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MOLNAR EDWARD J Ja

		OMB APPROVAL					
		OMB Number: 3235-0 Expires: January 31, 2 Estimated average burden hours per response					
UNITED S'	TATES SECURITIES AND EX Washington, DC 20						
	FORM 4						
STATEM	ENT OF CHANGES IN BENEF	CICIAL OWNERSHIP					
Filed pursuant to Section 16(a) of the Securities Exchange Act of Section 17(a) of the Public Utility Holding Company Act of 1935 Section 30(h) of the Investment Company Act of 1940 _ Check this box if no longer subject to Section 16. Form 4 or Form obligations may continue. See Instruction 1(b). (Print of Type Responses) 1. Name and Address of Reporting Person*							
_ Check this box if no obligations may con-	o longer subject to Sec tinue. See Instruction)	Company Act of 1940 etion 16. Form 4 or Form 5					
_ Check this box if no obligations may constitute (Print of Type Responses 1. Name and Address of Molnar, Edward J.	o longer subject to Sectinue. See Instruction) Reporting Person*	Company Act of 1940 stion 16. Form 4 or Form 5 1(b).					
_ Check this box if no obligations may constitute (Print of Type Responses 1. Name and Address of Molnar, Edward J.	o longer subject to Sectinue. See Instruction) Reporting Person*	Company Act of 1940 etion 16. Form 4 or Form 5					
_ Check this box if no obligations may condition obligations may condition of the conditi	o longer subject to Sectinue. See Instruction) Reporting Person* (First)	Company Act of 1940 etion 16. Form 4 or Form 5 1(b). (Middle)					
_ Check this box if no obligations may constitute of Type Responses 1. Name and Address of Molnar, Edward J. (Last)	o longer subject to Sectinue. See Instruction) Reporting Person* (First)	Company Act of 1940 etion 16. Form 4 or Form 5 1(b).					
_ Check this box if no obligations may consider the construction of the construction	o longer subject to Sectinue. See Instruction) Reporting Person* (First) (Street)	Company Act of 1940 etion 16. Form 4 or Form 5 1(b). (Middle)					
_ Check this box if no obligations may consider the construction of Type Responses 1. Name and Address of Molnar, Edward J. (Last) 305 Clemens Road Harleysville, PA 19438	o longer subject to Sectinue. See Instruction) Reporting Person* (First) (Street)	Company Act of 1940 etion 16. Form 4 or Form 5 1(b). (Middle)					
_ Check this box if no obligations may consolidations may consolidations may consolidate and Address of Molnar, Edward J. (Last) 305 Clemens Road Harleysville, PA 19438	o longer subject to Sectinue. See Instruction) Reporting Person* (First) (Street)	Company Act of 1940 etion 16. Form 4 or Form 5 1(b). (Middle)					
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4. Statement for Month/Day/Year

JANUARY 3, 2003

- 5. If Amendment, Date of Original (Month/Day/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

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	_ X	Director Officer (give tit	le below)	. — .	10% Owner Other (speci	fy below)		
	Chai	rman/CEO						
7.	Indi	vidual or Joint/Gr	oup Filing	(Check Appli	cable line)		-	
		Form Filed by One Form Filed by Mor			rson		-	
		Table I Non-D	erivative S or Benefi		quired, Dispos	sed of,	:	
						4. Securities Acqu		(A) or
	e of Security		2. Trans-	2A. Deemed Execution Date, if any	Code (Instr. 8)	Disposed of (D) (Instr. 3, 4 an	id 5)	
			action Date				(A) or	
(Inst	er. 3)	(mm/dd/yy)	(mm/dd/yy) 	Code V	Amount 	(D)	Price
Commo	on							
Commo	on							
 Commo	 on							
 Commo	 on							
====							=====	======
FORM	4 (c	ontinued)						
		Derivative Secu					=	

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	2. Conver- sion or Exer- cise Price 3.		3A. 4. Deemed Trans- Execut- action	Trans- action	-	Expirati	Date Exercisable and Expiration Date			
1. Title of Derivative Security (Instr. 3)	ative Secur-	Trans- action Date (mm/dd/ yy)	any (mm/dd/		of(D) (Instr. 3, 4 and 5) (A) (D)	Date Exer-	Day/Year) Expira- tion Date	Title	Amount or Number of Shares	
Right to Buy Common Stock Option		2/15/02				1/24/01	1/24/06	Common	11,163	
Right to Buy Common Stock Option		1/02/01				1/02/02	1/02/01	Common	2,100	
Right to Buy Common Stock Option		1/02/02				1/02/03	1/02/12	Common	2,200	
Right to Buy Common Stock Option		1/01/03		A	4,400	1/01/04	1/01/13	Common	4,400	

._____

Explanation of Responses:

/s/ Ronald B. Geib for Edward J. Molnar January 3, 2003

**Signature of Reporting Person Date

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

- * If the form is filed by more than one reporting person, see Instruction $4\,\mbox{(b)}\,\mbox{(v)}\,.$
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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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