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

OMB APPROVAL
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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* KREINDLER PETER M (Last) (First) (Middle)				HON HON	r Name and Ticker <u>EYWELL IN</u> of Earliest Transac	ITERN	NAT	IONAL II		ationship of Reporting c all applicable) Director Officer (give title below)	10% C	Owner (specify	
101 COLUMBIA	ROAD			03/18/2005 4. If Amendment, Date of Original Filed (Month/Day/Year)							Senior VP and GC		
(Street) MORRISTOWN	NJ	07962		4. II Amendinent, Date of Original Filed (Molful/Day Teal)						o. Indix	Form filed by One	Reporting Perso	n ,
(City)	(State)	(Zip)											
	Т	able I - Nor	n-Deriva	tive S	ecurities Acq	uired,	Disp	osed of, oı	r Benet	ficially O	wned		
Date			2. Transact Date (Month/Day	Execution Date,		3. Transaction Code (Instr. 8)		4. Securities / Disposed Of (5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
								Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)		(1150.4)
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned													

 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)		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	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		Transaction(s) (Instr. 4)		
Supplemental Savings Plan Interests	(1)	03/18/2005		A ⁽²⁾		31.233		(2)	(2)	Common Stock	31.233	\$38.42	8,140.347	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 3/18/05.

Gail E. Lehman for Peter M. Kreindler	03/21/2005			
** 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.