CHOQUETTE PAUL J JR

Form 4

January 03, 2003

16. Form 4 or Form 5

See Instruction 1(b).

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

_ Check this box if no longer subject to Section STATEMENT OF CHANGES IN BENEFICIAL **OWNERSHIP** obligations may continue.

OMB APPROVAL

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo & Dye's Instant Form 4 Filer www.section16.net

1. Name and Ad Choquette, Jr.			me and Tic Financial		6. Relationship of Person(s) to Issuer (Check	1 0						
				of Reporting Person,				Statement for onth/Day/Year 01/03	X Director			
(Street) Providence, RI 02940				ļr				f Amendment, te of Original onth/Day/Year)	7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (State) (Zip)				able	e I Non-D	Derivat	ive Sec	curities Acquired, Disposed of, or Beneficially Owned				
1. Title of Security (Instr. 3)	2. Trans- action Date (Month/ Day/ Year)	Execution Date,	3. Trans action C (Instr. 8 Code	ode	4. Securitie (A) or Disp (Instr. 3, 4 Amount	osed o		5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 & 4)	6. Owner-ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		

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

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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)

		`	0/1 /			1 /			/			
1. Title	of 2. Conver-	3. Trans-	3A.	4.	5. Number of	Date Exercisabl	le 7. Titl	e and	8. Price of	9. Number of	10.	11. Na
Derivat	ive sion or	action	Deemed	Trans-	Derivative	and Expiration	Amou	nt of	Derivative	Derivative	Owner-	of Ind
Securit	y Exercise	Date	Execution	action	Securities	Date	Under	lying	Security	Securities	ship	Benef
	Price of		Date,	Code	Acquired (A)	(Month/Day/	Securi	ties	(Instr. 5)	Beneficially	Form	Owne
(Instr. 3	B) Derivative	(Month/	if any		or Disposed	Year)	(Instr.	3 & 4)		Owned	of Deriv-	(Instr.
	Security	Day/	(Month/	(Instr.	of (D)					Following	ative	
		Year)	Day/	8)						Reported	Security:	
			Year)		(Instr. 3, 4 &					Transaction(s)	Direct	
					5)					(Instr. 4)	(D)	
				Code V	(A) (D)		Titl	e			or	
									l			l

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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					Exer-cisable	Expira- tion Date		Amount or Number of Shares			Indirect (I) (Instr. 4)	
Stock Unit	1-for-1	01/01/03	A	257.2016	(1)	` /	Common Stock	257.2016	\$24.30	23,242.5491	D	

Explanation of Responses:

(1) Stock units accrued under the Directors Deferred Compensation and Stock Unit Plan. Amount of stock units is payable in FBF common stock upon the reporting person's retirement or resignation from the Board of Directors.

By: /s/ Martha R. Francis
Martha R. Francis, Attorney-in-Fact
**Signature of Reporting Person

Date

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

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