



Common Stock <sup>(1)</sup> 10/02/2006 Â A4 240.83 A \$ 13.5 22,102 <sup>(3)</sup> D Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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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)	8. P Derivative Securities (Instr. 3 and 4)	
						Date Exercisable	Expiration Date	Title	Amount or Number of Shares
						(A)	(D)		
Restricted Stock Units	Â	04/27/2006	Â	M4	Â 750	Â <sup>(4)</sup>	Â <sup>(4)</sup>	Common Stock	750

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
ARZAC ENRIQUE R 7 ST. PAUL STREET SUITE 1140 MD Â 21202	Â X	Â	Â	Â

## Signatures

Enrique R. Arzac 01/23/2007

\*\*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) Represents deferred stock units received in lieu of director retainer fees at the election of the reporting person. Each deferred stock unit represents the right to receive one share of common stock.

(2)

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Represents shares of common stock received upon vesting of 750 restricted stock units granted on April 27, 2005 and 48 additional shares received as dividend equivalent rights accrued on such units.

- Includes shares of common stock that will be issued upon settlement of restricted stock units (including 750 restricted stock units granted
- (3) on March 28, 2006) and deferred stock units. Also includes 60.01 additional shares received as dividend equivalent rights accrued on deferred stock units and 46.618 shares acquired through the registrant's dividend reinvestment plan.
  - (4) N/A. The restricted stock units vested on April 26, 2006.

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.