the Company's 1997 401(k) Profit Sharing Plan and were exempt from the reporting and short-swing provisions of Section 16 pursuant to Rule 16b-3(c) promulgated thereunder.

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.