





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

Arthur J. Higgins

July 31, 2002

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\*\* Signature of Reporting Person

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Date

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 (Over) are not required to respond unless the form displays a currently valid OMB control number.

Page 2  
SEC 1474 (7-97)