FORM	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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#### 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 Responses)		-									
1. Name and Address of Reporting CAMPBELL BRUCE A	2. Issuer Name FORWARD A			۰.	ymbol	5	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) 11/03/2004						X Officer (give title below) Other (specify below) President & CEO			
(Street) GREENEVILLE, TN 37745		4. If Amendment, Date Original Filed(Month/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)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1. Title of Security (Instr. 3)	Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	(Instr. 8)		4. Secur (A) or D (Instr. 3,	A and (A)	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Form:	Beneficial Ownership	
			Code	V	Amount	or (D)	Price		(I) (Instr. 4)		
Common Stock	11/03/2004		S		8,000	D	\$ 42.1	94,378	D		
Common Stock	11/03/2004		S		10,000	D	\$ 41.5469	84,378	D		
Common Stock	11/04/2004		S		10,000		\$ 41.606	74,378	D		
Common Stock	11/04/2004		S		14,800	D	\$ 41.6	59,578	D		

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

Persons who respond to the collection of information SEC 1474 (9contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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

(e.g., puts, calls, warrants, options, convertible securities)															
1. Title of	2.	3. Transaction	3A. Deemed	4.	4	5. Nu	mber	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 o	of		and Expirati	on Date	Amo	unt of	Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code	1	Deriv	ative	(Month/Day	/Year)	Unde	rlying	Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	5	Secur	ities			Secu	rities	(Instr. 5)	Beneficially	Derivative	Ownership
	Derivative				1	Acqui	ired			(Instr	. 3 and		Owned	Security:	(Instr. 4)
	Security				(	(A) oi	r			4)			Following	Direct (D)	
					1	Dispo	sed						Reported	or Indirect	
					0	of (D)	)						Transaction(s)	(I)	
					(	(Instr.	. 3,						(Instr. 4)	(Instr. 4)	
					4	4, and	15)								
											Amount				
								Data	Expiration		or				
								Date Exercisable	•	Title	Number				
								Exercisable	Date		of				
				Code V	7	(A)	(D)				Shares				

## **Reporting Owners**

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
CAMPBELL BRUCE A 430 AIRPORT ROAD GREENEVILLE, TN 37745	Х		President & CEO					

## Signatures

By: /s/ Lera Doherty, Attorney-in-Fact	11/05/2004
**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.

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