SEC F	form 4
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FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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 OMB APPROVAL
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			or Se	ction 30(n) of the In	ivestment Cor	npany Act of 1940					
1. Name and Address of Reporting Person [*] <u>Winters Kathleen A</u>			_	0	ymbol <u>FIONAL INC</u> [tionship of Reporting Person(s) to Issuer (all applicable) Director 10% Owner Officer (give title Other (specify below) below)				
(Last) 101 COLUMBI	(First) A ROAD	(Middle)	3. Date 11/16	e of Earliest Transac /2012	ction (Month/E	vay/Year)		Vice Presiden		,	
(Street)			4. If An	nendment, Date of	Original Filed	(Month/Day/Year)	6. Indiv Line)	idual or Joint/Group	Filing (Check A	pplicable	
MORRISTOWN	N NJ	07960					X	Form filed by One	e Reporting Pers	on	
(City)	(State)	(Zip)						Form filed by Mor Person	e than One Rep	orting	
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
1 Title of Security	(Instr 2)		2 Transaction	24 Deemed	3	A Securities Acquired (A) or	5 Amount of	6 Ownershin	7 Nature of	

1. Title of Security (Instr. 3)	2. Transaction Date (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)			5. Amount of Securities Beneficially Owned Following Reported	(D) or Indirect	7. Nature of Indirect Beneficial Ownership	
			Code	v	Amount	(A) or (D)	Price	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	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (8)		5. Num of Deriva Securi Acquir (A) or Dispos of (D) (Instr. and 5)	tive ties red sed 3, 4	6. Date Exercisable and Expiration Date (Month/Day/Year)		ate Amount of		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	(A)	(D)	Date Exercisable	Expiration Date	Amount or Number of Title Shares					
Supplemental Savings Plan Interests	(1)	11/16/2012		A ⁽²⁾		16.19		(2)	(2)	Common Stock	16.19	\$59.15	1,058.025	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 11/16/2012.

Jacqueline Katzel FOR	11/19/2012		
Kathleen A. Winters	<u>11/19/2012</u>		
** 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.