Hogan Thomas B JR Form 4 July 02, 2008

FORM 4

OMB APPROVAL

FORM 4	1				OIVID AP	PROVAL		
	UNITEDSIAL		ES AND EXCHANGE (ton, D.C. 20549	COMMISSION	OMB Number:	3235-0287		
Check this be if no longer subject to Section 16. Form 4 or Form 5 obligations may continue See Instruction 1(b).	Filed pursuant Section 17(a) of t	SEC to Section 16(a) of the Public Utility	IN BENEFICIAL OW CURITIES of the Securities Exchang Holding Company Act of nent Company Act of 19	ge Act of 1934, of 1935 or Section	Expires: Estimated a burden hour response			
(Print or Type Resp	onses)							
1. Name and Address of Reporting Person * Hogan Thomas B JR		Symbol	1		5. Relationship of Reporting Person(s) to Issuer			
(Last)	(First) (Middle)	3. Date of Earlie		(Check	all applicable)			
45 SHREWSBU	URY DRIVE	(Month/Day/Ye 07/01/2008	ar)	X Director Officer (give ti below)		Owner r (specify		
RUMSON, NJ	(Street) 07760	4. If Amendmer Filed(Month/Day	nt, Date Original v/Year)	6. Individual or Join Applicable Line) _X_ Form filed by Or Form filed by Moreon	ne Reporting Per	son		
(City)	(State) (Zip)	Table I - N	Ion-Derivative Securities Ac	quired, Disposed of,	or Beneficiall	y Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. 4. Securities TransactionAcquired (A) or Code Disposed of (D) (Instr. 8) (Instr. 3, 4 and 5) (A) or Code V Amount (D) I	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
(No Non-Derivative Securities Beneficially Owned)	;			0	D			
Reminder: Report of	on a separate line for each	ch class of securities b	beneficially owned directly or	indirectly.				

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number	6. Date Exer	cisable and	7. Title and A	Amount of	8. Price
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	onof	Expiration D	ate	Underlying S	Securities	Derivativ
Security	or Exercise		any	Code	Derivative	(Month/Day	Year)	(Instr. 3 and	4)	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Securities					(Instr. 5)
	Derivative				Acquired					
	Security				(A) or					
	•				Disposed					
					of (D)					
					(Instr. 3, 4,					
					and 5)					
									Amount	
									Amount	
						Date	Expiration	Title	Or Number	
						Exercisable	Date	Title	Number of	
				Code V	(A) (D)					
				Code V	(A) (D)				Shares	
Phantom Shares	<u>(1)</u>	07/01/2008		A	625	<u>(1)</u>	<u>(1)</u>	Common Stock	625	<u>(1)</u>

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
Hogan Thomas B JR 45 SHREWSBURY DRIVE RUMSON, NJ 07760	X					

Signatures

Thomas B.
Hogan, Jr.

**Signature of Reporting Person

O7/02/2008

Date

Explanation of Responses:

- * 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).
- (1) Phantom stock granted and dividend phantom stock credited to a participant's account under the Company's Director Share Plan may be settled in cash only after the participant ceases to serve as a director of the Company.
- (2) Includes dividend phantom stock acquired pursuant to the dividend reinvestment feature included in the Company's Director Share Plan which is exempt from reporting under Rule 16a-11.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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