NORCROSS GEORGE E III

Common

Stock

Form 4 November 24, 2004

November 24	4, 2004							
FORM 4 UNITED STATES SECURITIES AND EVCHANCE COMMISSION						OMB APPROVAL		
	Washington, D.C. 20549							
Check the if no long	ner .				Expires:	January 31, 2005		
subject to Section 1 Form 4 o	6. or		NGES IN BENEFICIAL OW SECURITIES		Estimated burden horresponse	average urs per		
Form 5 obligation may cont <i>See</i> Instru 1(b).	ns Section 17(a) of the Public U	6(a) of the Securities Exchang tility Holding Company Act of envestment Company Act of 19	f 1935 or Section	1			
(Print or Type F	Responses)							
	Address of Reporting S GEORGE E III	Symbol	or Name and Ticker or Trading	5. Relationship of Reporting Person(s) to Issuer				
		COMM [CBH]	IERCE BANCORP INC /NJ/	(Check all applicable)				
(Last)	(First) (N		f Earliest Transaction Day/Year)	X Director 10% Owner Officer (give title Other (specify				
	CE NATIONAL CE SERVICES, 1 EAST	11/22/2 701	2004	below)	below)			
	(Street)		endment, Date Original nth/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person				
CHERRY H	HILL, NJ 08034			Form filed by M Person				
(City)	(State)	(Zip) Tab	le I - Non-Derivative Securities Ac	quired, Disposed of,	or Beneficia	ally Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8)	Securities G Beneficially I Owned G Following I	Dwnership form: Direct D) or ndirect (I) Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
			(A) or Code V Amount (D) Price	Transaction(s) (Instr. 3 and 4)	, instr. 1)			
Common Stock	11/22/2004		J(1) 173 A \$ 57.79	351,882	D			
Common Stock				13,181	[401k		
Common Stock				3,386	I	ESOP Allocation		
C								

1,271

709

Ι

I

Wife - IRA

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Common Stock								c/f Minor children
Common Stock	11/22/2004	<u>J(1)</u>	173	A	\$ 57.79	172,375	I	Grantor trust for minor children
Reminder: Rer	ort on a senarate line for each class of secu	rities bene	ficially ou	zned di	rectly or i	ndirectly		

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. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. P Der Sec (Ins
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Right to Buy (2)	\$ 16.1					12/16/1998	12/16/2007	Common Stock	101,288	
Right to Buy (2)	\$ 21.85					12/15/1999	12/15/2008	Common Stock	110,248	
Right to Buy (2)	\$ 19.28					12/21/2000	12/21/2009	Common Stock	104,998	
Right to Buy (2)	\$ 30.6					01/31/2002	01/31/2011	Common Stock	100,000	
Right to Buy (2)	\$ 40.12					02/04/2003	02/14/2012	Common Stock	100,000	
Right to Buy (2)	\$ 42.8					(3)	02/18/2013	Common Stock	100,000	
Right to Buy (2)	\$ 58.9					(3)	02/03/2014	Common Stock	100,000	

Reporting Owners

Relationships

Reporting Owner Name / Address

Director 10% Owner Officer Other

NORCROSS GEORGE E III COMMERCE NATIONAL INSURANCE SERVICES 1701 ROUTE 70 EAST CHERRY HILL, NJ 08034



Signatures

George E. Norcross, III

**Signature of Reporting 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.

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