



1. Title of Security (Instr. 3)	2. Trans- action Date  (Month/ Day/ Year)	2A. Deemed Execution Date, if any  (Month/ Day/ Year)	3. Trans- action Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s)  (Instr. 3 and 4)	6. Owner- ship Form: Direct (D) or Indirect (I)  (Instr. 4)	7. Nature of Indirect Beneficial Owner- ship  (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock								4116	D	
Common Stock								3518.078	I	by ESOP (1)
Common Stock								1500	I	by Straka & Straka, a general partnership (2)
Common Stock								4800	I	by SIG, a general partnership (2)

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

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

**Persons who respond to the collection of the information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 1474 (9-02)

FORM 4 (continued)

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

1. Title of Derivative Security (Instr. 4)	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 of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee Stock Option (right to buy) (3)	\$4.10	09/29/2005		A		15000		(3)	09/29/2015	Common Stock	15000	\$4.10	15000	D	
Employee Stock Option (right to buy) (4)	\$13.19							(4)	04/30/2007	Common Stock	3600		3600	D	
Employee Stock Option (right to buy) (5)	\$13.07							(5)	02/25/2008	Common Stock	9150		9150	D	
Employee Stock Option (right to buy) (6)	\$16.23							(6)	07/29/2009	Common Stock	5250		5250	D	
Employee Stock Option (right to buy) (7)	\$18.40							(7)	07/27/2010	Common Stock	7704		7704	D	
Employee Stock Option (right to buy) (8)	\$22.89							(8)	11/29/2011	Common Stock	8191		8191	D	

Explanation of Responses: See attached footnote page.

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations.  
see 18 U.S.C. 1001 and 15 U.S.C. 78ff(a)

/s/ Patrick J. Straka

09/30/2005

\*\* Signature of Reporting Person

Date

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 control number.

FOOTNOTES

- 1 Represents shares allocated to the reporting person, at December 31, 2004, pursuant to the issuer's ESOP.
- 2 The reporting person disclaims beneficial ownership of these securities except to the extent of his pecuniary interest therein.
- 3 The employee stock option vests in five equal installments on the anniversary of the date of grant which was September 29, 2005.
- 4 The employee stock option vested on April 30, 2002.
- 5 The employee stock option vested on February 25, 2003.
- 6 The employee stock option vested on July 29, 2004.
- 7 The employee stock option vests in five equal installments on the anniversary of the date of grant which was July 27, 2000.
- 8 The employee stock option vests in five equal installments on the anniversary of the date of grant which was November 29, 2001.