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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
July 16, 2004

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 06/30/04

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

Address: 158 ROUTE 206 NORTH  
GLADSTONE, NJ 07934

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

Person Signing this Report on Behalf of Reporting Manager:

Name: ROY C. MILLER

Title: VICE PRESIDENT

Phone: 908 719 3306

Signature, Place, and Date of Signing:

/s/ Roy C. Miller	Gladstone, NJ	07/15/04
-----	-----	-----
[Signature]	[City, State]	[Date]

Report Type (Check only one.):

[X] 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).)

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[ ] 13F COMBINATION REPORT. (Check if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

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

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

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:	0
	-----
Form 13F Information Table Entry Total:	8,282,667
	-----
Form 13F Information Table Value Total:	326,479
	-----
	(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 -	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE				O
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
-----	-----	-----	-----	-----	-----	-----	-----	-----
DAIMLER-CHRYSLER AG ORD		D1668R123	55	1180	SH		DEFINED	
BUNGE LIMITED		G16962105	19	500	SH		SOLE	
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	68	1000	SH		SOLE	
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	428	6280	SH		DEFINED	
NABORS INDUSTRIES LTD COM		G6359F103	289	6400	SH		SOLE	
NABORS INDUSTRIES LTD COM		G6359F103	94	2100	SH		DEFINED	
TRANSOCEAN INC		G90078109	13	477	SH		DEFINED	
XL CAP LIMITED		G98255105	26	350	SH		SOLE	

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ALCON INC		H01301102	47	610	SH	SOLE
ALCON INC		H01301102	23	300	SH	DEFINED
GILAT SATELLITE NETWORKS LTD		M51474118	0	120	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	46	2919	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	229	14400	SH	DEFINED
AFLAC INCORPORATED		001055102	41	1020	SH	SOLE
AFLAC INCORPORATED		001055102	48	1200	SH	DEFINED
AGCO CORPORATION		001084102	85	4175	SH	DEFINED
AES CORPORATION		00130H105	8	833	SH	SOLE
AES CORPORATION		00130H105	23	2350	SH	DEFINED
AT&T CORP NEW		001957505	0	40	SH	SOLE
AT&T CORP NEW		001957505	29	2047	SH	DEFINED
AT&T WIRELESS SERVICES INC		00209A106	21	1483	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	101	7067	SH	DEFINED
AVI BIOPHARMA INC		002346104	150	63000	SH	DEFINED
AASTROM BIOSCIENCES		00253U107	3	3500	SH	DEFINED
ABBOTT LABS	COM	002824100	287	7066	SH	SOLE
ABBOTT LABS	COM	002824100	643	15792	SH	DEFINED
ABERCROMBIE & FITCH		002896207	15	400	SH	DEFINED
ABBEY NATIONAL PLC	7.375% PFD	002920700	31	1200	SH	SOLE
ADAMS EXPRESS COMPANY		006212104	13	1085	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			O MA
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
ADOBE SYSTEMS INCORPORATED		00724F101	1932	41560	SH	SOLE	
ADOBE SYSTEMS INCORPORATED		00724F101	962	20700	SH	DEFINED	
AFFILIATED COMPUTER		008190100	6	125	SH	SOLE	
AGERE SYSTEMS INC CLASS A		00845V100	2	1000	SH	SOLE	
AGERE SYSTEMS INC CLASS A		00845V100	0	11	SH	DEFINED	
AGERE SYSTEMS INC CLASS B		00845V209	0	78	SH	SOLE	
AGERE SYSTEMS INC CLASS B		00845V209	1	884	SH	DEFINED	
AGILENT TECHNOLOGIES		00846U101	23	815	SH	DEFINED	
AIR PRODUCTS & CHEMICALS INC		009158106	682	13015	SH	SOLE	
AIR PRODUCTS & CHEMICALS INC		009158106	475	9075	SH	DEFINED	
AIRTRAN HOLDINGS INC	COM	00949P108	1	100	SH	DEFINED	
ALBERTO CULVER CO COM		013068101	167	3350	SH	SOLE	
ALBERTO CULVER CO COM		013068101	55	1100	SH	DEFINED	
ALCOA INC	COM	013817101	189	5725	SH	SOLE	
ALCOA INC	COM	013817101	95	2900	SH	DEFINED	
ALLERGAN INC COM		018490102	4	54	SH	SOLE	
ALLERGAN INC COM		018490102	17	200	SH	DEFINED	
ALLETE INC		018522102	15	480	SH	SOLE	
ALLETE INC		018522102	13	400	SH	DEFINED	
ALLIANCE CAPITAL MANAGEMENT	HOLDING LP	01855A101	6	200	SH	SOLE	
ALLIANCE CAPITAL MANAGEMENT	HOLDING LP	01855A101	7	225	SH	DEFINED	
ALLIANCE RESOURCE PARTNERS LP		01877R108	46	1000	SH	DEFINED	
ALLIANT ENERGY CORP	COM	018802108	50	1933	SH	SOLE	
ALLIANT ENERGY CORP	COM	018802108	27	1066	SH	DEFINED	

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ALLIED CAPITAL CORP	NEW	01903Q108	48	2000	SH	SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	10	309	SH	SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	5	177	SH	DEFINED
ALLSTATE CORP	COM	020002101	93	2000	SH	SOLE
ALLSTATE CORP	COM	020002101	55	1184	SH	DEFINED
ALLTELL CORPORATION		020039103	706	13960	SH	SOLE
ALLTELL CORPORATION		020039103	129	2558	SH	DEFINED
ALTERA CORPORATION		021441100	16	725	SH	SOLE
ALTRIA GROUP INC		02209S103	81	1630	SH	SOLE
ALTRIA GROUP INC		02209S103	465	9300	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
ALUMINUM CORP CHINA	LTD SPONS ADR	022276109	16	300	SH	SOLE	
AMAZON COM INC	COM	023135106	5	100	SH	SOLE	
AMBAC FINANCIAL GROUP INC		023139108	139	1900	SH	DEFINED	
AMEREN CORP	COM	023608102	120	2800	SH	DEFINED	
AMERICA MOVIL ADR		02364W105	16	450	SH	SOLE	
AMERICA MOVIL ADR		02364W105	14	400	SH	DEFINED	
AMERICAN ELEC PWR INC	COM	025537101	136	4270	SH	SOLE	
AMERICAN ELEC PWR INC	COM	025537101	190	5949	SH	DEFINED	
AMERICAN EXPRESS CO	COM	025816109	149	2911	SH	SOLE	
AMERICAN EXPRESS CO	COM	025816109	447	8700	SH	DEFINED	
AMERICAN INTERNATIONAL GROUP		026874107	2245	31502	SH	SOLE	
AMERICAN INTERNATIONAL GROUP		026874107	2975	41739	SH	DEFINED	
AMERICAN STANDARD COMPANIES INC		029712106	60	1500	SH	DEFINED	
AMERICAN TOWER CORP CLASS A		029912201	11	760	SH	DEFINED	
AMETEK INC (NEW)		031100100	6	200	SH	SOLE	
AMETEK INC (NEW)		031100100	17	560	SH	DEFINED	
AMGEN INC		031162100	625	11461	SH	SOLE	
AMGEN INC		031162100	197	3620	SH	DEFINED	
AMSOUTH BANCORPORATION		032165102	42	1687	SH	DEFINED	
MYLIN PHARMECEUTICALS		032346108	11	500	SH	DEFINED	
ANADARKO PETE CORP	COM	032511107	43	735	SH	SOLE	
ANADARKO PETE CORP	COM	032511107	953	16267	SH	DEFINED	
ANALOG DEVICES INC		032654105	3	75	SH	SOLE	
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	6	200	SH	SOLE	
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	41	1300	SH	DEFINED	
ANHEUSER BUSCH COS INC	COM	035229103	897	16627	SH	SOLE	
ANHEUSER BUSCH COS INC	COM	035229103	1248	23115	SH	DEFINED	
ANTHEM INC		03674B104	12	135	SH	SOLE	
AON CORP		037389103	5	200	SH	SOLE	
APACHE CORPORATION		037411105	134	3100	SH	SOLE	
APOLLO GROUP INC CL A		037604105	82	940	SH	DEFINED	
APPLEBEE'S INTL INC		037899101	1870	81240	SH	SOLE	
APPLEBEE'S INTL INC		037899101	1128	49040	SH	DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
APPLERA CORP COM CELERA							
GENOMICS GROUP		038020202	0	13	SH	DEFINED	
APPLIED MATERIALS INC		038222105	15	800	SH	SOLE	
APPLIED MATERIALS INC		038222105	68	3500	SH	DEFINED	
ARCHER-DANIELS-MIDLAND	COMPANY	039483102	1	100	SH	SOLE	
ASTRAZENECA PLC SPONSORED	ADR	046353108	152	3348	SH	SOLE	
ATMOS ENERGY		049560105	51	2000	SH	DEFINED	
AUTHENTIDATE HOLDING CORP		052666104	10	1000	SH	SOLE	
AUTOLIV INC		052800109	2	68	SH	SOLE	
AUTOMATIC DATA PROCESSING		053015103	1022	24410	SH	SOLE	
AUTOMATIC DATA PROCESSING		053015103	1049	25055	SH	DEFINED	
AVAYA INC	COM USD .01	053499109	0	33	SH	SOLE	
AVAYA INC	COM USD .01	053499109	36	2311	SH	DEFINED	
AVERY DENNISON CORP		053611109	60	950	SH	DEFINED	
AVON PRODUCTS		054303102	9	200	SH	SOLE	
AXA ADR		054536107	6	300	SH	DEFINED	
BB&T CORP		054937107	17	472	SH	SOLE	
BASF AG ADR		055262505	28	526	SH	SOLE	
BCE INC	COM	05534B109	2	100	SH	SOLE	
BOC GROUP PLC ADR		055617609	16	500	SH	DEFINED	
BP PLC		055622104	1133	21157	SH	SOLE	
BP PLC		055622104	1751	32706	SH	DEFINED	
BALLARD POWER SYSTEMS INC		05858H104	3	400	SH	DEFINED	
BANK AMERICA CORP	COM	060505104	2614	30895	SH	SOLE	
BANK AMERICA CORP	COM	060505104	3491	41256	SH	DEFINED	
BANK OF NEW YORK INC		064057102	306	10400	SH	SOLE	
BANK OF NEW YORK INC		064057102	84	2868	SH	DEFINED	
BK NOVA SCOTIA LA BANQUE							
DE NOUVELLE ECOSSE		064149107	5	214	SH	SOLE	
BANC ONE CORP	COM	06423A103	10	200	SH	SOLE	
BANC ONE CORP	COM	06423A103	115	2265	SH	DEFINED	
BARD C R INC	COM	067383109	8	150	SH	SOLE	
BARR PHARMACEUTICAL INC		068306109	30	900	SH	DEFINED	
BAUSCH & LOMB INC	COM	071707103	65	1000	SH	SOLE	
BAXTER INTERNATIONAL		071813109	124	3600	SH	SOLE	
BAXTER INTERNATIONAL		071813109	34	1000	SH	DEFINED	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
BAY VIEW CAPITAL CORP		07262L101	4	2000	SH	DEFINED	
BECKMAN COULTER INC		075811109	13	225	SH	SOLE	
BECTON DICKINSON & COMPANY		075887109	62	1200	SH	DEFINED	
BED BATH & BEYOND		075896100	2	75	SH	SOLE	
BED BATH & BEYOND		075896100	38	1000	SH	DEFINED	
BEDFORD PROPERTY INVESTORS							

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INC		076446301	2	100	SH	DEFINED
BELLSOUTH CORP	COM	079860102	103	3934	SH	SOLE
BELLSOUTH CORP	COM	079860102	701	26782	SH	DEFINED
BEMA GOLD CORPORATION		08135F107	13	5000	SH	DEFINED
BEST BUY COMPANY INC		086516101	671	13238	SH	SOLE
BEST BUY COMPANY INC		086516101	370	7310	SH	DEFINED
BIOVAIL CORPORATION		09067J109	522	27550	SH	SOLE
BIOVAIL CORPORATION		09067J109	403	21250	SH	DEFINED
BLACK & DECKER CORP	COM	091797100	24	400	SH	DEFINED
BLOCK H & R INC	COM	093671105	5	125	SH	SOLE
BLOCK H & R INC	COM	093671105	38	800	SH	DEFINED
BOEING CO	COM	097023105	5	100	SH	SOLE
BOEING CO	COM	097023105	10	200	SH	DEFINED
BOISE CASCADE CORP		097383103	16	437	SH	DEFINED
BORDERS GROUP INC.		099709107	5	250	SH	SOLE
BOSTON PROPERTIES INC.		101121101	12	250	SH	SOLE
BOSTON SCIENTIFIC CORP.		101137107	68	1600	SH	DEFINED
BRIGGS & STRATTON CORPORATION		109043109	1	19	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	1360	55520	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	2283	93224	SH	DEFINED
BROADCOM CORPORATION	COM	111320107	5	125	SH	SOLE
BROADCOM CORPORATION	COM	111320107	13	300	SH	DEFINED
BROWN FORMAN DISTILLERS CORP CLASS 'A' VOTING		115637100	28	600	SH	DEFINED
BUCKEYE PIPELINE PARTNERS LP		118230101	624	15415	SH	SOLE
BUCKEYE PIPELINE PARTNERS LP		118230101	555	13700	SH	DEFINED
BURLINGTON NORTHERN SANTA FE CORP		12189T104	26	750	SH	SOLE
BURLINGTON NORTHERN SANTA FE CORP		12189T104	127	3649	SH	DEFINED
BURLINGTON RESOURCES		122014103	72	2000	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE			O
				SHARES/ PRN	AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	
CRACKER BARREL GROUP INC		12489V106	25	825	SH	SOLE			
CSX CORP	COM	126408103	39	1200	SH	DEFINED			
CVS CORP	COM	126650100	92	2200	SH	SOLE			
CVS CORP	COM	126650100	485	11565	SH	DEFINED			
CABLE & WIRELESS		126830207	25	3600	SH	SOLE			
CAESARS ENTERTAINMENT		127687101	15	1000	SH	DEFINED			
CAL DIVE INTL INC		127914109	21	700	SH	DEFINED			
CALIPER LIFE SCIENCES INC		130872104	10	2200	SH	SOLE			
CALPINE CORP		131347106	8	2000	SH	DEFINED			
CAMPBELL SOUP CO	COM	134429109	53	2000	SH	DEFINED			
CAPITAL ONE FINANCIAL		14040H105	3146	46020	SH	SOLE			
CAPITAL ONE FINANCIAL		14040H105	1525	22315	SH	DEFINED			
CARDINAL HEALTH		14149Y108	1767	25229	SH	SOLE			
CARDINAL HEALTH		14149Y108	911	13020	SH	DEFINED			
CAREER EDUCATION CORP		141665109	1411	30975	SH	SOLE			
CAREER EDUCATION CORP		141665109	834	18325	SH	DEFINED			
CARMAX INC		143130102	109	5000	SH	SOLE			

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CATERPILLAR INC		149123101	23	300	SH	SOLE
CATERPILLAR INC		149123101	190	2400	SH	DEFINED
CENDANT CORPORATION		151313103	14	585	SH	SOLE
CENDANT CORPORATION		151313103	4	200	SH	DEFINED
CENTER BANCORP INC	COM	151408101	104	9307	SH	DEFINED
CENTERPOINT ENERGY INC		15189T107	12	1100	SH	DEFINED
CENTURYTEL INC		156700106	84	2800	SH	SOLE
CERTEGY INC		156880106	32	850	SH	SOLE
CERTEGY INC		156880106	12	325	SH	DEFINED
CHESAPEAKE ENERGY CORP		165167107	33	2300	SH	DEFINED
CHEVRONTEXACO CORP		166764100	2230	23697	SH	SOLE
CHEVRONTEXACO CORP		166764100	1929	20505	SH	DEFINED
CHINA MOBILE HONG KONG LTD						
ADR		16941M109	69	4600	SH	DEFINED
CHOICEPOINT INC	COM	170388102	63	1400	SH	DEFINED
CHORDIANT SOFTWARE INC.		170404107	1	240	SH	DEFINED
THE CHUBB CORPORATION		171232101	1026	15055	SH	SOLE
THE CHUBB CORPORATION		171232101	1060	15550	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	
CHURCH & DWIGHT INC	COM	171340102	91	2000	SH		DEFINED	
CIGNA INVESTMENT SECURITIES, INC.		17179X106	34	2191	SH		DEFINED	
CIMAREX ENERGY CO		171798101	60	2000	SH		DEFINED	
CINERGY CORP		172474108	9	250	SH		DEFINED	
CISCO SYS INC		17275R102	2060	86932	SH		SOLE	
CISCO SYS INC		17275R102	1666	70314	SH		DEFINED	
CINTAS CORP		172908105	176	3700	SH		SOLE	
CITIGROUP INC		172967101	2458	52863	SH		SOLE	
CITIGROUP INC		172967101	3783	81368	SH		DEFINED	
CITRIX SYSTEMS INC		177376100	2	100	SH		DEFINED	
CITY NATIONAL CORP		178566105	11	175	SH		SOLE	
CLEAR CHANNEL COMMUNICATIONS		184502102	1132	30647	SH		SOLE	
CLEAR CHANNEL COMMUNICATIONS		184502102	1068	28925	SH		DEFINED	
CLOROX CO DEL	COM	189054109	80	1500	SH		SOLE	
CLOROX CO DEL	COM	189054109	5	100	SH		DEFINED	
COCA COLA CO	COM	191216100	166	3307	SH		SOLE	
COCA COLA CO	COM	191216100	353	7000	SH		DEFINED	
COGNIZANT TECHNOLOGY CO		192446102	13	546	SH		DEFINED	
COLGATE PALMOLIVE CO	COM	194162103	828	14168	SH		SOLE	
COLGATE PALMOLIVE CO	COM	194162103	972	16637	SH		DEFINED	
COMCAST CORP NEW CLASS A		20030N101	42	1501	SH		SOLE	
COMCAST CORP NEW CLASS A		20030N101	127	4547	SH		DEFINED	
COMERICA INC. CO		200340107	53	975	SH		DEFINED	
COMPASS BANCSHARES INC COM		20449H109	10	250	SH		SOLE	
CONAGRA FOODS INC	COM	205887102	54	2000	SH		SOLE	
CONAGRA FOODS INC	COM	205887102	43	1600	SH		DEFINED	
CONOCOPHILLIPS CORP		20825C104	63	832	SH		SOLE	
CONOCOPHILLIPS CORP		20825C104	836	10970	SH		DEFINED	
CONSOLIDATED EDISON	COM	209115104	109	2750	SH		SOLE	
CONSOLIDATED EDISON	COM	209115104	25	648	SH		DEFINED	

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CONSTELLATION BRANDS INC CL A		21036P108	337	9100	SH	SOLE
CONSTELLATION BRANDS INC CL A		21036P108	699	18850	SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COM	210371100	7	206	SH	SOLE
CONSTELLATION ENERGY GROUP INC	COM	210371100	90	2400	SH	DEFINED

NAME OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	VALUE (X\$1000) -----	FORM 13F INFORMATION TABLE			O -----
				SHARES/ PRN AMT -----	SH/ PRN CALL -----	PUT/ INVSTMT DSCRETN -----	
CONTINENTAL AIRLINES INC CL B		210795308	6	600	SH	DEFINED	
CORINTHIAN COLLEGES INC		218868107	251	10189	SH	SOLE	
CORINTHIAN COLLEGES INC		218868107	280	11350	SH	DEFINED	
CORN PRODS INTL INC	COM	219023108	27	600	SH	DEFINED	
CORNING INC		219350105	53	4100	SH	SOLE	
CORNING INC		219350105	101	7750	SH	DEFINED	
CORPORATE HIGH YIELD FUND III INC		219925104	15	2000	SH	DEFINED	
CORRECTIONS CORP AMER NEW		22025Y407	3	100	SH	DEFINED	
COSTCO WHOLESALE CORPORATION		22160K105	2902	70485	SH	SOLE	
COSTCO WHOLESALE CORPORATION		22160K105	1599	38850	SH	DEFINED	
COUNTRYWIDE CREDIT INC		222372104	9	142	SH	SOLE	
COX COMMUNICATIONS INC NEW CL A		224044107	16	604	SH	DEFINED	
CUMMINS ENGINE INC		231021106	250	4000	SH	DEFINED	
CYTEC INDUSTRIES INC		232820100	0	10	SH	SOLE	
DTE ENERGY CO	COM	233331107	71	1775	SH	SOLE	
DTE ENERGY CO	COM	233331107	127	3154	SH	DEFINED	
DANAHER CORP		235851102	15	290	SH	SOLE	
DARDEN RESTAURANTS		237194105	14	725	SH	SOLE	
DARDEN RESTAURANTS		237194105	20	1000	SH	DEFINED	
DATATEC SYSTEMS INC		238128102	0	500	SH	DEFINED	
DEAN FOODS COMPANY		242370104	300	8050	SH	SOLE	
DEAN FOODS COMPANY		242370104	208	5600	SH	DEFINED	
DECODE GENETICS INC		243586104	5	619	SH	DEFINED	
DEERE & COMPANY		244199105	87	1250	SH	SOLE	
DEERE & COMPANY		244199105	666	9500	SH	DEFINED	
DEL MONTE FOODS CO		24522P103	6	637	SH	SOLE	
DEL MONTE FOODS CO		24522P103	2	198	SH	DEFINED	
DELL INC		24702R101	2337	65284	SH	SOLE	
DELL INC		24702R101	1807	50465	SH	DEFINED	
DELPHI CORPORATION	CORP	247126105	1	116	SH	SOLE	
DELPHI CORPORATION	CORP	247126105	4	410	SH	DEFINED	
DELTIC TIMBER CORP		247850100	191	5000	SH	DEFINED	
DENTSPLY INTERNATIONAL INC		249030107	10	200	SH	SOLE	



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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE			O
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	MA	
DEPOMED INC		249908104	4	1000	SH		SOLE		
DEVELOPERS DIVERSIFIED		251591103	6	179	SH		DEFINED		
DEVON ENERGY CORPORATION NEW COM		25179M103	26	400	SH		DEFINED		
DIAMONDS TRUST SER I		252787106	20	200	SH		DEFINED		
DIEBOLD INC		253651103	5	100	SH		SOLE		
DIEBOLD INC		253651103	232	4400	SH		DEFINED		
DISNEY WALT CO	COM DISNEY	254687106	1317	51691	SH		SOLE		
DISNEY WALT CO	COM DISNEY	254687106	875	34352	SH		DEFINED		
DOLLAR TREE STORES INC		256747106	5	200	SH		DEFINED		
DOMINION RES INC		25746U109	40	639	SH		SOLE		
DOMINION RES INC		25746U109	493	7817	SH		DEFINED		
DONALDSON INC		257651109	839	28650	SH		SOLE		
DONALDSON INC		257651109	402	13750	SH		DEFINED		
DOVER CORPORATION		260003108	120	2865	SH		SOLE		
DOW CHEM CO	COM	260543103	440	10819	SH		SOLE		
DOW CHEM CO	COM	260543103	488	11997	SH		DEFINED		
DU PONT E I DE NEMOURS & CO	COM	263534109	402	9072	SH		SOLE		
DU PONT E I DE NEMOURS & CO	COM	263534109	718	16190	SH		DEFINED		
DUKE ENERGY CORP	COM	264399106	472	23314	SH		SOLE		
DUKE ENERGY CORP	COM	264399106	328	16183	SH		DEFINED		
DUN & BRADSTREET CORP DEL	NEW COM	26483E100	32	600	SH		SOLE		
DYAX CORPORATION		26746E103	23	2000	SH		SOLE		
E M C CORPORATION		268648102	150	13175	SH		SOLE		
E M C CORPORATION		268648102	126	11060	SH		DEFINED		
EMS TECHNOLOGIES INC		26873N108	5	300	SH		DEFINED		
EOG RES INC		26875P101	149	2500	SH		DEFINED		
EP MEDSYSTEMS INC		26881P103	2	1000	SH		DEFINED		
E*TRADE FINANCIAL CORP		269246104	8	800	SH		DEFINED		
EASTMAN CHEMICAL COMPANY		277432100	4	100	SH		DEFINED		
EASTMAN KODAK CO	COM	277461109	6	225	SH		SOLE		
EASTMAN KODAK CO	COM	277461109	19	725	SH		DEFINED		
EASYLINK SERVICES CORP CLASS A		27784T200	0	150	SH		DEFINED		
EATON VANCE CORP		278265103	38	1000	SH		SOLE		

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE			O
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	MA	
EBAY INC		278642103	25	280	SH		SOLE		
EL PASO CORPORATION		28336L109	15	2000	SH		DEFINED		
ELECTRONIC ARTS INC		285512109	5	100	SH		SOLE		
EMERSON ELEC CO	COM	291011104	200	3150	SH		SOLE		
EMERSON ELEC CO	COM	291011104	734	11558	SH		DEFINED		
ENBRIDGE ENERGY PARTNERS L P		29250R106	185	4000	SH		SOLE		
ENBRIDGE ENERGY PARTNERS L P		29250R106	328	7100	SH		DEFINED		
ENBRIDGE ENERGY MANAGEMENT									

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LLC		29250X103	9	214	SH	SOLE
ENERGEN CORP	COM	29265N108	57	1200	SH	DEFINED
ENERGY EAST CORP	COM	29266M109	144	5950	SH	DEFINED
ENERPLUS RESOURCES FUND						
TRUST UNITS		29274D604	253	8900	SH	DEFINED
ENGELHARD CORP	COM	292845104	7	225	SH	SOLE
ENGELHARD CORP	COM	292845104	81	2530	SH	DEFINED
ENTERGY CORP NEW	COM	29364G103	140	2500	SH	DEFINED
ENTREMED INC	COM	29382F103	1	700	SH	DEFINED
EQUIFAX, INC.		294429105	42	1700	SH	SOLE
EQUIFAX, INC.		294429105	16	650	SH	DEFINED
EQUITABLE RESOURCES		294549100	2	50	SH	SOLE
EQUITABLE RESOURCES		294549100	51	1000	SH	DEFINED
EQUITY INCOME FUND EXCHANGE						
SER.AT&T SHS 1ST		294700703	46	576	SH	DEFINED
EQUITY OFFICE PPTYS TR	COM	294741103	5	190	SH	SOLE
EQUITY OFFICE PPTYS TR	COM	294741103	27	1000	SH	DEFINED
EQUITY RESIDENTIAL SBI		29476L107	37	1250	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	5	200	SH	DEFINED
ERICSSON TELEPHONE CO ADR		294821608	7	240	SH	SOLE
EVERGREEN INC ADVANTAGE						
FUND		30023Y105	0	9	SH	SOLE
EXATECH INC		30064E109	21	1000	SH	DEFINED
EXELON CORP COM		30161N101	39	1188	SH	DEFINED
EXXON MOBIL CORP	COM	30231G102	5532	124596	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	11894	267903	SH	DEFINED
FPL GROUP INC	COM	302571104	335	5250	SH	SOLE
FPL GROUP INC	COM	302571104	364	5700	SH	DEFINED
FAMILY DEALER STORES INC		307000109	2	70	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE		O
				SHARES/ PRN	AMT	SH/ PRN	PUT/ CALL	
FEDERAL HOME LOAN MORTGAGE								
CORPORATION COMMON		313400301	15	240	SH	SOLE		
FEDERAL NATL MTG ASSN								
(D/B/A FANNIE MAE)	COM	313586109	1146	16068	SH	SOLE		
FEDERAL NATL MTG ASSN								
(D/B/A FANNIE MAE)	COM	313586109	746	10455	SH	DEFINED		
FEDERAL REALTY INVESTMENT								
TRUST		313747206	17	423	SH	DEFINED		
FEDERATED DEPARTMENT STORES								
INC		31410H101	6	135	SH	SOLE		
FEDEX CORPORATION		31428X106	40	500	SH	DEFINED		
FIFTH THIRD BANCORP	COM	316773100	10	200	SH	SOLE		
FIRST DATA CORPORATION		319963104	2816	63258	SH	SOLE		
FIRST DATA CORPORATION		319963104	734	16500	SH	DEFINED		
FIRSTENERGY CORP	COM	337932107	26	700	SH	DEFINED		
FLAHERTY & CRUMRINE PFD								
SECS INCOME FUND		338478100	0	17	SH	SOLE		
FLOWER FOODS INC		343498101	29	1125	SH	DEFINED		
FORD MOTOR CO DEL		345370860	41	2680	SH	SOLE		
FORDING CANADIAN COAL		345425102	176	4200	SH	DEFINED		
FOREST LABORATORIES INC		345838106	1397	24680	SH	SOLE		
FOREST LABORATORIES INC		345838106	909	16065	SH	DEFINED		

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FORTUNE BRANDS INC	COM	349631101	1546	20505	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	850	11275	SH	DEFINED
FRANKLIN RESOURCES INC		354613101	48	965	SH	SOLE
GABELLI CONVERTIBLE AND INCOME FUND		36240B109	8	800	SH	SOLE
GABLES RESIDENTIAL TRUST		362418105	33	1000	SH	DEFINED
GALLAHER GROUP PLC SPONSORED ADR		363595109	103	2137	SH	DEFINED
GANNETT COMPANY INC		364730101	92	1085	SH	SOLE
GAP INC		364760108	11	470	SH	SOLE
GENENTECH INC		368710406	1299	23125	SH	SOLE
GENENTECH INC		368710406	1195	21275	SH	DEFINED
GENERAL DYNAMICS CORP		369550108	42	425	SH	SOLE
GENERAL ELEC CO	COM	369604103	7127	220047	SH	SOLE
GENERAL ELEC CO	COM	369604103	8658	267328	SH	DEFINED
GENERAL MILLS, INC		370334104	36	775	SH	SOLE
GENERAL MILLS, INC		370334104	47	1000	SH	DEFINED
GENERAL MTRS CORP	COM	370442105	421	9037	SH	SOLE
GENERAL MTRS CORP	COM	370442105	394	8467	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
GENERAL MOTORS CLASS H	NEW	370442832	0	10	SH	DEFINED	
GENVEC INC		37246C109	1	500	SH	DEFINED	
GEORGIA PAC CORP	COM GA PAC GRP	373298108	118	3193	SH	DEFINED	
GILLETTE COMPANY		375766102	165	3900	SH	SOLE	
GILLETTE COMPANY		375766102	135	3200	SH	DEFINED	
GLAMIS GOLD LTD	COMMON	376775102	17	1000	SH	DEFINED	
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	296	7162	SH	SOLE	
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	174	4212	SH	DEFINED	
GOLDCORP INC		380956409	11	1000	SH	DEFINED	
GOLDEN STAR RESOURCES LTD		38119T104	13	3000	SH	DEFINED	
GOLDMAN SACHS GROUP		38141G104	108	1150	SH	SOLE	
GOLDMAN SACHS GROUP		38141G104	189	2010	SH	DEFINED	
GREAT PLAINS ENERGY INC		391164100	5	200	SH	SOLE	
GUIDANT CORP	COM	401698105	78	1408	SH	SOLE	
GULFTERRA ENERGY PARTNERS LP		40274U108	7	200	SH	SOLE	
GULFTERRA ENERGY PARTNERS LP		40274U108	5	150	SH	DEFINED	
HRPT PPTYS TR COMM SH BEN INT		40426W101	10	1000	SH	SOLE	
HRPT PPTYS TR COMM SH BEN INT		40426W101	80	8000	SH	DEFINED	
HSBC HOLDINGS ADR		404280406	14	198	SH	SOLE	
HSBC HOLDINGS ADR		404280406	67	897	SH	DEFINED	
HAIN CELESTIAL GROUP INC		405217100	11	650	SH	DEFINED	
HALLIBURTON CO	COM	406216101	6	204	SH	SOLE	
HALLIBURTON CO	COM	406216101	221	7332	SH	DEFINED	
JOHN HANCOCK INCOME HANCOCK JOHN PATRIOT PREMIUM DIVIDEND FUND II	SECURITIES TRUST	410123103	3	267	SH	DEFINED	
		41013T105	11	1100	SH	DEFINED	

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HARLEY DAVIDSON		412822108	216	3500	SH	SOLE
HARLEY DAVIDSON		412822108	74	1200	SH	DEFINED
HARLEYSVILLE GROUP INC.		412824104	15	800	SH	SOLE
HARMONY GOLD MINING ADR		413216300	10	1000	SH	DEFINED
HARRAHS ENTERTAINMENT INC		413619107	8	150	SH	SOLE
HARRIS CORP		413875105	20	400	SH	SOLE
HARRIS CORP		413875105	20	400	SH	DEFINED
HARTFORD FINL SVCS GROUP INC COM		416515104	75	1100	SH	SOLE
HARTFORD FINL SVCS GROUP INC COM		416515104	76	1112	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			O MA
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVTMT DSCRETN	
HAWAIIAN ELECTRIC INDUSTRIES INC		419870100	26	1000	SH	SOLE	
HAWKINS INC		420261109	31	2600	SH	SOLE	
H.J. HEINZ COMPANY		423074103	29	755	SH	SOLE	
H.J. HEINZ COMPANY		423074103	35	910	SH	DEFINED	
HERSHEY FOODS CORP	COM	427866108	3	70	SH	SOLE	
HERSHEY FOODS CORP	COM	427866108	277	6000	SH	DEFINED	
HEWLETT PACKARD CO	COM	428236103	39	1870	SH	SOLE	
HEWLETT PACKARD CO	COM	428236103	137	6505	SH	DEFINED	
HITACHI LTD ADR		433578507	2	30	SH	SOLE	
HOME DEPOT, INC		437076102	2097	59597	SH	SOLE	
HOME DEPOT, INC		437076102	2390	67917	SH	DEFINED	
HONEYWELL INTERNATIONAL INC COM		438516106	116	3179	SH	SOLE	
HONEYWELL INTERNATIONAL INC COM		438516106	199	5458	SH	DEFINED	
HUDSON CITY BANCORP		443683107	167	5000	SH	SOLE	
HUDSON CITY BANCORP		443683107	73	2200	SH	DEFINED	
HUDSON UNITED BANCORP		444165104	18	500	SH	DEFINED	
IMS HEALTH INCORPORATED		449934108	61	2632	SH	DEFINED	
ITT INDUSTRIES INC	COM	450911102	45	550	SH	SOLE	
ITT INDUSTRIES INC	COM	450911102	46	556	SH	DEFINED	
ICON PUB LTD CO		45103T107	44	1000	SH	DEFINED	
IDACORP INC	COM	451107106	8	300	SH	SOLE	
IDACORP INC	COM	451107106	108	4000	SH	DEFINED	
ILLINOIS TOOL WORKS INC	COM	452308109	34	361	SH	DEFINED	
INDYMAC BANCORP INC		456607100	31	1000	SH	DEFINED	
INTEL CORP	COM	458140100	1872	67860	SH	SOLE	
INTEL CORP	COM	458140100	1963	71180	SH	DEFINED	
INTERACTIVECORP		45840Q101	2	77	SH	SOLE	
INTERMEDIATE MUNICIPAL FUND INC		45880P104	18	2000		DEFINED	
INTL BUSINESS MACHINE CORP	COMMON	459200101	3025	34320	SH	SOLE	
INTL BUSINESS MACHINE CORP	COMMON	459200101	5022	56973	SH	DEFINED	
INTERNATIONAL FLAVORS AND FRAGRANCES, INC.		459506101	8	225	SH	SOLE	
INTL PAPER CO	COM	460146103	162	3626	SH	DEFINED	
INTERNET HOLDERS TRUST		46059W102	6	100	SH	SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE		
				SHARES/ PRN	AMT	SH/ PRN	PUT/ CALL	INVTMT DCRETN
INTERPUBLIC GROUP OF COMPANIES INC		460690100	2	150	SH		SOLE	
INTEVAC INC		461148108	29	3300	SH		DEFINED	
INTUIT		461202103	3	100	SH		DEFINED	
INVITROGEN CORP		46185R100	49	683	SH		DEFINED	
I SHARES INC		464286608	5	95	SH		DEFINED	
ISHARES TR S&P 500 INDEX FUND		464287200	30	269	SH		SOLE	
ISHARES TR S&P 500 INDEX FUND		464287200	11	100	SH		DEFINED	
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	20	165	SH		SOLE	
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	9	80	SH		DEFINED	
ISHARES TR COHEN & STEERS REALTY MAJORS	INDEX FD	464287564	10	94	SH		SOLE	
I SHARES TR S&P MIDCAP 400 BARRA GRWTH	INDEX FD	464287606	9	80	SH		SOLE	
ISHARES TR RUSSELL 2000	INDEX FUND	464287655	48	415	SH		SOLE	
I SHARES TR DOW JONES US	INDL SECTOR INDEX FD	464287754	33	645	SH		SOLE	
I SHARES TR DOW JONES US	INDL SECTOR INDEX FD	464287754	12	235	SH		DEFINED	
I SHARES TR S&P SMALLCAP 600BARRA GRWTH	INDEX FD	464287887	10	110	SH		SOLE	
I SHARES TR S&P SMALLCAP 600BARRA GRWTH	INDEX FD	464287887	6	65	SH		DEFINED	
IVAX CORP		465823102	4	200	SH		DEFINED	
J P MORGAN CHASE & CO		46625H100	657	16955	SH		SOLE	
J P MORGAN CHASE & CO		46625H100	1797	46357	SH		DEFINED	
JABIL CIRCUIT INC		466313103	3	150	SH		SOLE	
JABIL CIRCUIT INC		466313103	6	250	SH		DEFINED	
JEFFERSON PILOT CORPORATION		475070108	43	859	SH		SOLE	
JEFFERSON PILOT CORPORATION		475070108	43	859	SH		DEFINED	
JETBLUE AIRWAYS		477143101	8	300	SH		DEFINED	
JOHNSON & JOHNSON	COM	478160104	3575	64196	SH		SOLE	
JOHNSON & JOHNSON	COM	478160104	7705	138348	SH		DEFINED	
JOHNSON CTLS INC	COM	478366107	32	600	SH		SOLE	
JOHNSON CTLS INC	COM	478366107	192	3600	SH		DEFINED	
JUNIPER NETWORKS		48203R104	2	100	SH		SOLE	
KADANT INC		48282T104	1	69	SH		DEFINED	
KANEB PIPE LINE PARTNERS LP		484169107	256	5600	SH		DEFINED	
KEMET CORP		488360108	12	1000	SH		DEFINED	
KERR MCGEE CORP		492386107	0	18	SH		DEFINED	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE		
				SHARES/ PRN	AMT	SH/ PRN	PUT/ CALL	INVTMT DCRETN
KEYSPAN CORP	COM	49337W100	77	2112	SH		SOLE	
KEYSPAN CORP	COM	49337W100	49	1341	SH		DEFINED	
KEYSTONE PROPERTY TRUST MD		493596100	38	1600	SH		DEFINED	

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KIMBERLY-CLARK CORPORATION		494368103	268	4074	SH	SOLE
KIMBERLY-CLARK CORPORATION		494368103	200	3050	SH	DEFINED
KIMCO REALTY CORPORATION		49446R109	311	6850	SH	SOLE
KIMCO REALTY CORPORATION		49446R109	464	10200	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS L P		494550106	3	75	SH	SOLE
KINDER MORGAN ENERGY PARTNERS L P		494550106	215	5300	SH	DEFINED
KING PHARMACEUTICALS INC		495582108	22	2000	SH	SOLE
KNIGHT-RIDDER INC		499040103	1588	22063	SH	SOLE
KNIGHT-RIDDER INC		499040103	1312	18225	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	7	291	SH	DEFINED
KRAFT FOODS INC		50075N104	31	1000	SH	DEFINED
KRAMONT REALTY TRUST COM		50075Q107	12	800	SH	DEFINED
KRISPY KREME DOUGHNUTS		501014104	5	300	SH	DEFINED
KROGER COMPANY	COM	501044101	3	200	SH	SOLE
KROGER COMPANY	COM	501044101	38	2100	SH	DEFINED
KROLL INC		501049100	11	300	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	1001	14992	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	1090	16325	SH	DEFINED
LEAP FROG		52186N106	271	13650	SH	SOLE
LEAP FROG		52186N106	146	7375	SH	DEFINED
LEHMAN BROTHERS HOLDINGS INC		524908100	7	100	SH	SOLE
LENNAR CORP		526057104	89	2000	SH	DEFINED
LENNAR CORPORATION CLASS B COMMON		526057302	8	200	SH	DEFINED
LIFELINE SYSTEMS INC		532192101	23	1000	SH	SOLE
LILLY ELI & CO	COM	532457108	76	1097	SH	SOLE
LILLY ELI & CO	COM	532457108	579	8296	SH	DEFINED
LINCOLN NATIONAL CORP		534187109	75	1600	SH	SOLE
LOCKHEED MARTIN CORP		539830109	348	6700	SH	SOLE
LOCKHEED MARTIN CORP		539830109	5	100	SH	DEFINED
LOWES COMPANIES INC		548661107	939	17883	SH	SOLE
LOWES COMPANIES INC		548661107	430	8200	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT
LUBRIZOL CORP	COM	549271104	73	2000	SH	DEFINED	
LUCENT TECHNOLOGY INC		549463107	38	10187	SH	SOLE	
LUCENT TECHNOLOGY INC		549463107	111	29465	SH	DEFINED	
MBIA, INC		55262C100	1714	30025	SH	SOLE	
MBIA, INC		55262C100	1243	21775	SH	DEFINED	
MBNA CORPORATION		55262L100	18	723	SH	SOLE	
MBNA CORPORATION		55262L100	87	3400	SH	DEFINED	
MF'S CHARTER INCOME TRUST		552727109	57	6850	SH	SOLE	
MGI PHARMACEUTICALS		552880106	16	600	SH	DEFINED	
MACK-CALI REALTY CORP		554489104	16	400	SH	SOLE	
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.		561662107	21	2000		DEFINED	
MANULIFE FINANCIAL CORP		56501R106	48	1200	SH	DEFINED	

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MARATHON OIL CORP		565849106	45	1200	SH	DEFINED
MARSH & MCLENNAN INC		571748102	23	525	SH	SOLE
MARSHALL & ILSLEY CORP		571834100	565	14465	SH	SOLE
MARSHALL & ILSLEY CORP		571834100	461	11800	SH	DEFINED
MARRIOTT INTERNATIONAL-A		571903202	49	1000	SH	DEFINED
MASSMUTUAL PARTN INVS SH BEN INT		576299101	57	5200	SH	SOLE
MAYTAG CORPORATION		578592107	12	500	SH	SOLE
MAYTAG CORPORATION		578592107	10	425	SH	DEFINED
MCCLATCHY COMPANY		579489105	355	5069	SH	SOLE
MCCLATCHY COMPANY		579489105	259	3700	SH	DEFINED
MCCORMICK & CO INC COMMON NON-VOTING		579780206	948	27885	SH	SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1436	42250	SH	DEFINED
MCDATA CORPORATION-CLASS A		580031201	0	9	SH	SOLE
MCDONALDS CORP	COM	580135101	5	200	SH	SOLE
MCDONALDS CORP	COM	580135101	57	2200	SH	DEFINED
MCGRAW HILL COMPANIES INC		580645109	79	1035	SH	SOLE
MCGRAW HILL COMPANIES INC		580645109	128	1680	SH	DEFINED
MCKESSON CORPORATION		58155Q103	5	148	SH	DEFINED
MEADWESTVACO CORP		583334107	93	3180	SH	DEFINED
MEDAREX INC		583916101	2	400	SH	DEFINED
MEDCO HEALTH SOLUTIONS		58405U102	14	378	SH	SOLE
MEDCO HEALTH SOLUTIONS		58405U102	86	2314	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE			O
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN		
MEDTRONIC INC		585055106	66	1355	SH	SOLE			
MEDTRONIC INC		585055106	182	3740	SH	DEFINED			
MELLON FINANCIAL CORP	COM	58551A108	29	1000	SH	DEFINED			
MERCANTILE BANKSHARES CORP	COM	587405101	18	400	SH	DEFINED			
MERCK & CO INC	COM	589331107	906	19094	SH	SOLE			
MERCK & CO INC	COM	589331107	2720	57270	SH	DEFINED			
MERCURY INTERACTIVE CORP		589405109	14	300	SH	DEFINED			
MERRILL LYNCH & CO INC		590188108	140	2600	SH	DEFINED			
METLIFE INC		59156R108	107	3000	SH	DEFINED			
MICROSOFT CORP		594918104	1486	52055	SH	SOLE			
MICROSOFT CORP		594918104	1909	66900	SH	DEFINED			
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	12	110	SH	SOLE			
MIDDLESEX WATER CO	COM	596680108	77	4000	SH	DEFINED			
MILLENNIUM PHARMACEUTICALS		599902103	11	800	SH	DEFINED			
MIPS TECHNOLOGIES INC CLASS A		604567107	0	27	SH	DEFINED			
ROBERT MONDAVI		609200100	3	100	SH	SOLE			
MONSANTO CO NEW		61166W101	26	676	SH	SOLE			
MONSANTO CO NEW		61166W101	16	418	SH	DEFINED			
MOODYS CORP		615369105	38	600	SH	SOLE			
MORGAN STANLEY COMPANY		617446448	64	1225	SH	SOLE			
MORGAN STANLEY COMPANY		617446448	299	5684	SH	DEFINED			
MOTOROLA, INC		620076109	5	300	SH	SOLE			
MOTOROLA, INC		620076109	210	11550	SH	DEFINED			
MUNIHOLDING NY INSD FUND INC		625931100	16	1253		DEFINED			

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MUNI HOLDINGS NEW JERSEY INS D FUND INC		625936109	98	7200		DEFINED
MURPHY OIL CORPORATION		626717102	147	2000	SH	DEFINED
MYLAN LABORATORIES INC		628530107	45	2250	SH	SOLE
MYLAN LABORATORIES INC		628530107	30	1500	SH	DEFINED
NCR CORP	NEW	62886E108	17	347	SH	DEFINED
NUI HOLDING CORP		629431107	7	500	SH	DEFINED
NAM TAI ELECTRONICS		629865205	22	1055	SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	9	260	SH	DEFINED
NASTECH PHARMACETICAL		631728409	15	1500	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE		
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN
NATIONAL CITY CORP		635405103	40	1150	SH	SOLE
NATIONAL CITY CORP		635405103	42	1200	SH	DEFINED
NATIONAL FUEL GAS CO N J	COM	636180101	74	2992	SH	DEFINED
NATIONWIDE FINANCIAL SERVICES CLASS A		638612101	4	112	SH	DEFINED
NAUTILUS GROUP INC		63910B102	19	1000	SH	DEFINED
NEORX CORPORATION		640520300	0	50	SH	DEFINED
NETWORK APPLIANCE INC		64120L104	7	350	SH	SOLE
NEUROGEN CORP		64124E106	7	1000	SH	DEFINED
NEW JERSEY RESOURCES CORPORATION		646025106	328	7900	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	9	400	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	25	1100	SH	DEFINED
NEW YORK TIMES CO		650111107	156	3500	SH	DEFINED
NEWMONT MINING CORP		651639106	131	3400	SH	DEFINED
NEWS CORP LTD ADR		652487703	5	150	SH	SOLE
NEWS CORP LTD ADR		652487703	10	300	SH	DEFINED
NEWS CORP LTD SPNSRD ADR REPRSNTNG 4 LTD VTG PFD		652487802	5	176	SH	DEFINED
NEWTEK BUSINESS SERVICES INCCOM		652526104	7	2000	SH	DEFINED
NEXTEL COMMUNICATIONS INC CL A		65332V103	7	300	SH	SOLE
NEXTEL COMMUNICATIONS INC CL A		65332V103	27	1020	SH	DEFINED
NISOURCE INC	COM	65473P105	10	500	SH	SOLE
NISOURCE INC	COM	65473P105	88	4300	SH	DEFINED
NOBEL LEARNING COMMUNITIES INC		654889104	27	4000	SH	DEFINED
NOKIA CORPORATION ADR		654902204	203	14027	SH	SOLE
NOKIA CORPORATION ADR		654902204	32	2250	SH	DEFINED
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	24	25000	PRN	DEFINED
NORDSON CORP		655663102	13	300	SH	DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	187	7055	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	134	5060	SH	DEFINED
NORTEL NETWORKS CORP NEW		656568102	20	4100	SH	DEFINED
NORTH EUROPEAN OIL ROYALTY TRUST BEN. INTEREST		659310106	79	3209	SH	SOLE
NORTHERN BORDER PARTNERS LP UNIT LTD PARTN		664785102	50	1275	SH	SOLE
NORTHERN BORDER PARTNERS						



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L P UNIT LTD PARTN	664785102	295	7400	SH	DEFINED
NORTHERN TRUST CORP	665859104	25	600	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE		O
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
NORTHROP GRUMMAN CORP		666807102	47	880	SH		SOLE	
NORTHROP GRUMMAN CORP		666807102	151	2828	SH		DEFINED	
NOVARTIS AG ADRS		66987V109	15	355	SH		SOLE	
NU HORIZON ELECTRONICS CORP		669908105	9	1000	SH		DEFINED	
NOVELL INC		670006105	0	100	SH		DEFINED	
NOVELLUS SYSTEMS		670008101	9	300	SH		DEFINED	
NUCOR CORP		670346105	7	100	SH		SOLE	
NUVEEN PERFORMANCE PLUS	MUNICIPAL FUND	67062P108	20	1500			SOLE	
NUVEEN MUNICIPAL MARKET	OPPORTUNITY FD COM	67062W103	40	3000	SH		DEFINED	
NUVEEN REAL ESTATE INCOME FUND		67071B108	5	300	SH		SOLE	
OGE ENERGY CO.		670837103	50	2000	SH		SOLE	
OGE ENERGY CO.		670837103	10	400	SH		DEFINED	
NUVEEN NJ INVT QUALITY MUN	FUND COM	670971100	122	8658			SOLE	
NUVEEN NJ INVT QUALITY MUN	FUND COM	670971100	98	6974			DEFINED	
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	57	4070			SOLE	
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	45	3200			DEFINED	
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	23	1650			DEFINED	
NUVEEN NJ PREMIUM INCOME		67101N106	21	1493			SOLE	
OCCIDENTAL PETE CORP DEL	COM	674599105	34	720	SH		SOLE	
OCCIDENTAL PETE CORP DEL	COM	674599105	24	500	SH		DEFINED	
OLD REPUBLIC INTERNATIONAL	CORP	680223104	94	4000	SH		SOLE	
ONEOK INC NEW	COM	682680103	87	4000	SH		DEFINED	
ORACLE CORPORATION		68389X105	636	53353	SH		SOLE	
ORACLE CORPORATION		68389X105	306	25700	SH		DEFINED	
PG&E CORP	COM	69331C108	11	400	SH		DEFINED	
PNC FINANCIAL SERVICES GROUP	COM	693475105	201	3800	SH		SOLE	
PNC FINANCIAL SERVICES GROUP	COM	693475105	389	7331	SH		DEFINED	
PPG INDS INC	COM	693506107	192	3075	SH		SOLE	
PPG INDS INC	COM	693506107	393	6300	SH		DEFINED	
PPL CORP		69351T106	9	200	SH		SOLE	
PPL CORP		69351T106	27	600	SH		DEFINED	
PACCAR INC	COM	693718108	71	1237	SH		DEFINED	
PACIFIC ENERGY PARTNERS LP		69422R105	147	5650	SH		DEFINED	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE		O
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	

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PALMONE INC		69713P107	0	18	SH	SOLE
PARAGON TECHNOLOGIES INC		69912T108	9	1000	SH	DEFINED
PAYCHEX INC	COM	704326107	101	3000	SH	DEFINED
PAYLESS SHOESOURCE, INC.		704379106	8	600	SH	DEFINED
PEABODY ENERGY CORP		704549104	1063	19000	SH	SOLE
PEABODY ENERGY CORP		704549104	614	10975	SH	DEFINED
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	8558	266547	SH	SOLE
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	21283	662840	SH	DEFINED
PENNGROWTH ENERGY TRUST		706902103	13	1000	SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	21	600	SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	278	7800	SH	DEFINED
J.C.PENNEY CO., INC.		708160106	192	5100	SH	DEFINED
PENTAIR INC		709631105	66	1980	SH	SOLE
PEOPLES ENERGY CORPORATION		711030106	50	1200	SH	DEFINED
PEOPLESOFT INC		712713106	1	100	SH	SOLE
PEPCO HOLDINGS INC COM		713291102	91	5023	SH	DEFINED
PEPSI BOTTLING GROUP		713409100	3	100	SH	SOLE
PEPSICO INC	COM	713448108	645	11977	SH	SOLE
PEPSICO INC	COM	713448108	500	9291	SH	DEFINED
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH	DEFINED
PERKINELMER INC	COM	714046109	92	4628	SH	DEFINED
PETROFUND ENERGY TRUST		71648W108	29	2652	SH	DEFINED
PETROLEUM & RESOURCES CORPORATION		716549100	11	500	SH	DEFINED
PFIZER INC	COM	717081103	3493	101938	SH	SOLE
PFIZER INC	COM	717081103	3328	97136	SH	DEFINED
THE PHOENIX COMPANIES, INC.		71902E109	55	4553	SH	SOLE
PIMCO MUNICIPAL INCOME FUND II		72200W106	53	4000	SH	DEFINED
PIMCO STRATEGIC GLOBAL GOVERNMENT FUND COMMON		72200X104	32	3098	SH	DEFINED
PIPER JAFFRAY COMPANIES		724078100	0	6	SH	SOLE
PITNEY BOWES INC	COM	724479100	219	4950	SH	DEFINED
PLAINS EXPLORATION & PRODUCTION CORP		726505100	10	580	SH	DEFINED
PLUM CREEK TIMBER CO INC	COM	729251108	40	1249	SH	DEFINED
PRE-PAID LEGAL SERVICES		740065107	71	3000	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DCRETN	
PREFERRED INCOME STRATEGIES FUND		74038E100	8	400	SH	SOLE	
PRIMEWEST ENERGY TRUST		741930309	17	1000	SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	3485	64034	SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	3664	67324	SH	DEFINED	
PROGRESS ENERGY INC COM		743263105	8	200	SH	SOLE	
PROLOGIS TRUST		743410102	1587	48225	SH	SOLE	
PROLOGIS TRUST		743410102	1472	44745	SH	DEFINED	

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PROTECTIVE LIFE CORP		743674103	29	771	SH	SOLE
PROVIDENT ENERGY TR	UNIT	74386K104	64	8400	SH	DEFINED
PRUDENTIAL FINANCIAL INC		744320102	102	2199	SH	SOLE
PRUDENTIAL FINANCIAL INC		744320102	17	369	SH	DEFINED
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	652	16292	SH	SOLE
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	1245	31110	SH	DEFINED
PUGET ENERGY INC NEW		745310102	5	258	SH	SOLE
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	31	5000	SH	DEFINED
QLOGIC CORP		747277101	5	200	SH	SOLE
QLOGIC CORP		747277101	13	500	SH	DEFINED
QUALCOMM INC		747525103	109	1500	SH	SOLE
QUALCOMM INC		747525103	98	1350	SH	DEFINED
QUEST DIAGNOSTICS INC	COM	74834L100	1853	21817	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	1332	15680	SH	DEFINED
QUESTAR CORP		748356102	96	2500	SH	SOLE
QUESTAR CORP		748356102	27	700	SH	DEFINED
QUIXOTE CORP		749056107	30	1500	SH	DEFINED
QWEST COMMUNICATIONS INT'L		749121109	1	345	SH	SOLE
QWEST COMMUNICATIONS INT'L		749121109	8	2245	SH	DEFINED
RAINING DATA CORP		75087R108	14	4900	SH	DEFINED
RAMTRON INTL CORP	COM NEW	751907304	1	282	SH	DEFINED
RAYONIER INC	COM	754907103	16	377	SH	SOLE
RAYTHEON CO		755111507	41	1150	SH	SOLE
RAYTHEON CO		755111507	193	5400	SH	DEFINED
RED HAT INC	COM	756577102	2	130	SH	DEFINED
REPBULIC SERVICES INC		760759100	7	275	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
REYNOLDS & REYNOLDS CO							
CLASS A COMMON		761695105	2	100	SH	SOLE	
ROCKWELL AUTOMATION INC		773903109	39	1050	SH	SOLE	
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	126	7000	SH	SOLE	
ROSS STORES INC		778296103	8	300	SH	SOLE	
ROYAL BANK OF SCOTLAND	GROUP PLC SER D	780097606	31	1200	SH	DEFINED	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	67	1300	SH	SOLE	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	748	14492	SH	DEFINED	
RUBY TUESDAY INC.		781182100	18	656	SH	DEFINED	
SBC COMMUNICATIONS INC		78387G103	426	17595	SH	SOLE	
SBC COMMUNICATIONS INC		78387G103	1009	41627	SH	DEFINED	
SLM CORP		78442P106	439	10875	SH	SOLE	
SLM CORP		78442P106	121	3000	SH	DEFINED	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	88	770	SH	SOLE	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	81	715	SH	DEFINED	
SABINE ROYALTY TRUST UNIT		785688102	68	2000	SH	DEFINED	
SAFEGUARD SCIENTIFIC INC.							
COM		786449108	4	2000	SH	DEFINED	
SAFEGUARD INC		786514208	5	200	SH	DEFINED	
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	9	241	SH	SOLE	
THE ST. PAUL TRAVELERS							

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COMPANIES INC.		792860108	141	3502	SH	DEFINED
THE SALOMON BROTHERS FUND	INC	795477108	14	1175	SH	DEFINED
SARA LEE CORP	COM	803111103	230	10029	SH	SOLE
SARA LEE CORP	COM	803111103	22	1000	SH	DEFINED
SCANA CORP NEW		80589M102	130	3600	SH	DEFINED
HENRY SCHEIN, INC	COM	806407102	18	300	SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	18	987	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	62	3388	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	258	4075	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	506	7978	SH	DEFINED
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH	DEFINED
SEALED AIR CORP NEW	COM	81211K100	777	14600	SH	SOLE
SEALED AIR CORP NEW	COM	81211K100	411	7719	SH	DEFINED
SEARS ROEBUCK & CO	COM	812387108	5	135	SH	SOLE
SECTOR SPDR TR TECHNOLOGY		81369Y803	28	1400	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE			O
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN		
SELECTIVE INS. GROUP INC.		816300107	438	11000	SH	SOLE			
SEMPRA ENERGY	COM	816851109	5	150	SH	SOLE			
SEMPRA ENERGY	COM	816851109	55	1600	SH	DEFINED			
SEPRACOR INC		817315104	33	640	SH	SOLE			
SHELL TRANSPORT & TRADING CO PLC		822703609	26	600	SH	SOLE			
SIEBEL SYSTEMS		826170102	0	50	SH	SOLE			
SIEMENS AG SPONSORED ADR		826197501	30	425	SH	SOLE			
SIGMA-ALDRICH CORP		826552101	35	600	SH	SOLE			
SIGMATRON INTL INC COM		82661L101	4	360	SH	SOLE			
SILICON GRAPHICS INC		827056102	0	200	SH	DEFINED			
SIMON PPTY GROUP INC NEW	COM	828806109	1311	25517	SH	SOLE			
SIMON PPTY GROUP INC NEW	COM	828806109	1642	31940	SH	DEFINED			
SIRIUS SATELLITE RADIO INC		82966U103	3	1000	SH	DEFINED			
SMITHFIELD FOODS		832248108	4	150	SH	SOLE			
J. M. SMUCKER CO		832696405	67	1460	SH	SOLE			
J. M. SMUCKER CO		832696405	104	2266	SH	DEFINED			
SONIC CORP		835451105	143	6300	SH	SOLE			
SONIC CORP		835451105	42	1875	SH	DEFINED			
SONOCO PRODUCTS		835495102	19	750	SH	DEFINED			
SONY CORP ADR AMERN SH NEW	EA REPR 1 JAPANESE	835699307	22	600	SH	DEFINED			
SOUTH JERSEY INDUSTRIES, INC		838518108	7	171	SH	DEFINED			
SOUTHERN CO	COM	842587107	172	5918	SH	SOLE			
SOUTHERN CO	COM	842587107	391	13436	SH	DEFINED			
SOUTHWEST AIRLS CO	COM	844741108	5	300	SH	SOLE			
SOUTHWEST GAS CORPORATION		844895102	4	200	SH	SOLE			
SPRINT CORPORATION		852061100	33	1916	SH	SOLE			
SPRINT CORPORATION		852061100	42	2395	SH	DEFINED			
SPRINT CORP PCS SER 1		852061506	5	616	SH	SOLE			
STAPLES INC		855030102	48	1635	SH	SOLE			
STAPLES INC		855030102	29	1000	SH	DEFINED			
STARBUCKS CORPORATION		855244109	618	14230	SH	SOLE			
STARBUCKS CORPORATION		855244109	556	12800	SH	DEFINED			
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	22	501	SH	SOLE			
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	38	857	SH	DEFINED			

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE			O
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	MA	
STATE STREET CORP STRATTEC SECURITY CORPORATION	COM	857477103	4	100	SH		SOLE		
STRYKER CORP		863111100	1	20	SH		SOLE		
STURM RUGER & CO.		863667101	85	1560	SH		DEFINED		
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864159108	24	2000	SH		SOLE		
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	64	2000	SH		SOLE		
SUN MICROSYSTEMS INC	COM	864482104	215	6700	SH		DEFINED		
SUN MICROSYSTEMS INC	COM	866810104	10	2400	SH		SOLE		
SUNCO ENERGY INC		866810104	43	9950	SH		DEFINED		
SUNGARD DATA SYSTEMS INC		867229106	38	1500	SH		DEFINED		
SUNOCO INC		867363103	6	250	SH		SOLE		
SUNOCO INC		86764P109	7	119	SH		SOLE		
SUNOCO INC		86764P109	191	3009	SH		DEFINED		
SUPERGEN INC	COM	868059106	287	44500	SH		DEFINED		
SYMANTEC		871503108	1721	39335	SH		SOLE		
SYMANTEC		871503108	1383	31600	SH		DEFINED		
SYNGENTA AG		87160A100	3	200	SH		SOLE		
SYSCO CORPORATION		871829107	61	1725	SH		SOLE		
TC PIPELINES LTD		87233Q108	16	500	SH		SOLE		
TECO ENERGY INC	COM	872375100	94	7850	SH		SOLE		
TECO ENERGY INC	COM	872375100	71	5950	SH		DEFINED		
TEPPCO PARTNERS LP		872384102	95	2500	SH		DEFINED		
TJX COMPANIES		872540109	48	2000	SH		DEFINED		
TXU CORP		873168108	52	1300	SH		DEFINED		
TALISMAN ENERGY INC		87425E103	387	17840	SH		SOLE		
TALISMAN ENERGY INC		87425E103	178	8225	SH		DEFINED		
TARGET CORPORATION		87612E106	370	8725	SH		SOLE		
TARGET CORPORATION		87612E106	1006	23700	SH		DEFINED		
TAUBMAN CTRS INC COM		876664103	27	1200	SH		DEFINED		
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	14	450	SH		SOLE		
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	13	400	SH		DEFINED		
TEMPLETON GLOBAL INCOME FUND INC		880198106	2	371	SH		SOLE		
TERADYNE INC		880770102	79	3500	SH		SOLE		
TEVA PHARMACEUTICAL INDS ADR		881624209	683	10175	SH		SOLE		
TEVA PHARMACEUTICAL INDS ADR		881624209	354	5275	SH		DEFINED		

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F		INFORMATION TABLE			O
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	MA	
TEXAS GENCO COM		882443104	2	55	SH		DEFINED		

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TEXAS INSTRUMENTS		882508104	1422	58831	SH	SOLE
TEXAS INSTRUMENTS		882508104	1317	54480	SH	DEFINED
THERMO ELECTRON CORP	COM	883556102	69	2272	SH	DEFINED
THOMAS & BETTS CORPORATION		884315102	10	400	SH	DEFINED
THORNBURG MORTGAGE INC		885218107	26	1000	SH	SOLE
3COM CORP	COM	885535104	6	1000	SH	DEFINED
3M CO COM		88579Y101	1981	22018	SH	SOLE
3M CO COM		88579Y101	2588	28757	SH	DEFINED
TIME WARNER INC NEW		887317105	202	11530	SH	SOLE
TIME WARNER INC NEW		887317105	292	16663	SH	DEFINED
TIMKEN CO		887389104	132	5000	SH	DEFINED
TOPPS COMPANYS INC		890786106	4	500	SH	DEFINED
TORCHMARK CORP.		891027104	80	1500	SH	DEFINED
TRANSCANADA CORP		89353D107	3	152	SH	SOLE
TRI-CONTINENTAL CORPORATION		895436103	12	739	SH	DEFINED
TRIBUNE CO NEW COM		896047107	55	1227	SH	DEFINED
TRIZEC PROPERTIES INC		89687P107	109	6720	SH	SOLE
TRIZEC PROPERTIES INC		89687P107	204	12600	SH	DEFINED
TUPPERWARE CORP	COM	899896104	1	100	SH	DEFINED
TYCO INTL LTD	NEW COM	902124106	109	3315	SH	SOLE
TYCO INTL LTD	NEW COM	902124106	28	850	SH	DEFINED
UGI CORPORATION		902681105	254	7925	SH	SOLE
UGI CORPORATION		902681105	256	8000	SH	DEFINED
UST INC	COM	902911106	48	1350	SH	SOLE
UST INC	COM	902911106	10	300	SH	DEFINED
US BANCORP DEL COM		902973304	17	625	SH	SOLE
UNILIVER NV NY SHARE F NEW		904784709	27	400	SH	DEFINED
UNION PACIFIC CORP	COM	907818108	625	10516	SH	SOLE
UNION PACIFIC CORP	COM	907818108	468	7883	SH	DEFINED
UNITED PARCEL SERVICE		911312106	121	1615	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	273	2992	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	1354	14803	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DCRETN	
UNITEDHEALTH GROUP INC		91324P102	2	41	SH	SOLE	
UNIVERSAL TECHNICAL		913915104	31	800	SH	DEFINED	
UTSTARCOM INC		918076100	4	150	SH	SOLE	
VALLEY NATIONAL BANCORP.		919794107	101	4032	SH	DEFINED	
VERIZON CORPORATION		92343V104	796	22013	SH	SOLE	
VERIZON CORPORATION		92343V104	2456	67906	SH	DEFINED	
VERITAS SOFTWARE CORP		923436109	37	1356	SH	DEFINED	
VIACOM INC COM CLASS A		925524100	18	500	SH	DEFINED	
VIACOM INC. CLASS B COMMON		925524308	3	95	SH	SOLE	
VIACOM INC. CLASS B COMMON		925524308	42	1193	SH	DEFINED	
VIASYS HEALTHCARE INC		92553Q209	3	165	SH	DEFINED	
VISTEON CORP		92839U107	1	155	SH	DEFINED	
VODAFONE GROUP PLC		92857W100	251	11363	SH	SOLE	
VODAFONE GROUP PLC		92857W100	704	31911	SH	DEFINED	
VORNADO REALTY TRUST		929042109	467	8190	SH	SOLE	
VORNADO REALTY TRUST		929042109	653	11440	SH	DEFINED	
VULCAN MATERIALS COMPANY	COM	929160109	152	3200	SH	DEFINED	
WGL HOLDINGS INC		92924F106	155	5400	SH	DEFINED	
WACHOVIA CORP 2ND NEW COM		929903102	3195	71810	SH	SOLE	

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WACHOVIA CORP 2ND NEW COM		929903102	1644	36962	SH	DEFINED
WAL-MART STORES INC		931142103	1519	28810	SH	SOLE
WAL-MART STORES INC		931142103	1083	20541	SH	DEFINED
WALGREEN CO		931422109	18	500	SH	SOLE
WALGREEN CO		931422109	3	100	SH	DEFINED
WASHINGTON MUTUAL INC		939322103	18	475	SH	SOLE
WASHINGTON MUTUAL INC		939322103	50	1300	SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	82	3163	SH	DEFINED
WASTE MANAGEMENT INC		94106L109	4	145	SH	DEFINED
WEIGHT WATCHERS INTERNATIONAL		948626106	27	700	SH	DEFINED
WELLPOINT HEALTH NETWORKS CLA		94973H108	8	75	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	2582	45130	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	2251	39350	SH	DEFINED
WESTAR ENERGY INC		95709T100	29	1488	SH	DEFINED

NAME OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	FORM 13F INFORMATION TABLE				O MA ---
			VALUE (X\$1000) -----	SHARES/ PRN AMT -----	SH/ PRN CALL -----	PUT/ DSCRETN -----	
WESTERN GAS RESOURCES INC		958259103	64	2000	SH	DEFINED	
WEYERHAEUSER CO	COM	962166104	23	366	SH	SOLE	
WEYERHAEUSER CO	COM	962166104	126	2000	SH	DEFINED	
WHIRLPOOL CORP	COM	963320106	20	300	SH	DEFINED	
WHOLE FOOD MARKET INC		966837106	66	700	SH	SOLE	
WHOLE FOOD MARKET INC		966837106	66	700	SH	DEFINED	
WILLIAMS COS INC DEL	COM	969457100	4	400	SH	SOLE	
WILLIAMS COS INC DEL	COM	969457100	59	5000	SH	DEFINED	
WILLIAMS SONOMA INC	COM	969904101	158	4800	SH	DEFINED	
WISCONSIN ENERGY CORP	COM	976657106	133	4089	SH	DEFINED	
WRIGLEY WM JR CO		982526105	357	5675	SH	SOLE	
WRIGLEY WM JR CO		982526105	356	5650	SH	DEFINED	
WYETH INC.		983024100	418	11563	SH	SOLE	
WYETH INC.		983024100	1260	34874	SH	DEFINED	
XM SATELLITE RADIO HOLDINGS INC		983759101	4	150	SH	DEFINED	
XTO ENERGY INC		98385X106	74	2500	SH	DEFINED	
XCEL ENERGY INC		98389B100	7	441	SH	SOLE	
XILINX INC		983919101	33	1000	SH	SOLE	
XILINX INC		983919101	106	3200	SH	DEFINED	
XEROX CORP	COM	984121103	8	600	SH	SOLE	
YAHOO INC		984332106	3	100	SH	DEFINED	
YUM BRANDS INC		988498101	1	50	SH	DEFINED	
ZIMMER HOLDINGS GROUP		98956P102	74	845	SH	SOLE	
ZIMMER HOLDINGS GROUP		98956P102	691	7835	SH	DEFINED	
GRAND TOTALS			326479	8282667			