

Common Stock								c/f Minor children
Common Stock	11/22/2004	J ⁽¹⁾	173	A	\$ 57.79	172,375	I	Grantor trust for minor children

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.

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 Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. P Der Sec (Ins
				Code	V	(A)	(D)	
Right to Buy ⁽²⁾	\$ 16.1					12/16/1998	12/16/2007	Common Stock
Right to Buy ⁽²⁾	\$ 21.85					12/15/1999	12/15/2008	Common Stock
Right to Buy ⁽²⁾	\$ 19.28					12/21/2000	12/21/2009	Common Stock
Right to Buy ⁽²⁾	\$ 30.6					01/31/2002	01/31/2011	Common Stock
Right to Buy ⁽²⁾	\$ 40.12					02/04/2003	02/14/2012	Common Stock
Right to Buy ⁽²⁾	\$ 42.8					⁽³⁾	02/18/2013	Common Stock
Right to Buy ⁽²⁾	\$ 58.9					⁽³⁾	02/03/2014	Common Stock
								Amount or Number of Shares

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
NORCROSS GEORGE E III COMMERCE NATIONAL INSURANCE SERVICES 1701 ROUTE 70 EAST CHERRY HILL, NJ 08034	X			

Signatures

George E.
Norcross, III 11/24/2004

__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).
- (1) J(1) Purchased under DRIP
- (2) Granted under the Company's 1997 Employee Stock Option Plans, which are 16b-3 plans.
- (3) The stock options are exercisable in 25% increments on the 2nd, 3rd, 4th and 5th anniversaries of the grant date.

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.