ANDERS MARVIN A Form 4 March 21, 2003

## FORM 4

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

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

#### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

**OMB APPROVAL** 

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COMMON	03/20/03	03/25/03	A		2,187	A	19.4286	36,0	31(1)(2)	D			
		Year)				or (D)		Transactions(s) (Instr. 3 & 4)		(Instr. 4)			
	Year)	(Month/Day/	Code	V	Amount	(A)	Price	ing Reported		(I)	(Instr. 4)		
	`	if any	(Instr. 8	3)				Owned Follow-		or Indirect	Ownership		
(Instr. 3)	Date	Date,	Code		(Instr. 3, 4	& 5)		Beneficially		Direct (D)	Beneficial		
Security	action	Execution	action		or Dispose	d of (I	<b>)</b> )	Securities		ship Form:	Indirect		
1. Title of	2. Trans-	2A. Deemed	3. Tran	s-	4. Securitie			5. Amount of		6. Owner-	7. Nature of		
(City)	(State) (Z	Zip)	T	able	I Non-D	erivat	ive Securi	ities Acquired, Dis	posed	l of, or Benef	icially Owned		
								Reporting Person					
							Form filed by More than One						
SOUDERTON, PA 18964							(IVIOIIII	Date of Original (Month/Day/Year)		(Check Applicable Line)  X Form filed by One Reporting  Person			
COUDEDWON													
	(Street)							5. If Amendment,		7. Individual or Joint/Group Filing			
	(9)		-				5 TC A	1	СН	AIRMAN			
		18	37-30-3716				DII	X Officer (give title below) Other (specify below)  DIRECTOR AND					
207 IIIOIILAN		•	•			ŕ	Oth						
287 HIGHLAN			voluntary)			CH 20, 2003							
(Last)	(First) (M	iddle)	3. I.R.S. of Repor		ntification N	Numbe		4. Statement for Month/Day/Year		10% Owner			
ANDERS MAR	2 7 7 9				I. a	2		to Issuer (Check all applicable)  X Director					
	UVSP -	UN	IVEST CO	RPOF		Person(s)							
1. Name and Ad			ne <b>and</b> Tic		6. Relationship of Reporting								

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., nuts, calls, warrants, ontions, convertible securities)

(e.g., puts, cans, warrants, options, convertible securities)													
1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and Amount of	8. Price of	9. Number of	10.	11. Na		
Derivative	sion or	Trans-	Deemed	Trans-	Number	and Expiration	Underlying Securities	Derivative	Derivative	Owner-	of Ind		
Security	Exercise	action	Execution	action	of	Date	(Instr. 3 & 4)	Security	Securities	ship	Benef		
	Price of	Date	Date,	Code	Derivati	(Meaonth/Day/		(Instr. 5)	Beneficially	Form	Owne		
(Instr. 3)	Derivative		if any		Securition	<b>¥</b> ear)			Owned	of Deriv-	(Instr.		
	Security	(Month/	(Month/	(Instr.	Acquire	đ			Following	ative			
		Day/	Day/	8)	(A) or				Reported	Security:			

<sup>\*</sup> If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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		Year)	Year)			Dis of ((Ins 3, 4 5))	D) str.	1				Transactio (Instr. 4)	,	(s) Direct (D) or Indirect (I) (Instr. 4)	
				Cod	e V	(A)		Exer-cisable	Expira- tion Date		Amount or Number of Shares				
STOCK OPTIONS	19.4286							12/31/01	12/31/05	COMMON	10,937.50 <sup>(2)</sup>		8,750.5	D	
STOCK OPTIONS	17.80							12/31/02	12/31/06	COMMON	9,375 <u>(2)</u>		9,375	D	
STOCK OPTIONS	28.28							12/31/03	12/31/07	COMMON	9,375 <u>(2)</u>		9,375	D	
STOCK OPTIONS	32.4240							12/31/04	12/31/08	COMMON	11,250 <u>(2)</u>		11,250	D	

Explanation of Responses:

(1) THIS DOES NOT INCLUDE 3,542.2629 SHARES ACQUIRED ON OR AFTER AUGUST 15, 1996, THROUGH THE DIVIDEND REINVESTMENT PLAN OR THE EMPLOYEE STOCK PURCHASE PLAN.
(2) DOES INCLUDE THE 5 FOR 4 STOCK SPLIT IN THE FORM OF A STOCK DIVIDEND ISSUED ON FEB. 28, 2003.

By: /s/ WALLACE H. BIELER

MARCH 21, 2003

Date

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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<sup>\*\*</sup>Signature of Reporting Person

<sup>\*\*</sup>Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).