| FORM 4 | 4 |
|--------|---|
|--------|---|

| 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

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden hours per response... 0.5

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

| 1. Name and Address of Reporting F NISWONGER SCOTT M | 2. Issuer Name FORWARD A | | | 0 | Symbo | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner | | | | |
|---|------------------------------|--|--|------------|---|---|---------------|--|--|---------------------------|
| (Last) (First) 430 AIRPORT ROAD | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year) 05/03/2004 | | | | | | Officer (give title below) | Other (specif | y below) |
| (Street) GREENEVILLE, TN 37745 | 4. If Amendmen | t, Date Ori | igina | l Filed(Mo | onth/Day | 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) | T | able I - No | on-D | erivative | Secur | ities Acqu | ired, Disposed of, or Beneficial | ly Owned | |
| (Instr. 3) | Date I (Month/Day/Year) a | Execution Date, if | 3. Transac Code (Instr. 8) Code | | 4. Securi (A) or D (Instr. 3, Amount | ispose 4 and (A) or | d of (D) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership |
| Common Stock (| 05/03/2004 | | S | | 58,100 | ~ / | \$ 33.0294 | 425,600 | D | |
| Common Stock | 05/04/2004 | | S | | 35,500 | D | \$ 33.005 | 390,100 | 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. | . Numb | ber (| 6. Date Exer | cisable | 7. Tit | le and | 8. Price of | 9. Number of | 10. | 11. Nature |
| Derivative | Conversion | Date | Execution Date, if | Transactio | n of | f | 2 | and Expirati | on Date | Amo | unt of | Derivative | Derivative | Ownership | of Indirect |
| Security | or Exercise | (Month/Day/Year) | any | Code | D | erivati | ve (| (Month/Day | /Year) | Unde | rlying | Security | Securities | Form of | Beneficial |
| (Instr. 3) | Price of | | (Month/Day/Year) | (Instr. 8) | S | ecuritie | es | | | Secu | rities | (Instr. 5) | Beneficially | Derivative | Ownership |
| | Derivative | | | | Α | cquire | d | | | (Instr | . 3 and | | Owned | Security: | (Instr. 4) |
| | Security | | | | (/ | A) or | | | | 4) | | | 0 | Direct (D) | |
| | | | | | D | ispose | d | | | | | | Reported | or Indirect | |
| | | | | | | f (D) | | | | | | | Transaction(s) | < / . | |
| | | | | | × | nstr. 3, | · . | | | | | | (Instr. 4) | (Instr. 4) | |
| | | | | | 4, | , and 5 |) | | | | | | | | |
| | | | | | | | | | | | Amount | | | | |
| | | | | | | | I | Date | Expiration | | or | | | | |
| | | | | | | | | Exercisable | Expiration Date | Title | Number | | | | |
| | | | | | | | | Excicisable | Date | | of | | | | |
| | | | | Code V | / (. | A) (I | D) | | | | Shares | | | | |

Reporting Owners

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

Signatures

| By: /s/ Lera Doherty, Attorney in Fact | 05/05/2004 |
|--|------------|
| **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.