



number.

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price or Amount of Underlying Securities (Instr. 3 and 4)
Stock Options	\$ 17.94					01/29/2008 01/29/2017	Common Stock	10,698 <u>(1)</u>
Stock Options	\$ 18.87					09/21/2007 09/21/2016	Common Stock	10,000 <u>(2)</u>
Stock Options	\$ 18.48					03/23/2007 03/23/2016	Common Stock	10,000 <u>(3)</u>
Stock Options	\$ 18.57					07/17/2004 07/17/2013	Common Stock	80,000 <u>(4)</u>

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KUNTZ JOHN F 830 BERGEN AVENUE JERSEY CITY, NJ 07306			EVP, Gen Counsel and Secretary	

## Signatures

/s/ John F.  
Kuntz

03/27/2007

\*\*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) Stock options vest at a rate of 20% per year over a period ending January 29, 2012.

(2) Stock options vest at a rate of 20% per year over a period ending on September 21, 2011.

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- (3) Stock options vest at a rate of 20% per year over a period ending on March 23, 2011.
- (4) Stock options vest at a rate of 20% per year over a period ending on July 17, 2008.

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.