Instruction 1(b)

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

ashington,	$D \subset$	20540	
asiiiigton,	D.C.	20549	

STATEMENT	OF CHANGES	IN BENEFICIAL	OWNERSHIP

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden hours per response 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1	Address of R	eporting Person*				er Name and PAN CO			ng Sy	/mbol			ationship of I k all applicat Director Officer (g	ole)	Persor	n(s) to Issue 10% Ow Other (s	ner
(Last) 22 W. FRO	(Fir ONTAGE R	•	(Middle)		3. Date of Earliest Transaction (Month/Day/Year) 02/16/2005					ay/Year)		^	below) Vice P	President	t - Sup	below)	
(Street) NORTHFI (City)	ELD IL		60093 (Zip)		4. If An	nendment, D	ate of	Original F	iled ((Month/Day	/Year)	6. Indi		d by One	Report	Check Appliing Person	
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																	
1. Title of Security (Instr. 3)		2. Transa Date			3. Transa Code (I	3. 4. Securities Acquired (A) o Transaction Code (Instr. Disposed Of (D) (Instr. 3, 4 a		d (A) or	5. Amount of		Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)				
						Code	v	Amount	(A) or (D)	Price	(Instr. 3 and				,iiisu. 4)		
Common Stock 02/			02/16	6/2005		J		15.508 A		(1)	11,046.2532			D			
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		3A. Deemed Execution Dat if any (Month/Day/Yo	Cod	nsaction e (Instr.	Derivative		6. Date Exercisable and Expiration Date (Month/Day/Year)				lying Derivative		er of /e es ally ng d	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Cod	e V	(A)	(D)	Date Exercisal		Expiration Date	Title	Amount or Number of Shares		(Instr. 4)			
Management Incentive Plan	(2)	02/16/2005		J		1,246.187		08/08/19	98	08/08/1988	Common Stock	1,246.187	(2)	7,431.	.644	D	

Explanation of Responses:

- 1. Distributed subject to vesting rights under shareholder approved Employee Stock Ownership Plan (ESOP).
- 2. Management Incentive Plan ("Plan"), a (16 b-3 Plan) approved April 28, 1992, by shareholders to permit option of taking balances in cash or company stock upon termination, death or retirement pursuant to Plan provisions.

Remarks:

Kathleen M. Owens, Attorneyin-fact for Anthony J. Zoglio

02/16/2005

** Signature of Reporting Person

Date

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 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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 Number.