FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

STATEMENT	OF CHANGES	IN BENEFICIAL	OWNERSHIP

OMB APPROVAL OMB Number: Estimated average burden 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	1 30(h)) of the	Investme	ent Co	ompany Ac	t of 1940						
	d Address o	of Reporting Pers	on [*]								Symbol	E]		Relationship Check all app X Direct	licable)	ing Perso	on(s) to Is	
(Last) 52 INLE	(F Γ VIEW P	First)	(Middle)			Date of 11/20		st Trans	saction (N	Month	n/Day/Year))		Office below	er (give title v)	e Other (below)		(specify
(Street) EAST MORICE	HES X	1	11940		4. 11	Amer	idmen	t, Date (of Origina	al File	ed (Month/E	Day/Year)			filed by Or	ne Repoi	ting Pers	son
(City)	(5	State)	(Zip)															
		T	able I - N	on-Deri	vative	Sec	uriti	es Ac	quired	, Di	sposed	of, or Be	eneficia	ally Owne	d			
1. Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)		Execution Date, ear) if any		Transaction I		4. Securities Acquired (A) of Disposed Of (D) (Instr. 3, 4 5)			nd Securities Beneficially Owned Following		6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership			
									Code	v	Amount	(A) or (D)	Price	Reported Transact (Instr. 3 a	ion(s)			Instr. 4)
Common														15,	627	D		
Common														8,5	580	Ι]]]	MacAlbert Bank Pension Plan FBO R. Hefter - Husband
Common												2,700		I		RA - Husband		
Common 0		05/11	1/2005				P		100	A	\$28.	5 4, 325 ⁽¹⁾		D				
			Table II									f, or Ben ible secu		y Owned	,		,	
1. Title of Derivative Security (Instr. 3) 2. Conversion of Exercise Price of Derivative Security Security Output Se		on Date,	4. Transaction Code (Instr. 8)		ion of E		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Securi (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Numbe derivative Securities Beneficia Owned Following Reported Transacti (Instr. 4)	e C s F ally D o g (I	.0. Ownership Form: Direct (D) or Indirect I) (Instr. 4	Beneficial Ownership (Instr. 4)			
					Code	v	(A)		Date Exercisal		Expiration Date	Title	Amount or Number of Shares	1				
Stock Options	(2)								(2)		(2)	Common	1,575		1,575	5	D	

Explanation of Responses:

- 1. IRA Self.
- 2. Various.

Remarks:

Marcia Hefter

05/11/2005

** 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.