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BEAR STEARNS COMPANIES INC

Form 424B3

December 06, 2001

PRICING SUPPLEMENT NO. 85

Rule 424(b) (3)

DATED: November 28, 2001

File No. 333-52902

(To Prospectus dated January 11, 2001,  
and Prospectus Supplement dated January 11, 2001)

\$9,015,893,162

THE BEAR STEARNS COMPANIES INC.

MEDIUM-TERM NOTES, SERIES B

Principal Amount: \$20,000,000 Floating Rate Notes [ ] Book Entry Notes [x]

Original Issue Date: 12/13/2001 Fixed Rate Notes [x] Certificated Notes [ ]

Maturity Date: 12/13/2021 CUSIP#: 073928VU4

Option to Extend Maturity: No [x]  
Yes [ ] Final Maturity Date:

Redeemable On -----	Redemption Price(s) -----	Optional Repayment Date(s) -----	Optional Repayment Price(s) -----
*	N/A	N/A	N/A

Applicable Only to Fixed Rate Notes:  
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Interest Rate: 7.00%

Interest Payment Dates: \*\*

Applicable Only to Floating Rate Notes:  
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Interest Rate Basis:

Maximum Interest Rate:

[ ] Commercial Paper Rate

Minimum Interest Rate:

[ ] Federal Funds Effective Rate

[ ] Federal Funds Open Rate

Interest Reset Date(s):

[ ] Treasury Rate

Interest Reset Period:

[ ] LIBOR Reuters

Interest Payment Date(s):

[ ] LIBOR Telerate

[ ] Prime Rate

[ ] CMT Rate

Initial Interest Rate:

Interest Payment Period:

Index Maturity:

Spread (plus or minus):

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\* Commencing December 13, 2005 and on the interest payment dates thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice.

\*\* Commencing June 13, 2002 and on the 13th of each December and June thereafter until Maturity or until the Notes are called.

The distribution of Notes will conform to the requirements set forth in Rule 2720 of the NASD Conduct Rules.

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Estimated average burden hours per response...

0.5

(Print or Type Responses)

1. Name and Address of Reporting Person *			2. Issuer Name and Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer
RYBACK ANDREW J			PLUMAS BANCORP [PLBC]	(Check all applicable)
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year)	<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner
PLUMAS BANK, 35 S LINDAN AVE			03/01/2007	<input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below)
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)	EVP and CFO of Plumas Bancorp
QUINCY, CA 95971				6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)		<input checked="" type="checkbox"/> Form filed by One Reporting Person
				<input type="checkbox"/> 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 Beneficial 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 Derivative	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
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Security			Code	V	(D) (Instr. 3, 4, and 5)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares
					(A)	(D)				
Option to buy common stock	\$ 16.37	03/01/2007	A				(1)	03/01/2015	Common Stock	10,400

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
RYBACK ANDREW J PLUMAS BANK 35 S LINDAN AVE QUINCY, CA 95971			EVP and CFO of Plumas Bancorp	

## Signatures

Andrew Ryback                      03/01/2007  
 \_\_Signature of                      Date  
 Reporting Person

## 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) Stock options will vest in four equal annual installments beginning on March 1, 2008.

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.