Instruction 1(b).

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	STATEMEN	T OF	CI	1AF	NGE	S IN	BE	ENE	ΞFI	CIAL	O۱	WNERSHI	Ρ
obligations may continue. See													

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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							ame and YWEL				ymbol <u>TIONAI</u>	(Che	elationship o ck all applica Director	able)	Perso	on(s) to Issu 10% Ow Other (s	ner		
(Last)	(Firs	,	liddle)			3. Date of Earliest Transaction (Month/Day/Year) 02/03/2006								below)	Senior V	P and	below)	респу	
(Street) MORRIST (City)	OWN NJ		7962 ip)		4. If <i>i</i>	4. If Amendment, Date of Original Filed (Month/Day/Year)							6. In Line	Form fil	or Joint/Group Filing (Check Applicable m filed by One Reporting Person m filed by More than One Reporting son				
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																		
1. Title of Security (Instr. 3) 2. T				2. Trans Date (Month/		2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transa Code (8)		Disposed	(A) or (D) Price		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)		6. Ownership Form: Direct (D) or Indirec (I) (Instr. 4)		7. Nature of ndirect Beneficial Ownership 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)	Date Execution D			action Instr.			6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Title and Amou of Securities Underlying Derivative Securi (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number derivative Securities Beneficial Owned Following Reported Transactio (Instr. 4)	e sally g	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
					Code	v	(A)	(D)	Date Exercisa	able	Expiration Date	Title	Amount or Number of Shares						
Supplemental Savings Plan Interests	(1)	02/03/2006			A ⁽²⁾		32.157		(2)		(2)	Common Stock	32.157	\$39.23	8,622.0	81	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 2/3/06.

Gail E. Lehman for Peter M. 02/07/2006

Kreindler

** 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.