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COLLINS JOHN T Form 4 April 03, 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

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

OMB APPROVAL

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. . .0.5

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~ -					me and Tic Financial		Pε	6. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner Officer (give title below) Other (specify below)						
(Last) 10 Rowes Whan	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)				Mo	Statement for onth/Day/Year 01/03	10							
(Street) Boston, MA 02110								if Amendment, te of Original onth/Day/Year)	(C <u>X</u> Pe	C. Individual or Joint/Group Filing Check Applicable Line) ✓ Form filed by One Reporting Person Form filed by More than One Reporting Person				
(City) (State) (Zip)				Table I Non-Derivative Securities Ac						Acquired, Disposed of, or Beneficially Owned				
1. Title of Security (Instr. 3)	action Date	Execution Date,	action Code (Instr. 8)		(Instr. 3, 4	osed o & 5)	f (D)	5. Amount of Securities Beneficially		ship Form: Direct (D)	7. Nature of Indirect Beneficial			
	(Month/ Day/ if any Code V Amou Year) (Month/Day/ Year)		Amount	(A) or (D)	Price	Owned Following Reported Transactions(s) (Instr. 3 & 4)		or Indirect (I) (Instr. 4)	Ownership (Instr. 4)					

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

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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)

		(-	8.7 F			• • • • • • • • • • • • • • • • • • • •					
1. Title of	2. Conver-	3. Trans-	3A.	4.	5. Number of	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nat
Derivative	sion or	action	Deemed	Trans-	Derivative	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indi
Security	Exercise	Date	Execution	action	Securities	Date	Underlying	Security	Securities	ship	Benefic
	Price of		Date,	Code	Acquired (A)	(Month/Day/	Securities	(Instr. 5)	Beneficially	Form	Owners
(Instr. 3)	Derivative	(Month/	if any		or Disposed	Year)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4
	Security	Day/	(Month/	(Instr.	of (D)				Following	ative	
		Year)	Day/	8)					Reported	Security:	
			Year)		(Instr. 3, 4 &				Transaction(s)	Direct	
					5)				(Instr. 4)	(D)	
				Code V	(A) (D)		Title			or	
								I			

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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					Exer-cisable	Expira- tion Date		Amount or Number of Shares			Indirect (I) (Instr. 4)	
Stock Units	1-for-1	04/01/03	A	254.5825	(1)	_	Common Stock	254.5825	\$24.55	17,870.0293	D	

Explanation of Responses:

(1) 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/ Martha R. Francis
Martha R. Francis, Attorney-in-Fact
Date

**Signature of Reporting Person

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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^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).