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Check this box if no longer subject to Section 16. UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 OMB Number: STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Expires:									OMB Number: Expires: Estimated a burden hour response	•	
(Print or Type R	Responses)										
CLAYTON J KERRY Syn			Symbol	Name and		Tradir	ng	5. Relationship of Reporting Person(s) to Issuer			
(Last)	(First) (N	/liddle)	3. Date of Earliest Transaction					(Chec	c all applicable)		
(Month/I ONE CHASE MANHATTAN 03/22/2 PLAZA, 41ST FLOOR				th/Day/Year) 2/2005				X Director 10% Owner X Officer (give title Other (specify below) below) President, CEO, Director			
				endment, Date Original nth/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person 			
NEW YORK, NY 10005								Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed of	, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Executio any		3. 4. Securiti Transaction(A) or Dis Code (Instr. 3, 4 (Instr. 8)		* · ·		Securities Beneficially Owned	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
Common Stock	03/22/2005			P <u>(1)</u>	1,000	A	\$ 34.27	82,644.485	D		
Common Stock							57.27	16,204.88	I	By 401 (k) Plan	

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 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. Transactio Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	5	ate	7. Titl Amou Under Secur (Instr.	unt of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address		Relationships						
	Director	10% Owner	Officer	Other				
CLAYTON J KERRY ONE CHASE MANHATTAN PLAZ 41ST FLOOR NEW YORK, NY 10005	ZA X		President, CEO, Director					
Signatures								
Lisa Richter 0 Attorney-in-Fact	3/22/2005							
**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).

The purchase reported on this Form 4 was effected pursuant to a Rule 10b5-1 Purchase Plan adopted by the Reporting Person on February (1) 28,2005.

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.