FEKETE FRANK L

Form 4

August 23, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

OMB APPROVAL OMB

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Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations

SECURITIES 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 may continue. See Instruction

30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * FEKETE FRANK L			2. Issuer Name and Ticker or Trading Symbol			5. Relationship of Reporting Person(s) to Issuer			
				DENT F	INANCIAL [PFS]	(Che	eck all applica	ble)	
(Last)	,	(Middle)	3. Date of Earliest Transaction (Month/Day/Year)			X Director Officer (gives	re title 1 below)	0% Owner Other (specify	
830 BERG	EN AVENUE		08/22/2	2005		<i>below)</i>	001011)		
	(Street)		4. If Amo	endment, D	ate Original	6. Individual or .	Joint/Group F	iling(Check	
			Filed(Mo	nth/Day/Yea	ar)	Applicable Line) _X_ Form filed by	One Reporting	Person	
JERSEY C	ITY, NJ 07306					Form filed by Person	More than One	Reporting	
(City)	(State)	(Zip)	Tab	le I - Non-	Derivative Securities Acq	quired, Disposed	of, or Benefic	ially Owned	
1.Title of	2. Transaction Date	e 2A. Deen	ned	3.	4. Securities Acquired	5. Amount of	6.	7. Nature	
Security	(Month/Day/Year)	Execution	Date, if	Transacti	or(A) or Disposed of (D)	Securities	Ownership	Indirect	

(City)	(State)	(Zip) Tab	e I - Non-Derivative Securities Acquired, Disposed of, or	Beneficially Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr. 3, 4 and 5) Beneficially Form Owned Dire Following or In Reported (I)	7. Nature of nership Indirect m: Beneficial ect (D) Ownership ndirect (Instr. 4)
Common Stock	08/22/2005		F 4,800 D \$ 64,442 D	
Common Stock			1,000 I	By Trust (1)
Common Stock			7,500 I	By Wife
Common Stock			2,000 I	By Wife as Cust. for Son
Common Stock			10,000 I	By Retirement

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Common Stock 2,000 I By Daughter

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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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. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	:	ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
FEKETE FRANK L 830 BERGEN AVENUE JERSEY CITY, NJ 07306	X						

Signatures

John J. Gorman, pursuant to power of attorney

**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) Shares held by wife as trustee for her grandmother.
- (2) Shares held by a custodian for a retirement account f/b/o the reporting person.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Reporting Owners 2

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