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FOSTER C Form 4	HARLES H JR											
November 1	19, 2004											
FORM	Λ4							NCEO		OMB AF	PROVAL	
	UNITEL) STATES						NGE C	OMMISSION	OMB Number:	3235-0287	
Washington, D.C. 20549Check this box if no longer subject to Section 16.STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIESForm 4 or Form 5 obligations 					e Act of 1934, 1935 or Section	Expires:January 31, 2005Estimated average burden hours per response0.5						
(Print or Type	Responses)											
FOSTER CHARLES H JR Symil			Symbol LAND	2. Issuer Name and Ticker or Trading mbol ANDAMERICA FINANCIAL ROUP INC [LFG]					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) (First) (Middle) 3. (M			(Month/I	3. Date of Earliest Transaction (Month/Day/Year) 11/17/2004					X Director 10% Owner X Officer (give title Other (specify below) below) Chairman & Chief Executive			
	(Street)			endment, l nth/Day/Ye		te Original	l		6. Individual or Joi Applicable Line) _X_ Form filed by O		-	
RICHMON	ND, VA 23235								Form filed by M Person			
(City)	(State)	(Zip)	Tab	le I - Non	ı-D	erivative	Secur	ities Acq	uired, Disposed of,	or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	Security (Month/Day/Year) Execution Date, if			Code (Instr. 3, 4 and 5)					5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common	11/17/2004			Code V S	V	Amount 700	(D) D	Price \$	(Instr. 3 and 4) 107,947	D		
Stock (1) Common	11/17/2004			S		10,000	D	53.59 \$ 53.6	97,947	D		
Stock (1) Common Stock									15,655.3442	I	By 401(k) plan	
Common Stock (2)									1,500	Ι	by Trust	

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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.

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. Transactic Code (Instr. 8)	5. Number of orDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amou Underlying Secur (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Am or Nu of S
Non-Qualified Stock Option (right to buy)	\$ 20.0625	11/17/2004		М	36,000	05/17/2001	05/17/2007	Common Stock	36
Non-Qualified Stock Option (right to buy)	\$ 43.6	11/17/2004		М	900	03/05/1999	03/05/2005	Common Stock	ç

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
FOSTER CHARLES H JR LANDAMERICA FINANCIAL GROUP, INC. 101 GATEWAY CENTRE PARKWAY RICHMOND, VA 23235	Х		Chairman & Chief Executive			
Signatures						
By: Wm. Chadwick Perrine For: Charles H. Foster, Jr.	11/19	/2004				
** Signature of Reporting Person	E	Date				

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) This filing exceeded the allowable number of lines in Table I so it is therefore being filed in multiple parts.
- (2) Shares are held by trust of which Charles H. Foster, Jr. is trustee with investment power and of which members of his immediate family are beneficiaries. Mr. Foster is a director and officer of the Issuer.
- Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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