Edgar Filing: CRONIN JAMES P - Form 4

CRONIN J	AMES P								
Form 4 November 3	20. 2004								
FORM	ЛЛ								PPROVAL
Check t if no lor	his box		Wa	ashington	, D.C. 20	549	COMMISSION	Number: Expires:	3235-0287 January 31, 2005
subject Section Form 4	to STATEN 16. or			SECUI	RITIES		WNERSHIP OF	Estimated burden hou response	average urs per
Form 5 obligation may con <i>See</i> Inst 1(b).	ons ntinue. Section 17((a) of the F	Public U	Jtility Hol	ding Cor		nge Act of 1934, of 1935 or Sectio 940	on	
(Print or Type	Responses)								
1. Name and CRONIN J	Address of Reporting AMES P	Person <u>*</u>	Symbol	er Name an C INDUS		-	5. Relationship o Issuer (Che	of Reporting Per eck all applicabl	
(Last) 5 GARRE	(First) (F MOUNTAIN PI	Middle) LAZA	3. Date of	of Earliest T Day/Year) 2004	ransaction		Director X Officer (giv below) Exect		% Owner her (specify FO
	(Street)			endment, D onth/Day/Yea	-	ıl	6. Individual or . Applicable Line) _X_ Form filed by	One Reporting P	erson
WEST PA	TERSON, NJ 074	24					Form filed by Person	More than One R	eporting
(City)	(State)	(Zip)	Tab	ole I - Non-l	Derivative	Securities A	Acquired, Disposed	of, or Beneficia	lly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution any	Date, if	3. Transactio Code (Instr. 8)	Disposed	(A) or of (D) 4 and 5)	Securities Beneficially Owned	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code V	Amount	(A)or(D) Price	Transaction(s) (Instr. 3 and 4)		
Reminder: Re	port on a separate line	e for each cla	ass of sec	urities bene	Perso	ons who res	or indirectly. spond to the colle tained in this form		SEC 1474 (9-02)

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	2.	3. Transaction Date	3A. Deemed	4.	5. Number of	6. Date Exercisable and	7. Title and Amount of	8. Pr
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	orDerivative	Expiration Date	Underlying Securities	Deri
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4)	Secu

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(Instr. 3)	Price of Derivative Security		(Month/Day/Year)	(Instr.	8)	Acquired or Dispose (D) (Instr. 3, 4 and 5)	ed of					(Inst
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Deferred Stock Award	(1)	11/26/2004		A		99.771		<u>(1)</u>	<u>(1)</u>	Common Stock	99.771	\$ 4

Reporting Owners

Reporting Owner Name / Address				
	Director	10% Owner	Officer	Other
CRONIN JAMES P 5 GARRET MOUNTAIN PLAZA WEST PATERSON, NJ 07424			Executive VP and CFO	
Signatures				
Roy Smith on behalf of James P. Cronin		11/30/2004		
**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) Deferred Stock Award paid as dividend equivalents on outstanding deferred stock. Deferred Stock Awards are paid for no additional consideration in the form of additional shares of Common Stock following termination of employment with the Company.

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.