SEC Form 4

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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 * GARCIA PAUL R				er Name and Ticker BAL PAYME				(Check	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last) 10 GLENLAKE	(First)	(Middle)	3. Date 05/02	e of Earliest Transacti /2005	on (Mont	h/Day	/Year)		Director Officer (give title below) Presiden	10% Owner Other (specify below) t and CEO				
NORTH TOWER				4. If Amendment, Date of Original Filed (Month/Day/Year)						6. Individual or Joint/Group Filing (Check Applicable Line)				
(Street) ATLANTA GA 30328									X	Form filed by One Form filed by More		ng Person		
(City)	(State)	(Zip)												
		Table I - No	n-Derivative	Securities Acq	uired,	Disp	osed of, o	r Benef	cially Ow	/ned				
Date			2. Transaction Date (Month/Day/Yea	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Disposed Of			5. Amount of Securities Beneficially Owned Following Reported		7. Nature of Indirect Beneficial Ownership		
					Code	v	Amount	(A) or (D)	Price	 Transaction(s) (Instr. 3 and 4) 		(Instr. 4)		
Common Stock 05/0			05/02/2005		М		5,000	Α	\$14.66	146,432	D			
Common Stock 05/0			05/02/2005		S		5,000	D	\$64.76	141,432	D			
Common Stock										449	Ι	By 401(k)		
		Table II	l Derivativa S		rad Di	0.000		l			1			

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security		3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Transaction(s) (Instr. 4)		
Stock Option (right to buy)	\$14.66	05/02/2005		М			5,000	(1)	12/19/2010	Common Stock	5,000	\$64.76	170,683	D	

Explanation of Responses:

1. This option will become exercisable in the following increments: 20% on December 19, 2002, 25% on December 19, 2003, 25% on December 19, 2004 and 30% on December 19, 2005.

Remarks:

By: Suellyn P	. Tornay					
** Signature of Reporting Person						

Signature of Reporting Person

05/02/2005

Date

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).

** 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.

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.

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