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NAGLE M. Form 4	ARK									
December 1	6, 2004									
FORM	/ / /	~				~~~			PPROVAL	
	UNITED		RITIES A shington			E COMMISSIO	N OMB Number:	3235-0287		
Check ti if no lor subject Section Form 4		NGES IN SECUI	Estimated burden hou response	Expires:January 31, 2005Estimated average burden hours per response0.5						
obligation may con	Form 5 obligations may continue.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									
(Print or Type	Responses)									
1. Name and NAGLE M	Symbol	er Name an VESTME		-	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last)	(First) (A	Middle)	3. Date of	of Earliest T	ransaction		(Che	eck all applicabl	e)	
ONE FREEDOM VALLEY DRIVE			(Month/1/2/14/2/	Day/Year) 2004			Director 10% Owner X Officer (give title Other (specify below) below) Senior Vice President			
OAKS DA	4. If Amendment, Date Original Filed(Month/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting 					
OAKS, PA	19456						Person		1 0	
(City)	(State)	(Zip)	Tab	ole I - Non-	Derivative	Securities A	Acquired, Disposed	of, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deem Execution any (Month/Da	Date, if	3. Transactic Code (Instr. 8)	4. Securit onAcquired Disposed (Instr. 3, -	(A) or of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code V	Amount	or (D) Price	(Instr. 3 and 4)			
Reminder: Re	port on a separate line	e for each cl	ass of sec	urities bene	ficially ow	ned directly	or indirectly.			
					inforr requi	nation con red to resp ays a curre	spond to the colle tained in this form ond unless the fo ntly valid OMB co	n are not rm	SEC 1474 (9-02)	

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number of	6. Date Exercisable and	7. Title and Amount o
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	orDerivative	Expiration Date	Underlying Securities
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4)

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(Instr. 3)	Price of Derivative Security		(Month/Da	ay/Year)	(Instr.	. 8)	Acquired or Dispose (D) (Instr. 3, 4 and 5)	ed of				
					Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Share
Stock Option (Right to Buy)	\$ 43.09	12/14/2004			A		25,000		12/14/2011 <u>(1)</u>	12/14/2014	Common Stock	25,000
Repo	rting Ow	/ners										
Reporting Owner Name / Address			Relationships									
		Director	10% Owi	ner C	Offic	er		Other				
NAGLE MARK ONE FREEDOM VALLEY DRIVE OAKS, PA 19456						Sen	ior Vice	Pres	ident			
Ciano	turaa											

Signatures

Jill B. Geisenheimer	
(Attorney-in-fact)	12/16/2004
<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).
- The option vests upon the earlier of the Issuer's attainment of specific levels of earnings per share or seven years from the date of the (1) grant. The option will expire on the ten year anniversary of the date of the grant.

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.