UNITED STATES SECURITIES AND EXCHANGE COMMISSION

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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).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)									_			
1. Name and Address of Re BEALE G WILLIAM	2. Issuer Name and UNION BANKS			~ .		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner						
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 10/21/2004					X Officer (give title below) Other (specify below) President & CEO				
(Street)			4. If Amendment, D	ate Origina	l Fileo	d(Month/Day	/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting PersonForm filed by More than One Reporting Person				
(City)	(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	Execution Date, if	3. Transact Code (Instr. 8)	tion	4. Securi (A) or D (Instr. 3,	isposed	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form:	Beneficial Ownership	
			(Month/Day/Year)	Code	V	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)		
Common Stock, \$2 Pa	r Value	10/21/2004		P		12.80	A	\$ 31.25	2,909.3318	I	Spouse & As Custodian for Children	
Common Stock, \$2 Pa	r Value								22,615	D		
Reminder: Report on a sepa	rate line for each	a class of securities b	peneficially owned d		Pers in th	ons who	re not	require	ne collection of information conta ed to respond unless the form dis trol number.		C 1474 (9-02)	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Derivative Security	Conversion	Date (Month/Day/Year)	Execution Date, if	Code	tion	of Deriv	vative rities nired or osed 0) r. 3,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	Ownership Form of Derivative Security: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee Stock Options Vest @ 2,000 shares per year	\$ 20.125							01/22/1999	01/22/2008	Common Stock, \$2 Par Value			10,000	D	
Employee Stock Options Vest @ 240 shares per year	\$ 13							02/20/2001	02/20/2010	Common Stock, \$2 Par Value			11,200	D	

Employee Stock Options Vest @ 500 shares per year	\$ 12.8125			01/25/2002	01/25/2011	Common Stock, \$2 Par Value	2,500	13,700	D	
Employee Stock Options Vest @ 700 shares per year	\$ 16			02/02/2003	01/02/2012	Common Stock, \$2 Par Value	3,500	17,200	D	
Employee Stock Options Vest @ 700 shares per year	\$ 27.87			01/23/2004		Common Stock, \$2 Par Value	3,500	20,700	D	
Employee Stock Options Vest @ 700 shares per year	\$ 33.98			01/29/2005	01/29/2014	Common Stock, \$2 Par Value	3,500	24,200	D	

Reporting Owners

P 4 0 Y 4	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
BEALE G WILLIAM	X		President & CEO						

Signatures

G. William Beale by D. Anthony Peay	11/02/2004			
**Signature of Reporting Person	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) Voluntary purchase by Administrator of DRIP/SPP.

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.