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Form 4											
March 07, 200									OMB AF	PROVAL	
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549								OMB Number:	3235-0287		
Check this box if no longer subject to Section 16. Form 4 or Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934							Expires: January 3 200 Estimated average burden hours per response 0				
obligations may continue.Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940 1(b).											
(Print or Type Res	sponses)										
						5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Chee				(Check				
BOY 1615					XOfficer (give below)	ve title Other (specify below) C&S Div. Federal					
(Street) 4. If Amendmen Filed(Month/Day,					e Original		L	6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person			
WARREN, NJ 070611615 — Form filed by More than One Reporting Person								porting			
(City)	(State)	(Zip)	Table	I - Non-De	rivative S	ecurit	ies Acqu	ired, Disposed of,	or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction (Month/Day/Y	ear) Execut any	emed ion Date, if n/Day/Year)	3. Transactio Code (Instr. 8) Code V	4. Securi on(A) or D (Instr. 3,	ispose 4 and (A) or	d of (D)	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)	
COMMON	03/03/2005			А	2,850	A	\$ 79.01	18,208	D		
COMMON	03/03/2005			F	1,034	D	\$ 79.01	17,174	D		
COMMON								2,905.85	Ι	By ESOP	
COMMON								581	Ι	By Spouse	

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

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)

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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)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code		5. Numb orDerivati Securitie Acquired Disposed (Instr. 3, 5)	ve es d (A) or d of (D)	6. Date Exercis Expiration Dat (Month/Day/Y	e	7. Title an Underlyin (Instr. 3 an
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title
PERFORMANCE SHARES	\$ 0 <u>(1)</u>	03/03/2005		C			4,071	08/08/1988	03/31/2005	COMM
PERFORMANCE SHARES 2005 (2)	\$ 0 <u>(1)</u>	03/03/2005		А		6,744		(2)	(2)	COMM
RESTRICTED STOCK UNIT 2005 <u>(3)</u>	\$ 0 <u>(1)</u>	03/03/2005		А		1,123		(3)	(3)	СОММ
PERFORMANCE SHARES 2004 (4)	\$ 0 <u>(1)</u>							<u>(4)</u>	(4)	COMM
RESTRICTED STOCK UNIT 2004 <u>(5)</u>	\$ 0 <u>(1)</u>							(5)	(5)	СОММ
STOCK OPTION	\$ 60.75							03/06/1999	03/05/2007	COMM
STOCK OPTION	\$ 78.97							03/05/2000	03/04/2008	COMM
STOCK OPTION	\$ 59.78							03/11/2001	03/10/2009	COMM
STOCK OPTION	\$ 57.69							11/10/2002	11/10/2009	COMM
STOCK OPTION	\$ 57.69							11/10/2003	11/10/2009	СОММ
STOCK OPTION	\$ 47.97							03/02/2002	03/02/2010	СОММ
STOCK OPTION	\$ 70.85							03/01/2003	03/01/2011	COMM
STOCK OPTION	\$ 73.68							03/07/2003	03/07/2012	СОММ

STOCK OPTION	\$ 73.68	03/07/2004	03/07/2012	СОММ
STOCK OPTION	\$ 46.05	03/06/2004	03/06/2013	СОММ
STOCK OPTION	\$ 46.05	03/06/2005	03/06/2013	СОММ

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director 10% Owner		Officer	Other			
COX ROBERT C 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 070611615			EVP C&S Div. Federal				
Signatures							
By: Patricia S. Tomczyk, POA	03/07	/2005					
**Signature of Reporting Person	Da	te					
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) Variable Pricing
- (2) Represents 200% of the target performance share award, which is the maximum number of shares issuable under this award for the performance cycle ending December 31, 2007.
- (3) Restricted Stock Units generally cliff vest on the third anniversary of the grant date.
- (4) Represents 200% of the target performance share award, which is the maximum number of shares issuable under this award for the performance cycle ending December 31, 2006.
- (5) Restricted Stock Units generally cliff vest on the third anniversary of the grant date.
- (6) All Stock Options are granted in tandem with tax withholding rights.

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.