## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549
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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

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

OMB APPROVAL OMB Number:

Estimated average burden hours per response: 0.5

Name and Address of Reporting Person* <u>Esposito Gerard L</u>															5. Relationshi (Check all app Direct		olicable) ctor	ig Pers	10% C	wner
(Last) 18 VICT	(Fi ORIA DRI	,	Middle)			3. Date of Earliest Transaction (Month/Day/Year) 08/02/2006									X	belov	,	sident	below)	(specify
(Street) MILFOR			19963 Zip)		4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)									5. Individ ine) X	ividual or Joint/Group Filing (Check Applicable  Form filed by One Reporting Person  Form filed by More than One Reporting  Person				
		Tabl	e I - No	n-Deri\	/ative	Se	curiti	es Ac	quired,	Dis	posed o	f, o	r Ben	efici	ally C	wne	ed			
1. Title of Security (Instr. 3)				2. Transaction Date (Month/Day/Year)		ar)	2A. Deemed Execution Date, if any (Month/Day/Year)		Code	Transaction Code (Instr.		4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4 5)			4 and Secur Bene Owne		cially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership
									Code	v	Amount		(A) or (D)	Price	, l.	Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)
Common	Stock (Res	tricted Stock)														5,083 D				
Common	Stock															1,600 D				
Common	Stock (Join	t Account w/Spo	ouse)													200 D <sup>(1)</sup>				
Common	Stock (Div	idend Reinvestm	ent)	08/03	1/2006				A		1		A	\$18	3.21 266 D					
		Та									sed of, onvertib					ned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deem Executior if any (Month/Da	Date,	Code (Ins				6. Date E Expiration (Month/E	n Dat		Ame Sec Und Der Sec	7. Title and Amount of Securities Underlying Derivative Security (Insti and 4)		Deriva Secur	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction((Instr. 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	wnership orm: irect (D) r Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	v	(A)	(D)	Date Exercisa		Expiration Date	Title	of	mber ares						

## **Explanation of Responses:**

1. Shares Held in Street Name

/s/ Kenneth J. Quinn, Power of

Attorney for Gerard L.

**Esposito** 

08/02/2006

\*\* Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- $^{\star}$  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.