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LAY JACK B Form 5 December 11, 2002

FORM 5		UNITED STA		IES AND EXCHA		MMISSION
/ / Check box if no lo Section 16. Form 4 obligations may co See Instruction 10	4 or Form 5 ontinue.		EMENT OF CH	ANGES IN BENI	EFICIAL	OWNERSHIP
<pre>// Form 3 Holdings Re // Form 4 Transaction</pre>		Exchange A Utili	ct of 1934, ty Holding	tion 16(a) or Section 17(a Company Act on Nvestment Cor	a) of those first the second of 1935	he Public or
1. Name and Address of Person*	В.					Director X Officer (g: Executive Vio
(Last) (First) (Middle) 3 1370 Timberlake Manor Parkway (Street) Chesterfield MO 63017-6039		3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)			for	Chief Financ
				. If Amendmen	nt, 7.	Individual of (check application of Form FiledForm Filed
(City) (State)						
	TABLE I NON-	DERIVATIVE SECU	RITIES ACQU	•	ED OF,	OR BENEFICIAL
1. Title of 2. Trans Security action (Instr. 3) Date (Mont Day/	en Execu- tion th/ Date,	3. Trans- 4 action Code (Instr. 8)		s Acquired (A		5. Amount of Securities Beneficial Owned at end of
Year)	Year) (Month/ Day/ Year)		mount	(A) or (D) I	Price	Issuer's Fiscal Yo (Instr. and 4)

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