FEKETE FRANK L

Form 4

February 03, 2006

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

January 31, 2005

0.5

Estimated average

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subject to Section 16. Form 4 or Form 5 obligations

may continue.

if no longer

Check this box

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(h) of the Investment Company Act of 1940

response...

See Instruction 1(b).

Stock

(Print or Type Responses)

1. Name and Address of Reporting Person * FEKETE FRANK L				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)		
(Last) (First) (Middle) 830 BERGEN AVENUE			nth/Day/Year)	_X_ Director 10% Owner Officer (give title below) Other (specify below)		
	(Street) EY CITY, NJ 07306	4. If A	Amendment, Date Original (Month/Day/Year)	6. Individual or Jo Applicable Line) _X_ Form filed by 0 Form filed by N Person	One Reporting F	Person
(C	ity) (State)	(Zip)			e n e .	
1.Title Securit (Instr.	of 2. Transaction Date y (Month/Day/Year)	e 2A. Deemed	Code (Instr. 3, 4 and 5)	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)
Comr	07/07/77006		S 5,200 D \$ 18.4217	59,242	D	
Comr				1,000	I	By Trust (1)
Comr				7,500	I	By Wife
Comr				2,000	I	By Wife as Cust. for Son
Comr	non			10,000	I	Ву

Retirement

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Account (2)

Common 2,000 I By

Stock 2,000 I Daughter

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

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SEC 1474

(9-02)

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

1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)		4. Transacti	5. onNumber	6. Date Exerc Expiration D		7. Title and Amount of	8. Price of Derivative	9. Nu Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underlying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securities	(Instr. 5)	Bene
	Derivative				Securities			(Instr. 3 and 4	1)	Own
	Security				Acquired					Follo
					(A) or					Repo
					Disposed					Trans
					of (D)					(Instr
					(Instr. 3,					
					4, and 5)					
								Amou	nt	
								or		
						Date	Expiration	Title Number	er	
						Exercisable	Date	of		
				Code V	(A) (D)			Shares		

Reporting Owners

	Relationships		
Reporting Owner Name / Address			

Director 10% Owner Officer Other

FEKETE FRANK L 830 BERGEN AVENUE X JERSEY CITY, NJ 07306

Signatures

/s/ John F. Kuntz, pursuant to power of attorney

**Signature of Reporting Person 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) Shares held by wife as trustee of a trust for her grandmother.
- (2) Shares held by a custodian for a retirement account f/b/o the reporting person.

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

Reporting Owners 2

02/03/2006

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