FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

Check this box if no longer subject to	S
Section 16. Form 4 or Form 5	
obligations may continue. See	
Instruction 1(b).	

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* PONTIUS JOHN HOFMANN																Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner							
PONTIOS JOHN HOFMANN					Direc											Director		10% Owner					
(Last) (First) (Middle) 3 N. DUNLAP STREET						3. Date of Earliest Transaction (Month/Day/Year) 01/01/2006										Office below	er (give title v)		Other (below)	specify			
3RD FLOOR						4. If Amendment, Date of Original Filed (Month/Day/Year)											6. Individual or Joint/Group Filing (Check Applicable						
(Street) MEMPH	IS TN	J 3	8163												ine) X		n filed by One	•	Ü				
																Pers	n filed by Mor on	e man	эпе кер	orung			
(City)	(St	ate) (2	Zip)																				
		Tabl	e I - Nor	า-Deriv	ative	Se	curit	ies Ac	quire	l, Dis	posed o	f, or	Ben	efici	ally	Owne	ed						
1. Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)		ar)	2A. Deemed Execution Date, if any (Month/Day/Year)		Code	saction (Instr.	4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4 5)				4 and Secur Benef Owne		cially I Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership					
									Code	v	Amount		(A) or (D)	Price		Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)			
Common Stock			01/01/2006		5			A		661.3	661.38 A		\$7	.56	59,776.53		D						
Common Stock															46,261				By Spouse				
Common Stock																10,760		I		By Trust			
Common	Stock															1	0,760	I I		By Trust			
Common Stock															3,000			I	By Trust ⁽¹⁾				
		Та									osed of, onvertib					wned							
Security or Exercise (Month/Day/Year) if any					Transaction Code (Instr.		n of E		Exerci ion Da /Day/Ye		r) Amo Secu Und Deri		str. 3	8. Price Derivativ Security (Instr. 5)			Ow For Dir or I (I) (nership m: ect (D) ndirect Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)				
					Code	v	(A) (D)		Date Exercis	able	Expiration Date	Title	or Nur of	ount nber res									

Explanation of Responses:

1. The reporting person disclaims beneficial ownership of these securities except to the extent of his pecuniary interest therein, and the inclusion of these shares in his report shall not be deemed an admission of beneficial ownership of the reported shares for the purposes of Section 16 or any other purpose.

Remarks:

/s/ Henry P. Doggrell, by 01/04/2006 Power of Attorney

** Signature of Reporting Person Date

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

- * 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).

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.