

[illegible]

					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Issuer's Fiscal Year (Instr. 4)	(I) (Instr. 4)	
Employee Stock Option	\$24.91						05/23/2004 (1)	05/23/2013	Common Stock	30,000		30,000	D	
Employee Stock Option	\$25.78						04/26/2005 (1)	04/26/2014	Common Stock	15,000		15,000	D	
Employee Stock Option	\$33.22						05/06/2005 (1)	05/06/2015	Common Stock	15,000		15,000	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
SCHNEIDER SCOTT V 7501 Wisconsin Avenue 15th Floor Bethesda, MD 20814			Sr. Vice President-CFO	

Signatures

Scott V. Schneider

01/09/2006

--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) The options will vest 25% per year over four years from the date of grant.
- (2) Balance increased by July 29, 2005 and October 31, 2005 Dividend Reinvestment Plan awards of 3.737 shares and 4.284 shares, respectively.
- (3) Balance increased by July 29, 2005 and October 31, 2005 Dividend Reinvestment Plan awards of 29.980 shares and 34.369 shares, respectively.
- (4) Balance increased by July 29, 2005 and October 31, 2005 Dividend Reinvestment Plan awards of 3.737 shares and 4.284 shares, respectively.
- (5) Balance increased by July 29, 2005 and October 31, 2005 Dividend Reinvestment Plan awards of 3.990 shares and 4.575 shares, respectively.
- (6) Balance increased by July 29, 2005 and October 31, 2005 Dividend Reinvestment Plan awards of 3.897 shares and 4.468 shares, respectively.

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.