WILSON JOE L

Form 4

January 10, 2003

SEC Form 4

FORM 4		UNITED STATES SECURITIES AND EXCHANGE COMMISSION					OMB APPROVAL		
(Print or Type Responses)		STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP					OMB Number: 3 Expires: January Estimated averag hours per respons	31, 2005 se burden	
1. Name and Address of Reporting Person* WILSON, JOE L						Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) (First) (Middle) 514 MARKET STREET		3. I.R. Nur Pers	S. Identification mber of Reporting son, if an entity luntary)	4. Statement for Month/Day/Year January 08, 2003		X Office EXECUTIVE	EXECUTIVE VICE PRESIDENT Individual or Joint/Group Filing (Check Applicable		
(Street) PARKERSBURG, WV 26101 (City) (State) (Zip)				5. If Amendment, Date of Original (Month/Day/Year)		 ▼ Form filed by One Reporting Person Form filed by More than One Reporting Person 			
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1. Title of Security (Instr. 3)	2. Transaction I (Month/Day/		2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code and Voluntary Code (Instr. 8)	4. Securities Acquii (A) or Disposed (D) Of (Instr. 3, 4, and 5)	Securities Beneficially	6. Owner-ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code V	Amount A/D Prio	ce			
Common Stock - Direct IRA	01/08/2003			RI	26 A \$29.96	318	2 D		
Common Stock						2203	D		
Common Stock						2120	I	By Immediate Family	

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).

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.

(over) SEC 1474 (9-02)

WILSON, JOE L - January 08, 2003

Form 4 (continued)

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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 Conver-3A. Deemed 5. Number 7. Title and 8. Price 9. Number of 10. 11. Nature of Derivative sion or Transaction Execution Exercisable(DE) and Amount of Derivative Owner-Indirect Transaction Underlying Security Date Derivative Expiration Derivative Securities ship Beneficial Exercise Date, if Code (Instr. 3) Price of Securities Date(ED) Securities Security Beneficially Form of Ownership any (Month/ (Month/Day/Year) (Instr. 3 (Instr.5) Owned Deriv-Deriand Acquired (Instr.4) Following vative Day/ (Month/ and 4) ative (A) Voluntary Security Year) Day/ Reported Security: Direct Year) Disposed Transactions (D) Of (Instr.4) (D) Code (Instr.8) (Instr. 3,4 Indirect and 5) (I) (Instr.4) (DE) | (ED) Code | V Stock 11/28/1994 | Common \$11.50 8,000 D Stock - 8,000 11/28/2004 Option Stock 11/27/1995 | Common \$15.00 7,012 D 11/27/2005 Stock - 7,012 Option Stock 11/07/1996 Common \$14.88 8,000 D 11/07/2006 Stock - 8,000 Option Stock 11/14/1997 | Common \$22.00 8,000 D 11/14/2007 Stock - 8,000 Option Stock 11/05/1998 | Common \$27.00 7,450 D Option 11/05/2008 Stock - 7,450 Stock 11/04/1999 | Common \$25.63 7,500 D Stock - 7,500 11/04/2009 Option Stock 11/02/2000 | Common \$19.19 7,500 D 11/02/2010 Stock - 7,500 Option Stock 11/01/2001 Common \$27.12 9,000 D Stock - 9,000 11/01/2011 Option Common Stock 11/08/2002 | \$29.37 Stock -10,000 D 11/08/2012 Option 10,000

Explanation of Responses:

** 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.

By: Jennie S Singer, Lmtd POA, Attorney-in-Fact____

** Signature of Reporting Person
Date

Power of Attorney

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