FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

UNID APPRO	VAL					
OMB Number:	3235-0287					
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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).

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

1. Name and KREINE		eporting Person* <u>TER M</u>			NE			er or Trading NTERN			L INC [(Che	elationship o eck all applic Directo officer	able)	Perso	on(s) to Issu 10% Ow Other (s	ner
	TOMES TO THE T			09/0	3. Date of Earliest Transaction (Month/Day/Year) 09/08/2003								X Onice (give title Other (specify below) Senior VP and GC				
(Street) MORRIST (City)	OWN NJ		7962 ip)	_ 4. If	Amen	dment, Da	ate of	Original Fil	ed (Month/Day	/Year)	Line	Form fi	led by One led by More	Repo	(Check App rting Persor One Repor	1
Table I - Non-Deriva 1. Title of Security (Instr. 3) 2. Transac Date (Month/Date)				saction	action 2A. Deemed Execution Date,			·			(A) or	5. Amour Securities Beneficia Owned Fo	s Form Illy (D) o ollowing (I) (In		Direct Indirect It. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
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. Transaction Code (Instr. 8)				6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	ly	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership t (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable		Expiration Date	Title	Amount or Number of Shares					
Supplemental Savings Plan Interests	\$1	09/05/2003		A ⁽¹⁾		41.467		08/08/1988	3 0	08/08/1988	Common Stock	41.467	\$29.68	6,309.7	'4	D	

Explanation of Responses:

1. Reflects phantom shares of common stock represented by Company contributions to my account under the Executive Supplemental Savings Plan under Rule 16b-3 on 9/5/03.

Gail E. Lehman for Peter M.

Kreindler

09/08/2003

** Signature of Reporting Person

Date

 $Reminder: \ Report \ on \ a \ separate \ line \ for \ each \ class \ of \ securities \ beneficially \ owned \ directly \ or \ indirectly.$

- * 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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 Number.