WILKINS JAMES R JR

Form 4

Stock,

Value

Stock,

Value

\$2.50 Par

Common

\$2.50 Par

11/10/2005

November 14,	2005								
FORM 4 LINITED STATES SECURITIES AND EXCHANCE COMMISSION						OMB APPROVAL			
	UNITED		S SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549			3235-0287			
Check this if no longe subject to Section 16. Form 4 or	r STATEM	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES							
may contin	obligations may continue. See Instruction See Instruction See Instruction On the Section 17(a) of the Section 16(a) of the Section 17(b) of the Section 17(c) of the Section 17(d) of the Section								
(Print or Type Re	esponses)								
1. Name and Adwill WILKINS JA	dress of Reporting I AMES R JR	Symbol	E FINANCIAL SERVICES	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last) P. O. BOX 39		fiddle) 3. Date	of Earliest Transaction /Day/Year)	X Director 10% Owner Officer (give title below) Other (specify below)					
BERRYVILL	(Street) LE, VA 22611		4. If Amendment, Date Original Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Repor Form filed by More than Operson			g Person			
(City)	(State)	(Zip) Tal							
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	141	Code Disposed of (D)	5. Amount of Securities Geneficially Gowned (Following I Reported (Transaction(s) (Instr. 3 and 4)	of, or Benefic 5. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect			
Common Stock, \$2.50 Par Value				44,553.895 I	D				
Common Stock.						Wilkins			

S

304

Investments

LP

Wilkins

Profit

Sharing

Shoecenter

I

I

19,959

D \$54 19,199

Trust, Trustee

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

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.

SEC 1474

(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exer	cisable and	7. Title	e and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transact	iorNumber	Expiration D	ate	Amou	nt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivativ	e		Securi	ties	(Instr. 5)	Bene
	Derivative				Securities	3		(Instr.	3 and 4)		Own
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
									or		
						Date	Expiration		Number		
						Exercisable	Date		of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships					
1	Director	10% Owner	Officer	Other		
WILKINS JAMES R JR						
P. O. BOX 391	X					
BERRYVILLE, VA 22611						

Signatures

James R.
Wilkins, Jr.

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Includes shares of common stock which have been acquired through the Company's Dividend Investment Plan

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.

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