TF FINANCIAL CORP Form SC 13G/A February 05, 2004

#### SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

SCHEDULE 13G

(Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT

	TO RULES 13d-1	l(b)(c) AND (d) AND AMEN PURSUANT TO RULE 13d-		
		(Amendment No. 4)		
		TF FINANCIAL CORPORAT	TION	
		(Name of Issuer)		
		on Stock \$0.10 Par Value		
		(Title of Class of Secu		
		872391 10 7		
		(CUSIP Number)		
		January 4, 2004		
	(Date of Ever	nt which Requires Filing	g of this Statement)	
Check t Schedule is		te box to designate t	the rule pursuant to	which this
	_	Rule 13 d - 1(b)		
	X     _	Rule 13 d - 1(c) Rule 13 d - 1(d)		
	72391 10 7	13G	Page 1	of 5 Pages
1		REPORTING PERSONS IDENTIFICATION NO. OF	ABOVE PERSONS (ENT	ITIES ONLY)
		John R. Stranford		
2	CHECK TH	HE APPROPRIATE BOX IF A	MEMBER OF A GROUP	(a) [_] (b) [_]
	N/A			(-, [_]

3 SEC USE ONLY  4 CITIZENSHIF OR PLACE OF ORGANIZATION United States  NUMBER OF STARRS 117,629 Shares  ENEMPTICIALLY OWNED BY 6 SHARED VOTING FOWER SACH REPORTING POWER  FROM WITH 7 SOLE DISPOSITIVE POWER 234,044 Shares  8 SHARED DISPOSITIVE POWER OF SHARES  10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES []  11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)  7.85%  12 TYPE OF REPORTING PERSON  IN  Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Tem 2(b). Address of Principal Rusiness Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:		20ga: 1 milg. 11 1 m. 110 m. 20 10 0 m. 20 10 0 m. 1		
United States    NUMBER OF SHARES   117,629 Shares	3	SEC USE ONLY		
NUMBER OF SARRSS 117,629 Shares  BENEFICIALLY OWNED BY 6 SHARED VOTING POWER  EACH REPORTING 0 Shares  PERSON WITH 7 SOLE DISPOSITIVE POWER 234,044 Shares  8 SHARED DISPOSITIVE POWER 0 Shares  9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 234,044 Shares  10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CRETAIN SHARES []  11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)  7.85%  12 TYPE OF REPORTING PERSON  IN  Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stramford  Item 2(b). Address of Principal Business Office or, if None,  Residence:	4	CITIZENSHIP OR PLACE OF ORGANIZATION		
NUMBER OF SHARES SHARED SHARES SHARED SHARES SHARED SHARES SHARED SHARES SHARED O Shares  8 SHARED DISPOSITIVE POWER 234,044 Shares  8 SHARED DISPOSITIVE POWER O Shares  9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 234,044 Shares  10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES []  11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 7.85%  12 TYPE OF REPORTING PERSON IN  Item 1(a). Name of Issuer: TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices: 3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing: John R. Stranford  Item 2(b). Address of Principal Business Office or, if None, Residence:		United States		
SHARES BENEFICIALLY OWNED BY 6 SHARED VOTING POWER EACH REPORTING 0 Shares  FERSON WITH  7 SOLE DISPOSITIVE POWER 234,044 Shares  8 SHARED DISPOSITIVE POWER 0 Shares  9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  234,044 Shares  10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES  11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)  7.85%  12 TYPE OF REPORTING PERSON  IN  Item 1(a). Name of Issuer: TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices: 3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing: John R. Stranford  Item 2(b). Address of Principal Business Office or, if None, Residence: 3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:	NUMBER OF	5 SOLE VOTING POWER		
OWNED BY EACH REPORTING PERSON WITH  7 SOLE DISPOSITIVE POWER 234,044 Shares  8 SHARED DISPOSITIVE POWER O Shares  9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  234,044 Shares  10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES  11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)  7.85%  12 TYPE OF REPORTING PERSON  IN  Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Frincipal Business Office or, if None,  Residence:  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:	SHARES	117,629 Shares		
REPORTING PERSON WITH  7 SOLE DISPOSITIVE POWER 234,044 Shares  8 SHARED DISPOSITIVE POWER 0 Shares  9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 234,044 Shares  10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES     11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 7.85%  12 TYPE OF REPORTING PERSON  IN  Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:	OWNED BY	6 SHARED VOTING POWER		
Them 1(a). Name of Issuer:  TF Financial Corporation  Them 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Tem 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Tem 2(c). Citizenship:	REPORTING	0 Shares		
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  234,044 Shares  10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES [   11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)  7.85%  12 TYPE OF REPORTING PERSON  IN  Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:		234,044 Shares		
234,044 Shares  10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES I		8 SHARED DISPOSITIVE POWER		
10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES  11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)  7.85%  12 TYPE OF REPORTING PERSON  IN  Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:	9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON		
CERTAIN SHARES		234,044 Shares		
Type of Reporting Person  IN  Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:	10			
Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:	11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)		
Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:				
Item 1(a). Name of Issuer:  TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:	12	TYPE OF REPORTING PERSON		
TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:		IN		
TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:				
TF Financial Corporation  Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:				
Item 1(b). Address of Issuer's Principal Executive Offices:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:	ਜ ਜਾ	Financial Corporation		
3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(a). Name of Person Filing:  John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:				
<pre>Item 2(a). Name of Person Filing:</pre>				
John R. Stranford  Item 2(b). Address of Principal Business Office or, if None,  Residence:  3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:				
Residence: 3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:				
Residence: 3 Penns Trail, Newtown, Pennsylvania 18940  Item 2(c). Citizenship:				
<pre>Item 2(c). Citizenship:</pre>	Resid	dence:		
	3 Per	nns Trail, Newtown, Pennsylvania 18940		

United States

Item 2(d). Title of Class of Securities:

Common Stock, \$0.10 par value per share.

Item 2(e). CUSIP Number:

872391 10 7

Item 3.

----

Not Applicable.

-2-

#### Item 4. Ownership:

-----

The following information relates to Mr. Stranford's ownership as of January 4, 2004.

(a) Amount beneficially owned:

234,044 shares

(b) Percent of Class:

7.85%

(c) Number of shares as to which such person has:

117,629 shares

- (i) Sole power to vote or to direct the vote
- (ii) Shared power to vote or to direct the vote
- (iii) Sole power to dispose or to direct the disposition of  $234,044 \ \mathrm{shares}$
- (iv) Shared power to dispose or to direct the disposition of  $\mbox{0}$  shares

## Item 5. Ownership of Five Percent or Less of a Class:

-----

Not Applicable.

Item 6. Ownership of More Than Five Percent on Behalf of Another Person:

Not Applicable.

Item 7. Identification and Classification of the Subsidiary Which Acquired the

Security Being Reported on by the Parent Holding Company:

Not Applicable.

Item 8. Identification and Classification of Members of the Group:

Not Applicable.

-3-

Item 9. Notice of Dissolution of Group:

Not Applicable.

Item 10. Certification:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

-4-

#### SIGNATURE

-----

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete, and correct.

Date: February 4, 2004 /s/John R. Stranford

-----

John R. Stranford