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MURRAY TERRENCE Form 4 April 16, 2003

FORM 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

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Filed By

Romeo and Dye's

Section 16 Filer www.section16.net

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1 0					me and Tic I Financial		Pe	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
				rting	ntification I g Person, voluntary)	Numbe	М	Statement for onth/Day/Year / 15/03	10	X Director 10% Owner Officer (give title below) Other (specify below)			
(Street) Boston, MA 02110							Da	If Amendment, ate of Original Ionth/Day/Year)	(C <u>X</u> Pe	 7. 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)				able	e I Non-I	Derivat	ive Se	curities Acquired, Dis	Disposed of, or Beneficially Owned				
1. Title of Security (Instr. 3)	action Date (Month/ Day/ Year)	Execution Date,	3. Trans action C (Instr. 8 Code	ode	4. Securitie (A) or Disp (Instr. 3, 4 Amount	posed o		5. Amount of Securities Beneficially Owned Follow- ing Reported Transactions(s) (Instr. 3 & 4)		ship Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		

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).

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

	(e.g., puts, calls, warrants, options, convertible securities)														
1. Title of	2. Conver-	3. Trans-	3A.	4.	5. Number	of	6. Date Exercisable		7. Title ar	7. Title and Amount		9. Number of	10.	11.	
Derivative	sion or	action	Deemed	Trans-	Derivative	,	and Expiration		of Underlying		Derivative	Derivative	Owner-	of I	
Security	Exercise	Date	Execution	action	Securities	,	Date		Securities		Security	Securities	ship	Ber	
,	Price of	1 '	Date,	Code	Acquired (A	A)	(Month/Day/		(Instr. 3 &	(Instr. 3 & 4)		Beneficially	Form	Ow	
(Instr. 3)	Derivative	(Month/	if any	1	or Disposed	1 of	Year)					Owned	of Deriv-	(Ins	
,	Security	Day/	(Month/	(Instr.	(D)	'	1					Following	ative		
'	1	Year)	Day/	8)		,	1					Reported	Security:		
'	1	1 '	Year)		(Instr. 3, 4 a	& 5)	,					Transaction(s)	Direct	I	
,	1	1 '	1	Code V	7 (A)	(D)	Date	Expira-	- Title	Amount or		(Instr. 4)	(D)		
	1	'					Exer-cisable	~		Number of			or		

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						Date		Shares			Indirect (I) (Instr. 4)	
Stock Units	1-for-1	04/15/03	A ⁽¹⁾	1,155.1791	(2)	_	Common Stock	1,155.1791	\$25.97	1,409.7615	D	

Explanation of Responses:

(1) Annual award of FBF stock units under the Directors Deferred Compensation and Stock Unit Plan.

(2) Stock units are payable in shares of FBF common stock upon the reporting person's retirement or resignation from the Board of Directors.

By: /s/ <u>Martha R. Francis</u> Martha R. Francis, Attorney-in-Fact **Signature of Reporting Person <u>04/16/03</u> Date

**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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