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VOSS THOMAS R Form 4 November 04, 2004									
Instruction of a condition of the public Utility Holding Company Act of 1935 or Section 17(a) of the Public Utility Holding Company Act of 1940 OMB APPROVAL OMB APPROVAL OMB APPROVAL OMB Number: 3235-0287 Manual Conduction of the public Utility Holding Company Act of 1935 or Section 17(a) of the Public Utility Holding Company Act of 1940 Section 17(a) of the Public Utility Holding Company Act of 1940									
 (Print or Type Responses) 1. Name and Address of Reporting Person <u>*</u> VOSS THOMAS R 		5. Relationship of l ssuer	Reporting Pers	on(s) to					
(Last) (First) (Middle) P. O. BOX 66149	3. Date of Earliest Transaction (Month/Day/Year)	Director Officer (give t elow)	all applicable itle $$	Owner er (specify					
(Street) ST. LOUIS, MO 63166-6149	int/Group Filing(Check ne Reporting Person ore than One Reporting								
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
(Instr. 3) any (Month/	med 3. 4. Securities Acquired (A) n Date, if Transactionor Disposed of (D) Code (Instr. 3, 4 and 5) Day/Year) (Instr. 8) (A) or Code V Amount (D) Price	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)					
Common Stock, \$.01 Par Value		949	Ι	By 401K					
Common Stock, \$.01 Par Value		2,174	I	By ESOP					
Common Stock, 11/03/2004 \$.01 Par Value	M 10,700 A \$36.625	27,231	D						

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Common Stock, \$.01 Par Value	11/03/2004	S	10,700	D	\$ 48.3828	16,531	D
Common Stock, \$.01 Par Value	11/03/2004	М	16,300	A	\$ 31	32,831	D
Common Stock, \$.01 Par Value	11/03/2004	S	11,010	D	\$ 48.3828	21,821	D

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

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 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. Transactio Code (Instr. 8)	5. Number of orDerivative 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
Stock Option	\$ 36.625	11/03/2004		М	10,700	02/12/2001	02/12/2009	Common Stock, \$.01 Par Value	10,700
Stock Option	\$ 31	11/03/2004		М	16,300	02/11/2002	02/11/2010	Common Stock, \$.01 Par Value	16,300

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		

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VOSS THOMAS R P. O. BOX 66149 ST. LOUIS, MO 63166-6149 SVP & Dir of Subsidiary

Signatures

G. L. Waters, Asst. Secy. for Thomas R. Voss

**Signature of Reporting Person

Date

11/04/2004

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).

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.