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YOUNG JOHN U Form 5 January 30, 2003

FORM 5

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

_ Form 3 Holdings

Reported

_ Form 4 Transactions Reported

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

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

1. Name and Add YOUNG JOHN		2. Issuer Name UVSP - UNIV				•	Po to	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) 214 HIGHLANI	(First) (Mi	of Reporting Person,			4. Statement for Month/Year DECEMBER 2002			X Director 10% Owner Officer (give title below) Other (specify below)			
SOUDERTON, 1	(Street) PA 18964				Date o	5. If Amendment, Date of Original (Month/Year)		7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City)	(State) (Z	ip)	Table I Non-Derivative S				Securities Acquired, Disposed of, or Beneficially Owned				
1. Title of Security (Instr. 3)	2. Trans-	ans- 2A. Deemed 3. Trans- 4. Securities Accordin Execution action Code (A) or Disposed					5. Amount of Securities Beneficially		F	7. Nature of Indirect Beneficial	
	(Month/ Day/ Year)	if any (Month/Day/ Year)		Amount	(A) or (D)	Price	Owned at End of Issuer's Fiscal year (Instr. 3 & 4)			Ownership (Instr. 4)	
COMMON								5,250	D	_	
COMMON								3,675	I	SPOUSE	

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

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FORM 5 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

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

(c.g., puts, cans, warrants, options, convertible securities)												
1. Title of	2. Conver-	3.	3A.	4.	5. Number of	6. Date Exercisable	7. Title and Amount	8. Price of	9. Number	10.	11. Natu	
Derivative	sion or	Trans-	Deemed	Trans-	Derivative	and Expiration	of Underlying	Derivative	of	Owner-	of Indire	
Security	Exercise	action	Execution	action	Securities	Date	Securities	Security	Derivative	ship	Benefici	
	Price of	Date	Date,	Code	Acquired (A)	(Month/Day/	(Instr. 3 & 4)	(Instr. 5)	Securities	Form	Owners	
(Instr. 3)	Derivative		if any		or Disposed	Year)			Beneficially	of Deriv-	(Instr. 4	

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

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		`	(Month/ Day/ Year)	(Instr. 8)	of (D) (Instr. 3, 4 & 5)							at End of Year	ative Security: Direct (D)	
					(A)		Exer-cisable	Expira- tion Date		Amount or Number of Shares			or Indirect (I) (Instr. 4)	
Phantom Stock	1 for 1	(1)		A	608.7504		(2)		COMMON	608.7504	(1)	608.7504	D	

Explanation of Responses:

(1) THE PHANTOM STOCK UNITS WERE ACCRUED UNDER THE UNIVEST DIRECTORS DEFERRED COMPENSATION PLAN ON VARIOUS DATES DURING 2001 AND 2002 AT PRICES RANGING FROM \$32.375 TO \$39.75 PER UNIT. (2) PHANTOM STOCK RIGHTS ARE EXERCISABLE AT RETIREMENT.

By: /s/ WALLACE H. BIELER

JANUARY 30, 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).