#### FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Cł	neck this box if no longer subject to
Se	ction 16. Form 4 or Form 5
ob	ligations may continue. See
Ins	struction 1(b).

### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

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

(Instr. 4)

			or Sec	tion 30(n) of the m	vestment Con	Ipany Act of 1940						
1. Name and Address of Reporting Person <sup>*</sup> SHINSEKI ERIC K				r Name <b>and</b> Ticker EYWELL IN		<sup>rmbol</sup> FIONAL INC [						
(Last)	(First)	3. Date 01/25/2	of Earliest Transac 2006	tion (Month/D	ay/Year)		below)	Other (specify below)				
(Street)			4. If Am	endment, Date of C	Driginal Filed (	Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line)					
(City)	(State)	(Zip)					X	Form filed by One Reporting Person Form filed by More than One Reporting Person				
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned												
Date			2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4		5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership		

# Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Code V

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)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		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(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	Title	Amount or Number of Shares				
Deferred Compensation (Phantom Shares)	(1)	01/25/2006		A <sup>(2)</sup>		19.412		(2)	(2)	Common Stock	19.412	\$36.06	8,068.42	D	

Explanation of Responses:

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

2. Phantom Shares accrued under the Deferred Compensation Plan for Non-Employee Directors and will be settled in cash following retirement.

### <u>Gail Lehman for Eric K.</u> <u>Shinseki</u>

(A) or (D)

Amount

Price

01/27/2006

Date

Reported Transaction(s) (Instr. 3 and 4)

\*\* Signature of Reporting Person

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.