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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
July 24, 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 06/30/02  
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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  
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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:

Roy C. Miller  
-----

Gladstone, NJ  
-----

7/23/02  
-----

[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-                    |       |
| -----                  | ----- |
| [Repeat as necessary.] |       |

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:

|   |             |
|---|-------------|
| Form 13F Information Table Entry Total: | 6,100,164   |
|   | -----       |
| Form 13F Information Table Value Total: | 214,164     |
|   | -----       |
|   | (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<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>DSCRETN | INVSTMT | O<br>MA |
|-------------------------|----------------|-----------|--------------------|--------------------|-----------------|-----------------|---------|---------|
| -----                   | -----          | -----     | -----              | -----              | -----           | -----           | -----   | -----   |
| DAIMLER-CHRYSLER AG ORD |                | D1668R123 | 40                 | 848 SH             |                 |                 | DEFINED |         |
| ACE LTD                 |                | G0070K103 | 1                  | 37 SH              |                 |                 | DEFINED |         |

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|                             |                |           |     |       |    |         |
|-----------------------------|----------------|-----------|-----|-------|----|---------|
| ACCENTURE LTD CLASS A       |                | G1150G111 | 1   | 100   | SH | DEFINED |
| FOSTER WHEELER LTD          |                | G36535105 | 1   | 700   | SH | DEFINED |
| GLOBAL CROSSING LTD         |                | G3921A100 | 0   | 700   | SH | SOLE    |
| GLOBAL CROSSING LTD         |                | G3921A100 | 0   | 3880  | SH | DEFINED |
| INGERSOLL RAND COMPANY      | CLASS A COMMON | G4776G101 | 85  | 1875  | SH | SOLE    |
| INGERSOLL RAND COMPANY      | CLASS A COMMON | G4776G101 | 314 | 6900  | SH | DEFINED |
| KNIGHTSBRIDGE TANKERS       |                | G5299G106 | 21  | 1500  | SH | DEFINED |
| NORDIC AMERN TANKER         |                |           |     |       |    |         |
| SHIPPING LTD                |                | G65773106 | 27  | 2000  | SH | DEFINED |
| TRANSOCEAN INC              |                | G90078109 | 174 | 5614  | SH | SOLE    |
| TRANSOCEAN INC              |                | G90078109 | 16  | 521   | SH | DEFINED |
| EXEL LIMITED CAPITAL        | CLASS A        | G98255105 | 2   | 30    | SH | DEFINED |
| GILAT SATELLITE NETWORK LTD |                | M51474100 | 2   | 2412  | SH | SOLE    |
| FLEXTRONICS INTERNATIONAL   |                | Y2573F102 | 31  | 4400  | SH | SOLE    |
| FLEXTRONICS INTERNATIONAL   |                | Y2573F102 | 144 | 20300 | SH | DEFINED |
| AFLAC INCORPORATED          |                | 001055102 | 38  | 1200  | SH | DEFINED |
| AGCO CORPORATION            |                | 001084102 | 339 | 17400 | SH | SOLE    |
| AGCO CORPORATION            |                | 001084102 | 143 | 7350  | SH | DEFINED |
| AES CORPORATION             |                | 00130H105 | 5   | 933   | SH | SOLE    |
| AK STEEL HOLDING CORP       |                | 001547108 | 25  | 2000  | SH | DEFINED |
| AOL TIME WARNER INC         |                | 00184A105 | 94  | 6400  | SH | SOLE    |
| AOL TIME WARNER INC         |                | 00184A105 | 509 | 34639 | SH | DEFINED |
| A T & T CORPORATION         |                | 001957109 | 86  | 8075  | SH | SOLE    |
| A T & T CORPORATION         |                | 001957109 | 324 | 30313 | SH | DEFINED |
| ATMI , INC.                 |                | 00207R101 | 22  | 1000  | SH | SOLE    |
| AT&T WIRELESS SERVICES INC  |                | 00209A106 | 20  | 3529  | SH | SOLE    |
| AT&T WIRELESS SERVICES INC  |                | 00209A106 | 72  | 12476 | SH | DEFINED |
| AASTROM BIOSCIENCES         |                | 00253U107 | 1   | 3500  | SH | DEFINED |

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|---|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| ABBOTT LABS                               | COM            | 002824100 | 342                | 9102               | SH         |              | SOLE               |         |
| ABBOTT LABS                               | COM            | 002824100 | 1253               | 33293              | SH         |              | DEFINED            |         |
| ABERCROMBIE & FITCH                       |                | 002896207 | 9                  | 400                | SH         |              | DEFINED            |         |
| ADAMS EXPRESS COMPANY                     |                | 006212104 | 5                  | 446                | SH         |              | DEFINED            |         |
| ADOBE SYSTEMS INCORPORATED                |                | 00724F101 | 14                 | 500                | SH         |              | SOLE               |         |
| AEGON N V ORD                             |                | 007924103 | 4                  | 244                | SH         |              | SOLE               |         |
| AETNA U S HEALTHCARE INC                  |                | 00817Y108 | 3                  | 75                 | SH         |              | DEFINED            |         |
| AGERE SYSTEMS INC                         |                | 00845V100 | 0                  | 208                | SH         |              | SOLE               |         |
| AGERE SYSTEMS INC                         |                | 00845V100 | 0                  | 603                | SH         |              | DEFINED            |         |
| AGILENT TECHNOLOGIES                      |                | 00846U101 | 1                  | 76                 | SH         |              | SOLE               |         |
| AGILENT TECHNOLOGIES                      |                | 00846U101 | 122                | 5190               | SH         |              | DEFINED            |         |
| AIR PRODUCTS & CHEMICALS INC              |                | 009158106 | 375                | 7450               | SH         |              | SOLE               |         |
| AIR PRODUCTS & CHEMICALS INC              |                | 009158106 | 254                | 5050               | SH         |              | DEFINED            |         |
| AIRTRAN HOLDINGS INC                      | COM            | 00949P108 | 0                  | 100                | SH         |              | DEFINED            |         |
| ALCOA INC                                 | COM            | 013817101 | 19                 | 600                | SH         |              | SOLE               |         |
| ALCOA INC                                 | COM            | 013817101 | 112                | 3400               | SH         |              | DEFINED            |         |
| ALLEGHENY ENERGY INC                      |                | 017361106 | 74                 | 2900               | SH         |              | SOLE               |         |
| ALLEGHENY ENERGY INC                      |                | 017361106 | 87                 | 3400               | SH         |              | DEFINED            |         |
| ALLERGAN INC COM                          |                | 018490102 | 8                  | 125                | SH         |              | DEFINED            |         |
| ALLETE INC                                |                | 018522102 | 10                 | 400                | SH         |              | DEFINED            |         |
| ALLIANCE CAPITAL MANAGEMENT<br>HOLDING LP |                | 01855A101 | 24                 | 725                | SH         |              | DEFINED            |         |
| ALLIANCE PHARMACEUTICAL CORP              | COM NEW        | 018773309 | 0                  | 112                | SH         |              | DEFINED            |         |

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|                                 |     |           |     |       |    |         |
|---------------------------------|-----|-----------|-----|-------|----|---------|
| ALLIANT ENERGY CORP             | COM | 018802108 | 27  | 1066  | SH | DEFINED |
| ALLIED CAPITAL CORP             | NEW | 01903Q108 | 59  | 2626  | SH | SOLE    |
| ALLIED CAPITAL CORP             | NEW | 01903Q108 | 95  | 4200  | SH | DEFINED |
| ALLMERICA FINANCIAL CORPORATION |     | 019754100 | 14  | 309   | SH | SOLE    |
| ALLMERICA FINANCIAL CORPORATION |     | 019754100 | 8   | 177   | SH | DEFINED |
| ALLSTATE CORP                   | COM | 020002101 | 63  | 1708  | SH | SOLE    |
| ALLSTATE CORP                   | COM | 020002101 | 43  | 1184  | SH | DEFINED |
| ALLTELL CORPORATION             |     | 020039103 | 723 | 15400 | SH | SOLE    |
| ALLTELL CORPORATION             |     | 020039103 | 188 | 4001  | SH | DEFINED |
| AMAZON COM INC                  | COM | 023135106 | 4   | 300   | SH | DEFINED |
| AMEREN CORP                     | COM | 023608102 | 81  | 1900  | SH | SOLE    |
| AMEREN CORP                     | COM | 023608102 | 116 | 2700  | SH | DEFINED |

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| NAME OF ISSUER                  | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|---------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| AMERICA MOVIL ADS               |                | 02364W105 | 5                  | 400                | SH         |              | DEFINED            |         |
| AMERICAN ELEC PWR INC           | COM            | 025537101 | 123                | 3092               | SH         |              | SOLE               |         |
| AMERICAN ELEC PWR INC           | COM            | 025537101 | 301                | 7546               | SH         |              | DEFINED            |         |
| AMERICAN EXPRESS CO             | COM            | 025816109 | 210                | 5800               | SH         |              | SOLE               |         |
| AMERICAN EXPRESS CO             | COM            | 025816109 | 692                | 19075              | SH         |              | DEFINED            |         |
| AMERICAN INTERNATIONAL GROUP    |                | 026874107 | 885                | 12977              | SH         |              | SOLE               |         |
| AMERICAN INTERNATIONAL GROUP    |                | 026874107 | 2574               | 37734              | SH         |              | DEFINED            |         |
| AMERICAN STANDARD COMPANIES INC |                | 029712106 | 37                 | 500                | SH         |              | DEFINED            |         |
| AMERICAN WATER WORKS CO         |                | 030411102 | 129                | 3000               | SH         |              | DEFINED            |         |
| AMETEK INC (NEW)                |                | 031100100 | 119                | 3200               | SH         |              | SOLE               |         |
| AMETEK INC (NEW)                |                | 031100100 | 10                 | 280                | SH         |              | DEFINED            |         |
| AMGEN INC                       |                | 031162100 | 76                 | 1838               | SH         |              | SOLE               |         |
| AMGEN INC                       |                | 031162100 | 61                 | 1470               | SH         |              | DEFINED            |         |
| AMSOUTH BANCORPORATION          |                | 032165102 | 37                 | 1687               | SH         |              | DEFINED            |         |
| ANADARKO PETE CORP              | COM            | 032511107 | 629                | 12779              | SH         |              | SOLE               |         |
| ANADARKO PETE CORP              | COM            | 032511107 | 1302               | 26419              | SH         |              | DEFINED            |         |
| ANHEUSER BUSCH COS INC          | COM            | 035229103 | 636                | 12725              | SH         |              | SOLE               |         |
| ANHEUSER BUSCH COS INC          | COM            | 035229103 | 991                | 19820              | SH         |              | DEFINED            |         |
| ANTIGENICS INC DEL              |                | 037032109 | 0                  | 89                 | SH         |              | DEFINED            |         |
| AON CORP                        |                | 037389103 | 3                  | 125                | SH         |              | DEFINED            |         |
| APACHE CORPORATION              |                | 037411105 | 207                | 3613               | SH         |              | SOLE               |         |
| APOLLO GROUP INC CL A           |                | 037604105 | 672                | 17062              | SH         |              | SOLE               |         |
| APOLLO GROUP INC CL A           |                | 037604105 | 450                | 11437              | SH         |              | DEFINED            |         |
| APPLERA CORP COM CELERA         |                |           |                    |                    |            |              |                    |         |
| GENOMICS GROUP                  |                | 038020202 | 0                  | 13                 | SH         |              | DEFINED            |         |
| APPLIED MICRO CIRCUITS CORP     |                | 03822W109 | 0                  | 100                | SH         |              | SOLE               |         |
| APPLIED MATERIALS INC           |                | 038222105 | 57                 | 3000               | SH         |              | SOLE               |         |
| ARCHER-DANIELS-MIDLAND COMPANY  |                | 039483102 | 1                  | 100                | SH         |              | SOLE               |         |
| ASTRAZENECA PLC SPONSORED       | ADR            | 046353108 | 79                 | 1948               | SH         |              | SOLE               |         |
| AUTHENTIDATE HOLDING CORP       |                | 052666104 | 3                  | 1000               | SH         |              | SOLE               |         |
| AUTOMATIC DATA PROCESSING       |                | 053015103 | 616                | 14160              | SH         |              | SOLE               |         |
| AUTOMATIC DATA PROCESSING       |                | 053015103 | 745                | 17130              | SH         |              | DEFINED            |         |
| AVAYA INC                       | COM            | USD .01   | 053499109          | 1                  | 368        | SH           | SOLE               |         |
| AVAYA INC                       | COM            | USD .01   | 053499109          | 18                 | 3642       | SH           | DEFINED            |         |

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|--|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| AVISTA CORP                            | COM            | 05379B107 | 8                  | 600                | SH         |              | DEFINED            |         |
| AVON PRODUCTS                          |                | 054303102 | 70                 | 1350               | SH         |              | DEFINED            |         |
| BCE INC                                | COM            | 05534B109 | 1                  | 100                | SH         |              | SOLE               |         |
| BOC GROUP PLC ADR                      |                | 055617609 | 15                 | 500                | SH         |              | DEFINED            |         |
| BP PLC                                 |                | 055622104 | 868                | 17199              | SH         |              | SOLE               |         |
| BP PLC                                 |                | 055622104 | 1920               | 38047              | SH         |              | DEFINED            |         |
| BACK YARD BURGERS INC                  |                | 05635W101 | 11                 | 1000               | SH         |              | DEFINED            |         |
| BAKER HUGHES INCORPORATED              | COMMON         | 057224107 | 4                  | 125                | SH         |              | SOLE               |         |
| BAKER HUGHES INCORPORATED              | COMMON         | 057224107 | 24                 | 750                | SH         |              | DEFINED            |         |
| BALLARD POWER SYSTEMS INC              |                | 05858H104 | 9                  | 600                | SH         |              | DEFINED            |         |
| BANK AMERICA CORP                      | COM            | 060505104 | 188                | 2675               | SH         |              | SOLE               |         |
| BANK AMERICA CORP                      | COM            | 060505104 | 558                | 7937               | SH         |              | DEFINED            |         |
| BANK OF NEW YORK INC                   |                | 064057102 | 529                | 15700              | SH         |              | SOLE               |         |
| BANK OF NEW YORK INC                   |                | 064057102 | 355                | 10548              | SH         |              | DEFINED            |         |
| BANC ONE CORP                          | COM            | 06423A103 | 119                | 3115               | SH         |              | DEFINED            |         |
| BARD C R INC                           | COM            | 067383109 | 11                 | 200                | SH         |              | DEFINED            |         |
| BARR LABS INC                          |                | 068306109 | 19                 | 300                | SH         |              | DEFINED            |         |
| BAUSCH & LOMB INC                      | COM            | 071707103 | 33                 | 1000               | SH         |              | SOLE               |         |
| BAXTER INTERNATIONAL                   |                | 071813109 | 62                 | 1400               | SH         |              | SOLE               |         |
| BAXTER INTERNATIONAL                   |                | 071813109 | 44                 | 1000               | SH         |              | DEFINED            |         |
| BECTON DICKINSON & COMPANY             |                | 075887109 | 44                 | 1300               | SH         |              | DEFINED            |         |
| BED BATH & BEYOND                      |                | 075896100 | 84                 | 2250               | SH         |              | DEFINED            |         |
| BELLSOUTH CORP                         | COM            | 079860102 | 237                | 7552               | SH         |              | SOLE               |         |
| BELLSOUTH CORP                         | COM            | 079860102 | 1286               | 40830              | SH         |              | DEFINED            |         |
| BEST BUY COMPANY INC                   |                | 086516101 | 97                 | 2700               | SH         |              | SOLE               |         |
| BEST BUY COMPANY INC                   |                | 086516101 | 67                 | 1872               | SH         |              | DEFINED            |         |
| BIOPURE CORP                           |                | 09065H105 | 3                  | 500                | SH         |              | SOLE               |         |
| BIOVAIL CORPORATION                    |                | 09067J109 | 28                 | 1000               | SH         |              | SOLE               |         |
| BLACK & DECKER CORP                    | COM            | 091797100 | 30                 | 635                | SH         |              | DEFINED            |         |
| BLACKROCK NJ MUNICIPAL<br>INCOME TRUST |                | 09248J101 | 24                 | 1700               | SH         |              | DEFINED            |         |
| BLOCK H & R INC                        | COM            | 093671105 | 46                 | 1000               | SH         |              | DEFINED            |         |
| BOEING CO                              | COM            | 097023105 | 90                 | 2022               | SH         |              | DEFINED            |         |
| BOSTON PROPERTIES INC.                 |                | 101121101 | 9                  | 250                | SH         |              | SOLE               |         |

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|---|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| BOSTON SCIENTIFIC CORP.                         |                | 101137107 | 11                 | 400                | SH         |              | DEFINED            |         |
| BOYD GAMING CORP                                |                | 103304101 | 5                  | 400                | SH         |              | DEFINED            |         |
| BRIGGS & STRATTON CORPORATION                   |                | 109043109 | 0                  | 19                 | SH         |              | SOLE               |         |
| BRISTOL-MYERS SQUIBB                            |                | 110122108 | 906                | 35287              | SH         |              | SOLE               |         |
| BRISTOL-MYERS SQUIBB                            |                | 110122108 | 2922               | 113702             | SH         |              | DEFINED            |         |
| BROADCOM CORPORATION                            | COM            | 111320107 | 5                  | 300                | SH         |              | DEFINED            |         |
| BROWN FORMAN DISTILLERS<br>CORPCLASS 'A' VOTING |                | 115637100 | 42                 | 600                | SH         |              | DEFINED            |         |
| BUCKEYE PIPELINE PARTNERS LP                    |                | 118230101 | 10                 | 300                | SH         |              | DEFINED            |         |
| BURLINGTON NORTHERN SANTA                       |                |           |                    |                    |            |              |                    |         |

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|                                |     |           |      |       |    |         |
|--------------------------------|-----|-----------|------|-------|----|---------|
| FE CORP                        |     | 12189T104 | 118  | 3949  | SH | DEFINED |
| BURLINGTON RESOURCES           |     | 122014103 | 41   | 1095  | SH | DEFINED |
| CSX CORP                       | COM | 126408103 | 21   | 600   | SH | SOLE    |
| CSX CORP                       | COM | 126408103 | 42   | 1200  | SH | DEFINED |
| CVS CORP                       | COM | 126650100 | 597  | 19525 | SH | SOLE    |
| CVS CORP                       | COM | 126650100 | 915  | 29940 | SH | DEFINED |
| CALIPER TECHNOLOGIES CORP      |     | 130876105 | 18   | 2200  | SH | SOLE    |
| CALPINE CORP                   |     | 131347106 | 0    | 100   | SH | SOLE    |
| CALPINE CORP                   |     | 131347106 | 1    | 200   | SH | DEFINED |
| CAMPBELL SOUP CO               | COM | 134429109 | 55   | 2000  | SH | DEFINED |
| CAPITAL ONE FINANCIAL          |     | 14040H105 | 30   | 500   | SH | SOLE    |
| CAPITAL ONE FINANCIAL          |     | 14040H105 | 30   | 500   | SH | DEFINED |
| CARDINAL HEALTH                |     | 14149Y108 | 24   | 400   | SH | DEFINED |
| CATERPILLAR INC                |     | 149123101 | 161  | 3300  | SH | DEFINED |
| CELL PATHWAYS INC              |     | 15114R101 | 8    | 5900  | SH | DEFINED |
| CENDANT CORPORATION            |     | 151313103 | 3    | 200   | SH | DEFINED |
| CENTRAL SECURITIES CORP.       |     | 155123102 | 439  | 20750 | SH | SOLE    |
| CEPHALON INC.                  |     | 156708109 | 2    | 47    | SH | DEFINED |
| CERTEGY INC                    |     | 156880106 | 12   | 325   | SH | DEFINED |
| CHARTER COMMUNICATIONS         |     | 16117M107 | 2    | 700   | SH | DEFINED |
| CHEVRONTEXACO CORP             |     | 166764100 | 682  | 7717  | SH | SOLE    |
| CHEVRONTEXACO CORP             |     | 166764100 | 1125 | 12722 | SH | DEFINED |
| CHICO'S FAS INC                |     | 168615102 | 7    | 200   | SH | DEFINED |
| CHINA MOBILE HONG KONG LTD ADR |     | 16941M109 | 67   | 4600  | SH | DEFINED |
| CHORDIANT SOFTWARE INC.        |     | 170404107 | 0    | 240   | SH | DEFINED |

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|--------------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| THE CHUBB CORPORATION                |                | 171232101 | 873                | 12340              | SH         |              | SOLE               |         |
| THE CHUBB CORPORATION                |                | 171232101 | 957                | 13525              | SH         |              | DEFINED            |         |
| CHURCH & DWIGHT INC                  | COM            | 171340102 | 62                 | 2000               | SH         |              | DEFINED            |         |
| CIENA CORPORATION                    |                | 171779101 | 2                  | 600                | SH         |              | DEFINED            |         |
| CIGNA INVESTMENT<br>SECURITIES, INC. |                | 17179X106 | 36                 | 2191               | SH         |              | DEFINED            |         |
| CINERGY CORP                         |                | 172474108 | 19                 | 550                | SH         |              | DEFINED            |         |
| CISCO SYS INC                        |                | 17275R102 | 1115               | 79977              | SH         |              | SOLE               |         |
| CISCO SYS INC                        |                | 17275R102 | 1139               | 81699              | SH         |              | DEFINED            |         |
| CITIGROUP INC                        |                | 172967101 | 2032               | 52457              | SH         |              | SOLE               |         |
| CITIGROUP INC                        |                | 172967101 | 4603               | 118803             | SH         |              | DEFINED            |         |
| CITRIX SYSTEMS INC                   |                | 177376100 | 0                  | 100                | SH         |              | DEFINED            |         |
| CLEAR CHANNEL COMMUNICATIONS         |                | 184502102 | 229                | 7175               | SH         |              | SOLE               |         |
| CLEAR CHANNEL COMMUNICATIONS         |                | 184502102 | 40                 | 1250               | SH         |              | DEFINED            |         |
| CLOROX CO DEL                        | COM            | 189054109 | 4                  | 100                | SH         |              | DEFINED            |         |
| COCA COLA CO                         | COM            | 191216100 | 286                | 5117               | SH         |              | SOLE               |         |
| COCA COLA CO                         | COM            | 191216100 | 1071               | 19141              | SH         |              | DEFINED            |         |
| COLGATE PALMOLIVE CO                 | COM            | 194162103 | 1450               | 28991              | SH         |              | SOLE               |         |
| COLGATE PALMOLIVE CO                 | COM            | 194162103 | 1980               | 39582              | SH         |              | DEFINED            |         |
| COMERICA INC. CO                     |                | 200340107 | 46                 | 750                | SH         |              | DEFINED            |         |
| COMMERCE BANCORP NJ                  |                | 200519106 | 17                 | 400                | SH         |              | DEFINED            |         |
| CONAGRA FOODS INC                    | COM            | 205887102 | 58                 | 2100               | SH         |              | DEFINED            |         |
| COMSHARE INC                         |                | 205912108 | 1                  | 500                | SH         |              | DEFINED            |         |
| CONNECTIV INC                        | COM            | 206829103 | 58                 | 2250               | SH         |              | DEFINED            |         |
| CONNECTIV INC CL A                   |                | 206829202 | 2                  | 125                | SH         |              | DEFINED            |         |
| CONEXANT SYS INC                     | COM            | 207142100 | 2                  | 1600               | SH         |              | DEFINED            |         |
| CONOCO INC COM                       |                | 208251504 | 228                | 8238               | SH         |              | SOLE               |         |

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|                                |     |           |      |          |         |
|--------------------------------|-----|-----------|------|----------|---------|
| CONOCO INC COM                 |     | 208251504 | 1128 | 40615 SH | DEFINED |
| CONSOLIDATED EDISON            | COM | 209115104 | 164  | 3948 SH  | DEFINED |
| CONSTELLATION BRANDS INC CL A  |     | 21036P108 | 837  | 26170 SH | SOLE    |
| CONSTELLATION BRANDS INC CL A  |     | 21036P108 | 1165 | 36425 SH | DEFINED |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 8    | 300 SH   | SOLE    |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 88   | 3020 SH  | DEFINED |
| CONTINENTAL AIRLINES INC CL B  |     | 210795308 | 4    | 300 SH   | DEFINED |

FORM 13F

INFORMATION TABLE

| NAME OF ISSUER                    | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|-----------------------------------|----------------|-----------|--------------------|--------------------|-----------------|--------------|--------------------|---------|
| CORN PRODS INTL INC               | COM            | 219023108 | 18                 | 600 SH             |                 |              | DEFINED            |         |
| CORNING INC                       |                | 219350105 | 11                 | 3220 SH            |                 |              | SOLE               |         |
| CORNING INC                       |                | 219350105 | 97                 | 27536 SH           |                 |              | DEFINED            |         |
| CORPORATE HIGH YIELD FUND III INC |                | 219925104 | 13                 | 2000 SH            |                 |              | DEFINED            |         |
| COSTCO WHOLESALE CORPORATION      |                | 22160K105 | 3                  | 100 SH             |                 |              | SOLE               |         |
| COX COMMUNICATIONS INC NEW CL A   |                | 224044107 | 16                 | 604 SH             |                 |              | DEFINED            |         |
| CROWN CORK & SEAL CO INC          |                | 228255105 | 151                | 22125 SH           |                 |              | SOLE               |         |
| CROWN CORK & SEAL CO INC          |                | 228255105 | 12                 | 1800 SH            |                 |              | DEFINED            |         |
| CUBIST PHARMACEUTICAL INC         |                | 229678107 | 2                  | 300 SH             |                 |              | DEFINED            |         |
| CUMMINS ENGINE INC                |                | 231021106 | 33                 | 1000 SH            |                 |              | DEFINED            |         |
| CYTEC INDUSTRIES INC              |                | 232820100 | 0                  | 10 SH              |                 |              | SOLE               |         |
| DTE ENERGY CO                     | COM            | 233331107 | 20                 | 454 SH             |                 |              | DEFINED            |         |
| DANAHER CORP                      |                | 235851102 | 17                 | 266 SH             |                 |              | SOLE               |         |
| DATATEC SYSTEMS INC               |                | 238128102 | 0                  | 500 SH             |                 |              | DEFINED            |         |
| DECODE GENETICS INC               |                | 243586104 | 2                  | 619 SH             |                 |              | DEFINED            |         |
| DEERE & COMPANY                   |                | 244199105 | 179                | 3755 SH            |                 |              | DEFINED            |         |
| DELL COMPUTER CORP                |                | 247025109 | 312                | 11955 SH           |                 |              | SOLE               |         |
| DELL COMPUTER CORP                |                | 247025109 | 99                 | 3805 SH            |                 |              | DEFINED            |         |
| DELPHI CORPORATION                | CORP           | 247126105 | 0                  | 16 SH              |                 |              | SOLE               |         |
| DELPHI CORPORATION                | CORP           | 247126105 | 6                  | 523 SH             |                 |              | DEFINED            |         |
| DELTIC TIMBER CORP                |                | 247850100 | 172                | 5000 SH            |                 |              | DEFINED            |         |
| DEVON ENERGY CORPORATION          | NEW COM        | 25179M103 | 14                 | 300 SH             |                 |              | DEFINED            |         |
| DISNEY WALT CO                    | COM DISNEY     | 254687106 | 22                 | 1200 SH            |                 |              | SOLE               |         |
| DISNEY WALT CO                    | COM DISNEY     | 254687106 | 229                | 12161 SH           |                 |              | DEFINED            |         |
| DOMINION RES INC                  |                | 25746U109 | 44                 | 668 SH             |                 |              | SOLE               |         |
| DOMINION RES INC                  |                | 25746U109 | 431                | 6521 SH            |                 |              | DEFINED            |         |
| DOUBLECLICK INC                   |                | 258609304 | 1                  | 200 SH             |                 |              | SOLE               |         |
| DOVER CORPORATION                 |                | 260003108 | 110                | 3150 SH            |                 |              | SOLE               |         |
| DOW CHEM CO                       | COM            | 260543103 | 316                | 9193 SH            |                 |              | SOLE               |         |
| DOW CHEM CO                       | COM            | 260543103 | 319                | 9290 SH            |                 |              | DEFINED            |         |
| DU PONT E I DE NEMOURS & CO       | COM            | 263534109 | 560                | 12632 SH           |                 |              | SOLE               |         |
| DU PONT E I DE NEMOURS & CO       | COM            | 263534109 | 1027               | 23150 SH           |                 |              | DEFINED            |         |
| DUKE ENERGY CORP                  | COM            | 264399106 | 292                | 9406 SH            |                 |              | SOLE               |         |
| DUKE ENERGY CORP                  | COM            | 264399106 | 495                | 15933 SH           |                 |              | DEFINED            |         |

FORM 13F

INFORMATION TABLE

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| NAME OF ISSUER               | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| DYAX CORPORATION             |                | 26746E103 | 6                  | 1750               | SH         |              | SOLE               |         |
| E M C CORPORATION            |                | 268648102 | 20                 | 2750               | SH         |              | SOLE               |         |
| E M C CORPORATION            |                | 268648102 | 72                 | 9642               | SH         |              | DEFINED            |         |
| EMS TECHNOLOGIES INC         |                | 26873N108 | 6                  | 300                | SH         |              | DEFINED            |         |
| EOG RES INC                  |                | 26875P101 | 99                 | 2500               | SH         |              | DEFINED            |         |
| E*TRADE GROUP                |                | 269246104 | 6                  | 1200               | SH         |              | DEFINED            |         |
| EASTMAN CHEMICAL COMPANY     |                | 277432100 | 4                  | 100                | SH         |              | DEFINED            |         |
| EASTMAN KODAK CO             | COM            | 277461109 | 126                | 4350               | SH         |              | SOLE               |         |
| EASTMAN KODAK CO             | COM            | 277461109 | 18                 | 650                | SH         |              | DEFINED            |         |
| EBAY INC                     |                | 278642103 | 61                 | 1000               | SH         |              | DEFINED            |         |
| EDISON SCHOOLS INC           |                | 281033100 | 1                  | 1800               | SH         |              | DEFINED            |         |
| EL PASO CORPORATION          |                | 28336L109 | 288                | 14010              | SH         |              | SOLE               |         |
| EL PASO CORPORATION          |                | 28336L109 | 49                 | 2419               | SH         |              | DEFINED            |         |
| EL PASO ENERGY PARTNERS L P  | COM            | 28368B102 | 78                 | 2450               | SH         |              | DEFINED            |         |
| ELECTRONIC DATA SYSTEMS CORP |                | 285661104 | 11                 | 300                | SH         |              | SOLE               |         |
| ELECTRONIC DATA SYSTEMS CORP |                | 285661104 | 27                 | 750                | SH         |              | DEFINED            |         |
| EMCORE CORPORATION           | COM            | 290846104 | 78                 | 13064              | SH         |              | SOLE               |         |
| EMERSON ELEC CO              | COM            | 291011104 | 136                | 2550               | SH         |              | SOLE               |         |
| EMERSON ELEC CO              | COM            | 291011104 | 503                | 9408               | SH         |              | DEFINED            |         |
| ENBRIDGE ENERGY PARTNERS L P |                | 29250R106 | 40                 | 900                | SH         |              | SOLE               |         |
| ENBRIDGE ENERGY PARTNERS L P |                | 29250R106 | 314                | 7025               | SH         |              | DEFINED            |         |
| ENERGEN CORP                 | COM            | 29265N108 | 33                 | 1200               | SH         |              | DEFINED            |         |
| ENERGY CONVERSION            |                |           |                    |                    |            |              |                    |         |
| DEVICES INC                  | COM            | 292659109 | 10                 | 700                | SH         |              | DEFINED            |         |
| ENERGY EAST CORP             | COM            | 29266M109 | 102                | 4540               | SH         |              | DEFINED            |         |
| ENGELHARD CORP               | COM            | 292845104 | 79                 | 2802               | SH         |              | DEFINED            |         |
| ENTERGY CORP NEW             | COM            | 29364G103 | 106                | 2500               | SH         |              | DEFINED            |         |
| ENTERPRISE PRODUCTS          |                |           |                    |                    |            |              |                    |         |
| PARTNERS LP                  |                | 293792107 | 32                 | 2000               | SH         |              | DEFINED            |         |
| ENTREMED INC                 | COM            | 29382F103 | 3                  | 1200               | SH         |              | DEFINED            |         |
| EQUIFAX, INC.                |                | 294429105 | 17                 | 650                | SH         |              | DEFINED            |         |
| EQUITABLE RESOURCES          |                | 294549100 | 34                 | 1000               | SH         |              | DEFINED            |         |
| EQUITY INCOME FUND EXCHANGE  |                |           |                    |                    |            |              |                    |         |
| SER.AT&T SHS 1ST             |                | 294700703 | 49                 | 576                | SH         |              | DEFINED            |         |
| EQUITY OFFICE PPTYS TR       | COM            | 294741103 | 167                | 5562               | SH         |              | DEFINED            |         |
| EQUITY OIL CO                |                | 294749106 | 2                  | 1000               | SH         |              | DEFINED            |         |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER               | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| EQUITY RESIDENTIAL SBI       |                | 29476L107 | 35                 | 1250               | SH         |              | SOLE               |         |
| EQUITY RESIDENTIAL SBI       |                | 29476L107 | 5                  | 200                | SH         |              | DEFINED            |         |
| ERICSSON L M TEL CO ADR CL B |                | 294821400 | 5                  | 3520               | SH         |              | SOLE               |         |
| ERICSSON L M TEL CO ADR CL B |                | 294821400 | 31                 | 21680              | SH         |              | DEFINED            |         |
| EXELON CORP COM              |                | 30161N101 | 24                 | 462                | SH         |              | DEFINED            |         |
| EXXON MOBIL CORP             | COM            | 30231G102 | 3752               | 91728              | SH         |              | SOLE               |         |
| EXXON MOBIL CORP             | COM            | 30231G102 | 12032              | 294133             | SH         |              | DEFINED            |         |
| FPL GROUP INC                | COM            | 302571104 | 224                | 3750               | SH         |              | SOLE               |         |
| FPL GROUP INC                | COM            | 302571104 | 578                | 9650               | SH         |              | DEFINED            |         |
| FEDERAL AGRICULTURE          |                |           |                    |                    |            |              |                    |         |
| MORTGAGE CORP                |                | 313148306 | 8                  | 325                | SH         |              | SOLE               |         |



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|   |     |           |      |          |         |
|---|-----|-----------|------|----------|---------|
| FEDERAL NATL MTG ASSN<br>(D/B/A FANNIE MAE) | COM | 313586109 | 483  | 6550 SH  | SOLE    |
| FEDERAL NATL MTG ASSN<br>(D/B/A FANNIE MAE) | COM | 313586109 | 371  | 5040 SH  | DEFINED |
| FEDERAL REALTY<br>INVESTMENT TRUST          |     | 313747206 | 11   | 423 SH   | DEFINED |
| FEDERAL SIGNAL CORPORATION                  |     | 313855108 | 31   | 1300 SH  | DEFINED |
| FEDEX CORPORATION                           |     | 31428X106 | 26   | 500 SH   | DEFINED |
| FIFTH THIRD BANCORP                         | COM | 316773100 | 23   | 350 SH   | DEFINED |
| FINISAR CORPORATION                         |     | 31787A101 | 0    | 400 SH   | SOLE    |
| FIRST DATA CORPORATION                      |     | 319963104 | 48   | 1300 SH  | DEFINED |
| FIRST VIRGINIA BANK INC                     |     | 337477103 | 24   | 450 SH   | SOLE    |
| FIRSTENERGY CORP                            | COM | 337932107 | 87   | 2609 SH  | SOLE    |
| FIRSTENERGY CORP                            | COM | 337932107 | 83   | 2500 SH  | DEFINED |
| FIVE STAR QUALITY CARE INC                  |     | 33832D106 | 0    | 10 SH    | DEFINED |
| FLEETBOSTON FINANCIAL CORP                  | COM | 339030108 | 1370 | 42385 SH | DEFINED |
| FLOWER FOODS INC                            |     | 343498101 | 19   | 750 SH   | DEFINED |
| FORD MOTOR CO DEL                           |     | 345370860 | 50   | 3171 SH  | SOLE    |
| FORD MOTOR CO DEL                           |     | 345370860 | 136  | 8540 SH  | DEFINED |
| FORTUNE BRANDS INC                          | COM | 349631101 | 69   | 1245 SH  | DEFINED |
| FRANKLIN RESOURCES INC                      |     | 354613101 | 63   | 1500 SH  | SOLE    |
| GATX CORP COM                               |     | 361448103 | 24   | 800 SH   | DEFINED |
| GABLES RESIDENTIAL TRUST                    |     | 362418105 | 31   | 1000 SH  | DEFINED |
| GALLAHER GROUP PLC<br>SPONSORED ADR         |     | 363595109 | 90   | 2437 SH  | DEFINED |
| GAP INC                                     |     | 364760108 | 2    | 150 SH   | SOLE    |
| GATEWAY INC                                 | COM | 367626108 | 3    | 800 SH   | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER                    | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|-----------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| GENENTECH INC                     |                | 368710406 | 58                 | 1750 SH            |            |              | SOLE               |         |
| GENENTECH INC                     |                | 368710406 | 350                | 10475 SH           |            |              | DEFINED            |         |
| GENERAL ELEC CO                   | COM            | 369604103 | 3912               | 134713 SH          |            |              | SOLE               |         |
| GENERAL ELEC CO                   | COM            | 369604103 | 7801               | 268647 SH          |            |              | DEFINED            |         |
| GENERAL MAGIC, INC                |                | 370253106 | 0                  | 1000 SH            |            |              | DEFINED            |         |
| GENERAL MTRS CORP                 | COM            | 370442105 | 516                | 9654 SH            |            |              | SOLE               |         |
| GENERAL MTRS CORP                 | COM            | 370442105 | 664                | 12436 SH           |            |              | DEFINED            |         |
| GENERAL MOTORS CLASS H            | NEW            | 370442832 | 25                 | 2410 SH            |            |              | SOLE               |         |
| GENERAL MOTORS CLASS H            | NEW            | 370442832 | 152                | 14671 SH           |            |              | DEFINED            |         |
| GENZYME CORP                      |                |           |                    |                    |            |              |                    |         |
| BIOSURGERY DIVISION               |                | 372917708 | 3                  | 670 SH             |            |              | DEFINED            |         |
| GEORGIA PAC CORP                  | COM GA PAC GRP | 373298108 | 19                 | 800 SH             |            |              | SOLE               |         |
| GEORGIA PAC CORP                  | COM GA PAC GRP | 373298108 | 316                | 12893 SH           |            |              | DEFINED            |         |
| GILLETTE COMPANY                  |                | 375766102 | 180                | 5333 SH            |            |              | SOLE               |         |
| GILLETTE COMPANY                  |                | 375766102 | 132                | 3900 SH            |            |              | DEFINED            |         |
| GLAXO SMITHKLINE PLC<br>SPONSORED | ADR            | 37733W105 | 261                | 6062 SH            |            |              | SOLE               |         |
| GLAXO SMITHKLINE PLC<br>SPONSORED | ADR            | 37733W105 | 224                | 5212 SH            |            |              | DEFINED            |         |
| GOLDMAN SACHS GROUP               |                | 38141G104 | 588                | 8025 SH            |            |              | SOLE               |         |
| GOLDMAN SACHS GROUP               |                | 38141G104 | 632                | 8625 SH            |            |              | DEFINED            |         |
| GUIDANT CORP                      | COM            | 401698105 | 272                | 9025 SH            |            |              | SOLE               |         |
| GUIDANT CORP                      | COM            | 401698105 | 30                 | 1025 SH            |            |              | DEFINED            |         |
| GUILFORD PHARMACEUTICALS INC      |                | 401829106 | 2                  | 300 SH             |            |              | DEFINED            |         |
| HRPT PPTYS TR COMM SH BEN INT     |                | 40426W101 | 8                  | 1000 SH            |            |              | DEFINED            |         |

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|                                       |     |           |     |       |    |         |
|---------------------------------------|-----|-----------|-----|-------|----|---------|
| HALLIBURTON CO                        | COM | 406216101 | 194 | 12182 | SH | DEFINED |
| JOHN HANCOCK INCOME SECURITIES TRUST  |     | 410123103 | 3   | 267   | SH | DEFINED |
| JOHN HANCOCK PATRIOT PREMIUM DIV FD I | COM | 41013Q101 | 17  | 1834  | SH | DEFINED |
| JOHN HANCOCK FINANCIAL SERVICES, INC. |     | 41014S106 | 47  | 1342  | SH | DEFINED |
| HANDSPRING INC                        |     | 410293104 | 0   | 200   | SH | SOLE    |
| HARLEY DAVIDSON                       |     | 412822108 | 15  | 300   | SH | SOLE    |
| HARLEY DAVIDSON                       |     | 412822108 | 215 | 4200  | SH | DEFINED |
| HARTFORD FINL SVCS GROUP INC          | COM | 416515104 | 65  | 1100  | SH | SOLE    |
| HARTFORD FINL SVCS GROUP INC          | COM | 416515104 | 110 | 1862  | SH | DEFINED |
| HEALTH CARE PPTY INVS INC             | COM | 421915109 | 72  | 1700  | SH | DEFINED |
| H.J. HEINZ COMPANY                    |     | 423074103 | 6   | 150   | SH | SOLE    |
| H.J. HEINZ COMPANY                    |     | 423074103 | 44  | 1085  | SH | DEFINED |

FORM 13F INFORMATION TABLE

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|-------------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| HERSHEY FOODS CORP                  | COM            | 427866108 | 306                | 4900               | SH         |              | DEFINED            |         |
| HEWLETT PACKARD CO                  | COM            | 428236103 | 77                 | 5052               | SH         |              | SOLE               |         |
| HEWLETT PACKARD CO                  | COM            | 428236103 | 544                | 35662              | SH         |              | DEFINED            |         |
| HIBERNIA CORP                       |                | 428656102 | 5                  | 300                | SH         |              | SOLE               |         |
| HOME DEPOT, INC                     |                | 437076102 | 1083               | 29500              | SH         |              | SOLE               |         |
| HOME DEPOT, INC                     |                | 437076102 | 2595               | 70688              | SH         |              | DEFINED            |         |
| HONEYWELL INTERNATIONAL INC         | COM            | 438516106 | 19                 | 550                | SH         |              | SOLE               |         |
| HONEYWELL INTERNATIONAL INC         | COM            | 438516106 | 193                | 5508               | SH         |              | DEFINED            |         |
| HOST MARRIOTT CORPORATION           |                | 44107P104 | 34                 | 3074               | SH         |              | DEFINED            |         |
| HOUSEHOLD INTL INC                  | COM            | 441815107 | 273                | 5500               | SH         |              | DEFINED            |         |
| HUDSON CITY BANCORP                 |                | 443683107 | 43                 | 2200               | SH         |              | DEFINED            |         |
| HUDSON UNITED BANCORP               |                | 444165104 | 14                 | 500                | SH         |              | SOLE               |         |
| HUNTINGTON BANCSHARES INC           |                | 446150104 | 52                 | 2722               | SH         |              | DEFINED            |         |
| IMS HEALTH INCORPORATED             |                | 449934108 | 52                 | 2928               | SH         |              | DEFINED            |         |
| ITT INDUSTRIES INC                  | COM            | 450911102 | 38                 | 550                | SH         |              | SOLE               |         |
| ITT INDUSTRIES INC                  | COM            | 450911102 | 39                 | 556                | SH         |              | DEFINED            |         |
| ICON PUB LTD CO                     |                | 45103T107 | 28                 | 1000               | SH         |              | DEFINED            |         |
| IDACORP INC                         | COM            | 451107106 | 8                  | 300                | SH         |              | SOLE               |         |
| IDACORP INC                         | COM            | 451107106 | 166                | 6000               | SH         |              | DEFINED            |         |
| ILLINOIS TOOL WORKS INC             | COM            | 452308109 | 14                 | 214                | SH         |              | DEFINED            |         |
| IMAGISTICS INTERNATIONAL INC        |                | 45247T104 | 13                 | 624                | SH         |              | DEFINED            |         |
| INDYMAC BANCORP INC                 |                | 456607100 | 22                 | 1000               | SH         |              | DEFINED            |         |
| INKTOMI CORP                        | COM            | 457277101 | 0                  | 800                | SH         |              | DEFINED            |         |
| INNKEEPERS USA TRUST                |                | 4576J0104 | 19                 | 2000               | SH         |              | DEFINED            |         |
| INTEL CORP                          | COM            | 458140100 | 558                | 30550              | SH         |              | SOLE               |         |
| INTEL CORP                          | COM            | 458140100 | 1118               | 61224              | SH         |              | DEFINED            |         |
| INTERMEDIATE MUNICIPAL FUND INC     |                | 45880P104 | 19                 | 2000               |            |              | DEFINED            |         |
| INTERNATIONAL BUSINESS MACHINE CORP | COM            | 459200101 | 1098               | 15260              | SH         |              | SOLE               |         |
| INTERNATIONAL BUSINESS MACHINE CORP | COM            | 459200101 | 4418               | 61362              | SH         |              | DEFINED            |         |
| INTL PAPER CO                       | COM            | 460146103 | 178                | 4097               | SH         |              | DEFINED            |         |
| INTERNET HOLDERS TRUST              |                | 46059W102 | 2                  | 100                | SH         |              | SOLE               |         |
| INTERPUBLIC GROUP OF COMPANIES INC  |                | 460690100 | 24                 | 1000               | SH         |              | DEFINED            |         |
| INTEVAC INC                         |                | 461148108 | 8                  | 3300               | SH         |              | DEFINED            |         |

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|-----------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| INTUIT                      |                | 461202103 | 4                  | 100                | SH         |              | DEFINED            |         |
| INVITROGEN CORP             |                | 46185R100 | 21                 | 683                | SH         |              | DEFINED            |         |
| JDS UNIPHASE CORPORATION    |                | 46612J101 | 0                  | 200                | SH         |              | SOLE               |         |
| JDS UNIPHASE CORPORATION    |                | 46612J101 | 1                  | 400                | SH         |              | DEFINED            |         |
| J P MORGAN CHASE & CO       |                | 46625H100 | 801                | 23636              | SH         |              | SOLE               |         |
| J P MORGAN CHASE & CO       |                | 46625H100 | 1915               | 56492              | SH         |              | DEFINED            |         |
| JABIL CIRCUIT INC           |                | 466313103 | 3                  | 150                | SH         |              | SOLE               |         |
| JABIL CIRCUIT INC           |                | 466313103 | 5                  | 250                | SH         |              | DEFINED            |         |
| JEFFERSON PILOT CORPORATION |                | 475070108 | 32                 | 683                | SH         |              | SOLE               |         |
| JEFFERSON PILOT CORPORATION |                | 475070108 | 48                 | 1035               | SH         |              | DEFINED            |         |
| JOHNSON & JOHNSON           | COM            | 478160104 | 2083               | 39867              | SH         |              | SOLE               |         |
| JOHNSON & JOHNSON           | COM            | 478160104 | 6618               | 126672             | SH         |              | DEFINED            |         |
| JOHNSON CTLS INC            | COM            | 478366107 | 14                 | 180                | SH         |              | DEFINED            |         |
| JUNIPER NETWORKS            |                | 48203R104 | 0                  | 100                | SH         |              | SOLE               |         |
| KPMG CONSULTING INC         |                | 48265R109 | 2                  | 185                | SH         |              | DEFINED            |         |
| KADANT INC                  |                | 48282T104 | 10                 | 627                | SH         |              | DEFINED            |         |
| KELLOGG COMPANY             |                | 487836108 | 56                 | 1575               | SH         |              | SOLE               |         |
| KERR MCGEE CORP             |                | 492386107 | 0                  | 18                 | SH         |              | DEFINED            |         |
| KEYSPAN CORP                | COM            | 49337W100 | 50                 | 1341               | SH         |              | DEFINED            |         |
| KIMBERLY-CLARK CORPORATION  |                | 494368103 | 517                | 8349               | SH         |              | SOLE               |         |
| KIMBERLY-CLARK CORPORATION  |                | 494368103 | 613                | 9900               | SH         |              | DEFINED            |         |
| KINDER MORGAN ENERGY        |                |           |                    |                    |            |              |                    |         |
| PARTNERS L P                |                | 494550106 | 251                | 8000               | SH         |              | DEFINED            |         |
| KING PHARMACEUTICALS INC    |                | 495582108 | 4                  | 200                | SH         |              | DEFINED            |         |
| KNIGHT-RIDDER INC           |                | 499040103 | 821                | 13050              | SH         |              | SOLE               |         |
| KNIGHT-RIDDER INC           |                | 499040103 | 671                | 10675              | SH         |              | DEFINED            |         |
| KONINKLIJKE PHILIPS         |                |           |                    |                    |            |              |                    |         |
| ELECTRS N V SP              | ADR            | 500472303 | 11                 | 417                | SH         |              | DEFINED            |         |
| KRAFT FOODS INC             |                | 50075N104 | 4                  | 100                | SH         |              | SOLE               |         |
| KRAMONT REALTY TRUST COM    |                | 50075Q107 | 12                 | 800                | SH         |              | DEFINED            |         |
| KRISPY KREME DOUGHNUTS      |                | 501014104 | 6                  | 200                | SH         |              | DEFINED            |         |
| KROGER COMPANY              | COM            | 501044101 | 190                | 9600               | SH         |              | SOLE               |         |
| KROGER COMPANY              | COM            | 501044101 | 491                | 24700              | SH         |              | DEFINED            |         |
| LA-Z-BOY INC                |                | 505336107 | 52                 | 2100               | SH         |              | SOLE               |         |
| LA-Z-BOY INC                |                | 505336107 | 50                 | 2000               | SH         |              | DEFINED            |         |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER               | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| LEHMAN BROTHERS HOLDINGS INC |                | 524908100 | 6                  | 100                | SH         |              | SOLE               |         |
| LENDING TREE INC             |                | 52602Q105 | 3                  | 250                | SH         |              | SOLE               |         |
| LENNAR CORP                  |                | 526057104 | 61                 | 1000               | SH         |              | DEFINED            |         |
| LIBERTY MEDIA CORP           | NEW COM        |           |                    |                    |            |              |                    |         |
|                              | SERIAL A       | 530718105 | 4                  | 416                | SH         |              | DEFINED            |         |
| LILLY ELI & CO               | COM            | 532457108 | 57                 | 1012               | SH         |              | SOLE               |         |
| LILLY ELI & CO               | COM            | 532457108 | 898                | 15937              | SH         |              | DEFINED            |         |

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|                              |            |           |     |       |    |         |
|------------------------------|------------|-----------|-----|-------|----|---------|
| LINCOLN NATIONAL CORP        |            | 534187109 | 33  | 800   | SH | DEFINED |
| LOCKHEED MARTIN CORP         |            | 539830109 | 458 | 6600  | SH | SOLE    |
| LOCKHEED MARTIN CORP         |            | 539830109 | 0   | 3     | SH | DEFINED |
| LOWES COMPANIES INC          |            | 548661107 | 222 | 4900  | SH | SOLE    |
| LOWES COMPANIES INC          |            | 548661107 | 96  | 2125  | SH | DEFINED |
| LUBRIZOL CORP                | COM        | 549271104 | 40  | 1200  | SH | SOLE    |
| LUBRIZOL CORP                | COM        | 549271104 | 67  | 2000  | SH | DEFINED |
| LUCENT TECHNOLOGY INC        |            | 549463107 | 35  | 21324 | SH | SOLE    |
| LUCENT TECHNOLOGY INC        |            | 549463107 | 99  | 60370 | SH | DEFINED |
| MBIA, INC                    |            | 55262C100 | 206 | 3650  | SH | SOLE    |
| MBIA, INC                    |            | 55262C100 | 28  | 500   | SH | DEFINED |
| MBNA CORPORATION             |            | 55262L100 | 54  | 1661  | SH | DEFINED |
| MFS CHARTER INCOME TRUST     |            | 552727109 | 12  | 1500  | SH | DEFINED |
| MFS MULTIMARKET INCOME TRUST |            | 552737108 | 8   | 1500  | SH | SOLE    |
| MGI PHARMACEUTICALS          |            | 552880106 | 23  | 3300  | SH | DEFINED |
| MACK-CALI REALTY CORP        |            | 554489104 | 35  | 1000  | SH | DEFINED |
| SMITH BARNEY MANAGED         |            |           |     |       |    |         |
| MUNICIPALS PORTFOLIO, INC.   |            | 561662107 | 21  | 2000  |    | DEFINED |
| MANUGISTICS GROUP            |            | 565011103 | 1   | 200   | SH | DEFINED |
| MARATHON OIL CORP            |            | 565849106 | 32  | 1200  | SH | DEFINED |
| MARSHALL & ILSLEY CORP       |            | 571834100 | 496 | 16050 | SH | SOLE    |
| MARSHALL & ILSLEY CORP       |            | 571834100 | 300 | 9700  | SH | DEFINED |
| MARTHA STEWART LIVING        |            | 573083102 | 4   | 400   | SH | DEFINED |
| MCCLATCHY COMPANY            |            | 579489105 | 197 | 3075  | SH | SOLE    |
| MCCLATCHY COMPANY            |            | 579489105 | 38  | 600   | SH | DEFINED |
| MCCORMICK & CO INC           | COMMON     |           |     |       |    |         |
|                              | NON-VOTING | 579780206 | 553 | 21480 | SH | SOLE    |
| MCCORMICK & CO INC           | COMMON     |           |     |       |    |         |
|                              | NON-VOTING | 579780206 | 505 | 19625 | SH | DEFINED |
| MCDATA CORPORATION-CLASS A   |            | 580031201 | 0   | 4     | SH | SOLE    |
| MCDATA CORPORATION-CLASS A   |            | 580031201 | 0   | 3     | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER             | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|----------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| MCDONALDS CORP             | COM            | 580135101 | 42                 | 1500               | SH         |              | SOLE               |         |
| MCDONALDS CORP             | COM            | 580135101 | 201                | 7100               | SH         |              | DEFINED            |         |
| MCGRAW HILL COMPANIES INC  |                | 580645109 | 370                | 6200               | SH         |              | SOLE               |         |
| MCGRAW HILL COMPANIES INC  |                | 580645109 | 128                | 2150               | SH         |              | DEFINED            |         |
| MCKESSON CORPORATION       |                | 58155Q103 | 4                  | 148                | SH         |              | DEFINED            |         |
| MEADWESTVACO CORP          |                | 583334107 | 20                 | 600                | SH         |              | SOLE               |         |
| MEADWESTVACO CORP          |                | 583334107 | 167                | 5000               | SH         |              | DEFINED            |         |
| MEDAREX INC                |                | 583916101 | 2                  | 400                | SH         |              | DEFINED            |         |
| MEDTRONIC INC              |                | 585055106 | 29                 | 700                | SH         |              | SOLE               |         |
| MEDTRONIC INC              |                | 585055106 | 203                | 4740               | SH         |              | DEFINED            |         |
| MELLON FINANCIAL CORP      | COM            | 58551A108 | 31                 | 1000               | SH         |              | DEFINED            |         |
| MERCANTILE BANKSHARES CORP | COM            | 587405101 | 16                 | 400                | SH         |              | DEFINED            |         |
| MERCK & CO INC             | COM            | 589331107 | 878                | 17344              | SH         |              | SOLE               |         |
| MERCK & CO INC             | COM            | 589331107 | 4183               | 82636              | SH         |              | DEFINED            |         |
| MERCURY INTERACTIVE CORP   |                | 589405109 | 6                  | 300                | SH         |              | DEFINED            |         |
| MERRILL LYNCH & CO INC     |                | 590188108 | 52                 | 1300               | SH         |              | SOLE               |         |
| MERRILL LYNCH & CO INC     |                | 590188108 | 105                | 2600               | SH         |              | DEFINED            |         |
| METLIFE INC                |                | 59156R108 | 0                  | 10                 | SH         |              | SOLE               |         |
| METLIFE INC                |                | 59156R108 | 86                 | 3000               | SH         |              | DEFINED            |         |
| MICROSOFT CORP             |                | 594918104 | 1140               | 20850              | SH         |              | SOLE               |         |
| MICROSOFT CORP             |                | 594918104 | 1886               | 34484              | SH         |              | DEFINED            |         |

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|                                    |     |           |     |       |    |         |
|------------------------------------|-----|-----------|-----|-------|----|---------|
| MIDDLESEX WATER CO                 | COM | 596680108 | 78  | 3000  | SH | DEFINED |
| MILLENNIUM PHARMACEUTICALS         |     | 599902103 | 3   | 296   | SH | DEFINED |
| MIPS TECHNOLOGIES INC              |     | 604567206 | 0   | 27    | SH | DEFINED |
| MIRANT CORP                        |     | 604675108 | 35  | 4795  | SH | SOLE    |
| MIRANT CORP                        |     | 604675108 | 45  | 6251  | SH | DEFINED |
| ROBERT MONDAVI                     |     | 609200100 | 3   | 100   | SH | SOLE    |
| MONSANTO CO NEW                    |     | 61166W101 | 0   | 45    | SH | DEFINED |
| MORGAN STANLEY DEAN<br>WITTER & CO |     | 617446448 | 68  | 1600  | SH | SOLE    |
| MORGAN STANLEY DEAN<br>WITTER & CO |     | 617446448 | 298 | 6934  | SH | DEFINED |
| MORGAN STANLEY INCOME SECS INC     |     | 61745P874 | 4   | 278   | SH | SOLE    |
| MOTOROLA, INC                      |     | 620076109 | 4   | 300   | SH | SOLE    |
| MOTOROLA, INC                      |     | 620076109 | 278 | 19106 | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER                               | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|--|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| MUNIHOLDING NY INSD FUND INC                 |                | 625931100 | 17                 | 1253               | SH         |              | DEFINED            |         |
| MUNIHOLDINGS NEW JERSEY<br>INS D FUND INC    |                | 625936109 | 10                 | 778                |            |              | DEFINED            |         |
| MUNIYIELD INSD FUND INC                      |                | 62630E107 | 13                 | 950                |            |              | DEFINED            |         |
| NCE PETRO FUND I TR UNIT                     |                | 62885E406 | 8                  | 1000               | SH         |              | SOLE               |         |
| NCR CORP                                     | NEW            | 62886E108 | 5                  | 145                | SH         |              | DEFINED            |         |
| NASDAQ 100 TRUST UNIT SER 1                  |                | 631100104 | 5                  | 200                | SH         |              | SOLE               |         |
| NASDAQ 100 TRUST UNIT SER 1                  |                | 631100104 | 7                  | 300                | SH         |              | DEFINED            |         |
| NATIONAL FUEL GAS CO N J                     | COM            | 636180101 | 94                 | 4192               | SH         |              | DEFINED            |         |
| NATIONAL WESTMINSTER BANK<br>PLC PFD         |                | 638539700 | 7                  | 300                | SH         |              | DEFINED            |         |
| NEORX CORPORATION                            |                | 640520300 | 0                  | 50                 | SH         |              | DEFINED            |         |
| NETWORK APPLIANCE INC                        |                | 64120L104 | 24                 | 1940               | SH         |              | DEFINED            |         |
| NEUROGEN CORP                                |                | 64124E106 | 11                 | 1000               | SH         |              | DEFINED            |         |
| NEW JERSEY RESOURCES<br>CORPORATION          |                | 646025106 | 35                 | 1200               | SH         |              | SOLE               |         |
| NEW JERSEY RESOURCES<br>CORPORATION          |                | 646025106 | 13                 | 450                | SH         |              | DEFINED            |         |
| NEW PLAN EXCEL RLTY TR INC                   | COM            | 648053106 | 8                  | 400                | SH         |              | DEFINED            |         |
| NEXTEL COMMUNICATIONS INC                    | CL A           | 65332V103 | 1                  | 500                | SH         |              | DEFINED            |         |
| NISOURCE INC                                 | COM            | 65473P105 | 87                 | 4000               | SH         |              | DEFINED            |         |
| NOKIA CORPORATION ADR                        |                | 654902204 | 12                 | 850                | SH         |              | SOLE               |         |
| NOKIA CORPORATION ADR                        |                | 654902204 | 68                 | 4750               | SH         |              | DEFINED            |         |
| NORAM ENERGY CORP SUB DEB<br>CONV 6% 3/15/12 |                | 655419AC3 | 18                 | 25000              | PRN        |              | DEFINED            |         |
| NORFOLK SOUTHERN CORP                        | COM            | 655844108 | 133                | 5700               | SH         |              | SOLE               |         |
| NORFOLK SOUTHERN CORP                        | COM            | 655844108 | 91                 | 3906               | SH         |              | DEFINED            |         |
| NORSK HYDRO ADR                              |                | 656531605 | 106                | 2222               | SH         |              | DEFINED            |         |
| NORTEL NETWORKS CORP NEW                     |                | 656568102 | 0                  | 580                | SH         |              | SOLE               |         |
| NORTEL NETWORKS CORP NEW                     |                | 656568102 | 1                  | 1300               | SH         |              | DEFINED            |         |
| NORTHERN BORDER PARTNERS L P                 | UNIT LTD PARTN | 664785102 | 45                 | 1275               | SH         |              | SOLE               |         |
| NORTHERN BORDER PARTNERS L P                 | UNIT LTD PARTN | 664785102 | 17                 | 500                | SH         |              | DEFINED            |         |
| NORTHERN TRUST CORP                          |                | 665859104 | 255                | 5800               | SH         |              | SOLE               |         |
| NORTHERN TRUST CORP                          |                | 665859104 | 17                 | 400                | SH         |              | DEFINED            |         |
| NORTHROP GRUMMAN CORP                        |                | 666807102 | 6                  | 50                 | SH         |              | SOLE               |         |
| NOVARTIS AG ADRS                             |                | 66987V109 | 21                 | 500                | SH         |              | DEFINED            |         |
| NOVELL INC                                   |                | 670006105 | 19                 | 6000               | SH         |              | DEFINED            |         |
| OGE ENERGY CO.                               |                | 670837103 | 9                  | 400                | SH         |              | DEFINED            |         |

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FORM 13F INFORMATION TABLE

| NAME OF ISSUER                                  | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|---|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| NUVEEN NJ INVT QUALITY<br>MUN FUND              | COM            | 670971100 | 96                 | 6358               |            |              | SOLE               |         |
| NUVEEN NJ INVT QUALITY<br>MUN FUND              | COM            | 670971100 | 106                | 6974               |            |              | DEFINED            |         |
| NUVEEN INSD MUNICIPAL<br>OPPORTUNITY FUND INC   |                | 670984103 | 49                 | 3200               |            |              | DEFINED            |         |
| NUVEEN PREMIER INSURED<br>MUNICIPAL INCOME FUND |                | 670987106 | 25                 | 1650               |            |              | DEFINED            |         |
| OCCIDENTAL PETE CORP DEL                        | COM            | 674599105 | 14                 | 500                | SH         |              | DEFINED            |         |
| OMNICOM GROUP INC COM                           |                | 681919106 | 18                 | 400                | SH         |              | DEFINED            |         |
| ONEOK INC NEW                                   | COM            | 682680103 | 87                 | 4000               | SH         |              | DEFINED            |         |
| OPENWAVE SYS INC COM                            |                | 683718100 | 1                  | 300                | SH         |              | DEFINED            |         |
| ORACLE CORPORATION                              |                | 68389X105 | 82                 | 8750               | SH         |              | SOLE               |         |
| ORACLE CORPORATION                              |                | 68389X105 | 189                | 19988              | SH         |              | DEFINED            |         |
| PG&E CORP                                       | COM            | 69331C108 | 7                  | 400                | SH         |              | DEFINED            |         |
| PF CHANGS CHINA BISTRO                          |                | 69333Y108 | 31                 | 1000               | SH         |              | DEFINED            |         |
| PIMCO COMMERCIAL MORTGAGE<br>SECS TR INC        |                | 693388100 | 28                 | 2000               | SH         |              | DEFINED            |         |
| PNC FINANCIAL SERVICES GROUP                    | COM            | 693475105 | 252                | 4828               | SH         |              | SOLE               |         |
| PNC FINANCIAL SERVICES GROUP                    | COM            | 693475105 | 112                | 2160               | SH         |              | DEFINED            |         |
| PPG INDS INC                                    | COM            | 693506107 | 12                 | 200                | SH         |              | SOLE               |         |
| PPL CORP  |                | 69351T106 | 6                  | 200                | SH         |              | SOLE               |         |
| PPL CORP  |                | 69351T106 | 33                 | 1000               | SH         |              | DEFINED            |         |
| PACCAR INC                                      | COM            | 693718108 | 36                 | 825                | SH         |              | DEFINED            |         |
| PACTIV CORP                                     | COM            | 695257105 | 2                  | 100                | SH         |              | SOLE               |         |
| PALL CORP                                       | COM            | 696429307 | 14                 | 700                | SH         |              | DEFINED            |         |
| PARAGON TECHNOLOGIES INC                        |                | 69912T108 | 52                 | 6422               | SH         |              | DEFINED            |         |
| PARK PL ENTMT CORP                              | COM            | 700690100 | 10                 | 1000               | SH         |              | DEFINED            |         |
| PAYCHEX INC                                     | COM            | 704326107 | 113                | 3640               | SH         |              | DEFINED            |         |
| PAYLESS SHOESOURCE, INC.                        |                | 704379106 | 11                 | 200                | SH         |              | DEFINED            |         |
| PEAPACK-GLADSTONE FINANCIAL<br>CORPORATION      |                | 704699107 | 6363               | 103975             | SH         |              | SOLE               |         |
| PEAPACK-GLADSTONE FINANCIAL<br>CORPORATION      |                | 704699107 | 17905              | 292575             | SH         |              | DEFINED            |         |
| PENN VIRGINIA CORP                              |                | 707882106 | 132                | 3397               | SH         |              | DEFINED            |         |
| J.C.PENNEY CO., INC.                            |                | 708160106 | 110                | 5000               | SH         |              | DEFINED            |         |
| PEOPLES ENERGY CORPORATION                      |                | 711030106 | 91                 | 2500               | SH         |              | DEFINED            |         |
| PEPSI BOTTLING GROUP                            |                | 713409100 | 12                 | 400                | SH         |              | DEFINED            |         |
| PEPSICO INC                                     | COM            | 713448108 | 167                | 3475               | SH         |              | SOLE               |         |
| PEPSICO INC                                     | COM            | 713448108 | 348                | 7221               | SH         |              | DEFINED            |         |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER                | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|-------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| PEREGRINE PHARMACEUTICALS INC |                | 713661106 | 0                  | 100                | SH         |              | DEFINED            |         |
| PERKINELMER INC               | COM            | 714046109 | 51                 | 4628               | SH         |              | DEFINED            |         |
| PFIZER INC                    | COM            | 717081103 | 1200               | 34312              | SH         |              | SOLE               |         |

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|                                       |     |           |      |       |    |         |
|---------------------------------------|-----|-----------|------|-------|----|---------|
| PFIZER INC                            | COM | 717081103 | 2459 | 70280 | SH | DEFINED |
| PHARMACIA CORP                        |     | 71713U102 | 37   | 993   | SH | SOLE    |
| PHARMACIA CORP                        |     | 71713U102 | 258  | 6896  | SH | DEFINED |
| PHILIP MORRIS COMPANIES               |     | 718154107 | 196  | 4500  | SH | SOLE    |
| PHILIP MORRIS COMPANIES               |     | 718154107 | 434  | 9950  | SH | DEFINED |
| PHILLIPS PETROLEUM CO                 |     | 718507106 | 117  | 2000  | SH | SOLE    |
| PHILLIPS PETROLEUM CO                 |     | 718507106 | 114  | 1941  | SH | DEFINED |
| THE PHOENIX COMPANIES, INC.           |     | 71902E109 | 14   | 816   | SH | SOLE    |
| PITNEY BOWES INC                      | COM | 724479100 | 270  | 6800  | SH | DEFINED |
| PLUM CREEK TIMBER CO INC              | COM | 729251108 | 38   | 1249  | SH | DEFINED |
| POLYONE CORP                          |     | 73179P106 | 84   | 7526  | SH | DEFINED |
| POTLATCH CORP                         | COM | 737628107 | 102  | 3000  | SH | DEFINED |
| POTOMAC ELEC PWR CO                   | COM | 737679100 | 19   | 903   | SH | SOLE    |
| POTOMAC ELEC PWR CO                   | COM | 737679100 | 47   | 2200  | SH | DEFINED |
| PROCTER & GAMBLE CO                   | COM | 742718109 | 732  | 8200  | SH | SOLE    |
| PROCTER & GAMBLE CO                   | COM | 742718109 | 1941 | 21742 | SH | DEFINED |
| PROGRESS ENERGY INC COM               |     | 743263105 | 20   | 400   | SH | SOLE    |
| PRUDENTIAL FINANCIAL INC              |     | 744320102 | 25   | 750   | SH | SOLE    |
| PRUDENTIAL FINANCIAL INC              |     | 744320102 | 3    | 97    | SH | DEFINED |
| PUBLIC SERVICE ENTERPRISE GROUP, INC. |     | 744573106 | 434  | 10040 | SH | SOLE    |
| PUBLIC SERVICE ENTERPRISE GROUP, INC. |     | 744573106 | 729  | 16855 | SH | DEFINED |
| PUGET ENERGY INC NEW                  |     | 745310102 | 10   | 500   | SH | DEFINED |
| PUTNAM HIGH YIELD MUNICIPAL TRUST     |     | 746781103 | 38   | 5000  | SH | DEFINED |
| QLOGIC CORP                           |     | 747277101 | 7    | 200   | SH | SOLE    |
| QLOGIC CORP                           |     | 747277101 | 38   | 1000  | SH | DEFINED |
| QUALCOMM INC                          |     | 747525103 | 28   | 1050  | SH | SOLE    |
| QUALCOMM INC                          |     | 747525103 | 9    | 350   | SH | DEFINED |
| QUINTILES TRANSNATIONAL CORP          | COM | 748767100 | 2    | 179   | SH | DEFINED |
| QUIXOTE CORP                          |     | 749056107 | 16   | 1000  | SH | DEFINED |
| QWEST COMMUNICATIONS INT'L            |     | 749121109 | 5    | 1810  | SH | SOLE    |
| QWEST COMMUNICATIONS INT'L            |     | 749121109 | 27   | 10005 | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER              | TITLE OF CLASS        | CUSIP     | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PUT/ INVSTMT | PUT/ CALL DSCRETN | O MA |
|-----------------------------|-----------------------|-----------|-----------------|-----------------|------------------|-------------------|------|
| R G S ENERGY GROUP INC      | COM                   | 74956K104 | 121             | 3100            | SH               | DEFINED           |      |
| RF MICRO-DEVICES            |                       | 749941100 | 7               | 1000            | SH               | DEFINED           |      |
| RACING CHAMPIONS ERTL CO    |                       | 750069106 | 3               | 200             | SH               | DEFINED           |      |
| RAMTRON INTL CORP           | COM NEW               | 751907304 | 0               | 282             | SH               | DEFINED           |      |
| RAYTHEON CO                 |                       | 755111507 | 40              | 1000            | SH               | SOLE              |      |
| RAYTHEON CO                 |                       | 755111507 | 225             | 5524            | SH               | DEFINED           |      |
| READERS DIGEST ASSN.        | CLASS A<br>NON VOTING | 755267101 | 18              | 1000            | SH               | DEFINED           |      |
| RED HAT INC                 | COM                   | 756577102 | 0               | 30              | SH               | DEFINED           |      |
| RELIANT RES INC             |                       | 75952B105 | 1               | 180             | SH               | DEFINED           |      |
| RELIANT ENERGY INC          | COM                   | 75952J108 | 35              | 2100            | SH               | DEFINED           |      |
| REUTERS GROUP PLC SPONSORED | ADR                   | 76132M102 | 27              | 866             | SH               | DEFINED           |      |
| ROCKWELL INTL CORP          | NEW COM               | 773903109 | 40              | 2014            | SH               | DEFINED           |      |
| ROCKWELL COLLINS INC        |                       | 774341101 | 55              | 2014            | SH               | DEFINED           |      |
| ROGERS COMMUNICATION INC.   | CL.B<br>NON VOTING    | 775109200 | 76              | 8400            | SH               | SOLE              |      |
| ROYAL BANK OF SCOTLAND      | GROUP PLC<br>SER D    | 780097606 | 8               | 300             | SH               | DEFINED           |      |

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|                                      |               |           |      |       |    |         |
|--------------------------------------|---------------|-----------|------|-------|----|---------|
| ROYAL DUTCH PETE CO                  | SH PAR N GLDR | 780257804 | 127  | 2300  | SH | SOLE    |
| ROYAL DUTCH PETE CO                  | SH PAR N GLDR | 780257804 | 911  | 16492 | SH | DEFINED |
| RUBY TUESDAY INC.                    |               | 781182100 | 12   | 656   | SH | DEFINED |
| SBC COMMUNICATIONS INC               |               | 78387G103 | 682  | 22375 | SH | SOLE    |
| SBC COMMUNICATIONS INC               |               | 78387G103 | 2840 | 93127 | SH | DEFINED |
| STANDARD & POORS DEPOSITORY RECEIPTS |               | 78462F103 | 25   | 260   | SH | DEFINED |
| SAFeway INC                          |               | 786514208 | 5    | 200   | SH | DEFINED |
| THE ST. PAUL COMPANIES, INC          | COM           | 792860108 | 3    | 100   | SH | DEFINED |
| THE SALOMON BROTHERS FUND INC        |               | 795477108 | 12   | 1175  | SH | DEFINED |
| SANCHEZ COMPUTER ASSOCIATES          |               | 799702105 | 0    | 200   | SH | DEFINED |
| SANMINA-SCI CORP                     |               | 800907107 | 3    | 500   | SH | DEFINED |
| SANGSTAT MEDICAL CORP                |               | 801003104 | 58   | 2550  | SH | SOLE    |
| SARA LEE CORP                        | COM           | 803111103 | 255  | 12400 | SH | SOLE    |
| SARA LEE CORP                        | COM           | 803111103 | 14   | 725   | SH | DEFINED |
| SCANA CORP NEW                       |               | 80589M102 | 15   | 505   | SH | SOLE    |
| SCANA CORP NEW                       |               | 80589M102 | 111  | 3600  | SH | DEFINED |
| SCHERING PLOUGH CORP                 | COM           | 806605101 | 23   | 970   | SH | SOLE    |
| SCHERING PLOUGH CORP                 | COM           | 806605101 | 303  | 12350 | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER               | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| SCHLUMBERGER LTD             | COM            | 806857108 | 532                | 11450              | SH         |              | SOLE               |         |
| SCHLUMBERGER LTD             | COM            | 806857108 | 360                | 7756               | SH         |              | DEFINED            |         |
| SCHOLASTIC CORPORATION       |                | 807066105 | 176                | 4650               | SH         |              | SOLE               |         |
| SCHOLASTIC CORPORATION       |                | 807066105 | 15                 | 400                | SH         |              | DEFINED            |         |
| SCHULMAN A INC               |                | 808194104 | 10                 | 500                | SH         |              | DEFINED            |         |
| SCIENTIFIC-ATLANTA INC       |                | 808655104 | 24                 | 1500               | SH         |              | DEFINED            |         |
| SEA CONTAINERS LTD           | CLASS A COMMON | 811371707 | 1                  | 100                | SH         |              | DEFINED            |         |
| SEALED AIR CORP NEW          | COM            | 81211K100 | 68                 | 1710               | SH         |              | DEFINED            |         |
| SEALED AIR CORP NEW          | PFD CONV       |           |                    |                    |            |              |                    |         |
|                              | SER A \$2      | 81211K209 | 23                 | 570                | SH         |              | SOLE               |         |
| SEALED AIR CORP NEW          | PFD CONV       |           |                    |                    |            |              |                    |         |
|                              | SER A \$2      | 81211K209 | 74                 | 1820               | SH         |              | DEFINED            |         |
| SECTOR SPDR TR TECHNOLOGY    |                | 81369Y803 | 22                 | 1400               | SH         |              | SOLE               |         |
| SEMPRA ENERGY                | COM            | 816851109 | 35                 | 1600               | SH         |              | DEFINED            |         |
| SENIOR HSG PPTYS TR COM SH   | BEN INT        | 81721M109 | 31                 | 2000               | SH         |              | DEFINED            |         |
| SEPRACOR INC                 |                | 817315104 | 6                  | 640                | SH         |              | SOLE               |         |
| SHAW GROUP INC               |                | 820280105 | 79                 | 2600               | SH         |              | SOLE               |         |
| SHAW GROUP INC               |                | 820280105 | 342                | 11150              | SH         |              | DEFINED            |         |
| SICOR INC                    | COM            | 825846108 | 18                 | 1000               | SH         |              | DEFINED            |         |
| SIEBEL SYSTEMS               |                | 826170102 | 1                  | 100                | SH         |              | SOLE               |         |
| SIEBEL SYSTEMS               |                | 826170102 | 1                  | 100                | SH         |              | DEFINED            |         |
| SIEMENS AG SPONSORED ADR     |                | 826197501 | 25                 | 425                | SH         |              | SOLE               |         |
| SIGMA-ALDRICH CORP           |                | 826552101 | 5                  | 100                | SH         |              | SOLE               |         |
| SILICON GRAPHICS INC         |                | 827056102 | 0                  | 200                | SH         |              | DEFINED            |         |
| SIMTH INTERNATIONAL INC      | COM            | 832110100 | 17                 | 250                | SH         |              | DEFINED            |         |
| SOLETRON CORP                |                | 834182107 | 9                  | 1500               | SH         |              | SOLE               |         |
| SOLETRON CORP                |                | 834182107 | 1                  | 250                | SH         |              | DEFINED            |         |
| SOLUTIA INC                  | COM            | 834376105 | 51                 | 7300               | SH         |              | SOLE               |         |
| SOMERA COMMUNICATIONS        |                | 834458101 | 7                  | 1000               | SH         |              | DEFINED            |         |
| SONOCO PRODUCTS              |                | 835495102 | 21                 | 750                | SH         |              | DEFINED            |         |
| SONY CORP ADR AMERN SH NEW   | EA REPR 1      |           |                    |                    |            |              |                    |         |
|                              | JAPANESE       | 835699307 | 31                 | 600                | SH         |              | DEFINED            |         |
| SOUTH JERSEY INDUSTRIES, INC |                | 838518108 | 5                  | 171                | SH         |              | DEFINED            |         |



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|                    |     |           |     |       |    |         |
|--------------------|-----|-----------|-----|-------|----|---------|
| SOUTHERN CO        | COM | 842587107 | 56  | 2078  | SH | SOLE    |
| SOUTHERN CO        | COM | 842587107 | 319 | 11653 | SH | DEFINED |
| SPRINT CORPORATION |     | 852061100 | 66  | 6276  | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER                | TITLE OF CLASS        | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|-------------------------------|-----------------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| SPRINT CORP PCS SER 1         |                       | 852061506 | 4                  | 930                | SH         |              | SOLE               |         |
| SPRINT CORP PCS SER 1         |                       | 852061506 | 13                 | 3003               | SH         |              | DEFINED            |         |
| STARBUCKS CORPORATION         |                       | 855244109 | 155                | 6275               | SH         |              | SOLE               |         |
| STARBUCKS CORPORATION         |                       | 855244109 | 72                 | 2900               | SH         |              | DEFINED            |         |
| STARWOOD HOTELS & RESORTS     | WORLDWIDE INC         | 85590A203 | 16                 | 501                | SH         |              | SOLE               |         |
| STARWOOD HOTELS & RESORTS     | WORLDWIDE INC         | 85590A203 | 28                 | 857                | SH         |              | DEFINED            |         |
| STATE STREET CORP             | COM                   | 857477103 | 107                | 2400               | SH         |              | DEFINED            |         |
| STRATTEC SECURITY CORPORATION |                       | 863111100 | 1                  | 20                 | SH         |              | SOLE               |         |
| STURM RUGER & CO.             |                       | 864159108 | 28                 | 2000               | SH         |              | SOLE               |         |
| SUBURBAN PROPANE PARTNERS LP  | UNIT LTD              | 864482104 | 78                 | 3000               | SH         |              | DEFINED            |         |
| SUN MICROSYSTEMS INC          | COM                   | 866810104 | 409                | 81950              | SH         |              | SOLE               |         |
| SUN MICROSYSTEMS INC          | COM                   | 866810104 | 458                | 91781              | SH         |              | DEFINED            |         |
| SUNOCO INC                    |                       | 86764P109 | 4                  | 119                | SH         |              | SOLE               |         |
| SUNOCO INC                    |                       | 86764P109 | 118                | 3328               | SH         |              | DEFINED            |         |
| SUNTRUST BANKS INC            |                       | 867914103 | 20                 | 300                | SH         |              | DEFINED            |         |
| SUPERGEN INC                  | COM                   | 868059106 | 116                | 16000              | SH         |              | DEFINED            |         |
| SYNAPTIC PHARMACEUTICAL CORP  |                       | 87156R109 | 53                 | 9160               | SH         |              | SOLE               |         |
| TCW CONV SEC FUND INC         |                       | 872340104 | 9                  | 1500               | SH         |              | DEFINED            |         |
| TECO ENERGY INC               | COM                   | 872375100 | 150                | 6100               | SH         |              | SOLE               |         |
| TECO ENERGY INC               | COM                   | 872375100 | 70                 | 2850               | SH         |              | DEFINED            |         |
| TEPPCO PARTNERS LP            |                       | 872384102 | 64                 | 2000               | SH         |              | DEFINED            |         |
| TJX COMPANIES                 |                       | 872540109 | 39                 | 2000               | SH         |              | DEFINED            |         |
| TRW INC                       |                       | 872649108 | 56                 | 1000               | SH         |              | DEFINED            |         |
| TRW, INC. \$4.50 CONVERTIBLE  | PREFERRED<br>SERIES 3 | 872649603 | 8                  | 20                 | SH         |              | DEFINED            |         |
| TXU CORP                      |                       | 873168108 | 126                | 2450               | SH         |              | DEFINED            |         |
| TARGET CORPORATION            |                       | 87612E106 | 104                | 2750               | SH         |              | SOLE               |         |
| TARGET CORPORATION            |                       | 87612E106 | 720                | 18923              | SH         |              | DEFINED            |         |
| TEKTRONIX INC                 |                       | 879131100 | 93                 | 5000               | SH         |              | SOLE               |         |
| TELECOM CORP OF NEW ZEALAND   | LT SPON ADR           | 879278208 | 7                  | 400                | SH         |              | DEFINED            |         |
| TELEFONOS DE MEXICO SA DE     | CV ADR                | 879403780 | 12                 | 400                | SH         |              | DEFINED            |         |
| TENET HEALTHCARE CORPORATION  |                       | 88033G100 | 22                 | 321                | SH         |              | DEFINED            |         |
| TERAYON COMMUNICATION         |                       | 880775101 | 0                  | 200                | SH         |              | DEFINED            |         |
| TEVA PHARMACEUTICAL INDS ADR  |                       | 881624209 | 554                | 8300               | SH         |              | SOLE               |         |
| TEVA PHARMACEUTICAL INDS ADR  |                       | 881624209 | 604                | 9050               | SH         |              | DEFINED            |         |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER       | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|----------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| TEXAS INSTRUMENTS    |                | 882508104 | 587                | 24797              | SH         |              | SOLE               |         |
| TEXAS INSTRUMENTS    |                | 882508104 | 1139               | 48095              | SH         |              | DEFINED            |         |
| TEXTRON INC          |                | 883203101 | 32                 | 700                | SH         |              | DEFINED            |         |
| THERMO ELECTRON CORP | COM            | 883556102 | 37                 | 2272               | SH         |              | DEFINED            |         |

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|                             |         |           |      |       |    |         |
|-----------------------------|---------|-----------|------|-------|----|---------|
| THOMAS & BETTS CORPORATION  |         | 884315102 | 7    | 400   | SH | DEFINED |
| TIMKEN CO                   |         | 887389104 | 66   | 3000  | SH | DEFINED |
| TORCHMARK CORP.             |         | 891027104 | 91   | 2400  | SH | DEFINED |
| TOUCH AMERICA HOLDINGS INC. |         | 891539108 | 5    | 2000  | SH | DEFINED |
| TOYS "R" US INC             |         | 892335100 | 158  | 9050  | SH | SOLE    |
| TRANSCANADA PIPELINES LTD   |         | 893526103 | 2    | 152   | SH | SOLE    |
| TRI-CONTINENTAL CORPORATION |         | 895436103 | 26   | 1643  | SH | SOLE    |
| TRI-CONTINENTAL CORPORATION |         | 895436103 | 11   | 739   | SH | DEFINED |
| TRIBUNE CO NEW COM          |         | 896047107 | 56   | 1297  | SH | DEFINED |
| TUPPERWARE CORP             | COM     | 899896104 | 1    | 66    | SH | DEFINED |
| TYCO INTL LTD               | NEW COM | 902124106 | 54   | 4000  | SH | SOLE    |
| TYCO INTL LTD               | NEW COM | 902124106 | 56   | 4194  | SH | DEFINED |
| UGI CORPORATION             |         | 902681105 | 274  | 8600  | SH | SOLE    |
| UGI CORPORATION             |         | 902681105 | 287  | 9000  | SH | DEFINED |
| UST INC                     | COM     | 902911106 | 40   | 1200  | SH | SOLE    |
| U S ENERGY SYSTEMS INC      |         | 902951102 | 0    | 1     | SH | DEFINED |
| US BANCORP DEL COM          |         | 902973304 | 5    | 225   | SH | SOLE    |
| US BANCORP DEL COM          |         | 902973304 | 2    | 95    | SH | DEFINED |
| UNION PACIFIC CORP          | COM     | 907818108 | 173  | 2750  | SH | SOLE    |
| UNION PACIFIC CORP          | COM     | 907818108 | 278  | 4408  | SH | DEFINED |
| UNITED NATIONAL BANCORP NJ  |         | 910909100 | 142  | 6203  | SH | DEFINED |
| UNITED PARCEL SERVICE       |         | 911312106 | 186  | 3015  | SH | DEFINED |
| UNITED TECHNOLOGIES CORP    | COM     | 913017109 | 433  | 6385  | SH | SOLE    |
| UNITED TECHNOLOGIES CORP    | COM     | 913017109 | 1259 | 18546 | SH | DEFINED |
| UNITEDHEALTH GROUP INC      |         | 91324P102 | 11   | 121   | SH | DEFINED |
| UNOCAL CORP                 | COM     | 915289102 | 24   | 670   | SH | DEFINED |
| UNUMPROVIDENT CORP          | COM     | 91529Y106 | 3    | 125   | SH | DEFINED |
| VALLEY NATIONAL BANCORP.    |         | 919794107 | 3    | 125   | SH | SOLE    |
| VALLEY NATIONAL BANCORP.    |         | 919794107 | 101  | 3659  | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER           | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|--------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|--------------------|---------|
| VERITAS DGC INC          |                | 92343P107 | 6                  | 500                | SH         |              | SOLE               |         |
| VERIZON CORPORATION      |                | 92343V104 | 747                | 18613              | SH         |              | SOLE               |         |
| VERIZON CORPORATION      |                | 92343V104 | 3526               | 87826              | SH         |              | DEFINED            |         |
| VERITAS SOFTWARE CORP    |                | 923436109 | 18                 | 933                | SH         |              | SOLE               |         |
| VERITAS SOFTWARE CORP    |                | 923436109 | 87                 | 4411               | SH         |              | DEFINED            |         |
| VERMONT TEDDY BEAR INC   |                | 92427X109 | 0                  | 50                 | SH         |              | SOLE               |         |
| VIACOM INC               | COM CLASS A    | 925524100 | 44                 | 1000               | SH         |              | DEFINED            |         |
| VIACOM INC.              | CLASS B COMMON | 925524308 | 71                 | 1607               | SH         |              | DEFINED            |         |
| VIASYS HEALTHCARE INC    |                | 92553Q209 | 5                  | 331                | SH         |              | DEFINED            |         |
| VIISAGE TECHNOLOGY       |                | 92675K106 | 2                  | 500                | SH         |              | SOLE               |         |
| VISTA BANCORP            |                | 92830R103 | 270                | 10030              | SH         |              | DEFINED            |         |
| VISTEON CORP             |                | 92839U107 | 4                  | 330                | SH         |              | DEFINED            |         |
| VODAFONE GROUP PLC       |                | 92857W100 | 107                | 7840               | SH         |              | SOLE               |         |
| VODAFONE GROUP PLC       |                | 92857W100 | 407                | 29839              | SH         |              | DEFINED            |         |
| VORNADO REALTY TRUST     |                | 929042109 | 46                 | 1000               | SH         |              | DEFINED            |         |
| VULCAN MATERIALS COMPANY | COM            | 929160109 | 52                 | 1200               | SH         |              | DEFINED            |         |
| WGL HOLDINGS INC         |                | 92924F106 | 139                | 5400               | SH         |              | DEFINED            |         |
| WACHOVIA CORP 2ND        | NEW COM        | 929903102 | 2917               | 76410              | SH         |              | SOLE               |         |
| WACHOVIA CORP 2ND        | NEW COM        | 929903102 | 1593               | 41747              | SH         |              | DEFINED            |         |
| WAL-MART STORES INC      |                | 931142103 | 385                | 7000               | SH         |              | SOLE               |         |
| WAL-MART STORES INC      |                | 931142103 | 759                | 13815              | SH         |              | DEFINED            |         |
| WALGREEN CO              |                | 931422109 | 15                 | 400                | SH         |              | SOLE               |         |
| WALGREEN CO              |                | 931422109 | 15                 | 400                | SH         |              | DEFINED            |         |

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|                              |     |           |     |      |    |         |
|------------------------------|-----|-----------|-----|------|----|---------|
| WASHINGTON MUTUAL INC        |     | 939322103 | 100 | 2700 | SH | DEFINED |
| WASHINGTON TRUST BANCORP INC |     | 940610108 | 74  | 3163 | SH | DEFINED |
| WASTE MANAGEMENT INC         |     | 94106L109 | 3   | 145  | SH | DEFINED |
| WELLS FARGO & CO NEW         | COM | 949746101 | 122 | 2450 | SH | SOLE    |
| WELLS FARGO & CO NEW         | COM | 949746101 | 449 | 8985 | SH | DEFINED |
| WEYERHAEUSER CO              | COM | 962166104 | 23  | 366  | SH | SOLE    |
| WEYERHAEUSER CO              | COM | 962166104 | 63  | 1000 | SH | DEFINED |
| WHIRLPOOL CORP               | COM | 963320106 | 19  | 300  | SH | DEFINED |
| WHOLE FOOD MARKET INC        |     | 966837106 | 19  | 400  | SH | SOLE    |
| WHOLE FOOD MARKET INC        |     | 966837106 | 14  | 300  | SH | DEFINED |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER                        | TITLE OF CLASS | CUSIP     | VALUE<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>MA |
|---------------------------------------|----------------|-----------|--------------------|--------------------|-----------------|--------------|--------------------|---------|
| WILLIAMS SONOMA INC                   | COM            | 969904101 | 147                | 4800               | SH              |              | DEFINED            |         |
| WIND RIVER SYSTEMS                    |                | 973149107 | 12                 | 2550               | SH              |              | SOLE               |         |
| WIND RIVER SYSTEMS                    |                | 973149107 | 0                  | 100                | SH              |              | DEFINED            |         |
| WISCONSIN ENERGY CORP                 | COM            | 976657106 | 103                | 4089               | SH              |              | DEFINED            |         |
| WORLD WRESTLING<br>ENTERTAINMENT INC. |                | 98156Q108 | 0                  | 50                 | SH              |              | DEFINED            |         |
| WORLDCOM INC GA NEW                   |                | 98157D106 | 0                  | 1275               | SH              |              | SOLE               |         |
| WORLDCOM INC GA NEW                   |                | 98157D106 | 0                  | 13723              | SH              |              | DEFINED            |         |
| WORLDCOM INC GA NEW MCI GROUP         | COM            | 98157D304 | 0                  | 15                 | SH              |              | SOLE               |         |
| WORLDCOM INC GA NEW MCI GROUP         | COM            | 98157D304 | 0                  | 100                | SH              |              | DEFINED            |         |
| WRIGLEY WM JR CO                      |                | 982526105 | 11                 | 200                | SH              |              | SOLE               |         |
| WYETH INC.                            |                | 983024100 | 1048               | 20480              | SH              |              | SOLE               |         |
| WYETH INC.                            |                | 983024100 | 2205               | 43085              | SH              |              | DEFINED            |         |
| XM SATELLITE RADIO<br>HOLDINGS INC    |                | 983759101 | 1                  | 150                | SH              |              | DEFINED            |         |
| XCEL ENERGY INC                       |                | 98389B100 | 80                 | 4782               | SH              |              | DEFINED            |         |
| XILINX INC                            |                | 983919101 | 71                 | 3200               | SH              |              | DEFINED            |         |
| XEROX CORP                            | COM            | 984121103 | 21                 | 3100               | SH              |              | DEFINED            |         |
| XYBERNAUT CORP                        |                | 984149104 | 0                  | 1000               | SH              |              | SOLE               |         |
| ZIMMER HOLDINGS GROUP                 |                | 98956P102 | 635                | 17832              | SH              |              | SOLE               |         |
| ZIMMER HOLDINGS GROUP                 |                | 98956P102 | 1240               | 34788              | SH              |              | DEFINED            |         |
| ZORAN CORP                            |                | 98975F101 | 59                 | 2600               | SH              |              | SOLE               |         |
| ZWEIG TOTAL RETURN FD INC             |                | 989837109 | 11                 | 1812               | SH              |              | DEFINED            |         |
| GRAND TOTALS                          |                |           | 214164             | 6100164            |                 |              |                    |         |