DILL CHAR	LES A										
Form 4											
February 13,	2006										
FORM	4		CECUD	TTIEC A				COMMISSION	т	PPROVAL	
	- UNITE	DSIAIE		hington,			NGE	COMMISSION	OMB Number:	3235-0287	
Check thi	s box		vv as	migton,	D.C. 203	949				January 31,	
if no long		EMENT O	F CHAN	GES IN BENEFICIAL OWN				NERSHIP OF	Expires:	2005	
subject to Section 10				SECURITIES				Estimated	•		
Form 4 or									burden hou response	•	
Form 5	Filed p	pursuant to	Section 10	6(a) of the	e Securiti	es Ex	chang	ge Act of 1934,			
obligatior may conti				•	•	• •		of 1935 or Section	n		
See Instru		30(h) of the In	vestment	Company	y Act	of 19	40			
1(b).											
(Print or Type R	(esponses)										
(I find of Type R	(csponses)										
1. Name and A	ddress of Reporti	ing Person <u>*</u>	2. Issuer	Name and	Ticker or 7	Fradin	σ	5. Relationship o	f Reporting Per	son(s) to	
DILL CHAF	-		Symbol					Issuer			
			-	FINANC	CIAL CO	RP [S	SF]			、 、	
(Last)	(First)	(Middle)	3. Date of	Earliest Tra	ansaction			(Cheo	ck all applicable	e)	
		. ,	(Month/D					X Director	109	6 Owner	
		02/13/20	2/13/2006			Officer (give title Other (specify below) below)					
MARYLAN	D AVE., SUI	TE 1190						below)	below)		
	(Street) 4. If Ar			Amendment, Date Original			6. Individual or Joint/Group Filing(Check				
			Filed(Mon	Filed(Month/Day/Year)				Applicable Line)			
	10 (0105							_X_ Form filed by Form filed by 1			
ST. LOUIS,	MO 63105							Person			
(City)	(State)	(Zip)	Table	e I - Non-D	erivative S	ecuri	ties Ac	quired, Disposed o	of, or Beneficia	lly Owned	
1.Title of	2. Transaction	Date 2A De		3.	4. Securi			5. Amount of	6. Ownership	7. Nature of	
Security	(Month/Day/Ye		ion Date, if		onAcquired		r	Securities	Form: Direct	Indirect	
(Instr. 3) any			Code Disposed of (D)			Beneficially	(D) or	Beneficial			
		(Month	/Day/Year)	(Instr. 8)	(Instr. 3,	4 and	5)	Owned Following	Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
						(1)		Reported	(Instr. I)	(insta. i)	
						(A) or		Transaction(s)			
~				Code V	Amount	(D)	Price	(Instr. 3 and 4)			
Common	02/13/2006			М	957	А	\$0	14,978	D		
Stock											

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. Transacti Code (Instr. 8)	onof Deri Secu Acqu (A) o Disp of (I	vative urities uired or oosed D) r. 3, 4,	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
Phantom Stock Units	\$ 0	02/13/2006		М		957	04/01/2004(1)	(2)	Common Stock	957
Phantom Stock Units	\$ 0						01/02/2002	01/02/2012	Common Stock	200
Phantom Stock Units	\$ 0						01/29/2002	01/29/2012	Common Stock	175
Phantom Stock Units	\$ 0						02/01/2002	02/01/2012	Common Stock	181
Phantom Stock Units	\$ 0						03/01/2002	03/01/2012	Common Stock	174
Phantom Stock Units	\$ 0						04/01/2002	04/01/2012	Common Stock	163
Phantom Stock Units	\$ 0						05/01/2002	05/01/2012	Common Stock	156
Phantom Stock Units	\$ 0						05/09/2002	05/09/2012	Common Stock	132
Phantom Stock Units	\$ 0						06/01/2002	06/01/2012	Common Stock	154
Phantom Stock Units	\$ 0						07/01/2002	07/01/2012	Common Stock	165
Phantom Stock	\$ 0						07/23/2002	07/23/2012	Common Stock	112

Units					
Phantom Stock Units	\$ 0	08/01/2002	08/01/2012	Common Stock	172
Phantom Stock Units	\$ 0	09/03/2002	09/03/2012	Common Stock	161
Phantom Stock Units	\$ 0	10/01/2002	10/01/2012	Common Stock	165
Phantom Stock Units	\$ 0	10/28/2002	10/28/2012	Common Stock	109
Phantom Stock Units	\$ 0	11/01/2002	11/01/2012	Common Stock	174
Phantom Stock Units	\$ 0	12/02/2002	12/02/2012	Common Stock	177
Phantom Stock Units	\$ 0	01/02/2003	01/02/2013	Common Stock	189
Phantom Stock Units	\$ 0	01/30/2003	01/30/2013	Common Stock	115
Phantom Stock Units	\$ 0	02/03/2003	02/03/2013	Common Stock	177
Phantom Stock Units	\$ 0	03/03/2003	03/03/2013	Common Stock	175
Phantom Stock Units	\$ 0	04/01/2003	04/01/2013	Common Stock	179
Phantom Stock Units	\$ 0	05/01/2003	05/01/2013	Common Stock	172
Phantom Stock Units	\$ 0	05/12/2003	05/12/2013	Common Stock	106
Phantom Stock Units	\$ 0	06/01/2003	06/01/2013	Common Stock	166

Phantom Stock Units	\$ 0	07/01/2003	07/01/2013	Common Stock	168
Phantom Stock Units	\$ 0	08/01/2003	08/01/2013	Common Stock	171
Phantom Stock Units	\$ 0	08/06/2003	08/06/2013	Common Stock	340
Phantom Stock Units	\$ 0	09/01/2003	09/01/2013	Common Stock	161
Phantom Stock Units	\$ 0	10/01/2003	10/01/2013	Common Stock	785

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
DILL CHARLES A GATEWAY ASSOCIATES 8000 MARYLAND AVE., SUITE 1190 ST. LOUIS, MO 63105	Х					
Signatures						
By: Forrest M. Smith For: Charles A. Dill	02/	/13/2006				
**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) Units vest quarterly over a one year period.

(2) No expiration date for these Units.

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.