

Edgar Filing: NORWOOD FINANCIAL CORP - Form 4

NORWOOD FINANCIAL CORP

Form 4

January 29, 2003

OMB APPROVAL

OMB Number 3235-0287
Expires: January 31, 2005
Estimated average burden
hours per response 0.5

U.S. SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 4

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

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

(Print or Type Responses)

=====

1. Name and Address of Reporting Person*

Sanders	John	H.
-----	-----	-----
(Last)	(First)	(Middle)

717 Main Street

(Street)

Honesdale	PA	18431
-----	-----	-----
(City)	(State)	(Zip)

=====

2. Issuer Name and Ticker or Trading Symbol

Norwood Financial Corp/NWFL

=====

3. IRS or Identification Number of Reporting Person, if an entity (Voluntary)

--

=====

4. Statement for Month/Day/Year

01/28/2003

=====

5. If Amendment, Date of Original (Month/Day/Year)

--

=====

6. Relationship of Reporting Person(s) to Issuer

Edgar Filing: NORWOOD FINANCIAL CORP - Form 4

(Check all applicable)

- Director 10% Owner
 Officer (give title below) Other (specify below)

Senior Vice President

=====
 7. Individual or Joint/Group Filings
 (Check Applicable Line)

- Form filed by One Reporting Person
 Form filed by More than One Reporting Person

=====
 Table I -- Non-Derivative Securities Acquired, Disposed of,
 or Beneficially Owned
 =====

1. Title of Security (Instr. 3)	2. Transaction Date (mm/dd/yy)	2A. Deemed Execution Date, if any (mm/dd/yy)	3. Transaction Code (Instr. 8) ----- Code V	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) ----- Amount or Price (A) or (D)			5. Amount Secur Benef Owned Follo Repor Trans (Inst and
Common	01/28/03		P	45	A	\$31.24	2,18

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly by the reporting person.
 *If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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 1

FORM 4 (continued)

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

Edgar Filing: NORWOOD FINANCIAL CORP - Form 4

in this form are not required to respond unless the form displays a currently valid OMB Number.

Page 2