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Ferre Maria I Form 4 October 21, 2										
FORM	Л							OMB AF	PROVAL	
	UNITED S	STATES SECUL				NGE C	OMMISSION	OMB Number:	3235-0287	
Check thi if no long subject to	er STATEM		Washington, D.C. 20549 NT OF CHANGES IN BENEFICIAL OWNERSHIP OF							
subject to Section 16.SECURITIESEstimated avera burden hours per responseForm 4 or Form 5 obligations may continue.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 1940Estimated avera burden hours per responseSee Instruction 1(b).30(h) of the Investment Company Act of 19401940									rs per 0.5	
(Print or Type R	lesponses)									
1. Name and A Ferre Maria	ddress of Reporting F Luisa	Symbol	er Name and LAR INC		Tradi	ng	5. Relationship of Issuer	Reporting Pers	son(s) to	
(Last)		f Earliest Tr				(Check all applicable)				
P O BOX 90	,	Day/Year)	unsuetion			X Director Officer (give t below)	Officer (give title Other (specify			
ςαν πιαν	(Street) PR 00906-6590		endment, Da nth/Day/Year	-	1		6. Individual or Jo Applicable Line) _X_ Form filed by O Form filed by M	ne Reporting Pe	rson	
(City)		Zip) Tab			G	•,• •	Person	D (* • 1		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	- 140	n Date, if Transaction(A) or Disposed of (D) Se Code (Instr. 3, 4 and 5) Be Day/Year) (Instr. 8) O Fo				5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of	
Preferred			Code V	Amount	or	Price	Transaction(s) (Instr. 3 and 4)			
Stock, 2003 Series A	10/20/2004	10/20/2004	S	300	D	\$ 25.21	1,700	D		
Preferred Stock, 2003 Series A	10/20/2004	10/20/2004	S	700	D	\$ 25.2	1,000	D		
Preferred Stock, 2003 Series A	10/20/2004	10/20/2004	S	94	D	\$ 25.21	906	D		

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Preferred							
Stock, 2003 Series	10/20/2004	10/20/2004	S	906	D	\$ 25.2 0	D
2003 Series							
А							

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control 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)	4. Transactio Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Unde Secur	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 / Add	ress	Relationships							
	Director	10% Owner	Officer	Other					
Ferre Maria Luisa P O BOX 9066590 SAN JUAN, PR 00906-659	X 90								
Signatures									
Maria Luisa Ferre	10/21/2004								
<u>**</u> 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).

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.