JAMES THOMAS A

Form 4

Stock

Stock

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Common

Common

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December 13, 2004

December 1	13, 2004											
FORM	J 4 UNITED	STATES S						E COMMISSI		ОМВ	B APPROV	
Check to if no lot subject Section Form 4 Form 5 obligation may con See Install (b).	nger to STATEM 16. or Filed pu ons Section 17	Washington, D.C. 20549 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Washington, D.C. 20549 Number: Expires: Danuary 31 Expires: Expires: Danuary 31 Expires: O. Settimated average burden hours per response O. Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section								2005 0.5		
(Print or Type	Responses)											
JAMES THOMAS A Symbol			IOND JA	nd Ticker o			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
			Day/Year)	Transaction	1		X DirectorX 10% OwnerX Officer (give title Other (specify below) Chairman/CEO					
Filed(Me			nendment, l	Date Origin ear)		6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting						
ST. PETER	RSBURG, FL 337	/16						Person	. 0 1 1101	e unun or	ie resporting	
(City)	(State)	(Zip)	Tab	ole I - Non	-Derivativ	e Secu	rities A	Acquired, Dispos	ed of, o	r Benef	icially Own	ed
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Da any (Month/Day/	ate, if	3. Transactic Code (Instr. 8)	on(A) or Dis (D) (Instr. 3, 4	posed	of	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Owner Form: Direct or Indi (I) (Instr.	rship I (D) (irect	7. Nature of ndirect Bene Ownership Instr. 4)	ficial
Common Stock	12/10/2004			A	14,400 (1)	A	\$ 0 (1)	8,969,799	D			

702,612

32,058

377,262

5,044,020

I

I

I

ESOP

Spouse

Trust

Robert A.

James Trust

Helen W. James

Common Stock 169,759 I Grandchildrens Trust $^{(2)}$

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 1474

(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)	4. Transaction Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D)		ate	7. Title Amoun Underly Securit (Instr. 3	ount of erlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne Follo Repo Trans
			Code V	(Instr. 3, 4, and 5) (A) (D)	Date Exercisable	Expiration Date	Title 1	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
JAMES THOMAS A 880 CARILLON PARKWAY	X	X	Chairman/CEO					
ST. PETERSBURG, FL 33716								

Signatures

Thomas A.

James

**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) Award of stock as portion of annual bonus
- (2) Pursuant to Rule16a-1(2), Mr. James disclaims any benefical interest in the Trust or these shares. The trust acts independently of Mr. James.

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

Reporting Owners 2

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