U.S. SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 3

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or

Section 30(f) of the Investment Company Act of 1940

1. Name and Address of Reporting	ng Person*		
Verneuille, Janet T.			
(Last)	(First) (Middl	Le)	
1103 Millstone Road			
	(Street)		
Sag Harbor, NY 11963			
(City)	(State) (Zip		
 Date of Event Requiring State 	tement (Month/Day/Year)		
02/04/00			
3. IRS Identification Number of	f Reporting Person, if an Entity	y (Voluntary)	
4. Issuer Name and Ticker or T:	rading Symbol		
 Relationship of Reporting Per (Check all applicable) 	erson to Issuer		
<pre>[_] Director [X] Officer (give title be:</pre>	[_] 10% Owner low) [_] Other (speci	ify below)	
Senior Vice President and Co	omptroller		
6. If Amendment, Date of Origin	nal (Month/Day/Year)		
7. Individual or Joint/Group F	iling (Check applicable line)		
[X] Form Filed by One Repor	rting Person		
[_] Form Filed by More than	n One Reporting Person		
Table I Non-Deri	vative Securities Beneficially (
	_		
1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	1947	D	Self
Common Stock	395	D	Self & Husband Joint Tenants
Common Stock	8	D	Self & Son Joint Tenants
Common Stock	8	D	Self & Daughter Joint Tenants
Common Stock	8	D	Self & Daughter Joint Tenants
Common Stock (Restricted*)	540	D	Self
	uity Incentive Plan, vesting 180	on January 15, 2001	and 180 on each anniversary thereafter
conditioned on continued service	at the time of vesting.		

^{*} If the Form is filed by more than one Reporting Person, see Instruction $5\left(b\right)\left(v\right)$.

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

(Over)

FORM 3 (continued)

Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(Form 3-07/99)

Table II -- Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Intentional misstatements or omissions of facts constitute Federal Criminal

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4	Conver-		Owner- ship Form of Derivative	
				Amount or	S I	sion or Exercise		Security: Direct (D) or	Nature of Indirect
	Exer-		Title	Number of Shares	Ι	Price of Derivative Security		Indirect (I) (Instr. 5)	Beneficial Ownership (Instr. 5)
Stock Options				6000			D		
	=======								
Explanation of Response	s:								
/s/ Janet T. Verneuille			2/14/0	0					
**Signature of Re		rson	Date						

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