### MCCARTY JAMES W JR

Form 4

Stock,

\$2.50 Par Value

November 10, 2005

November 1	10, 2005											
FORM 4 LINITED STATES SECURITIES AND EXCHANGE COMMISSION								<b></b>	OMB APPROVAL			
Washington, D.C. 20549							ON	OMB Numbe	er:	3235-0		
Check this box if no longer  CHAPLENGE OF CHAPLES IN DEPLETIONAL						\ <b>T</b>	Expires	s: J	anuary	/ 31, 2005		
Subject to Section 16. Form 4 or										mated average len hours per		
Form 5 obligations may continue. See Instruction 1(b).  Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940												
(Print or Type	Responses)											
1. Name and Address of Reporting Person * MCCARTY JAMES W JR			ssuer Name <b>an</b> ool GLE FINAN		5. Relationship of Reporting Person(s) to Issuer							
		INC	[EFSI]				((	Ineck	all appli	cable)		
(Last) (First) (Middle) P. O. BOX 391			3. Date of Earliest Transaction (Month/Day/Year) 11/10/2005				Director10% OwnerXOfficer (give titleOther (specify below)  Vice President/CFO					
	If Amendment, Date Original led(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person							
BERRYVI	LLE, VA 22611						Form filed Person					
(City)	(State)	(Zip)	Гable I - Non-	Derivativo	e Secu	rities A	cquired, Dispose	ed of,	or Bene	ficially (	Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		ion Date, if TransactionAcqui Code Dispo			5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Forr Dire or Ir (I)	7. Nature of nership Indirect m: Beneficial ect (D) Ownership ndirect (Instr. 4) tr. 4)			
Common Stock, \$2.50 Par Value	11/10/2005		P V	100	A	\$ 54	2,585.592 (1)	D				
Common Stock, \$2.50 Par Value							71.883 (1)	I		BY DAU	GHTI	ER
Common												

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119.586 <u>(1)</u> I

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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 Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. l De Sec (In
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Options	\$ 43.26					10/01/2003(2)	10/01/2013	Common Stock, \$2.50 Par Value	1,000	
Stock Options	\$ 43.1					10/01/2004(2)	10/01/2014	Common Stock, \$2.50 Par Value	1,000	

# **Reporting Owners**

Reporting Owner Name / Address	Kelationships
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Director 10% Owner Officer Other

MCCARTY JAMES W JR P.O. BOX 391 BERRYVILLE, VA 22611

Vice President/CFO

## **Signatures**

James W. 11/11/2005 McCarty, Jr.

\*\*Signature of Date

Reporting Person

2 Reporting Owners

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## **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.
- (2) Options vest annually over a three year period beginning on the date indicated.

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.