

UNIVERSAL CORP /VA/
Form SC 13G/A
July 23, 2003

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

SCHEDULE 13G/A
Under the Securities Exchange Act of 1934
(Amendment No. 2) *

UNIVERSAL CORPORATION

(Name of Issuer)

COMMON STOCK, NO PAR VALUE

(Title of Class of Securities)

913456109

(CUSIP Number)

23 July 2003

(Date of Event which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which
this Schedule is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)

*The remainder of this cover page shall be filled out for a
reporting person's initial filing on this form with respect to the
subject class of securities, and for any subsequent amendment
containing information which would alter the disclosures provided
in a prior cover page.

The information required on the remainder of this cover page
shall not be deemed "filed" for the purpose of Section 18 of the
Securities Exchange Act of 1934 ("Act") or otherwise subject to the
liabilities of that section of the Act but shall be subject to all
other provisions of the Act (however, see the Notes).

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1. NAME OF REPORTING PERSON
S.S. OR I.R.S IDENTIFICATION NO. OF ABOVE PERSON

ROSS FINANCIAL CORPORATION

2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []
(b) []

3. SEC USE ONLY

4. CITIZENSHIP OR PLACE OF ORGANIZATION

CAYMAN ISLANDS

NUMBER OF SHARES	5. SOLE VOTING POWER	752,300
BENEFICIALLY OWNED BY	6. SHARED VOTING POWER	-0-
EACH	7. SOLE DISPOSITIVE POWER	752,300
REPORTING PERSON WITH	8. SHARED DISPOSITIVE POWER	-0-

9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

752,300 shares

10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) []
EXCLUDES CERTAIN SHARES*

11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

3.0%

12. TYPE OF REPORTING PERSON*
IN-CORPORATION

1. NAME OF REPORTING PERSON
S.S. OR I.R.S IDENTIFICATION NO. OF ABOVE PERSON

W. A. DART FOUNDATION

2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []
(b) []

3. SEC USE ONLY

4. CITIZENSHIP OR PLACE OF ORGANIZATION

MICHIGAN

CUSIP No. 913456109

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NUMBER OF SHARES	5. SOLE VOTING POWER	357,300
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BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		6. SHARED VOTING POWER		-0-

		7. SOLE DISPOSITIVE POWER	357,300	

		8. SHARED DISPOSITIVE POWER		-0-

9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

357,300 shares

10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES* []

11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

1.4%

12. TYPE OF REPORTING PERSON*
OO-PRIVATE FOUNDATION

ITEM 1(a). NAME OF ISSUER:

UNIVERSAL CORPORATION

ITEM 1(b). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:

1501 N. HAMILTON STREET
RICHMOND, VA 23230

ITEM 2(a). NAME OF PERSON FILING:

(1) ROSS FINANCIAL CORPORATION
(2) W A DART FOUNDATION

ITEM 2(b). ADDRESS OF PRINCIPAL OFFICE:

(1) P.O. Box 31363-SMB
Grand Cayman, Cayman Islands, B.W.I.
(2) 500 Hogsback Road
Mason, MI 48854

ITEM 2(c). CITIZENSHIP:

(1) Grand Cayman, Cayman Islands, B.W.I.
(2) Michigan

ITEM 2(d). TITLE OF CLASS OF SECURITIES: COMMON STOCK

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ITEM 2(e). CUSIP NUMBER: 913456109

ITEM 3. Not Applicable.

ITEM 4. OWNERSHIP

See cover pages for each reporting person.

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- ITEM 5. OWNERSHIP OF 5 PERCENT OR LESS OF A CLASS: X
- ITEM 6. OWNERSHIP OF MORE THAN 5 PERCENT ON BEHALF OF ANOTHER PERSON: Not Applicable.
- ITEM 7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY OR CONTROL PERSON. Not applicable
- ITEM 8. IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP. Not applicable.
- ITEM 9. NOTICE OF DISSOLUTION OF GROUP. Not applicable.
- ITEM 10. CERTIFICATION.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE.

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

ROSS FINANCIAL CORPORATION
BY: KENNETH B. DART, President
23 July 2003

W. A. DART FOUNDATION
BY: WILLIAM A. DART
23 July 2003