FORM 4	4
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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).				

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

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> SEC 1474 (9-02)

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print or Type Response	es)										
1. Name and Address of NISWONGER SCO	2. Issuer Name FORWARD A			0,	bol	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director X 10% Owner					
430 AIRPORT ROA	(First) AD	(Middle)	3. Date of Earlie 11/14/2003	st Transact	tion (Month/Day/	Year)	Officer (give title below)	Other (specif	ỳ below)	
GREENEVILLE, T	4. If Amendmen	t, Date Ori	ginal	Filed(Month/I	Day/Year)	6. 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)	Ta	able I - No	on-De	erivative Sec	urities	Acqu	ired, Disposed of, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	Execution Date, if any	Code (Instr. 8)	ction	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			Beneficially Owned Following Reported Transaction(s)	Ownership Indirect Form: Beneficia	Beneficial
			(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)
Common Stock		11/14/2003		S		2,200,000	D	\$ 28	554,700	D	
Common Stock									300	I	By Self for Grandchild
Common Stock									300	Ι	By Spouse for Child

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

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 control number.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(<i>e.g.</i> , puts, calls, warrants, options, convertible securities)																	
1. Title of	2.	3. Transaction	3A. Deemed	4.	5	. Nur	nber	6. Date Exer	cisable	7. Tit	tle and	8. Price of	9. Number of	10.	11. Nature		
Derivative	Conversion	Date	Execution Date, if	Transactio	n o	f		and Expirati	on Date	Amo	unt of	Derivative	Derivative	Ownership	of Indirect		
Security	or Exercise	(Month/Day/Year)	any	Code	Γ	Deriva	ative	(Month/Day/Year)		(Month/Day/Year)		Unde	rlying	Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	S	Securi	ties	Ì Í		Securities		(Instr. 5)	Beneficially	Derivative	Ownership		
	Derivative				A	Acqui	red			(Instr	: 3 and		Owned	Security:	(Instr. 4)		
	Security				(.	A) or				4)			0	Direct (D)			
						Dispo							*	or Indirect			
					0	f(D)							Transaction(s)	(I)			
					~	Instr.	· ·						(Instr. 4)	(Instr. 4)			
					4	, and	5)										
											Amount						
								Date	Evaluation		or						
								Exercisable	Expiration Date	Title	Number						
								Exercisable	Date		of						
				Code V	/ ((A)	(D)				Shares						

Reporting Owners

Reporting Owner Name / Address	Relationships							
		10% Owner	Officer	Other				
NISWONGER SCOTT M								
430 AIRPORT ROAD	Х	Х						
GREENEVILLE, TN 37745								

Signatures

/s/ Niswonger, Scott M.	11/14/2003
**Signature of Reporting Person	Date

Explanation of Responses:

* 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.

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