



					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CLOUD L CRAY JR 1300 MAIN STREET P.O. BOX 130 ATCHISON, KS 66002	X			

## Signatures

Cloud L. Cray, Jr.		08/15/2007
<small>**Signature of Reporting Person</small>		<small>Date</small>

## 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) Reflects a distribution received from reporting person's ESOP.
- (2) Includes 1,630.6301 shares acquired between the period of 7/1/2006 and 7/1/2007 under ESPP in a transaction exempt under 16b-3(c).
- (3) Includes 4,635 shares distributed to reporting person's Trust on 12/31/2006; and 4,091 shares acquired between the period of 7/1/2006 and 7/1/2007 under ESOP in a transaction exempt under 16b-3(c).

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.