RAINWATER GARY L

Stock, \$.01 02/11/2005

Par Value

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A

Form 5

February 14, 2005

February 14,	, 2005									
FORM	15							OMB AF	PROVAL	
UNITED STATES SECURITIES AND EXCHANGE COMMISSION							OMB Number:	3235-0362		
Check this no longer	subject	Wa	Washington, D.C. 20549 FATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES					Expires:	January 31, 2005	
to Section Form 4 or 5 obligation may continue See Instruc	Form ANN ons nue.							Estimated average burden hours per response 1.		
1(b).	Filed pur oldings Section 17(s	suant to Section 1 a) of the Public U 30(h) of the Ir	tility Holdin	ng Compa	any A	ct of 19		1		
	Address of Reporting ER GARY L	Symbol	Name and Tio		ing		Relationship of lauer			
(Last)	(First) (N	Middle) 3. Statem	3. Statement for Issuer's Fiscal Year Ended				(Check all applicable)			
							X Director X Officer (give low)	title Othe	Owner r (specify	
P. O. BOX	66149					De.		below) Chief Exec. C	fficer	
	(Street)						6. Individual or Joint/Group Reporting			
		Filed(Mo	onth/Day/Year)				(check	applicable line)		
ST. LOUIS,	, MO 63166-6	149				_	_ Form Filed by C _ Form Filed by M rson			
(City)	(State)	(Zip) Tab	le I - Non-Der	ivative Sec	uritie	s Acquir	ed, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	y (Month/Day/Year) Execution D		Date, if Transaction (A) of Code (Instr		4. Securities Acquired A) or Disposed of (D) Instr. 3, 4 and 5)		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year	Ownership Form: Direct	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Amount	(A) or (D)	Price	(Instr. 3 and 4)			
Common Stock, \$.01 Par Value	Â	Â	Â	Â	Â	Â	3,259 (1)	I	By 401(k)	
Common Stock, \$.01 Par Value	Â	Â	Â	Â	Â	Â	1,490 (2)	I	By ESOP	
Common	02/11/2005	â	4	13,279	٨	\$	70.064 (4)	D	â	

 $\begin{array}{ccc}
13,279 & & \$ \\
 & 51.21
\end{array}$

70,964 (4)

D

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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.

SEC 2270 (9-02)

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. 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 Underlying Securities (Instr. 3 and 4)	
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 31	Â	Â	Â	Â	02/11/2002	02/11/2010	Common Stock, \$.01 Par Value	8,150

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
RAINWATER GARY L P. O. BOX 66149 ST. LOUIS, MO 63166-6149	ÂX	Â	Chairman & Chief Exec. Officer	Â		

Signatures

G. L. Waters, Asst. Secy. for Gary L.
Rainwater
02/14/2005

**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).
- $(1) \quad Includes \ a \ total \ of \ 242 \ shares \ acquired \ monthly \ from \ January \ through \ December \ 2004 \ at \ prices \ ranging \ from \ \$42.23 \ to \ \$50.11.$
- (2) Amount includes a total of 78 shares acquired during the first through fourth quarters of 2004 through reinvested dividends at prices ranging from \$42.23 to \$50.11.
- (3) Grant of restricted stock.
- (4) Amount includes a total of 2,532 shares acquired during the first through fourth quarters of 2004 through reinvested dividends at prices ranging from \$42.23 to \$50.11.

Reporting Owners 2

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Note: File three copies of this Form, one of which must be manually signed. If space provided 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.