

STRANFORD JOHN R  
Form SC 13G/A  
January 28, 2010

**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(b), (c) AND (d) AND AMENDMENTS THERETO FILED PURSUANT  
TO RULE 13d-2(b)**

**(Amendment No. 10)\***

**TF Financial Corporation**

**(Name of Issuer)**

Common Stock \$0.10 Par Value Per Share

**(Title of Class of Securities)**

872391 10 7

**(CUSIP Number)**

December 16, 2009

**(Date of Event Which Requires Filing of this Statement)**

Check the appropriate box to designate the rule pursuant to which this schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

CUSIP No. 872391 10 7

13G

Page 1 of 5 Pages

1 NAME OF REPORTING PERSONS  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY)

**John R. Stranford**

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(a)  (b)

**N/A**

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

**United States**

5 SOLE VOTING POWER

NUMBER OF **133,461 Shares**

SHARES

BENEFICIALLY 6 SHARED VOTING POWER

**0 Shares**

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OWNED BY

EACH **7** SOLE DISPOSITIVE POWER

REPORTING **149,921 Shares**

PERSON WITH

**8** SHARED DISPOSITIVE POWER

**0 Shares**

**9** AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

**149,921 Shares**

**10** CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

**11** PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

**5.60%**

**12** TYPE OF REPORTING PERSON

**IN**

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**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:**

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.

**Item 4. Ownership:**

The following information relates to Mr. Stranford's ownership as of December 31, 2009.

- (a) Amount beneficially owned:  
149,921 shares
- (b) Percent of Class:  
5.60%
- (c) Number of shares as to which such person has:
  - (i) Sole power to vote or to direct the vote  
133,461 shares
  - (ii) Shared power to vote or to direct the vote  
0 shares
  - (iii) Sole power to dispose or to direct the disposition of  
149,921 shares
  - (iv) Shared power to dispose or to direct the disposition of  
0 shares

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

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than 5 percent of the class of securities, check the following [ ].

**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.

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

Not Applicable.

**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.

**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: January 27, 2010

/s/ John R. Stranford  
John R. Stranford