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OWENS RC Form 4	DBERT W											
November 2	Л								OMB AF	PPROVAL		
		ITIES A hington,			NGE C	OMMISSION	OMB Number:	3235-0287				
Section 16. Form 4 or Form 5 obligations may continue Fort 16. Filed pursuant to S Section 17(a) of the 1			F CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Section 16(a) of the Securities Exchange Act of 1934, Public Utility Holding Company Act of 1935 or Section of the Investment Company Act of 1940						January 3 Expires: 200 Estimated average burden hours per response 0			
(Print or Type	Responses)											
OWENS ROBERT W Sy			2. Issuer Name and Ticker or Trading Symbol					5. Relationship of Reporting Person(s) to Issuer				
(Last)	(Last) (First) (Middle) 3. Date of J				ansaction			(Check all applicable)				
(Mo				ay/Year) 004				Director 10% Owner XOfficer (give title Other (specify below) below) Senior Vice President				
PHILADEI	(Street) LPHIA, PA 19103-			ndment, Da th/Day/Year)	-	1		6. Individual or Joi Applicable Line) _X_ Form filed by O Form filed by M Person	ne Reporting Pe	rson		
(City)	(State) ((Zip)	Tabl	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed of,	or Beneficial	ly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	ansaction Date 2A. Deemed hth/Day/Year) Execution Date, if any (Month/Day/Year)		3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or Code V Amount (D) Price			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)				
Common Stock	11/24/2004			S	7,400	D	\$ 81	31,946.973	D			
Common Stock	11/24/2004			S	2,600	D	\$ 81.01	29,346.973	D			
Common Stock	11/24/2004			S	1,000	D	\$ 81.03	28,346.973	D			
Common Stock	11/24/2004			S	500	D	\$ 81.04	27,846.973	D			
Common Stock	11/24/2004			S	3,700	D	\$ 81.05	24,146.973	D			

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Common Stock	11/24/2004	S	600	D	\$ 81.07	23,546.973	D	
Common Stock	11/24/2004	S	700	D	\$ 81.09	22,846.973	D	
Common Stock	11/24/2004	S	100	D	\$ 81.12	22,746.973	D	
Common Stock	11/24/2004	S	400	D	\$ 81.14	22,346.973	D	
Common Stock						6,362	Ι	ESOP Trust

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

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02) 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)	4. Transacti Code (Instr. 8)	5. orNumber of Derivativ Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	;	ate	7. Title Amou Under Securi (Instr.	nt of lying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships								
	Director	10% Owner	Officer	Other					
OWENS ROBERT W			Senior						
1801 MARKET STREET			Vice						
PHILADELPHIA, PA 19103-1699			President						
Signatures									
/s/ Louisa K. Cresson,		11/24/2004							

11/24/2004

Attorney-in-fact for

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<u>**</u>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).

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.