FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OIVID APPROVAL												
OMB Number:	3235-028											
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP Estimated average burden 0.5 hours per response: or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* BIELSKER ANDREA F						Name and Ticker			ck all applica Director	ationship of Reporting call applicable) Director		10% Own				
(Last) 1201 WAL	(Fir	st) (Middle)		3. Date of Earliest Transaction (Month/Day/Year) 08/05/2003							below)	give title VP, CFC	Other (specify below) O & Treasurer		ecity
(Street) KANSAS (City)	CITY MO		54106 Zip)		4. If Ame	endment, Date of C	Month/Day/Y	6. Inc Line) X	vidual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting Person							
		Tab	le I - Nor	ı-Deriv	ative Se	curities Acqu	uired,	Disp	osed of,	or Bene	ficially	Owned				
1. Title of Security (Instr. 3) 2. Trans Date (Month/I				2A. Deemed Execution Date, if any (Month/Day/Year)	Code (Inst		4. Securitie Disposed O		5. Amoun Securities Beneficial Owned Fo	lly	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)			
							Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)				(11341.4)
Common Stock ⁽¹⁾ 08/05					/2003 ⁽¹⁾	(1)	P	V	210	A	(1)	2,6	2,679		[4	01-k
Common Stock ⁽²⁾ 08/05/					/2003 ⁽²⁾	(2)	P	V	10	A	(2)	33	338)	
Common Stock ⁽³⁾ 08/05					5/2003	08/05/2003	J ⁽³⁾		4,550	A	(3)	4,550		D		
		•				urities Acqui ls, warrants, o						wned				
1. Title of Derivative Conversion Security (Instr. 3) 2. 3. Transaction Date Execution Date (Month/Day/Year) (Month/Day/Year) 3. Transaction Date Execution Date, if any (Month/Day/Year)		Date, T	ransaction Code (Instr.		6. Date Expirati (Month/	ion Da		Amount of		8. Price of Derivative Security (Instr. 5) 9. Numbe derivative Securitie Beneficia Owned		e C s F ally C	LO. Ownership Form: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)		

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. Transa Code (8)		Deriva Securi Acquir or Dis	ties ed (A) posed (Instr. 3,	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)	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 Options (Right to Buy) ⁽⁴⁾	\$27.73	08/05/2003	08/05/2003	A		2,887		08/05/2006	08/05/2013	Common Stock	2,887	(4)	28,887	D	
Performance Shares ⁽⁵⁾	(5)	08/05/2003	08/05/2003	Н			10,000	(5)	(5)	Common Stock	(5)	(5)	0	D	
Performance Shares ⁽⁶⁾	(6)	08/05/2003	08/05/2003	A		2,147		(6)	(6)	Common Stock	2,147	(6)	2,147	D	

Explanation of Responses:

- 1. Shares acquired since last report was filed through automatic payroll deduction/investment and participation in the Company's 401-k Plan.
- 2. Shares acquired since last report was filed through automatic reinvestment of quarterly dividends through participation in the Company's Dividend Reinvestment and Direct Stock Purchase Plan.
- 3. Award of Restricted Stock pursuant to the Company's Long-Term Incentive Plan.
- 4. Options were granted in tandem with stock appreciation rights exercisable automatically in the event of a change in control as defined by the Long-Term Incentive Plan under which they are granted. Options may be exercised with cash or previously-owned shares of Common Stock.
- 5. Cancellation of Performance Shares.
- 6. Award of Performance Shares under the Long-Term Incentive Plan. Payment to which Grantee shall be entitled at the end of 2006 will be based on the performance of the Company and paid in Common Stock in an amount ranging from zero (0) to 200 percent (200%) of the performance shares awarded.

Remarks:

Andrea F. Bielsker

08/05/2003

** Signature of Reporting Person

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.