FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington D.C. 20549

	wasiiiigtoii	i, D.C. 20049	
STATEMENT	OF CHANGES	IN BENEFICIAL	OWNERSHIP

OMB APP	PROVAL				
OMP Number:	3235-02				

OMB Number: 3235-0287 Estimated average burden hours per response: 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person EVERETT G CARL JR				DRMFACTO				0	(Check all applicable) X Director 10% Owner							
(Last) 2140 RE	(Fi	,	Middle)		Date of Earliest Trai /25/2004	nsaction	(Mon	th/Day/Year)				icer (give title low)	Other below	(specify)		
(Street)	IORE CA	A 9	94550	_ 4. If _	f Amendment, Date	Line							dividual or Joint/Group Filing (Check Applicable) X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City)	(St		Zip)													
4 = 11			e I - Non-Deri		2A. Deemed	cquire	d, D	•					C Communities	7. Nature of		
1. Title of S	Security (Inst	r. 3)	Date (Month/Da		Execution Date, if any (Month/Day/Year)	Transa Code (8)		4. Securities Disposed Of Amount	(A) or		5) Secu Bene Own Repo Tran	saction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Indirect Beneficial Ownership (Instr. 4)		
Common	Stock		08/19/	2004		J	'	12,358	(D)	\$0		r. 3 and 4)	D			
Common			08/04/			J		4,880	D	\$0		13,941	I	By Self, Trustee ACE		
Common	Stock		08/04/	2004		J		13,941	D	\$0		0	I	By Self, Trustee ACE		
Common	Stock		08/04/	2004		J		4,880	D	\$0		13,941	I	By Self, Trustee GCE		
Common	Stock		08/04/	2004		J		13,941	D	\$0		0	I	By Self, Trustee GCE		
Common	Stock		08/04/	2004		J		13,941	A	\$0		13,941	I	Children's IRR TR I ⁽¹⁾		
Common	Stock		08/04/	2004		J		13,941	A	\$0		13,941	I	Children's IRR TR II ⁽²⁾		
Common	Stock		10/25/	2004		S		13,941	D	\$21.99	961	0	I	Children's IRR TR II ⁽³⁾		
Common	Stock		08/04/	2004		J		4,880	A	\$0		4,880	I	Everett Family Trust		
Common	Stock		08/04/	2004		J		4,880	A	\$0		9,760	I	Everett Family Trust		
Common	Stock		08/19/	2004		J		12,358	A	\$0		22,118	I	Everett Family Trust ⁽⁴⁾		
		Та			Securities Acq							d				
Derivative Conversion Date Executive Security Or Exercise (Month/Day/Year) if any		3A. Deemed Execution Date,	4. Transa Code (8)	5. Number of	6. Dat		rcisable and Date	7. Title a Amount Securition Underly Derivation	and of es ing	8. Price o Derivative Security (Instr. 5)		Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)			

		Та							ired, Disp options,	convertib		ı or	r			
1. Title of	2.	3. Transaction	3A. Deer		⊈ ode		6A)Nu	m(De) r	Expertis Ebiter			aSollodares	8. Price of	9. Number of	10.	11. Nature
Eseplantation (Instr _E 3) ₀₀₂	Conversion of Exespises Price of Annu Derivative	e Month/Day/Year) ity Trust for which th	Execution if any (Month/I ne Reportin	·	Code (8) served as	Instr.	Deriv		Expiration D (Month/Day/) 1 8/04/04 13,94	Year)	Amoun Securi Under Lyerer Deriva	ties	Security	derivative Securities Beneficially Use I which the	Ownership Form: Direct (D) Personance or Indirect	Beneficial Ownership (Instr. 4)
2. ACE 2002	co corroc ac tru	ity Trust for which the stee.	•	•	-	served a	of (D)	e sec ans		'04 13,941 sha	reand 4)		hildren's Irrev		(I) (Instr. 4) which the Re	
3. The Reporting Person is filing this Form 4 to report the sale of 13,941 shares by The (Instr. 3, 4) 4. The 22,118 shares are held by the Everett Family Revocable Trust for which the Reporting Person serves as trustee with his wife. Of these shares, 4,880 were acquired from the ACE 2002 Retained Annuity Trust on 8/4/04, 4,880 were acquired from the GCE 2002 Retained Annuity Trust on 8/4/04 and 12,358 were acquired from the Reporting Person on 8/19/04.																
												G. Carl 1	torney-in- Everett	<u>10/27/200</u>	<u>4</u>	
Reminder: F	eport on a se	parate line for each	class of	securities	b enten io	i a lly ov	v l(@ }dc	ir @ tly	Date Exercisable	Expiration Date	Signatuı Title	eof Repor Shares	ting Person	Date		

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

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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 Number.

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