## SEC Form 4

Instruction 1(b).

## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OWR APPRO	IVAL
OMB Number:	3235-0287
Estimated average burde	en
hours per response:	0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5	STATEMENT OF CHANGES IN BE
obligations may continue. See	
Instruction 1(b).	Filed pursuant to Section 16(a) of the Secu

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

			0.000			ipaily / lot of 10				
1. Name and Address of Reporting Person <sup>*</sup> <u>DICCIANI NANCE K</u>						<sup>mbol</sup> F <mark>IONAL INC</mark> [		tionship of Reporting Person(s) to Issuer all applicable) Director 10% Owner Officer (give title Other (speci below) below)		
(Last) 101 COLUMBIA	(First) ROAD	(Middle)	3. Date 06/09/	of Earliest Transac 2006	tion (Month/D	ay/Year)		,	CEO, Material	<b>'</b>
(Street) MORRISTOWN	NJ	07962	4. If An	nendment, Date of C	Driginal Filed (	Month/Day/Year)	6. Indiv Line) X	idual or Joint/Group Form filed by One	0.	
(City)	(State)	(Zip)						Form filed by Mor Person	e than One Rep	orting
		Table I - Nor	-Derivative S	ecurities Acq	uired, Disp	oosed of, or Benefic	cially (	Dwned		
1. Title of Security (I	Instr. 3)		2. Transaction	2A. Deemed	3.	4. Securities Acquired (A)	or	5. Amount of	6. Ownership	7. Nature of

itle of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Transaction Code (Instr.		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	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)

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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)				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				
Supplemental Savings Plan Interests	(1)	06/09/2006		A <sup>(2)</sup>		12.517		(2)	(2)	Common Stock	12.517	\$38.1	1,396.57	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 6/09/06.

Jacqueline Whorms for Nance	00/10/2000
K. Dicciani	<u>06/13/2006</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.