FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL									
OMB Number:	3235-0287								
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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* MAZANET ROSEMARY									ker or Trad		Symbol		heck all app	licable) tor	ng Per	son(s) to Iss	vner		
(Last) (First) (Middle) 3 N. DUNLAP STREET						3. Date of Earliest Transaction (Month/Day/Year) 05/19/2005									er (give title v)		Other (s below)	респу	
3RD FLOOR					4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)								6. Individual or Joint/Group Filing (Check Applicable Line)					
(Street) MEMPHIS TN 38163											X Form filed by One Reporting Person Form filed by More than One Reporting Person								
(City)	(S	tate)	(Zip)																
		Tab	le I - Nor	n-Deriva	ative	_			- -	Dis	posed o	of, or Be	neficia	lly Owne	d				
1. Title of Security (Instr. 3) 2. Transac Date (Month/Date)						Execution Date,			, Transaction Dispose Code (Instr. 5)		rities Acquired (A) o ed Of (D) (Instr. 3, 4		Benefi	es Fori ially (D) (Following (I) (I		n: Direct r Indirect nstr. 4)	7. Nature of Indirect Beneficial Ownership		
									Code	v	Amount	t (A) or Pi		Transa	nsaction(s) tr. 3 and 4)			(Instr. 4)	
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																			
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security		3A. Deeme Execution if any (Month/Da	Date, 1	Code (ı of		6. Date Exe Expiration (Month/Day	Date		7. Title and Amount of Securities Underlying Derivative Securi (Instr. 3 and 4)		8. Price o Derivative Security (Instr. 5)		e s illy	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership t (Instr. 4)	
					Code	v	(A)		Date Exercisable		xpiration ate	Title	Amount or Number of Shares	1					
Director Stock Option (Right to Buy)	\$9.71	05/19/2005			A		2,000		(1)	0	5/19/2015	Common Stock	2,000	\$9.71	2,000)	D		

Explanation of Responses:

1. One third of the options shall vest on the anniversary date of the grant and each anniversary date thereafter with the options being fully vested at the end of three years from the date of grant.

Remarks:

/s/ Henry P. Doggrell, by **Power of Attorney**

05/23/2005

** 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.

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