FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

STATEMENT	OF CHA	ANGES IN	I BENEFIC	CIAL O	WNERSHIP

l	OWR APPRO	JVAL
	OMB Number:	3235-0287
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	hours per response:	0.5

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

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

															heck all	nship of Reportin applicable) birector	g Person(s) to I	
(Last) 11 LOHL	(Fii I DRIVE	rst)	(Middle)		3. Date of Earliest Tran 06/01/2005				saction (Month/Day/Year)							Officer (give title elow) Vice P	Other below resident	(specify
(Street) HAMILTON SQUARE NJ 08690-2441 (City) (State) (Zip)			4. If Amendment, Date of Original Filed (Month/Day/Year)									Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person						
		Tab	le I - No	n-Deriva	tive	Sec	curitie	s Acc	quired,	Dis	posed o	f, or	r Ben	eficia	lly Ov	vned		
Date		Date			2A. Deemed Execution Date, if any (Month/Day/Year)			4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4 5)			d Se Be	Amount of curities neficially vned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership				
								Code	Code V Amount		((A) or (D) Price		Tra	ported ansaction(s) str. 3 and 4)		(Instr. 4)	
Common	Stock (Rest	ricted Stock)														3,233	D	
Common	Stock															1,600	D	
Common	Stock (Divi	dend Reinvestn	nent)	06/01/	2005				A		40		A	\$18.2	27	2,422	D	
Common	Stock (Divi	dend Reinvestn	nent)	06/01/:	2005				A		4		A	\$18.2	27	91	I	Custodial Account for Daughter Angela Marie Risoldi
Common Stock (Dividend Reinvestment)		06/01/2005					A	A 6			A	\$18.2	27	313	I	Custodial Account for Son Andrew Joseph Risoldi		
		Ta		Derivativ (e.g., pu											Own	ed		
1. Title of Derivative Security (Instr. 3)	Title of 2. 3. Transaction 3A. Deemed Execution Date Execution Date, or Exercise (Month/Day/Year) if any Code (In		ction	5. Number of		6. Date Exercisa Expiration Date (Month/Day/Yea		able and	7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)			8. Price Derivati Security (Instr. 5	ve derivative Securities	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)			
Explanation	of Respons	Ac.			Code	v	(A)	(D)	Date Exercisal		Expiration Date	Title	or Nur of	ount nber ires				

/s/ Kenneth J. Quinn, Power of Attorney for Richard M.

06/02/2005

** Signature of Reporting Person

Date

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

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.

^{*} 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).