FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL									
OMB Number:	3235-0287								
Estimated average b	ourden								
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

																_							
1. Name and Address of Reporting Person* HEFTER MARCIA																	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
HEFTER WARCIA																X	Director		10% Owner		/ner		
(Last) PO BOX	(Fii	rst) (	(Middle)		3. Date of Earliest Transaction (Month/Day/Year) 12/04/2009											Officer ( below)	give title		Other (s below)	pecify			
	4. If Amendment, Date of Original Filed (Month/Day/Year)															6. Individual or Joint/Group Filing (Check Applicable							
(Street)								.,				(	Line)										
BRIDGEHAMPTON NY 11932													X	X Form filed by One Reporting Person  Form filed by More than One Reporting									
(City)	(St	ate) (	(Zip)												Person	,		·					
		Tab	ole I - Nor	n-Deriv	ative	Se	curiti	es A	cqı	uired,	Dis	osed	of, o	r Be	nefic	cially	Owned						
1. Title of Security (Instr. 3) 2. T				2. Trans Date (Month/I			2A. Deemed Execution Date,			Code (Instr.   5)						4 and Securitie Beneficia Owned F		lly	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership		
										Code V		Amoun	Amount (A) (C)		r Pr	ice	Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)		
Common																	34,591.833(1)		D				
Common																	29,000			I	Husband		
		-	Table II -	Deriva (e.g., p													wned						
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deeme Execution if any (Month/Day	Date, 1	1. Transaction Code (Instr. 3)				Exp	Date Exe Diration I Dinth/Day	Date	ate		7. Title and Amor of Securities Underlying Deriv Security (Instr. 3 4)		ative	8. Price of Derivative Security (Instr. 5)	9. Numbe derivative Securities Beneficia Owned Following Reported Transacti (Instr. 4)	e s Illy	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4	11. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Code		v	(A)	(D)	Dat Exe	e ercisable		piration te	Title		Amou Numb Share	er of							
Stock options	(2)									(2)		(2)	Comi	non	37	<b>'</b> 5		375		D			
Convertible Trust Preferred Securities	\$31								10/	/23/2009	09/	30/2039	Comi	non	9,677	7.42		300		D			
Convertible Trust Preferred	\$31	12/04/2009			P		200		12/	/04/2009	09/	30/2039	Comi	non	<b>6,45</b> 1	1.61	\$1,000	200		I	Husband		

## **Explanation of Responses:**

- 1. Reflects transactions not required to be reported pursuant to section 16 of the Securities Exchange Act of 1934 as amended
- 2. Various

## Remarks:

/s/ Marcia Z. Hefter

12/08/2009

\*\* 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.