FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| Common Stock 11/17/2004 Securities Acquired, Disposed of, or Beneficially Owned Common Stock 11/17/2004 Securities Acquired, Disposed of, or Beneficially Owned Common Stock 11/17/2004 Securities Acquired, Disposed of, or Beneficially Owned Common Stock 11/17/2004 Securities Acquired, Disposed of, or Beneficially Owned Common Stock 11/17/2004 Securities Acquired, Disposed of, or Beneficially Owned Common Stock 11/17/2004 Securities Acquired, Disposed of, or Beneficially Owned Common Stock 11/17/2004 Securities Acquired, Disposed of, or Beneficially Owned Common Stock 11/17/2004 Securities Acquired (A) Securities A | | | | | | | _ | | | | _ | | _ | | _ | | | | | |
|--|--|------------|-------------|---------------------------------|---------|--|--|--------------------|--|---------|---|---------|---------------|--|---|--|---|--|-------------|---|
| Carrier Carr | 1. Name and Address of Reporting Person * $\underline{LIEB\ RICHARD}$ | | | | | | | | | | | | | (Check all applicable) | | | | | | |
| Column Stock | (Last) (First) (Middle) ONE FREEDOM VALLEY DRIVE | | | | | · * * * | | | | | | | | | | | | | | |
| Table 1 - Non-Derivative Security (nstr. 3) 2. Transaction Month Day/Year Month | (Street) | PA | . : | 19456 | | 4. If a | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | Line) X Form filed by On Form filed by Mo | | e Reporting Person | | | |
| 2 Transaction Month/Day/Year Mon | (City) (State) (Zip) | | | | | | | | | | | | | | reisuii | | | | | |
| Date Month/Day/Year Execution Date Executi | | | Tab | le I - Nor | n-Deriv | ative | Sec | curitie | s Acc | quired, | Dis | posed o | f, o | r Ben | efic | ially | Owne | ed | | |
| Common Stock | Date | | | Date | | r) E | Execution Date, if any | | Transaction Code (Instr. | | Disposed Of (D) (Instr. 3, | | (A) 3, 4 | 4 and Secur Benef Owne | | rities ficially d Following | Form: Direct (D) or Indirect | of Indirect Beneficial Ownership | | |
| Sommon Stock 11/17/2004 S 1,000 D \$38.86 453.000 D Sommon Stock 11/17/2004 S 1,000 D \$38.97 45,000 D Sommon Stock 11/17/2004 S 2,000 D \$39.03 450,000 D Sommon Stock 11/17/2004 S 2,000 D \$39.03 449,000 D Sommon Stock 11/17/2004 S S 2,000 D \$39.03 449,000 D Sommon Stock S S Sommon Stock S S Sommon Stock S S S S S S S S S | | | | | | | | | Code | v | Amount (| | (A) or (D) | Pri | ce | Trans | Transaction(s) | | (IIISti. 4) | |
| Common Stock 11/17/2004 S 1,000 D \$38,97 45,000 D Sommon Stock 11/17/2004 S 2,000 D \$39,03 450,000 D Sommon Stock 11/17/2004 S S 2,000 D \$39,03 450,000 D Sommon Stock 11/17/2004 S S 2,000 D \$30,03 449,000 D Sommon Stock S S Sommon Stock S S Sommon Stock S S S S S S S S S | Common | Stock | | | 11/17/ | /2004 | | | | S | | 1,000 | | D | \$3 | 88.84 | 4 | 54,000 | D | |
| Common Stock 11/17/2004 S 2,000 D \$39.03 450,000 D S0(1) 449,000 D S0(1) 449,000 D S0(1) 449,000 D S0(1) | Common | Stock | | | 11/17/ | /2004 | | | | S | | 1,000 | | D | \$3 | 88.86 | 4 | 53,000 | D | |
| Common Stock 11/17/2004 2 | Common | Stock | | | 11/17/ | /2004 | | | | S | | 1,000 | | D | \$3 | 88.97 | 4 | 52,000 | D | |
| Common Stock Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) Title of Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) Title of Derivative Securities Acquired (b.) Date Securities Securities (Month/Day/Year) Title of Coreseroise Price of Derivative Securities (Month/Day/Year) Title of Securities (Month/Day/Year) Title of Derivative Securities (Month/Day/Year) Title of Securities (Month | Common | Stock | | | 11/17/ | /2004 | | | | S | | 2,000 | | D | \$3 | 89.03 | 4 | 50,000 | D | |
| Common Stock Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) Title of Conversion Security Office of Derivative Security Secu | Common | Stock | | | 11/17/ | /2004 | | | | G | V | 1,000 | | D | 4 | 8 <mark>0</mark> (1) | 4 | 49,000 | D | |
| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) Title of Conversion or Exercise Perivative Security Security Trust 3. Transaction Date Execution Date (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) Amount or Securities S | Common | Stock | | | | | | | | | | | | | | | 7 | 75,000 | I | Richard B. Lieb Two Year Annuity |
| (e.g., puts, calls, warrants, options, convertible securities) 1. Title of Derivative Security Instr. 3) 1. Title of Derivative Security Securities Adaptive Security Securities Securities Securities Securities Securities Security Securities Security Securities Security Securities Security Securities Security Securi | Common | Stock | | | | | | | | | | | | | | | 4 | 5,000 | I | Richard B. Lieb Four Year Annuity |
| Title of Derivative Security Security 1. Title of Derivative Securities 1. Transaction Date (Month/Day/Year) 1. Title of Derivative Securities 1. Transaction Date (Month/Day/Year) 2. Conversion or Exercise Price of Derivative Securities 1. Transaction Date (Month/Day/Year) 2. Code (Instr. 3) 2. Code (Instr. 4) 3. Transaction Date Exercisable and Expiration Date (Month/Day/Year) 4. Transaction Date (Month/Day/Year) 3. Transaction Date Exercisable and Expiration Date (Month/Day/Year) 4. Transaction Date (Month/Day/Year) 5. Number of Derivative Security (Instr. 5) 9. Number of Derivative Security (Instr. 5) Ownership Ornic Date (I) (Instr. 4) (Instr. 4) 1. Nature Of Indirect Security (Instr. 5) Ownership Ornic Date (I) (Instr. 4) 1. Nature Of Indirect Security (Instr. 5) Ownership Ornic Date (I) (Instr. 4) 1. Nature Of Indirect Security (Instr. 5) Ownership Ornic Date (I) (Instr. 4) Ownership Ornic Date (I) (Instr. 4) Indicate Date (I) (Instr. 5) Indicate Date (I) (Instr. 4) Indicate Date (I) (In | | | Ta | | | | | | | | | | | | | | wned | | | |
| Code V (A) (D) Exercisable Date Expiration Of Number of Title Shares | 1. Title of Derivative Conversion Security (Instr. 3) Price of Derivative Conversion Or Exercise (Instr. 3) Price of Derivative Security Or Exercise (Month/Day/Year) (Month/Day/Year) | | ed Date, | ate, Transaction Code (Insti | | 5. Number of of tr. Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 | | 6. Date Expiration | 6. Date Exercisable and Expiration Date | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. | | | 8. Price of Derivative Security (Instr. 5) Benefic Owned Follow Report | | derivative Securities Beneficially Owned Following Reported Transaction(| Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | of Indirect Beneficial Ownership (Instr. 4) | | |
| | -xnlanatio | of Resnore | es: | | | Code | v | (A) | (D) | | | | Title | or Nur of | nbei | | | | | |

- 1. Not applicable Gift Transfer
- 2. The Richard B. Lieb Two Year Annuity Trust and The Richard B. Lieb Four Year Annuity Trust are Grantor Retained Annuity Trusts (GRATs).

Remarks:

Jill B. Geisenheimer (Attorney-11/19/2004 in-fact)

** 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 (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.

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 Number.