SEC F	form 4
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## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL
OMB Number: 3235-0287
Estimated average burden
hours per response: 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
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## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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 Address of Reporting Person* <u>Adams Katherine L.</u>				_		ymbol <u>FIONAL INC</u> [		ationship of Reportin c all applicable) Director Officer (give title below)	10% COther	Person(s) to Issuer 10% Owner Other (specify below)	
(Last) 101 COLUMBIA	(First) A ROAD	(Middle)	3. Date 11/05/	of Earliest Transac 2010	tion (Month/D	ay/Year)		SVP and Ge	eneral Counsel		
(Street)			4. If Am	nendment, Date of (	Original Filed (	(Month/Day/Year)	6. Indiv Line)	/idual or Joint/Group	Filing (Check A	pplicable	
MORRISTOWN	I NJ	07960					X	Form filed by One Form filed by Mo			
(City)	(State)	(Zip)						Person		orting	
		Table I - Nor	n-Derivative S	ecurities Acq	uired, Disp	oosed of, or Benefi	cially	Owned			
1. Title of Security	(Instr. 3)		2. Transaction	2A. Deemed						7. Nature of	

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year) (Month/Day/Year) 2A. Deemed Execution Date if any (Month/Day/Year)				4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			Securities Beneficially	(D) or Indirect	7. Nature of Indirect Beneficial Ownership	
			Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)		(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	conversion Date Execution Date, Transaction of Expirati r Exercise (Month/Day/Year) if any Code (Instr. Derivative (Month/Day/Year) 8) Securities Acquired		6. Date Exerc Expiration Da	Date Exercisable and piration Date Amount of nth/Day/Year) Securities			8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)				
				Code	v		(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Supplemental Savings Plan Interests	(1)	11/05/2010		A <sup>(2)</sup>		10.38		(2)	(2)	Common Stock	10.38	\$49.28	1,437.302	D	

Explanation of Responses:

1. Instrument converts to common stock on a one-for-one basis.

2. Reflects phantom shares of common stock represented by Company contributions to my account under the Executive Supplemental Savings Plan under Rule 16b-3 on 11/05/2010.

Jacqueline Katzel FOR	11/08/2010
Katherine L. Adams	11/00/2010
** 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.