FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). Ш

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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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. Name and Address SEIDMANL			Name and Ticker		g Sym	ibol		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner				
(Last)	(First)		3. Date of Earliest Transaction (Month/Day/Year) 01/05/2005						Officer (give title below)		specify	
1025 CONNECTI	ICUT AVE NW	7 - SUITE 1008	4. If Ame	endment, Date of O	riginal File	ed (M	onth/Day/Year)	6. Indivi	vidual or Joint/Group Filing (Check Applicable			
(Street) WASHINGTON DC 20036										Form filed by One Reporting Person Form filed by More than One Reporting		ng Person
(City)	(State)	(Zip)										
		Table I - No	on-Derivative \$	Securities Acq	uired, I	Disp	osed of, or E	Benefi	cially Ow	ned		
		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acq Disposed Of (D) (5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	

Common Stock - par value \$0.01 01/05/2005 M \$5,000 A \$6.463 43,467 D Common Stock - par value \$0.01 01/05/2005 S 5,000 D \$39,7115 38,467 D			Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)		
Common Stock - par value \$0.01 01/05/2005 S 5,000 D \$39,7115 38,467 D	Common Stock - par value \$0.01	01/05/2005	М		5,000	Α	\$6.463	43,467	D	
	Common Stock - par value \$0.01	01/05/2005	S		5,000	D	\$39.7115	38,467	D	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	rivative Conversion Date		3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of 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 Securities Underlying Derivative Security (Instr. 3 and 4)			Securities Beneficially Owned Following Reported	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Transaction(s) (Instr. 4)		
stock option (right to buy)	\$6.463	01/05/2005		М			5,000	02/08/1996 ⁽¹⁾	02/08/2005	Common Stock	5,000	\$0	29,593	D	

Explanation of Responses:

1. The option vested in 5 equal installments on February 8, 1996, 1997, 1998, 1999, and 2000.

Thomas J. Hirsch (attorney-infact)

01/07/2005

** Signature of Reporting Person

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.

Date