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MORRAL WILLIAM G

Form 4

February 25, 2003

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

_ Check this box if no longer subject to Section 16.
Form 4 or Form 5 obligations may continue.
See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. . . 0.5

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 30(h) of the Investment Company Act of 1940

Filed By Romeo and Dye's Section 16 Filer www.section16.net

1. Name and Add MORRALL WII			Name and UNIVES			Perso to Iss	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last) 940 LONG MIL	of Re	por	Identifica ting Perso ity (volunt	on, ary)	Number	4. Statement for Month/Day/Year FEBRUARY 24, 2003	10% (Off Other	X Director				
TELFORD, PA						5. If Amendment, Date of Original (Month/Day/Year)	7. Ind (Chec X For Perso For Repo	Individual or Joint/Group Filing Check Applicable Line) Form filed by One Reporting erson Form filed by More than One deporting Person				
(City) (State) (Zip) 1. Title of 2. Trans- Security action Execution (Instr. 3) Date Date, (Month/ if any Day/ Year) (Month/Day/ Year)			3. Tranaction Code (Instr. Code	ns- 8)	4. Securit	ies A spose 4 & 5	cquired d of (D)	5. Amount of Securities	6. Owner-ship Form: Direct (D) or Indirect (I) (Instr. 4)	ip Form: irect (D) Indirect) Beneficial Ownership (Instr. 4)		
COMMON(3)	2/24/03	2/27/03	P		200	A	\$40.50	5,051.3790 <u>(1)</u>	D			
COMMON(3)								482.7606 ⁽²⁾	I	SPOUSE, Custodian for Maribeth R. Morral		

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

FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

(e.g., pass, cans, warrants, options, convertible securities)														
1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature			
Derivative	sion or	Trans-	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect			
Security	Exercise	action	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial			
	Price of	Date	Date,	Code	Derivati	(NeIonth/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership			

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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(Instr. 3)	,				Securitic (Sear) Acquired (A) or Disposed of (D) (Instr. 3, 4 &					: 3 & 4)	Following Reported Transaction(s) (Instr. 4)	(D) or Indirect (I)	Instr. 4)	
			Code	V	(A)		Exer-cisable	-		Amount or Number of Shares		(Instr. 4)		

Explanation of Responses:

- (1) Does not include 6,095.0432 shares acquired through the Dividend Reinvestment Plan after the initial filing.
- (2) Does not include 278.4115 shares acquired through the Dividend Reinvestment Plan after the initial filing.
- (3) Does not include the 5 for 4 stock split in the form of a stock dividend to be issued on Feb. 28, 2003.

By: /s/ WALLACE H. BIELER

FEBRUARY 25, 2003

Date

**Signature of Reporting Person

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

If space is insufficient, See Instruction 6 for procedure.

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^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).