OMB APPROVAL OMB Number: 3235-0104 Expires: January 31, 2005 Estimated average burden hours per response.....0.5

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

FORM 3

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print of Type Responses)

1.	Name and Address of H	Reporting Person*				
Pete	erson,	David	М.			
	(Last)	(First)	(Middle)			
c/o		ust, 1700 Pacific Avenue, S				
		(Street)				
Dal		TX	752	201		
	(City)	(State)	(Zip)			
2.	Date of Event Requir:	ing Statement (Month/Day/Ye	ear)			
11/	12/2002					
3.	I.R.S. Identification	n Number of Reporting Perso	on, if an entity	y (voluntary)		
4.	Issuer Name and Ticke	er or Trading Symbol				
5.	Relationship of Reporting Person(s) to Issuer (Check all applicable)					
	_ Director X Officer (give t:	itle below) _	10% Owner Other (specify	below)		
	Assistant General Ag	gent and Chief Financial Of	fficer			
6.	If Amendment, Date o:	f Original (Month/Day/Year)	,			
7.	Individual or Joint/(Group Filing (Check Applic	cable line)			
	X Form filed by On	ne Reporting Person				
	_ Form filed by Mo	ore than One Reporting Pers	son			
		on-Derivative Securities Be	-			
<ta< td=""><td> 3LE> PTION></td><td></td><td></td><td></td></ta<>	 3LE> PTION>					
1. Bene	Fitle of Security eficial Ownership	2. Amount of S Beneficial	Securities	. Ownership Forr Direct (D) or Indirect (I)		
	(Instr. 4)	(Instr. 4)		(Instr. 5)		
	<\$>	<c></c>		<c></c>		

_ _____

Certificates of Proprie [.]	tary Intere	est O				

						FORM 3 (continued)						
Table II Derivative :												
(e.g., puts	, calls, wa	arrants, options	, convertible secu	rities)								
CAPTION>						5. Owner-						
				ount of Securities erivative Security		ship Form of						
erivative	2. Date Exercisable		(Instr. 4)									
ecurities:	and Expiration Date				4. Conver-							
. Nature of	(Month	n/Day/Year)		Amount	sion or	Direct						
Indirect				or	Exercise	(D) or						
Beneficial	Date	Expira-		Number	Price of	Indirect						
L. Title of Derivative Dwnership	Exer-	tion		of	Derivative	(I)						
Security (Instr. 4) 5) (Instr. 5)	cisable	Date	Title	Shares	Security	(Instr.						
:S>												
/TABLE>												
Reminder: Report on a se owned directly			s of securities be	neficially								
Explanation of Responses												
's/ David M. Peterson			November	13, 2002								
**Signature of Rep				ate								
If the form is fill 5(b)(v).	If the form is filed by more than one reporting person, see Instruction $5(b)(v)$.											
* Intentional missta Violations.	ntentional misstatements or omissions of facts constitute Federal Criminal iolations.											
See 18 U.S.C. 1001	and 15 U.S	S.C. 78ff(a).										
Note: File three copies If space is insu:				y signed.								