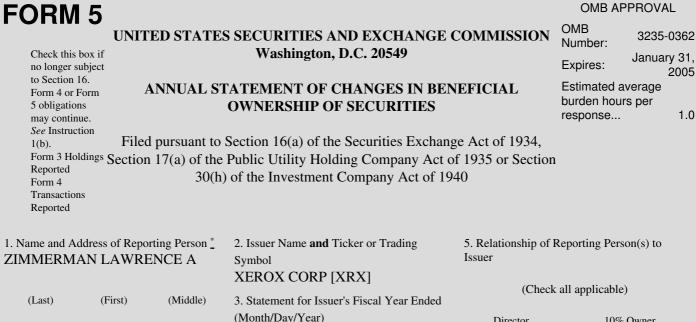
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ZIMMERMAN LAWRENCE A Form 5 February 09, 2005



12/31/2004

4. If Amendment, Date Original

Filed(Month/Day/Year)

800 LONG RIDGE ROAD, P. O. **BOX 1600**

(Street)

(State)

(Zin)

STAMFORD, CTÂ 06904

(City)

X Form Filed by One Reporting Person Form Filed by More than One Reporting

6. Individual or Joint/Group Reporting

10% Owner

below)

Senior Vice President and CFO

(check applicable line)

Other (specify

Person

Director

Х

below)

_Officer (give title

(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. Transaction Code (Instr. 8)	4. Securit Acquired Disposed (Instr. 3, Amount	(A) o of (D)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock	Â	Â	Â	Â	Â	Â	119,142	D	Â	
Common Stock	Â	Â	Â	Â	Â	Â	5,000	I	Spouse	
Common Stock	Â	Â	Â	Â	Â	Â	4,000	I	Custodian/Trustee for Grandchildren	
Common Stock	Â	Â	Â	Â	Â	Â	4.019	Ι	Employee Stock Ownership Plan	

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Incentive									
Stock	Â	Â	Â	Â	Â	Â	74,000	D	Â
Rights									

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

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

SEC 2270 (9-02)

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 Derivativ Securitien 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)	
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount o Number o Shares
Stock Option	\$ 7.885	Â	Â	Â	Â	01/01/2004(1)	12/31/2012	Common Stock	187,000
Stock Option	\$ 8.975	Â	Â	Â	Â	01/01/2003(1)	12/31/2011	Common Stock	121,500
Stock Option	\$ 8.975	Â	Â	Â	Â	01/01/2005(1)	12/31/2011	Common Stock	150,000
Stock Option	\$ 13.685	Â	Â	Â	Â	01/01/2005(1)	12/31/2011	Common Stock	122,000

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director 10% Owned		Officer	Other				
ZIMMERMAN LAWRENCE A 800 LONG RIDGE ROAD P. O. BOX 1600 STAMFORD, CT 06904	Â	Â	Senior Vice President and CFO	Â				
Signatures								
K. W. Fizer, Attorney-In-Fact	02/09/20	05						
**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).
- (1) Options vest over three years, 33.3% per year beginning in year shown.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.