DILL CHAR Form 4 January 05, 2										
FORM								-	PPROVAL	
	UNIII	ED STATES		ITIES AI hington, I			COMMISSION	OMB Number:	3235-0287	
Check thi if no long subject to	er STAT	TEMENT O	F CHAN	GES IN F	BENEFI	CIAL OW	NERSHIP OF	Expires:	January 31, 2005	
Section 1 Form 4 or	6.			SECURITIES			Estimated a burden hou response	rs per		
Form 5	Filed	pursuant to	Section 16	6(a) of the	Securitie	es Exchan	ge Act of 1934,	10000100	0.0	
obligatior may conti		17(a) of the	Public Ut	ility Hold	ing Com	pany Act c	f 1935 or Sectio	n		
See Instru 1(b).		30(h)	of the Inv	vestment (Company	Act of 19	40			
(Print or Type R	Responses)									
1. Name and Address of Reporting Person *2. IssuerDILL CHARLES ASymbol			er Name and Ticker or Trading			5. Relationship of Reporting Person(s) to Issuer				
			-	TIFEL FINANCIAL CORP [SF]						
(Last)	(First)	(Middle)	3. Date of	Earliest Tra	insaction		(Chec	ck all applicable	e)	
			(Month/Da	-			XDirector		Owner	
	ASSOCIAT		01/03/20)05			Officer (give below)	below)	er (specify	
	(Street)		4. If Amer	. If Amendment, Date Original ïled(Month/Day/Year)			6. Individual or Joint/Group Filing(Check			
			Filed(Mon				Applicable Line) _X_ Form filed by One Reporting Person			
ST. LOUIS,	MO 63105						_X_ Form filed by M Form filed by M Person			
(City)	(State)	(Zip)	Table	e I - Non-De	erivative S	ecurities Ac	quired, Disposed o	f, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)2. Transaction Date (Month/Day/Year)2A. Deemed Execution Date, i any (Month/Day/Year)		on Date, if			5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Indirect Beneficial			
						(A) or	Reported Transaction(s)			
				Code V	Amount	(D) Price	(Instr. 3 and 4)			
Common Stock							8,820	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. Transacti Code (Instr. 8)	5. Number onof Derivativ 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 (Option to Buy)	\$ 20.22	01/03/2005		A	1,000	<u>(1)</u>	01/03/2015	Common Stock	1,000
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

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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	\$ O	01/30/2003	01/30/2013	Common Stock	115
Phantom Stock Units	\$ O	02/03/2003	02/03/2013	Common Stock	177
Phantom Stock Units	\$ O	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	01/	05/2005			
**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) Options vest in 20 percent increments on 1/3/06, 1/3/07, 1/3/08, 1/3/09 and 1/3/10.

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.