Schefsky Lynn A Form 4 November 23, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

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response...

Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations

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 1940

may continue. See Instruction

1(b).

Common

Common

Stock

Stock

11/23/2004

11/23/2004

(Print or Type Responses)

1. Name and Schefsky I	Address of Reporting Lynn A	Symbol	er Name and Ticker or Trading	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)								
(Last)	(First)	Middle) 3. Date of	of Earliest Transaction									
199 BENS	ON ROAD	(Month/l 11/23/2	Day/Year) 2004	Director 10% OwnerX_ Officer (give title Other (specify below) Senior V.P. & General Counsel								
	(Street)	4. If Am	endment, Date Original	6. Individual or Joint/Group Filing(Check								
MIDDLEE	BURY, CT 06749	Filed(Mo	onth/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person								
(City)	(State)	(Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or Code V Amount (D) Price	5. Amount of Securities Ownership Indirect Beneficially Form: Beneficial Owned Direct (D) Ownership Following or Indirect Reported (I) Transaction(s) (Instr. 4) (Instr. 3 and 4)								

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

 $J^{(1)}$

J(2)

559.05

6,500

\$0

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

559.05

6,500

Ι

I

Savings Plan

(401K)Trust

Stock

Restricted

Account

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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. Transaction Code (Instr. 8)	5. Number of or 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)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
NQ Stock Option (Right to Buy)	\$ 11.24	11/23/2004		<u>J(3)</u>	25,000	11/23/2005	12/22/2014	Common Stock	25,000

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Schefsky Lynn A 199 BENSON ROAD MIDDLEBURY, CT 06749

Senior V.P. & General Counsel

Signatures

Lynn A Schefsky 11/23/2004

**Signature of Date
Reporting Person

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) These shares were acquired during the fiscal year pursuant to the Registrant's Employee Savings Plan and through reinvestment of dividends paid on share in this fund (Savings Plan (401k) Trust).
- (2) Restricted shares will vest as follows: 3,250 on 11/23/2008; and 3,250 on 11/23/2009.
- (3) Options will vest as follows: 8,333 on 11/23/2005; 8,333 on 11/23/2006; and 8,334 on 11/23/2007.

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.

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