FORM 4

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

U.S. SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

OMB Number : 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response 0.5

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP Filed pursuant to section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utilities Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

(Print or Type Responses)											
		ie and Ticker o		6. Relationship of Reporting Person to Issuer (Check all applicable)							
Verity William W.	AMERIC	CAN FINA	NCIAL G	ROUP,							
(Last) (First) (Middle)	3. IRS Identifi				4. Statement for			X Director	10% Ov	10% Owner	
911 New Street	Number of R Person, if an	entity (Volunta	ıry)		Month/Day/Year April 1, 2003			Officer (give title below)		Other (specify below)	
(Street)					5. If Amendment, Date of Original (Month/Day/Year						
Beaufort, SC 29902								7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person Form filed by More than One Reporting Person			
(City) (State) (Zip)	Table I - Non-Derivative Securities Acquired, Disposed of or Beneficially Owned										
1. Title of Security (Instr. 3)	2. Trans- action Date	2A. Deemed Execution Date, if any	3. Trans- action Code (Instr. 8)		4. Securities Acqui or Disposed of (D) (Instr. 3,4 and 5)	ired (A)		Securities Beneficially	6. Owner- ship Form: Direct	7. Nature of In- Direct Bene-	
	(Month/ Day/ Year)	(Month/ Day/ Year)	Code	v	Amount	(A) or (D)	Price	Reported Transactions	(D) or Indirect (I) (Instr. 4)	Ficial Owner- ship (Instr. 4)	
Common Stock	4/1/03		A		408	A	\$19.629	1,153	D		

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)

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FORM 4 (continued) 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)	sion or	action Date	3A Deemed Execution Date, if any	tion Code (Instr. 8)	ative Securities Ac-			(Month//Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		of Deriv- ative ecuri-	of Deriv- ative Secur- ities	ship Form of De- rivative	11. Nature of In- direct Bene- ficial Owner-
	Security		(Month/ Day/ Year)					Date	Expiration		Amount or	5)	at End	Ity Direct (D) or Indi-	Ship (Instr. 4)
				Code	V	(A)	(D)	Exercisable	Date	Title	Number of Shares		Month (Instr. 4)	rect (I) (Instr. 4)	

Explanation of Responses:

**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 provided is insufficient, see Instruction 6 for procedure

Karl J. Grafe

** Signature of Reporting Person William W. Verity By: Karl J. Grafe, as attorney-in-fact April 1, 2003 Date

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