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QUIRK RA Form 4 November	10, 2009						
	ЛЛ						B APPROVAL
FORM 4 UNITED STATES SECURITIES AND EXCHANGE CON Washington, D.C. 20549				COMMISSIO	N OMB Number	. 3235-0287	
if no los subject Section Form 4 Form 5	to 16. or Filed pu	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,					
obligati may co <i>See</i> Inst 1(b). (Print or Type	ntinue. truction		Utility Holding C Investment Comp	· ·		on	
	Address of Reporting AYMOND R	Symbo	ity National Finan	-	5. Relationship Issuer (Ch	of Reporting eck all applic	
(Last) 601 RIVE	(First) (RSIDE AVENUE	(Month	e of Earliest Transaction h/Day/Year) 8/2009	on	Director X Officer (gi below)		10% Owner Other (specify
JACKSON	(Street) IVILLE, FL 3220	Filed(M	mendment, Date Orig Month/Day/Year)	inal	6. Individual or Applicable Line) _X_ Form filed by Form filed by Person	y One Reportin	g Person
(City)	(State)	(Zip) Ta	able I - Non-Derivati	ve Securities A	cquired, Disposed	of, or Benefi	cially Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Transaction(A) or D Code (Instr. 3	(A) or	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)
Common Stock	11/08/2009		F 4,557	D \$ 13.48	279,239	D	
Common Stock					470,988	I	Quirk 2002 Trust
Common Stock					47,193	I	Raymond Quirk 2004 Trust
Common Stock					17,642.9255	I	Reporting person's ESPP/401(k) accounts

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

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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.	6. Date Exer	cisable and	7. Titl	e and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transact	ionNumber	Expiration D	ate	Amou	nt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivativ	e		Securi	ties	(Instr. 5)	Bene
	Derivative				Securities	5		(Instr.	3 and 4)		Owne
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
									Amount		
						Date	Expiration		or Norschau		
						Exercisable	Date		Number		
				Code I					of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Addre	255	Relationships					
	Director	10% Owner	Officer	Other			
QUIRK RAYMOND R 601 RIVERSIDE AVENUE JACKSONVILLE, FL 3220			President				
Signatures							
Raymond R. Quirk	11/09/2009						

Reporting Person Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

Date

** 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. 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.

**Signature of