FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

Check this box if no longer subject to	STATEMENT O
Section 16. Form 4 or Form 5 obligations may continue. See	
Instruction 1(b).	Filed pursua

F CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

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

	d Address of o Gerard	Reporting Person *							ker or Tra VATER		Symbol (MSEX	x]				all app Direc		10	% O	wner
(Last) 18 VICT	(Fii ORIA DRI	,	Middle)			3. Date of Earliest Transaction (Month/Day/Year) 12/01/2005								X	belov	,		Other (specify below)		
(Street) MILFOR (City)			.9963 Zip)		4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)									6. Indiv Line) X	vidual or Joint/Group Filing (Check Applicable 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	h/Day/Year) i		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)				4 and Secui Benef Owne		icially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership	
								Code	v	Amount		(A) or (D)	Pric	се	Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)	
Common	Stock (Rest	tricted Stock)															5,083	D		
Common	Stock															1,600 D				
Common Stock (Joint Account w/Spouse)															200		D ⁽¹⁾			
Common Stock (Dividend Reinvestment) 12/03					1/2005				A		18 A \$1		8.33	224		D				
		Та									sed of, onvertib					vned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deem Execution if any (Month/Da	Date,		nsaction de (Instr. Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date E Expiration (Month/D	on Date	е	Amount of Securities Underlying Derivative Security (Instr. and 4) Amount of Security (Instr. and 4)		Deri Seci (Inst		9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Owners Form: Direct (I or Indire (I) (Insti) ect	11. Nature of Indirect Beneficial Ownership (Instr. 4)		

Explanation of Responses:

1. Shares Held in Street Name

/s/ Kenneth J. Quinn, Power of

Attorney for Gerard L. 12/02/2005

Esposito

** 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.