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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
May 08, 2002

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 3/31/02  
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Check here if Amendment [ ]; Amendment Number: -----

This Amendment (Check only one.): [ ] is a restatement.  
[ ] adds new holdings entries

Institutional Investment Manager Filing this Report:

Name: PEAPACK GLADSTONE FINANCIAL CORPORATION  
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Address: 158 ROUTE 206 NORTH  
-----

GLADSTONE, NJ 07934  
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Form 13F File Number: 28-  
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The Institutional Investment Manager filing this report and the person by whom it is signed represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: ROY C. MILLER  
-----

Title: VICE PRESIDENT  
-----

Phone: 908 719 3306  
-----

Signature, Place, and Date of Signing:

/s/ Roy C. Miller  
-----

GLADSTONE, NJ  
-----

05/01/02  
-----

[Signature]

[City, State]

[Date]

Report Type (Check only one.):

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- 13F HOLDINGS REPORT. (Check if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check if no holdings reported are in this report, and all holdings are reported in this report and a portion are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:  
 [If there are no entries in this list, omit this section.]

Form 13F File Number	Name
28-	
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[Repeat as necessary.]	

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:

Form 13F Information Table Entry Total:	5,449,004
	-----
Form 13F Information Table Value Total:	216,951
	-----
	(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

No.	Form 13F File Number	Name
01	28 -	
02	28 -	
03	28 -	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ CALL	INV DSC
-----						
DAIMLER-CHRYSLER AG ORD		D1668R123	38	848	SH	DEF
FOSTER WHEELER LTD		G36535105	2	700	SH	DEF
GLOBAL CROSSING LTD		G3921A100	0	400	SH	SOL

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GLOBAL CROSSING LTD	G3921A100	0	3880	SH	DEF
KNIGHTSBRIDGE TANKERS	G5299G106	27	1500	SH	DEF
NORDIC AMERN TANKER SHIPPING LTD	G65773106	30	2000	SH	DEF
TRANSOCEAN SEDCOFOREX HOLDING	G90078109	1	57	SH	SOL
TRANSOCEAN SEDCOFOREX HOLDING	G90078109	15	477	SH	DEF
FLEXTRONICS INTERNATIONAL	Y2573F102	116	6400	SH	SOL
FLEXTRONICS INTERNATIONAL	Y2573F102	381	20900	SH	DEF
AFLAC INCORPORATED	001055102	35	1200	SH	DEF
AES CORPORATION	00130H105	7	833	SH	SOL
AK STEEL HOLDING CORP	001547108	28	2000	SH	DEF
AOL TIME WARNER INC	00184A105	123	5225	SH	SOL
AOL TIME WARNER INC	00184A105	860	36389	SH	DEF
A T & T CORPORATION	001957109	78	5025	SH	SOL
A T & T CORPORATION	001957109	538	34293	SH	DEF
AT&T WIRELESS SERVICES INC	00209A106	22	2533	SH	SOL
AT&T WIRELESS SERVICES INC	00209A106	131	14736	SH	DEF
AASTROM BIOSCIENCES	00253U107	2	3500	SH	DEF
ABBOTT LABS	COM 002824100	352	6702	SH	SOL
ABBOTT LABS	COM 002824100	1685	32043	SH	DEF
ABERCROMBIE & FITCH	002896207	12	400	SH	DEF
ACTIVE POWER INC	00504W100	2	500	SH	DEF
ADAMS EXPRESS COMPANY	006212104	6	446	SH	DEF
ADOBE SYSTEMS INCORPORATED	00724F101	20	500	SH	SOL
AEGON N V ORD	007924103	5	244	SH	SOL
AGILENT TECHNOLOGIES	00846U101	9	266	SH	SOL
AGILENT TECHNOLOGIES	00846U101	210	6028	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
AIR PRODUCTS & CHEMICALS INC		009158106	87	1700	SH		SOL
AIR PRODUCTS & CHEMICALS INC		009158106	28	550	SH		DEF
AIRTRAN HOLDINGS INC	COM	00949P108	0	100	SH		DEF
ALCOA INC	COM	013817101	22	600	SH		SOL
ALCOA INC	COM	013817101	128	3400	SH		DEF
ALLEGHENY ENERGY INC		017361106	16	400	SH		SOL
ALLEGHENY ENERGY INC		017361106	140	3400	SH		DEF
ALLERGAN INC COM		018490102	8	125	SH		DEF
ALLETE INC		018522102	11	400	SH		DEF
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	33	725	SH		DEF
ALLIANCE PHARMACEUTICAL CORP	COM NEW	018773309	0	112	SH		DEF
ALLIANT ENERGY CORP	COM	018802108	32	1066	SH		DEF
ALLMERICA FINANCIAL CORPORATION		019754100	13	309	SH		SOL
ALLMERICA FINANCIAL CORPORATION		019754100	7	177	SH		DEF
ALLSTATE CORP	COM	020002101	64	1708	SH		SOL
ALLSTATE CORP	COM	020002101	44	1184	SH		DEF
ALLTELL CORPORATION		020039103	460	8300	SH		SOL
ALLTELL CORPORATION		020039103	249	4501	SH		DEF
AMAZON COM INC	COM	023135106	4	300	SH		DEF
AMEREN CORP	COM	023608102	115	2700	SH		DEF
AMERICA MOVIL ADS		02364W105	7	400	SH		DEF
AMERICAN ELEC PWR INC	COM	025537101	142	3092	SH		SOL
AMERICAN ELEC PWR INC	COM	025537101	333	7246	SH		DEF
AMERICAN EXPRESS CO	COM	025816109	237	5800	SH		SOL

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AMERICAN EXPRESS CO	COM	025816109	829	20250	SH	DEF
AMERICAN INTERNATIONAL GROUP		026874107	575	7977	SH	SOL
AMERICAN INTERNATIONAL GROUP		026874107	2642	36629	SH	DEF
AMERICAN STANDARD COMPANIES INC		029712106	35	500	SH	DEF
AMERICAN WATER WORKS CO		030411102	131	3000	SH	DEF
AMETEK INC (NEW)		031100100	119	3200	SH	SOL
AMETEK INC (NEW)		031100100	10	280	SH	DEF
AMGEN INC		031162100	55	938	SH	SOL
AMGEN INC		031162100	123	2070	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
AMSOUTH BANCORPORATION		032165102	37	1687	SH		DEF
ANADARKO PETE CORP	COM	032511107	241	4279	SH		SOL
ANADARKO PETE CORP	COM	032511107	1552	27519	SH		DEF
ANHEUSER BUSCH COS INC	COM	035229103	246	4725	SH		SOL
ANHEUSER BUSCH COS INC	COM	035229103	909	17415	SH		DEF
ANNALY MTG MANAGEMENT		035710409	71	4200	SH		DEF
ANTIGENICS INC DEL		037032109	1	89	SH		DEF
APACHE CORPORATION		037411105	205	3613	SH		SOL
APOLLO GROUP INC CL A		037604105	294	5500	SH		SOL
APOLLO GROUP INC CL A		037604105	302	5650	SH		DEF
APPLERA CORP COM CELERA GENOMICS GROUP		038020202	0	13	SH		DEF
APPLIED MATERIALS INC		038222105	81	1500	SH		SOL
ARCHER-DANIELS-MIDLAND COMPANY		039483102	1	100	SH		SOL
ASTRAZENECA PLC SPONSORED ADR		046353108	96	1948	SH		SOL
AUTHENTIDATE HOLDING CORP		052666104	4	1000	SH		SOL
AUTOMATIC DATA PROCESSING		053015103	472	8110	SH		SOL
AUTOMATIC DATA PROCESSING		053015103	817	14030	SH		DEF
AVAYA INC	COM USD .01	053499109	0	105	SH		SOL
AVAYA INC	COM USD .01	053499109	27	3731	SH		DEF
AVENTIS ADR		053561106	6	100	SH		DEF
AVISTA CORP	COM	05379B107	9	600	SH		DEF
AVON PRODUCTS		054303102	73	1350	SH		DEF
BCE INC	COM	05534B109	1	100	SH		SOL
BOC GROUP PLC ADR		055617609	15	500	SH		DEF
BP PLC		055622104	413	7793	SH		SOL
BP PLC		055622104	2034	38321	SH		DEF
BAKER HUGHES INCORPORATED	COMMON	057224107	28	750	SH		DEF
BALLARD POWER SYSTEMS INC		05858H104	18	600	SH		DEF
BANK AMERICA CORP	COM	060505104	156	2300	SH		SOL
BANK AMERICA CORP	COM	060505104	533	7837	SH		DEF
BANK OF NEW YORK INC		064057102	617	14700	SH		SOL
BANK OF NEW YORK INC		064057102	477	11368	SH		DEF
BANC ONE CORP	COM	06423A103	130	3115	SH		DEF

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
BARD C R INC	COM	067383109	11	200	SH		DEF
BARR LABS INC		068306109	19	300	SH		DEF
BAUSCH & LOMB INC	COM	071707103	44	1000	SH		SOL
BAXTER INTERNATIONAL		071813109	83	1400	SH		SOL
BAXTER INTERNATIONAL		071813109	59	1000	SH		DEF
BECTON DICKINSON & COMPANY		075887109	49	1300	SH		DEF
BED BATH & BEYOND		075896100	67	2000	SH		SOL
BED BATH & BEYOND		075896100	75	2250	SH		DEF
BELLSOUTH CORP	COM	079860102	263	7152	SH		SOL
BELLSOUTH CORP	COM	079860102	1609	43664	SH		DEF
BEST BUY COMPANY INC		086516101	19	250	SH		SOL
BEST BUY COMPANY INC		086516101	51	650	SH		DEF
BLACK & DECKER CORP	COM	091797100	27	600	SH		DEF
BLACKROCK NJ MUNICIPAL INCOME TRUST		09248J101	22	1700	SH		DEF
BLOCK H & R INC	COM	093671105	44	1000	SH		DEF
BOEING CO	COM	097023105	97	2022	SH		DEF
BOSTON PROPERTIES INC.		101121101	9	250	SH		SOL
BOSTON SCIENTIFIC CORP.		101137107	10	400	SH		DEF
BOYKIN LODGING CO		103430104	1	125	SH		DEF
BRIGGS & STRATTON CORPORATION		109043109	0	19	SH		SOL
BRISTOL-MYERS SQUIBB		110122108	944	23337	SH		SOL
BRISTOL-MYERS SQUIBB		110122108	4684	115716	SH		DEF
BROADCOM CORPORATION	COM	111320107	10	300	SH		DEF
BROWN FORMAN DISTILLERS CORP	CLASS 'A' VOTING	115637100	43	600	SH		DEF
BUCKEYE PIPELINE PARTNERS LP		118230101	7	200	SH		DEF
BURLINGTON NORTHERN SANTA FE CORP		12189T104	119	3949	SH		DEF
BURLINGTON RESOURCES		122014103	40	1000	SH		DEF
CSX CORP	COM	126408103	22	600	SH		SOL
CSX CORP	COM	126408103	45	1200	SH		DEF
CVS CORP	COM	126650100	349	10175	SH		SOL
CVS CORP	COM	126650100	956	27865	SH		DEF
CALIPER TECHNOLOGIES CORP		130876105	28	2200	SH		SOL
CALPINE CORP		131347106	2	200	SH		DEF

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
CAMPBELL SOUP CO	COM	134429109	53	2000	SH		DEF
CARBIDE/GRAPHITE GROUP		140777103	2	2000	SH		DEF
CARDINAL HEALTH		14149Y108	46	650	SH		DEF
CATERPILLAR INC		149123101	187	3300	SH		DEF
CELL PATHWAYS INC		15114R101	24	5900	SH		DEF
CENDANT CORPORATION		151313103	3	200	SH		DEF
CENTRAL SECURITIES CORP.		155123102	528	20750	SH		SOL
CEPHALON INC.		156708109	2	47	SH		DEF
CERTEGY INC		156880106	12	325	SH		DEF
CERUS CORP		157085101	5	100	SH		DEF
CHARTER COMMUNICATIONS		16117M107	7	700	SH		DEF
CHEVRONTEXACO CORP		166764100	675	7487	SH		SOL

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CHEVRONTEXACO CORP		166764100	1290	14291	SH	DEF
CHINA MOBILE HONG KONG LTD ADR		16941M109	71	4600	SH	DEF
CHORDIANT SOFTWARE INC.		170404107	1	240	SH	DEF
THE CHUBB CORPORATION		171232101	530	7255	SH	SOL
THE CHUBB CORPORATION		171232101	946	12950	SH	DEF
CHURCH & DWIGHT INC	COM	171340102	58	2000	SH	DEF
CIENA CORPORATION		171779101	5	600	SH	DEF
CIGNA INVESTMENT SECURITIES, INC.		17179X106	36	2191	SH	DEF
CINERGY CORP		172474108	19	550	SH	DEF
CISCO SYS INC		17275R102	1502	88777	SH	SOL
CISCO SYS INC		17275R102	1356	80124	SH	DEF
CITIGROUP INC		172967101	1927	38923	SH	SOL
CITIGROUP INC		172967101	5906	119273	SH	DEF
CITRIX SYSTEMS INC		177376100	1	100	SH	DEF
CLEAR CHANNEL COMMUNICATIONS		184502102	10	200	SH	SOL
CLEAR CHANNEL COMMUNICATIONS		184502102	10	200	SH	DEF
CLOROX CO DEL	COM	189054109	4	100	SH	DEF
COCA COLA CO	COM	191216100	283	5417	SH	SOL
COCA COLA CO	COM	191216100	1060	20301	SH	DEF
COLGATE PALMOLIVE CO	COM	194162103	715	12515	SH	SOL
COLGATE PALMOLIVE CO	COM	194162103	2302	40282	SH	DEF

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
COMERICA INC. CO		200340107	46	750	SH		DEF
COMMERCE BANCORP NJ		200519106	17	400	SH		DEF
COMPAQ COMPUTER CORP	COM	204493100	10	1000	SH		SOL
COMPAQ COMPUTER CORP	COM	204493100	187	17899	SH		DEF
CONAGRA FOODS INC	COM	205887102	41	1700	SH		DEF
COMSHARE INC		205912108	1	500	SH		DEF
CONNECTIV INC	COM	206829103	55	2250	SH		DEF
CONNECTIV INC CL A		206829202	2	125	SH		DEF
CONEXANT SYS INC	COM	207142100	19	1600	SH		DEF
CONOCO INC COM		208251504	401	13750	SH		SOL
CONOCO INC COM		208251504	1477	50628	SH		DEF
CONSOLIDATED EDISON	COM	209115104	27	648	SH		DEF
CONSTELLATION BRANDS INC CL A		21036P108	429	7810	SH		SOL
CONSTELLATION BRANDS INC CL A		21036P108	879	16000	SH		DEF
CONSTELLATION ENERGY GROUP INC	COM	210371100	9	300	SH		SOL
CONSTELLATION ENERGY GROUP INC	COM	210371100	89	2900	SH		DEF
CONTINENTAL AIRLINES INC CL B		210795308	8	300	SH		DEF
COOPER INDS INC		216669101	20	500	SH		DEF
CORN PRODS INTL INC	COM	219023108	19	600	SH		DEF
CORNING INC		219350105	55	7220	SH		SOL
CORNING INC		219350105	283	37200	SH		DEF
CORPORATE HIGH YIELD FUND III INC		219925104	17	2000	SH		DEF
COX COMMUNICATIONS INC NEW CL A		224044107	22	604	SH		DEF
CUBIST PHARMACEUTICAL INC		229678107	5	300	SH		DEF
CUMMINS ENGINE INC		231021106	47	1000	SH		DEF
CURRENT INCOME SHS INC	COM	231298100	12	1000	SH		DEF
CYGNUS INC		232560102	7	2000	SH		DEF
CYTEC INDUSTRIES INC		232820100	0	10	SH		SOL
DTE ENERGY CO	COM	233331107	20	454	SH		DEF

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DATATEC SYSTEMS INC	238128102	0	500	SH	DEF
DECODE GENETICS INC	243586104	3	619	SH	DEF
DEERE & COMPANY	244199105	168	3700	SH	DEF
DELL COMPUTER CORP	247025109	9	380	SH	SOL
DELL COMPUTER CORP	247025109	73	2830	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
DELPHI CORPORATION	CORP	247126105	0	39	SH		SOL
DELPHI CORPORATION	CORP	247126105	8	523	SH		DEF
DELTIC TIMBER CORP		247850100	151	5000	SH		DEF
DEVON ENERGY CORPORATION NEW COM		25179M103	14	300	SH		DEF
DILLARD'S INC CLASS A		254067101	9	400	SH		DEF
DISNEY WALT CO	COM DISNEY	254687106	27	1200	SH		SOL
DISNEY WALT CO	COM DISNEY	254687106	265	11491	SH		DEF
DOMINION RES INC		25746U109	55	852	SH		SOL
DOMINION RES INC		25746U109	424	6521	SH		DEF
DOVER CORPORATION		260003108	129	3150	SH		SOL
DOW CHEM CO	COM	260543103	300	9193	SH		SOL
DOW CHEM CO	COM	260543103	301	9222	SH		DEF
DU PONT E I DE NEMOURS & CO	COM	263534109	553	11732	SH		SOL
DU PONT E I DE NEMOURS & CO	COM	263534109	1088	23090	SH		DEF
DUFF & PHELPS UTILITIES INCOME, INC.		264324104	24	2160	SH		DEF
DUKE ENERGY CORP	COM	264399106	302	8006	SH		SOL
DUKE ENERGY CORP	COM	264399106	621	16433	SH		DEF
DYAX CORPORATION		26746E103	2	750	SH		SOL
E M C CORPORATION		268648102	16	1400	SH		SOL
E M C CORPORATION		268648102	84	7120	SH		DEF
EOG RES INC		26875P101	101	2500	SH		DEF
E*TRADE GROUP		269246104	4	525	SH		SOL
E*TRADE GROUP		269246104	11	1200	SH		DEF
EASTMAN CHEMICAL COMPANY		277432100	4	100	SH		DEF
EASTMAN KODAK CO	COM	277461109	135	4350	SH		SOL
EASTMAN KODAK CO	COM	277461109	20	650	SH		DEF
EBAY INC		278642103	56	1000	SH		DEF
EDISON SCHOOLS INC		281033100	25	1800	SH		DEF
EL PASO CORPORATION		28336L109	99	2266	SH		DEF
EL PASO ENERGY PARTNERS L P	COM	28368B102	91	2450	SH		DEF
ELECTRONIC DATA SYSTEMS CORP		285661104	43	750	SH		DEF
EMCORE CORPORATION	COM	290846104	125	13064	SH		SOL
EMERSON ELEC CO	COM	291011104	54	950	SH		SOL
EMERSON ELEC CO	COM	291011104	508	8858	SH		DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
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ENBRIDGE ENERGY PARTNERS L P		29250R106	39	900	SH	SOL
ENBRIDGE ENERGY PARTNERS L P		29250R106	311	7025	SH	DEF
ENERGEN CORP	COM	29265N108	31	1200	SH	DEF
ENERGY CONVERSION DEVICES INC	COM	292659109	14	700	SH	DEF
ENERGY EAST CORP	COM	29266M109	98	4540	SH	DEF
ENGELHARD CORP	COM	292845104	86	2802	SH	DEF
ENTERGY CORP NEW	COM	29364G103	108	2500	SH	DEF
ENTERPRISE PRODUCTS PARTNERS LP		293792107	48	1000	SH	DEF
ENTREMED INC	COM	29382F103	9	1200	SH	DEF
EQUIFAX, INC.		294429105	19	650	SH	DEF
EQUITABLE RESOURCES		294549100	34	1000	SH	DEF
EQUITY INCOME FUND EXCHANGE SER.AT&T SHS 1ST		294700703	62	576	SH	DEF
EQUITY OFFICE PPTYS TR	COM	294741103	136	4562	SH	DEF
EQUITY OIL CO		294749106	1	1000	SH	DEF
EQUITY RESIDENTIAL PPTYS	TR SBI	29476L107	35	1250	SH	SOL
EQUITY RESIDENTIAL PPTYS	TR SBI	29476L107	5	200	SH	DEF
ERICSSON L M TEL CO ADR CL B		294821400	14	3520	SH	SOL
ERICSSON L M TEL CO ADR CL B		294821400	90	21680	SH	DEF
EXELON CORP	COM	30161N101	47	899	SH	DEF
EXXON MOBIL CORP	COM	30231G102	3692	84262	SH	SOL
EXXON MOBIL CORP	COM	30231G102	13775	314365	SH	DEF
FPL GROUP INC	COM	302571104	175	2950	SH	SOL
FPL GROUP INC	COM	302571104	565	9500	SH	DEF
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	523	6550	SH	SOL
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	402	5040	SH	DEF
FEDERAL REALTY INVESTMENT TRUST		313747206	10	423	SH	DEF
FEDERAL SIGNAL CORPORATION		313855108	30	1300	SH	DEF
FEDEX CORPORATION		31428X106	29	500	SH	DEF
FIFTH THIRD BANCORP	COM	316773100	40	600	SH	DEF
FINISAR CORPORATION		31787A101	3	400	SH	SOL
FIRST DATA CORPORATION		319963104	56	650	SH	DEF
FIRSTENERGY CORP	COM	337932107	90	2609	SH	SOL
FIRSTENERGY CORP	COM	337932107	51	1500	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
FLEETBOSTON FINANCIAL CORP	COM	339030108	1501	42893	SH		DEF
FLOWER FOODS INC		343498101	19	750	SH		DEF
FORD MOTOR CO DEL		345370860	48	2971	SH		SOL
FORD MOTOR CO DEL		345370860	140	8540	SH		DEF
FORTUNE BRANDS INC	COM	349631101	19	400	SH		DEF
FRANKLIN RESOURCES INC		354613101	62	1500	SH		SOL
GATX CORP COM		361448103	25	800	SH		DEF
GABLES RESIDENTIAL TRUST		362418105	31	1000	SH		DEF
GALLAHER GROUP PLC SPONSORED	ADR	363595109	49	1600	SH		DEF
GAP INC		364760108	2	150	SH		SOL
GATEWAY INC	COM	367626108	5	800	SH		DEF
GENENTECH INC		368710406	83	1650	SH		SOL
GENENTECH INC		368710406	515	10225	SH		DEF
GENERAL ELEC CO	COM	369604103	4107	109678	SH		SOL
GENERAL ELEC CO	COM	369604103	10332	275897	SH		DEF



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GENERAL MAGIC, INC		370253106	0	1000	SH	DEF
GENERAL MTRS CORP	COM	370442105	120	1987	SH	SOL
GENERAL MTRS CORP	COM	370442105	437	7236	SH	DEF
GENERAL MOTORS CLASS H	NEW	370442832	39	2410	SH	SOL
GENERAL MOTORS CLASS H	NEW	370442832	257	15693	SH	DEF
GENZYME CORP BIOSURGERY DIVISION		372917708	4	670	SH	DEF
GEORGIA PAC CORP	COM GA PAC GRP	373298108	80	2700	SH	SOL
GEORGIA PAC CORP	COM GA PAC GRP	373298108	446	14893	SH	DEF
GILLETTE COMPANY		375766102	181	5333	SH	SOL
GILLETTE COMPANY		375766102	132	3900	SH	DEF
GLAXO SMITHKLINE PLC SPONSORED	ADR	37733W105	280	5962	SH	SOL
GLAXO SMITHKLINE PLC SPONSORED	ADR	37733W105	244	5212	SH	DEF
GOLDMAN SACHS GROUP		38141G104	397	4400	SH	SOL
GOLDMAN SACHS GROUP		38141G104	663	7350	SH	DEF
GUIDANT CORP	COM	401698105	30	700	SH	DEF
GUILFORD PHARMACEUTICALS INC		401829106	2	300	SH	DEF
HRPT PPTYS TR COMM SH BEN INT		40426W101	9	1000	SH	DEF
HALLIBURTON CO	COM	406216101	207	12182	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV/ DSC
JOHN HANCOCK INCOME SECURITIES TRUST		410123103	3	267	SH		DEF
JOHN HANCOCK PATRIOT PREMIUM DIV FDI	COM	41013Q101	16	1834	SH		DEF
JOHN HANCOCK FINANCIAL SERVICES, INC.		41014S106	51	1342	SH		DEF
HANDSPRING INC		410293104	0	200	SH		SOL
HARLEY DAVIDSON		412822108	16	300	SH		SOL
HARLEY DAVIDSON		412822108	237	4300	SH		DEF
HARTFORD FINL SVCS GROUP INC	COM	416515104	74	1100	SH		SOL
HARTFORD FINL SVCS GROUP INC	COM	416515104	126	1862	SH		DEF
HEALTH CARE PPTY INVS INC	COM	421915109	20	500	SH		DEF
H.J. HEINZ COMPANY		423074103	6	150	SH		SOL
H.J. HEINZ COMPANY		423074103	42	1025	SH		DEF
HERSHEY FOODS CORP	COM	427866108	335	4900	SH		DEF
HEWLETT PACKARD CO	COM	428236103	86	4800	SH		SOL
HEWLETT PACKARD CO	COM	428236103	488	27270	SH		DEF
HIBERNIA CORP		428656102	5	300	SH		SOL
HOME DEPOT, INC		437076102	1076	22150	SH		SOL
HOME DEPOT, INC		437076102	3400	69947	SH		DEF
HONEYWELL INTERNATIONAL INC	COM	438516106	21	550	SH		SOL
HONEYWELL INTERNATIONAL INC	COM	438516106	226	5908	SH		DEF
HOST MARRIOTT CORPORATION		44107P104	36	3074	SH		DEF
HOUSEHOLD INTL INC	COM	441815107	312	5500	SH		DEF
HUDSON CITY BANCORP		443683107	35	1100	SH		DEF
HUDSON UNITED BANCORP		444165104	15	500	SH		SOL
HUNTINGTON BANCSHARES INC		446150104	53	2722	SH		DEF
I-FLOW CORP		449520303	9	3000	SH		DEF
IMS HEALTH INCORPORATED		449934108	65	2928	SH		DEF
ITT INDUSTRIES INC	COM	450911102	34	550	SH		SOL
ITT INDUSTRIES INC	COM	450911102	35	556	SH		DEF
ICON PUB LTD CO		45103T107	34	1000	SH		DEF
IDACORP INC	COM	451107106	12	300	SH		SOL
IDACORP INC	COM	451107106	243	6000	SH		DEF
ILLINOIS TOOL WORKS INC	COM	452308109	15	214	SH		DEF

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IMAGISTICS INTERNATIONAL INC 45247T104 9 624 SH DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
INDYMAC BANCORP INC		456607100	24	1000	SH		DEF
INKTOMI CORP	COM	457277101	2	700	SH		SOL
INKTOMI CORP	COM	457277101	2	800	SH		DEF
INNKEEPERS USA TRUST		4576J0104	22	2000	SH		SOL
INNKEEPERS USA TRUST		4576J0104	22	2000	SH		DEF
INTEL CORP	COM	458140100	509	16750	SH		SOL
INTEL CORP	COM	458140100	1723	56680	SH		DEF
INTERMAGNETICS GEN CORP		458771102	13	500	SH		DEF
INTERMEDIATE MUNICIPAL FUND INC		45880P104	19	2000			DEF
INTERNATIONAL BUSINESS MACHINE CORP	COM	459200101	1043	10035	SH		SOL
INTERNATIONAL BUSINESS MACHINE CORP	COM	459200101	7035	67646	SH		DEF
INTL PAPER CO	COM	460146103	176	4097	SH		DEF
INTERNET HOLDERS TRUST		46059W102	3	100	SH		SOL
INTERPUBLIC GROUP OF COMPANIES INC		460690100	34	1000	SH		DEF
INTEVAC INC		461148108	14	3300	SH		DEF
INTUIT		461202103	3	100	SH		DEF
INVITROGEN CORP		46185R100	23	683	SH		DEF
JDS UNIPHASE CORPORATION		46612J101	1	200	SH		SOL
JDS UNIPHASE CORPORATION		46612J101	2	400	SH		DEF
J P MORGAN CHASE & CO		46625H100	463	13011	SH		SOL
J P MORGAN CHASE & CO		46625H100	1951	54767	SH		DEF
JABIL CIRCUIT INC		466313103	3	150	SH		SOL
JABIL CIRCUIT INC		466313103	5	250	SH		DEF
JEFFERSON PILOT CORPORATION		475070108	34	683	SH		SOL
JEFFERSON PILOT CORPORATION		475070108	51	1035	SH		DEF
JOHNSON & JOHNSON	COM	478160104	2210	34036	SH		SOL
JOHNSON & JOHNSON	COM	478160104	8445	130030	SH		DEF
JOHNSON CTLS INC	COM	478366107	15	180	SH		DEF
KADANT INC		48282T104	8	627	SH		DEF
KERR MCGEE CORP		492386107	1	18	SH		DEF
KEYSPAN CORP	COM	49337W100	48	1341	SH		DEF
KIMBERLY-CLARK CORPORATION		494368103	415	6424	SH		SOL
KIMBERLY-CLARK CORPORATION		494368103	640	9900	SH		DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
KINDER MORGAN ENERGY PARTNERS L P		494550106	211	6400	SH		DEF
KING PHARMACEUTICALS INC		495582108	7	200	SH		DEF
KNIGHT-RIDDER INC		499040103	309	4500	SH		SOL
KNIGHT-RIDDER INC		499040103	425	6200	SH		DEF

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KONINKLIJKE PHILIPS ELECTRS N V SP ADR	500472303	17	591 SH	DEF
KRAMONT REALTY TRUST COM	50075Q107	10	800 SH	DEF
KRISPY KREME DOUGHNUTS	501014104	8	200 SH	DEF
KROGER COMPANY	COM 501044101	260	11775 SH	SOL
KROGER COMPANY	COM 501044101	768	34700 SH	DEF
LA-Z-BOY INC	505336107	57	2100 SH	SOL
LA-Z-BOY INC	505336107	54	2000 SH	DEF
LEHMAN BROTHERS HOLDINGS INC	524908100	6	100 SH	SOL
LENDING TREE INC	52602Q105	3	250 SH	SOL
LENNAR CORP	526057104	52	1000 SH	DEF
LIBERTY MEDIA CORP NEW COM SERIAL A	530718105	5	416 SH	DEF
LILLY ELI & CO	COM 532457108	77	1012 SH	SOL
LILLY ELI & CO	COM 532457108	1254	16462 SH	DEF
LINCOLN NATIONAL CORP	534187109	40	800 SH	DEF
LOCKHEED MARTIN CORP	539830109	380	6600 SH	SOL
LOCKHEED MARTIN CORP	539830109	5	103 SH	DEF
LOWES COMPANIES INC	548661107	195	4500 SH	SOL
LOWES COMPANIES INC	548661107	73	1700 SH	DEF
LUBRIZOL CORP	COM 549271104	69	2000 SH	DEF
LUCENT TECHNOLOGY INC	549463107	90	19180 SH	SOL
LUCENT TECHNOLOGY INC	549463107	304	64302 SH	DEF
MBIA, INC	55262C100	172	3150 SH	SOL
MFS MULTIMARKET INCOME TRUST	552737108	9	1500 SH	SOL
MGI PHARMACEUTICALS	552880106	154	11270 SH	DEF
MACK-CALI REALTY CORP	554489104	34	1000 SH	DEF
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.	561662107	20	2000	DEF
MANUGISTICS GROUP	565011103	4	200 SH	DEF
MARSHALL & ILSLEY CORP	571834100	124	2000 SH	SOL
MARSHALL & ILSLEY CORP	571834100	18	300 SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
MARTHA STEWART LIVING		573083102	7	400 SH			DEF
MCCORMICK & CO INC COMMON NON-VOTING		579780206	143	2800 SH			SOL
MCCORMICK & CO INC COMMON NON-VOTING		579780206	138	2700 SH			DEF
MCDATA CORPORATION-CLASS A		580031201	0	4 SH			SOL
MCDATA CORPORATION-CLASS A		580031201	0	3 SH			DEF
MCDONALDS CORP	COM	580135101	63	2300 SH			SOL
MCDONALDS CORP	COM	580135101	194	7000 SH			DEF
MCGRAW HILL COMPANIES INC		580645109	146	2150 SH			DEF
MCKESSON CORPORATION		58155Q103	5	148 SH			DEF
MEDAREX INC		583916101	6	400 SH			DEF
MEDTRONIC INC		585055106	9	200 SH			SOL
MEDTRONIC INC		585055106	227	5040 SH			DEF
MELLON FINANCIAL CORP	COM	58551A108	38	1000 SH			DEF
MERCANTILE BANKSHARES CORP	COM	587405101	17	400 SH			DEF
MERCK & CO INC	COM	589331107	1151	19994 SH			SOL
MERCK & CO INC	COM	589331107	5091	88424 SH			DEF
MERCURY INTERACTIVE CORP		589405109	11	300 SH			DEF
MERRILL LYNCH & CO INC		590188108	38	700 SH			SOL
MERRILL LYNCH & CO INC		590188108	143	2600 SH			DEF
METLIFE INC		59156R108	0	10 SH			SOL

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METLIFE INC		59156R108	94	3000	SH	DEF
MICROSOFT CORP		594918104	735	12200	SH	SOL
MICROSOFT CORP		594918104	1893	31395	SH	DEF
MIDDLESEX WATER CO	COM	596680108	69	3000	SH	DEF
MILLENNIUM PHARMACEUTICALS		599902103	6	296	SH	DEF
MINNESOTA MNG & MFG CO	COM	604059105	23	200	SH	SOL
MINNESOTA MNG & MFG CO	COM	604059105	755	6566	SH	DEF
MIPS TECHNOLOGIES INC		604567206	0	27	SH	DEF
MIRANT CORP		604675108	25	1795	SH	SOL
MIRANT CORP		604675108	75	5251	SH	DEF
ROBERT MONDAVI		609200100	3	100	SH	SOL
MORGAN STANLEY DEAN WITTER & CO		617446448	83	1450	SH	SOL
MORGAN STANLEY DEAN WITTER & CO		617446448	357	6234	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
MOTOROLA, INC		620076109	6	450	SH		SOL
MOTOROLA, INC		620076109	271	19106	SH		DEF
MUNIHOLDING NY INSD FUND INC		625931100	16	1253	SH		DEF
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	10	778			DEF
MUNIYIELD INSD FUND INC		62630E107	12	950			DEF
NCR CORP	NEW	62886E108	6	145	SH		DEF
NASDAQ 100 TRUST UNIT SER 1		631100104	7	200	SH		SOL
NASDAQ 100 TRUST UNIT SER 1		631100104	10	300	SH		DEF
NATIONAL FUEL GAS CO N J	COM	636180101	126	5192	SH		DEF
NATIONAL WESTMINSTER BANK PLC	PFD	638539700	7	300	SH		DEF
NEORX CORPORATION		640520300	0	50	SH		DEF
NEUROGEN CORP		64124E106	12	1000	SH		DEF
NEW JERSEY RESOURCES CORPORATION		646025106	36	1200	SH		SOL
NEW JERSEY RESOURCES CORPORATION		646025106	13	450	SH		DEF
NEW PLAN EXCEL RLTY TR INC	COM	648053106	8	400	SH		DEF
NISOURCE INC	COM	65473P105	94	4100	SH		DEF
NOKIA CORPORATION ADR		654902204	10	500	SH		SOL
NOKIA CORPORATION ADR		654902204	119	5750	SH		DEF
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	23	25000	PRN		DEF
NORFOLK SOUTHERN CORP	COM	655844108	136	5700	SH		SOL
NORFOLK SOUTHERN CORP	COM	655844108	93	3906	SH		DEF
NORSK HYDRO ADR		656531605	106	2222	SH		DEF
NORTEL NETWORKS CORP NEW		656568102	2	580	SH		SOL
NORTEL NETWORKS CORP NEW		656568102	8	1928	SH		DEF
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	20	500	SH		DEF
NORTHERN TRUST CORP		665859104	348	5800	SH		SOL
NORTHERN TRUST CORP		665859104	39	650	SH		DEF
NORTHROP GRUMMAN CORP		666807102	5	50	SH		SOL
NOVARTIS AG ADRS		66987V109	19	500	SH		DEF
OGE ENERGY CO.		670837103	9	400	SH		DEF
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	102	6974			DEF
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	46	3200			DEF
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	24	1650			DEF

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FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
OCCIDENTAL PETE CORP DEL	COM	674599105	14	500	SH		DEF
OMNICOM GROUP INC COM		681919106	37	400	SH		DEF
ONEOK INC NEW	COM	682680103	83	4000	SH		DEF
OPENWAVE SYS INC COM		683718100	1	300	SH		DEF
ORACLE CORPORATION		68389X105	161	12650	SH		SOL
ORACLE CORPORATION		68389X105	262	20488	SH		DEF
PG&E CORP	COM	69331C108	9	400	SH		DEF
PIMCO COMMERCIAL MORTGAGE SECS TR INC		693388100	27	2000	SH		DEF
PNC FINANCIAL SERVICES GROUP	COM	693475105	295	4800	SH		SOL
PNC FINANCIAL SERVICES GROUP	COM	693475105	130	2125	SH		DEF
PPG INDS INC	COM	693506107	10	200	SH		SOL
PPL CORP		69351T106	7	200	SH		SOL
PPL CORP		69351T106	39	1000	SH		DEF
PACCAR INC	COM	693718108	40	550	SH		DEF
PACTIV CORP	COM	695257105	2	100	SH		SOL
PALL CORP	COM	696429307	14	700	SH		DEF
PALM INC		696642107	1	444	SH		DEF
PARAGON TECHNOLOGIES INC		69912T108	51	6422	SH		DEF
PARK PL ENTMT CORP	COM	700690100	10	1000	SH		DEF
PAYCHEX INC	COM	704326107	145	3660	SH		DEF
PAYLESS SHOESOURCE, INC.		704379106	12	200	SH		DEF
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	4569	92316	SH		SOL
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	14627	295498	SH		DEF
PENN VIRGINIA CORP		707882106	204	5100	SH		DEF
J.C.PENNEY CO., INC.		708160106	103	5000	SH		DEF
PEOPLES ENERGY CORPORATION		711030106	98	2500	SH		DEF
PEPSICO INC	COM	713448108	144	2800	SH		SOL
PEPSICO INC	COM	713448108	423	8221	SH		DEF
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH		DEF
PERKINELMER INC	COM	714046109	85	4628	SH		DEF
PFIZER INC	COM	717081103	1147	28887	SH		SOL
PFIZER INC	COM	717081103	3026	76174	SH		DEF
PHARMACIA CORP		71713U102	44	993	SH		SOL
PHARMACIA CORP		71713U102	366	8141	SH		DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
PHILIP MORRIS COMPANIES		718154107	152	2900	SH		SOL
PHILIP MORRIS COMPANIES		718154107	524	9950	SH		DEF
PHILLIPS PETROLEUM CO		718507106	125	2000	SH		SOL
PHILLIPS PETROLEUM CO		718507106	121	1941	SH		DEF
THE PHOENIX COMPANIES, INC.		71902E109	15	816	SH		SOL

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PITNEY BOWES INC	COM	724479100	290	6800	SH	DEF
PLUM CREEK TIMBER CO INC	COM	729251108	37	1249	SH	DEF
POTLATCH CORP	COM	737628107	101	3000	SH	DEF
POTOMAC ELEC PWR CO	COM	737679100	21	903	SH	SOL
POTOMAC ELEC PWR CO	COM	737679100	51	2200	SH	DEF
PRAXAIR INC		74005P104	11	200	SH	DEF
PROCTER & GAMBLE CO	COM	742718109	153	1700	SH	SOL
PROCTER & GAMBLE CO	COM	742718109	1749	19417	SH	DEF
PROGRESS ENERGY INC COM		743263105	20	400	SH	SOL
PRUDENTIAL FINANCIAL INC		744320102	23	750	SH	SOL
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	187	4092	SH	SOL
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	778	17005	SH	DEF
PUGET ENERGY INC NEW		745310102	10	500	SH	DEF
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	37	5000	SH	DEF
QLOGIC CORP		747277101	9	200	SH	SOL
QLOGIC CORP		747277101	49	1000	SH	DEF
QUALCOMM INC		747525103	39	1050	SH	SOL
QUALCOMM INC		747525103	50	1350	SH	DEF
QUINTILES TRANSNATIONAL CORP	COM	748767100	3	179	SH	DEF
QUIXOTE CORP		749056107	18	1000	SH	DEF
QWEST COMMUNICATIONS INT'L		749121109	16	2055	SH	SOL
QWEST COMMUNICATIONS INT'L		749121109	102	12454	SH	DEF
R G S ENERGY GROUP INC	COM	74956K104	121	3100	SH	DEF
RF MICRO-DEVICES		749941100	17	1000	SH	DEF
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH	DEF
RAYTHEON CO		755111507	41	1000	SH	SOL
RAYTHEON CO		755111507	274	6684	SH	DEF
RED HAT INC	COM	756577102	0	30	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
RELIANT ENERGY INC	COM	75952J108	54	2100	SH	DEF	
REUTERS GROUP PLC SPONSORED ADR		76132M102	40	866	SH	DEF	
RITE AID CORP		767754104	3	1000	SH	DEF	
ROCKWELL INTL CORP NEW	COM	773903109	40	2014	SH	DEF	
ROCKWELL COLLINS INC		774341101	50	2014	SH	DEF	
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	115	8400	SH	SOL	
ROXIO INC		780008108	11	500	SH	DEF	
ROYAL BANK OF SCOTLAND GROUP		780097408	25	1000	SH	DEF	
ROYAL BANK OF SCOTLAND GROUP	PLC SER D	780097606	7	300	SH	DEF	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	157	2900	SH	SOL	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	1145	21092	SH	DEF	
RUBY TUESDAY INC.		781182100	15	656	SH	DEF	
SBC COMMUNICATIONS INC		78387G103	777	20770	SH	SOL	
SBC COMMUNICATIONS INC		78387G103	3165	84580	SH	DEF	
SAFeway INC		786514208	9	200	SH	DEF	
THE ST. PAUL COMPANIES, INC	COM	792860108	4	100	SH	DEF	
THE SALOMON BROTHERS FUND INC		795477108	15	1241	SH	DEF	
SANCHEZ COMPUTER ASSOCIATES		799702105	1	200	SH	DEF	
SARA LEE CORP	COM	803111103	257	12400	SH	SOL	
SARA LEE CORP	COM	803111103	12	600	SH	DEF	
SCANA CORP NEW		80589M102	15	505	SH	SOL	
SCANA CORP NEW		80589M102	110	3600	SH	DEF	

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SCHERING PLOUGH CORP	COM	806605101	30	970	SH	SOL
SCHERING PLOUGH CORP	COM	806605101	364	11650	SH	DEF
SCHLUMBERGER LTD	COM	806857108	29	500	SH	SOL
SCHLUMBERGER LTD	COM	806857108	456	7756	SH	DEF
SCHULMAN A INC		808194104	9	500	SH	DEF
SCIENTIFIC-ATLANTA INC		808655104	34	1500	SH	DEF
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH	DEF
SEALED AIR CORP NEW	COM	81211K100	80	1710	SH	DEF
SEALED AIR CORP NEW PFD CONV SER A \$2		81211K209	26	570	SH	SOL
SEALED AIR CORP NEW PFD CONV SER A \$2		81211K209	83	1820	SH	DEF
SEARS ROEBUCK & CO	COM	812387108	3	75	SH	SOL

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
SEMPRA ENERGY	COM	816851109	40	1600	SH		DEF
SENIOR HSG PPTYS TR COM SH BEN INT		81721M109	28	2000	SH		DEF
SHAW GROUP INC		820280105	181	6600	SH		SOL
SHAW GROUP INC		820280105	374	13600	SH		DEF
SIEBEL SYSTEMS		826170102	3	100	SH		SOL
SIEBEL SYSTEMS		826170102	3	100	SH		DEF
SIEMENS AG SPONSORED ADR		826197501	19	300	SH		SOL
SIGMA-ALDRICH CORP		826552101	4	100	SH		SOL
SILICON GRAPHICS INC		827056102	0	200	SH		DEF
SIMTH INTERNATIONAL INC	COM	832110100	16	250	SH		DEF
SOLETRON CORP		834182107	11	1500	SH		SOL
SOLETRON CORP		834182107	1	250	SH		DEF
SOMERA COMMUNICATIONS		834458101	7	1000	SH		DEF
SONOCO PRODUCTS		835495102	21	750	SH		DEF
SONY CORP ADR AMERN SH NEW EA REPR 1 JAPANESE		835699307	31	600	SH		DEF
SOUTH JERSEY INDUSTRIES, INC		838518108	5	171	SH		DEF
SOUTHERN CO	COM	842587107	55	2078	SH		SOL
SOUTHERN CO	COM	842587107	308	11653	SH		DEF
SPRINT CORPORATION		852061100	120	7876	SH		DEF
SPRINT CORP PCS SER 1		852061506	9	930	SH		SOL
SPRINT CORP PCS SER 1		852061506	36	3538	SH		DEF
STARWOOD HOTELS & RESORTS WORLDWIDE INC		85590A203	18	501	SH		SOL
STARWOOD HOTELS & RESORTS WORLDWIDE INC		85590A203	32	857	SH		DEF
STATE STREET CORP	COM	857477103	132	2400	SH		DEF
STRATTEC SECURITY CORPORATION		863111100	0	20	SH		SOL
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	78	3000	SH		DEF
SUN MICROSYSTEMS INC	COM	866810104	345	39175	SH		SOL
SUN MICROSYSTEMS INC	COM	866810104	686	77886	SH		DEF
SUNOCO INC		86764P109	4	119	SH		SOL
SUNOCO INC		86764P109	133	3328	SH		DEF
SUNTRUST BANKS INC		867914103	20	300	SH		DEF
SUPERGEN INC	COM	868059106	28	5000	SH		DEF
TCW CONV SEC FUND INC		872340104	13	1500	SH		DEF

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FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
TECO ENERGY INC	COM	872375100	91	3200	SH		SOL
TECO ENERGY INC	COM	872375100	74	2600	SH		DEF
TEPPCO PARTNERS LP		872384102	62	2000	SH		DEF
TJX COMPANIES		872540109	40	1000	SH		DEF
TRW INC		872649108	51	1000	SH		DEF
TRW, INC. \$4.50 CONVERTIBLE PREFERRED SERIES 3		872649603	7	20	SH		DEF
TXU CORP		873168108	133	2450	SH		DEF
TALBOTS INC		874161102	7	200	SH		DEF
TARGET CORPORATION		87612E106	53	1250	SH		SOL
TARGET CORPORATION		87612E106	989	22950	SH		DEF
TELECOM CORP OF NEW ZEALAND LT SPON ADR		879278208	6	400	SH		DEF
TELEFONOS DE MEXICO SA DE CV ADR		879403780	16	400	SH		DEF
TENET HEALTHCARE CORPORATION		88033G100	13	200	SH		DEF
TERAYON COMMUNICATION		880775101	1	200	SH		DEF
TEVA PHARMACEUTICAL INDS ADR		881624209	155	2850	SH		SOL
TEVA PHARMACEUTICAL INDS ADR		881624209	423	7750	SH		DEF
TEXAS INSTRUMENTS		882508104	384	11617	SH		SOL
TEXAS INSTRUMENTS		882508104	1490	45030	SH		DEF
TEXTRON INC		883203101	35	700	SH		DEF
THERMO ELECTRON CORP	COM	883556102	47	2272	SH		DEF
THOMAS & BETTS CORPORATION		884315102	8	400	SH		DEF
3COM CORP	COM	885535104	1	300	SH		DEF
TIMKEN CO		887389104	69	3000	SH		DEF
TORCHMARK CORP.		891027104	96	2400	SH		DEF
TOYS "R" US INC		892335100	5	300	SH		SOL
TRANSCANADA PIPELINES LTD		893526103	2	152	SH		SOL
TRI-CONTINENTAL CORPORATION		895436103	31	1643	SH		SOL
TRI-CONTINENTAL CORPORATION		895436103	14	739	SH		DEF
TRICON GLOBAL RESTAURANTS INC	COM	895953107	1	20	SH		DEF
TRIBUNE CO NEW COM		896047107	55	1227	SH		DEF
TUPPERWARE CORP	COM	899896104	1	66	SH		DEF
TYCO INTL LTD	NEW COM	902124106	3	100	SH		SOL
TYCO INTL LTD	NEW COM	902124106	65	2035	SH		DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
UGI CORPORATION		902681105	291	9300	SH		SOL
UGI CORPORATION		902681105	313	10000	SH		DEF
UST INC	COM	902911106	46	1200	SH		SOL
U S ENERGY SYSTEMS INC		902951102	0	1	SH		DEF
USA ED INC		90390U102	400	4100	SH		SOL
UNION PACIFIC CORP	COM	907818108	170	2750	SH		SOL
UNION PACIFIC CORP	COM	907818108	273	4408	SH		DEF
UNITED NATIONAL BANCORP NJ		910909100	143	6203	SH		DEF
UNITED PARCEL SERVICE		911312106	183	3015	SH		DEF



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UNITED TECHNOLOGIES CORP	COM	913017109	362	4885	SH	SOL
UNITED TECHNOLOGIES CORP	COM	913017109	1339	18053	SH	DEF
UNOCAL CORP	COM	915289102	23	605	SH	DEF
VALLEY NATIONAL BANCORP.		919794107	102	2928	SH	DEF
VERITAS DGC INC		92343P107	8	500	SH	SOL
VERIZON CORPORATION		92343V104	779	16907	SH	SOL
VERIZON CORPORATION		92343V104	4300	93314	SH	DEF
VERITAS SOFTWARE CORP		923436109	59	1366	SH	SOL
VERITAS SOFTWARE CORP		923436109	141	3233	SH	DEF
VIACOM INC. CLASS B COMMON		925524308	86	1784	SH	DEF
VIASYS HEALTHCARE INC		92553Q209	7	331	SH	DEF
VIISAGE TECHNOLOGY		92675K106	3	500	SH	SOL
VISTA BANCORP		92830R103	270	10030	SH	DEF
VISTEON CORP		92839U107	6	408	SH	DEF
VISUAL NETWORKS INC		928444108	2	1000	SH	DEF
VODAFONE GROUP PLC		92857W100	167	9065	SH	SOL
VODAFONE GROUP PLC		92857W100	576	31269	SH	DEF
VORNADO REALTY TRUST		929042109	44	1000	SH	DEF
VULCAN MATERIALS COMPANY COM		929160109	57	1200	SH	DEF
WGL HOLDINGS INC		92924F106	145	5400	SH	DEF
WACHOVIA CORP 2ND NEW COM		929903102	2821	76124	SH	SOL
WACHOVIA CORP 2ND NEW COM		929903102	1547	41747	SH	DEF
WAL-MART STORES INC		931142103	317	5175	SH	SOL
WAL-MART STORES INC		931142103	846	13815	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
WALGREEN CO		931422109	15	400	SH		DEF
WASHINGTON MUTUAL INC		939322103	43	1300	SH		DEF
WASHINGTON TRUST BANCORP INC		940610108	61	3163	SH		DEF
WASTE MANAGEMENT INC		94106L109	3	145	SH		DEF
WELLS FARGO & CO NEW	COM	949746101	121	2450	SH		SOL
WELLS FARGO & CO NEW	COM	949746101	443	8985	SH		DEF
WESTERN RESOURCES, INC.		959425109	3	200	SH		DEF
WEYERHAEUSER CO	COM	962166104	23	366	SH		SOL
WEYERHAEUSER CO	COM	962166104	62	1000	SH		DEF
WHIRLPOOL CORP	COM	963320106	22	300	SH		DEF
WHOLE FOOD MARKET INC		966837106	18	400	SH		SOL
WHOLE FOOD MARKET INC		966837106	27	600	SH		DEF
WILLIAMS SONOMA INC	COM	969904101	110	2400	SH		DEF
WIND RIVER SYSTEMS		973149107	34	2550	SH		SOL
WIND RIVER SYSTEMS		973149107	1	100	SH		DEF
WISCONSIN ENERGY CORP	COM	976657106	101	4089	SH		DEF
WOLVERINE WORLD WIDE INC	COM	978097103	62	3500	SH		SOL
WORLD WRESTLING FEDERATION	ENTERTAINMENT	98156Q108	0	50	SH		DEF
WORLDCOM INC GA NEW		98157D106	7	1125	SH		SOL
WORLDCOM INC GA NEW		98157D106	95	14223	SH		DEF
WORLDCOM INC GA NEW MCI GROUP	COM	98157D304	0	9	SH		SOL
WORLDCOM INC GA NEW MCI GROUP	COM	98157D304	0	100	SH		DEF
WRIGLEY WM JR CO		982526105	10	200	SH		SOL
XM SATELLITE RADIO HOLDINGS INC		983759101	2	150	SH		DEF
XCEL ENERGY INC		98389B100	121	4782	SH		DEF
XILINX INC		983919101	127	3200	SH		DEF
XEROX CORP	COM	984121103	69	6500	SH		DEF

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XYBERNAUT CORP	984149104	1	1000	SH	SOL
ZIMMER HOLDINGS GROUP	98956P102	351	10333	SH	SOL
ZIMMER HOLDINGS GROUP	98956P102	1040	30571	SH	DEF
ZWEIG TOTAL RETURN FD INC	989837109	12	1812	SH	DEF
GRAND TOTALS			216951	5449004	