

BURKE FRANK M
Form 4
September 17, 2008

FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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 *
BURKE FRANK M

(Last) (First) (Middle)
ONE CITYPLACE DRIVE
(Street)
ST. LOUIS, MO 63141
(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol
ARCH COAL INC [ACI]

3. Date of Earliest Transaction
(Month/Day/Year)
09/15/2008

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director 10% Owner
 Officer (give title below) Other (specify below)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
| | | | | (A) or (D) | Code V Amount (D) Price | | |

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 | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) |
|--|------------------------------------|--------------------------------------|--|--------------------------------|-------------------------|--|---|--|
| | | | | | | | | |

Total deduction

(3,186) (813) (6,026) (7,371) (29,678) (1,255) (48,329)

Transfers

(38) 3,842 (13,378) (5,987) 13,398 2,163

Net increase

33,210 18,700 183,787 151,500 178,317 37,427 602,941

Net assets available for plan benefits:

Beginning of year

27,361 12,394 160,552 129,262 165,822 35,359 530,750

End of year

\$60,571 31,094 344,339 280,762 344,139 72,786 1,133,691

See accompanying notes to financial statements.

CENTURY BANCORP, INC.
401(k) Plan

Statement of Changes in Net Assets Available for Plan Benefits
Year ended December 31, 1997

| | 1784 U.S. Treasury | 1784 | MFS | Advisor | Putnam Fund for Growth & Income | Century Bancorp Stock Fund | Total |
|--|-----------------------------------|---------------------------------------|-------------------------------------|--|--|---|--------------|
| | Money Market Fund | Short-term Income Fund | Emerging Growth Fund | Growth Opportunities Fund | | | |
| Additions: | | | | | | | |
| Investment income | \$ 1,230 | 434 | 1,419 | 7,736 | 19,371 | | 30,190 |
| Net appreciation (depreciation) in fair value of investments | | 184 | 11,679 | 8,869 | (2,108) | 5,976 | 24,600 |
| Contributions from employees | 22,533 | 10,723 | 124,314 | 94,244 | 125,126 | 24,020 | 400,960 |
| Total additions | 23,763 | 11,341 | 137,412 | 110,849 | 142,389 | 29,996 | 455,750 |
| Deduction: | | | | | | | |
| Benefits paid to participants | (90) | (1,107) | (3,607) | (1,672) | (2,690) | (191) | (9,357) |
| Total deduction | (90) | (1,107) | (3,607) | (1,672) | (2,690) | (191) | (9,357) |
| Transfers | (1,590) | (111) | 1,185 | (81) | 89 | 508 | |
| Net increase | 22,083 | 10,123 | 134,990 | 109,096 | 139,788 | 30,313 | 446,393 |
| Net assets available for plan benefits: | | | | | | | |
| Beginning of year | 5,278 | 2,271 | 25,562 | 20,166 | 26,034 | 5,046 | 84,357 |
| End of year | \$ 27,361 | 12,394 | 160,552 | 129,262 | 165,822 | 35,359 | 530,750 |

See accompanying notes to financial statements.

CENTURY BANCORP, INC.

401(k) Plan

Notes to Financial Statements

December 31, 1998 and 1997

(1) Description of Plan

The following description of the Century Bancorp, Inc. 401(k) Plan (the Plan) is provided for general information purposes. Participants should refer to the Plan document for more detailed information.

(a) General

The Century Bancorp, Inc. 401(k) Plan was established on October 1, 1996 for the purpose of providing a medium for eligible employees to supplement their retirement income through salary reduction arrangements on a tax-deferred basis, and is established for the exclusive benefit of the employees and their beneficiaries. The Plan is a defined contribution savings plan for all employees of Century Bancorp, Inc. who have attained age twenty-one and completed one year of service. Century Bancorp, Inc. pays all general administrative expenses of the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

(b) Contributions

Each participant of the Plan may enter into an enrollment agreement under which participants agree to reduce their compensation by a specified percent. The percentage shall not be less than 2% nor more than 15% of the participant's annual compensation, subject to IRS limitations. Beginning in 1998, the employer pays a matching contribution on behalf of each member who has made a salary reduction contribution during such Plan year in an amount equal to \$.25 on each dollar contributed up to 4% of compensation.

(c) Vesting

Participants are fully vested in all benefits.

(d) Payment of Benefits

Under the terms of the Plan, participants retiring at or after age 59 1/2 are eligible to receive the entire balances in all of the accounts maintained for such participants in a lump sum payment. Participants terminating employment prior to retirement receive their entire account balance as a lump sum payment, with applicable taxes withheld, or as a rollover into another qualified plan. In the event of death, the full value of the participant's account is payable to the designated beneficiary in a lump sum.

(e) Participants Loans

Participant loans may be granted by the Plan Administrator on a uniform and nondiscriminatory basis, upon written request by a participant. The minimum loan amount is \$1,000. The maximum loan amount cannot exceed the lesser of 50% of the participant's account balance or \$50,000. Loans are repaid through a payroll deduction and generally within 5 years. As of December 31, 1998, no participants had requested a loan from the Plan.

(Continued)

CENTURY BANCORP, INC.

401(k) Plan

Notes to Financial Statements

December 31, 1998 and 1997

(2) Summary of Significant Accounting Policies

(a) Basis of Presentation

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting and present the net assets available for plan benefits and changes in those net assets.

(b) Investment Valuation and Income Recognition

Marketable investments are stated at fair value. The fair value of marketable investments is based on quoted market prices. Money market fund investments are stated at cost, which approximates fair value.

Securities transactions are recognized on the trade date (the date the order to buy or sell is executed). Dividend income is recorded on the ex-dividend date. Realized gains and losses are determined on the average cost method.

(c) Management Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

(3) Investments

The Plan's investment options include six funds: (a) a money market fund (1784 U.S. Treasury Money Market) which seeks to preserve principal value and maintain a high degree of liquidity while providing current income; (b) a bond fund (1784 Short-term Income Fund) which invests in high quality, short-term bonds and seeks to achieve price stability; (c) an aggressive growth fund (MFS Emerging Growth Fund) which seeks to provide long-term growth of capital by investing in common stocks of small and medium-size companies showing earnings growth over time; (d) a growth fund (Fidelity Advisor Growth Opportunities Fund) which invests in a broad range of companies, industries and securities for diversification, while seeking growth opportunities in small, medium and large companies; (e) a growth & income fund (Putnam Fund for Growth & Income) which seeks to provide capital growth and current income investing primarily in common stocks that pay dividends and/or bonds; or (f) a company stock fund (Century Bancorp Stock Fund) in which amounts invested are used to purchase shares of Class A Common Stock of Century Bancorp, Inc.

(Continued)

CENTURY BANCORP, INC.

401(k) Plan

Notes to Financial Statements

December 31, 1998 and 1997

The following is a listing of individual investments that represent 5% or more of net assets available for plan benefits at December 31:

| | 1998 | 1997 |
|--------------------------------------|-------------|-------------|
| 1784 U.S. Treasury Money Market Fund | \$ 57,885 | N/A |
| MFS Emerging Growth Fund | 333,922 | 151,326 |
| Fidelity Growth Opportunities Fund | 271,668 | 122,753 |
| Putnam Fund for Growth & Income | 333,564 | 157,580 |
| Century Bancorp Stock Fund | 70,092 | 33,856 |

(4) Distribution on Termination of the Plan

Although it has not expressed any intent to do so, Century Bancorp, Inc. has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of termination of the Plan, the rights of all members to amounts credited to their accounts shall be fully vested and nonforfeitable.

(5) Income Taxes

The Plan is qualified as a defined contribution plan under Section 401(k) of the Internal Revenue Code. The Internal Revenue Service has not yet issued a determination letter. The Plan continues to operate within the terms of the Plan and believes that it is qualified under the applicable provisions of the Internal Revenue Code.

CENTURY BANCORP, INC.**401(k) Plan**

Item 27a Schedule of Assets Held for Investment Purposes

December 31, 1998

| (a) | (b) Identity of issuer, borrower, lessor or similar party | (c) Description of investment | (d) Cost | (e) Current value |
|-----|--|----------------------------------|------------|----------------------|
| | 1784 U.S. Treasury Money Market | Mutual Fund | \$ 57,885 | 57,885 |
| | 1784 Short-term Income Fund | Mutual Fund | 29,406 | 29,710 |
| | MFS Emerging Growth Fund | Mutual Fund | 272,839 | 333,922 |
| | Fidelity Advisory Growth Opportunities Fund | Mutual Fund | 231,722 | 271,668 |
| | Putnam Fund for Growth & Income | Mutual Fund | 331,467 | 333,564 |
| * | Century Bancorp Stock Fund | Common Stock Fund | 64,884 | 70,092 |
| | | | \$ 988,203 | 1,096,841 |

* Party-in-interest.

CENTURY BANCORP, INC.**401(k) Plan**

Item 27d Schedule of Reportable Transactions
Year ended December 31, 1998

| (a) Identity of party involved | (b) Description of asset | (c) Purchase price | (d) Selling price | (g) Cost of asset | (h) Current value of asset on transaction date | (i) Net gain |
|---|--------------------------|--------------------|-------------------|-------------------|--|--------------|
| 1784 U.S. Treasury Money Market | Mutual Fund | \$ 35,403 | 3,223 | 3,223 | 35,403 3,223 | |
| MFS Emerging Growth Fund | Mutual Fund | 150,126 | 19,952 | 19,045 | 150,126 19,952 | 907 |
| Fidelity Advisory Growth Opportunities Fund | Mutual Fund | 130,938 | 16,036 | 14,637 | 130,938 16,036 | 1,399 |
| Putnam Fund for Growth & Income | Mutual Fund | 203,372 | 33,351 | 32,374 | 203,372 33,351 | 977 |
| *Century Bancorp Stock Fund | Common Stock Fund | 48,402 | 1,255 | 1,312 | 48,402 1,255 | (57) |

* Party-in-interest.

The Plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA). Therefore, in lieu of the requirements of Items 1-3 of Form 11-K, the financial statements and supplemental schedules of the Plan for the two fiscal years ended December 31, 1998 and 1997, have been prepared in accordance with the financial reporting requirements of ERISA, are attached hereto.

Signatures

Pursuant to the requirements of the Securities and Exchange Act of 1934, the Plan has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

CENTURY BANCORP 401(k) PLAN

Date: December 12, 2007

By: /s/ William P. Hornby

Exhibit Index

Number Title

23.1 Consent of KPMG LLP, Independent Registered Public Accounting Firm