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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
April 25, 2003

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 3/31/03  
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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:

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

Gladstone, NJ  
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04/22/03  
-----

[Signature]

[City, State]

[Date]

Report Type (Check only one.):

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

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

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

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:	0
	-----
Form 13F Information Table Entry Total:	7,202,606
	-----
Form 13F Information Table Value Total:	214,552
	-----
	(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	FORM 13F INFORMATION TABLE				INVSTMT
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
-----	-----	-----	-----	-----	-----	-----	-----
DAIMLER-CHRYSLER AG ORD		D1668R123	24	848	SH		DEFINED
COOPER INDUSTRIES LTD CLASS A		G24182100	17	500	SH		DEFINED

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FOSTER WHEELER LTD		G36535105	0	200	SH	DEFINED
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	72	1875	SH	SOLE
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	256	6650	SH	DEFINED
NABORS INDUSTRIES LTD COM		G6359F103	3	100	SH	DEFINED
TRANSOCEAN INC		G90078109	9	477	SH	DEFINED
GILAT SATELLITE NETWORK LTD		M51474100	0	2412	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	27	3200	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	150	17300	SH	DEFINED
ACM MANAGED INCOME FUND		000919100	1	300	SH	DEFINED
AFLAC INCORPORATED		001055102	38	1200	SH	DEFINED
AGCO CORPORATION		001084102	434	27000	SH	SOLE
AGCO CORPORATION		001084102	212	13225	SH	DEFINED
AES CORPORATION		00130H105	3	933	SH	SOLE
AK STEEL HOLDING CORP		001547108	3	1000	SH	DEFINED
AOL TIME WARNER INC		00184A105	197	18225	SH	SOLE
AOL TIME WARNER INC		00184A105	464	42788	SH	DEFINED
AT&T CORP NEW		001957505	32	2006	SH	SOLE
AT&T CORP NEW		001957505	81	5011	SH	DEFINED
ATMI, INC.		00207R101	19	1000	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	13	2032	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	69	10487	SH	DEFINED
AVI BIOPHARMA INC		002346104	6	2000	SH	DEFINED
AASTROM BIOSCIENCES		00253U107	1	3500	SH	DEFINED
ABBOTT LABS	COM	002824100	452	12027	SH	SOLE
ABBOTT LABS	COM	002824100	1167	31035	SH	DEFINED
ABERCROMBIE & FITCH		002896207	12	400	SH	DEFINED
ADAMS EXPRESS COMPANY		006212104	11	1085	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
ADOBE SYSTEMS INCORPORATED		00724F101	15	500	SH		SOLE
AEGON N V ORD		007924103	22	3000	SH		SOLE
AGERE SYSTEMS INC CLASS A		00845V100	0	34	SH		SOLE
AGERE SYSTEMS INC CLASS A		00845V100	0	70	SH		DEFINED
AGERE SYSTEMS INC CLASS B		00845V209	0	359	SH		SOLE
AGERE SYSTEMS INC CLASS B		00845V209	3	2290	SH		DEFINED
AGILENT TECHNOLOGIES		00846U101	4	376	SH		SOLE
AGILENT TECHNOLOGIES		00846U101	45	3438	SH		DEFINED
AGNICO EAGLE MINES LTD		008474108	1	150	SH		SOLE
AIR PRODUCTS & CHEMICALS INC		009158106	486	11750	SH		SOLE
AIR PRODUCTS & CHEMICALS INC		009158106	304	7350	SH		DEFINED
AIRTRAN HOLDINGS INC	COM	00949P108	0	100	SH		DEFINED
ALBEMARLE CORP		012653101	19	800	SH		SOLE
ALCOA INC	COM	013817101	120	6200	SH		SOLE
ALCOA INC	COM	013817101	7	400	SH		DEFINED
ALLEGHENY ENERGY INC		017361106	19	3200	SH		DEFINED
ALLERGAN INC COM		018490102	10	150	SH		DEFINED
ALLETE INC		018522102	8	400	SH		DEFINED
ALLIANCE CAPITAL MANAGEMENT	HOLDING LP	01855A101	20	725	SH		DEFINED
ALLIANCE RESOURCE PARTNERS	L P	01877R108	22	1000	SH		DEFINED
ALLIANT ENERGY CORP	COM	018802108	46	2900	SH		SOLE
ALLIANT ENERGY CORP	COM	018802108	17	1066	SH		DEFINED
ALLIED CAPITAL CORP	NEW	01903Q108	39	2000	SH		SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	4	309	SH		SOLE

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ALLMERICA FINANCIAL CORPORATION		019754100	2	177	SH	DEFINED
ALLSTATE CORP	COM	020002101	68	2076	SH	SOLE
ALLSTATE CORP	COM	020002101	39	1184	SH	DEFINED
ALLTELL CORPORATION		020039103	653	14600	SH	SOLE
ALLTELL CORPORATION		020039103	119	2671	SH	DEFINED
AMEREN CORP	COM	023608102	74	1900	SH	SOLE
AMEREN CORP	COM	023608102	105	2700	SH	DEFINED
AMERICA MOVIL ADS		02364W105	5	400	SH	DEFINED
AMERICAN ELEC PWR INC	COM	025537101	134	5902	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	191	8404	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				INVTMT DSCRETN
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
AMERICAN EXPRESS CO	COM	025816109	136	4100	SH	SOLE	
AMERICAN EXPRESS CO	COM	025816109	481	14500	SH	DEFINED	
AMERICAN INTERNATIONAL GROUP		026874107	1008	20395	SH	SOLE	
AMERICAN INTERNATIONAL GROUP		026874107	1940	39244	SH	DEFINED	
AMERICAN STANDARD COMPANIES INC		029712106	34	500	SH	DEFINED	
AMERICAN TOWER CORP CLASS A		029912201	1	300	SH	DEFINED	
AMETEK INC (NEW)		031100100	105	3200	SH	SOLE	
AMETEK INC (NEW)		031100100	9	280	SH	DEFINED	
AMGEN INC		031162100	618	10753	SH	SOLE	
AMGEN INC		031162100	101	1770	SH	DEFINED	
AMSOUTH BANCORPORATION		032165102	33	1687	SH	DEFINED	
ANADARKO PETE CORP	COM	032511107	512	11254	SH	SOLE	
ANADARKO PETE CORP	COM	032511107	977	21481	SH	DEFINED	
ANHEUSER BUSCH COS INC	COM	035229103	1034	22202	SH	SOLE	
ANHEUSER BUSCH COS INC	COM	035229103	1089	23365	SH	DEFINED	
ANTHEM INC		03674B104	33	500	SH	SOLE	
ANTIGENICS INC DEL		037032109	0	89	SH	DEFINED	
APACHE CORPORATION		037411105	223	3613	SH	SOLE	
APOLLO GROUP INC CL A		037604105	19	400	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	37	3000	SH	SOLE	
ARCH CHEMICALS INC		03937R102	6	333	SH	DEFINED	
ARCHER-DANIELS-MIDLAND	COMPANY	039483102	1	100	SH	SOLE	
ARCHSTONE-SMITH TR		039583109	21	1000	SH	SOLE	
ARM HOLDINGS PLC ADR		042068106	12	5000	SH	SOLE	
ARVINMERITOR INC COM		043353101	1	100	SH	DEFINED	
ASTRAZENECA PLC SPONSORED	ADR	046353108	114	3348	SH	SOLE	
ATMEL CORPORATION		049513104	0	600	SH	DEFINED	
AURORA FOODS INC		05164B106	0	1501	SH	SOLE	
AUTHENTIDATE HOLDING CORP		052666104	1	1000	SH	SOLE	
AUTOMATIC DATA PROCESSING		053015103	510	16585	SH	SOLE	
AUTOMATIC DATA PROCESSING		053015103	624	20285	SH	DEFINED	

FORM 13F INFORMATION TABLE  
VALUE SHARES/ SH/ PUT/ INVSTMT

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	(X\$1000)	PRN AMT	PRN	CALL	DISCRETN
AVAYA INC	COM	USD .01	053499109	1	593	SH	SOLE
AVAYA INC	COM	USD .01	053499109	4	2440	SH	DEFINED
AVERY DENNISON CORP			053611109	20	350	SH	DEFINED
AVISTA CORP	COM		05379B107	6	600	SH	DEFINED
AVON PRODUCTS			054303102	28	500	SH	DEFINED
BASF AG ADR			055262505	15	417	SH	SOLE
BCE INC	COM		05534B109	1	100	SH	SOLE
BOC GROUP PLC ADR			055617609	12	500	SH	DEFINED
BP PLC			055622104	722	18722	SH	SOLE
BP PLC			055622104	1355	35123	SH	DEFINED
BAKER HUGHES INCORPORATED	COMMON		057224107	3	125	SH	SOLE
BALLARD POWER SYSTEMS INC			05858H104	4	500	SH	DEFINED
BANK AMERICA CORP	COM		060505104	872	13053	SH	SOLE
BANK AMERICA CORP	COM		060505104	503	7537	SH	DEFINED
BANK OF NEW YORK INC			064057102	739	36064	SH	SOLE
BANK OF NEW YORK INC			064057102	222	10868	SH	DEFINED
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE			064149107	3	107	SH	SOLE
BANC ONE CORP	COM		06423A103	90	2615	SH	DEFINED
BARR LABS INC			068306109	25	450	SH	DEFINED
BAUSCH & LOMB INC	COM		071707103	32	1000	SH	SOLE
BAXTER INTERNATIONAL			071813109	26	1400	SH	SOLE
BAXTER INTERNATIONAL			071813109	18	1000	SH	DEFINED
BEA SYSTEMS INC.			073325102	4	400	SH	SOLE
BECTON DICKINSON & COMPANY			075887109	44	1300	SH	DEFINED
BED BATH & BEYOND			075896100	48	1400	SH	DEFINED
BEDFORD PROPERTY INVESTORS INC			076446301	2	100	SH	DEFINED
BELLSOUTH CORP	COM		079860102	305	14092	SH	SOLE
BELLSOUTH CORP	COM		079860102	864	39928	SH	DEFINED
BEST BUY COMPANY INC			086516101	93	3450	SH	SOLE
BEST BUY COMPANY INC			086516101	50	1872	SH	DEFINED
BIOJECT MEDICAL TECH			09059T206	5	1500	SH	DEFINED
BIOVAIL CORPORATION			09067J109	982	24650	SH	SOLE
BIOVAIL CORPORATION			09067J109	650	16320	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DISCRETN
BLACK & DECKER CORP	COM	091797100	13	400	SH		DEFINED
BLACKROCK MUNICIPAL INCOME TRUST		09248F109	5	400	SH		DEFINED
BLACKROCK STRATEGIC MUNICIPAL TRUST		09248T109	5	400	SH		DEFINED
BLOCK H & R INC	COM	093671105	34	800	SH		DEFINED
BOEING CO	COM	097023105	101	4065	SH		SOLE
BOEING CO	COM	097023105	42	1686	SH		DEFINED
BOSTON PROPERTIES INC.		101121101	9	250	SH		SOLE
BOSTON SCIENTIFIC CORP.		101137107	16	400	SH		DEFINED
BRIGGS & STRATTON CORPORATION		109043109	0	19	SH		SOLE
BRISTOL-MYERS SQUIBB		110122108	844	40000	SH		SOLE
BRISTOL-MYERS SQUIBB		110122108	2184	103441	SH		DEFINED
BROADCOM CORPORATION	COM	111320107	3	300	SH		DEFINED
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING		115637100	46	600	SH		DEFINED
BUCKEYE PIPELINE PARTNERS LP		118230101	276	7700	SH		SOLE
BUCKEYE PIPELINE PARTNERS LP		118230101	398	11100	SH		DEFINED

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BURLINGTON NORTHERN SANTA FE CORP		12189T104	19	777	SH	SOLE
BURLINGTON NORTHERN SANTA FE CORP		12189T104	98	3949	SH	DEFINED
BURLINGTON RESOURCES		122014103	47	1000	SH	DEFINED
CRACKER BARREL GROUP INC		12489V106	22	825	SH	SOLE
CSX CORP	COM	126408103	11	400	SH	SOLE
CSX CORP	COM	126408103	34	1200	SH	DEFINED
CVS CORP	COM	126650100	645	27075	SH	SOLE
CVS CORP	COM	126650100	707	29690	SH	DEFINED
CABLE & WIRELESS		126830207	11	3600	SH	SOLE
CAL DIVE INTL INC		127914109	12	700	SH	DEFINED
CALIPER TECHNOLOGIES CORP		130876105	7	2200	SH	SOLE
CALPINE CORP		131347106	0	100	SH	SOLE
CALPINE CORP		131347106	0	200	SH	DEFINED
CAMPBELL SOUP CO	COM	134429109	42	2000	SH	DEFINED
CAPITAL ONE FINANCIAL		14040H105	991	33050	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	369	12325	SH	DEFINED
CARDINAL HEALTH		14149Y108	281	4950	SH	SOLE
CARDINAL HEALTH		14149Y108	133	2340	SH	DEFINED

		FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DISCRETN
CAREER EDUCATION CORP		141665109	39	800	SH	SOLE	
CAREER EDUCATION CORP		141665109	92	1900	SH	DEFINED	
CARMAX INC		143130102	72	5000	SH	SOLE	
CATERPILLAR INC		149123101	4	100	SH	SOLE	
CATERPILLAR INC		149123101	83	1700	SH	DEFINED	
CELL PATHWAYS INC		15114R101	5	5900	SH	DEFINED	
CENDANT CORPORATION		151313103	7	600	SH	DEFINED	
CENTER BANCORP INC	COM	151408101	117	4432	SH	DEFINED	
CENTERPOINT ENERGY INC		15189T107	7	1100	SH	DEFINED	
CEPHALON INC.		156708109	1	47	SH	DEFINED	
CERTEGY INC		156880106	8	325	SH	DEFINED	
CHESAPEAKE ENERGY CORP		165167107	15	2000	SH	DEFINED	
CHEVRONTEXACO CORP		166764100	904	13988	SH	SOLE	
CHEVRONTEXACO CORP		166764100	1003	15519	SH	DEFINED	
CHINA MOBILE HONG KONG LTD ADR		16941M109	45	4600	SH	DEFINED	
CHOICEPOINT INC	COM	170388102	23	700	SH	DEFINED	
CHORDIANT SOFTWARE INC.		170404107	0	240	SH	DEFINED	
THE CHUBB CORPORATION		171232101	504	11380	SH	SOLE	
THE CHUBB CORPORATION		171232101	592	13375	SH	DEFINED	
CHURCH & DWIGHT INC	COM	171340102	60	2000	SH	DEFINED	
CIENA CORPORATION		171779101	1	300	SH	DEFINED	
CIGNA INVESTMENT SECURITIES, INC.		17179X106	37	2191	SH	DEFINED	
CINERGY CORP		172474108	18	550	SH	DEFINED	
CISCO SYS INC		17275R102	1110	85544	SH	SOLE	
CISCO SYS INC		17275R102	868	66899	SH	DEFINED	
CITIGROUP INC		172967101	1562	45352	SH	SOLE	
CITIGROUP INC		172967101	3170	92021	SH	DEFINED	
CITRIX SYSTEMS INC		177376100	1	100	SH	DEFINED	
CLEAR CHANNEL COMMUNICATIONS		184502102	1276	37650	SH	SOLE	
CLEAR CHANNEL COMMUNICATIONS		184502102	590	17400	SH	DEFINED	
CLOROX CO DEL	COM	189054109	4	100	SH	DEFINED	
COCA COLA CO	COM	191216100	104	2594	SH	SOLE	
COCA COLA CO	COM	191216100	688	17004	SH	DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				INVSTMT DSCRETN
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
COGNIZANT TECHNOLOGY CO		192446102	26	398	SH	DEFINED	
COLGATE PALMOLIVE CO	COM	194162103	1852	34041	SH	SOLE	
COLGATE PALMOLIVE CO	COM	194162103	2283	41959	SH	DEFINED	
COMCAST CORP NEW CLASS A		20030N101	95	3325	SH	SOLE	
COMCAST CORP NEW CLASS A		20030N101	252	8821	SH	DEFINED	
COMCAST CORP NEW CLASS A SPL		20030N200	49	1800	SH	SOLE	
COMERICA INC. CO		200340107	28	750	SH	DEFINED	
CONAGRA FOODS INC	COM	205887102	38	1900	SH	DEFINED	
CONEXANT SYS INC	COM	207142100	2	1966	SH	DEFINED	
CONOCOPHILLIPS CORP		20825C104	209	3917	SH	SOLE	
CONOCOPHILLIPS CORP		20825C104	768	14349	SH	DEFINED	
CONSOLIDATED EDISON	COM	209115104	186	4842	SH	SOLE	
CONSOLIDATED EDISON	COM	209115104	55	1448	SH	DEFINED	
CONSTELLATION BRANDS INC CL A		21036P108	705	31070	SH	SOLE	
CONSTELLATION BRANDS INC CL A		21036P108	846	37275	SH	DEFINED	
CONSTELLATION ENERGY GROUP INC	COM	210371100	66	2400	SH	DEFINED	
CONTINENTAL AIRLINES INC CL B		210795308	1	300	SH	DEFINED	
CORN PRODS INTL INC	COM	219023108	17	600	SH	DEFINED	
CORNING INC		219350105	35	6100	SH	SOLE	
CORNING INC		219350105	160	27486	SH	DEFINED	
CORPORATE HIGH YIELD FUND III INC		219925104	16	2000	SH	DEFINED	
COX COMMUNICATIONS INC NEW CL A		224044107	18	604	SH	DEFINED	
CUBIST PHARMACEUTICAL INC		229678107	2	300	SH	DEFINED	
CUMMINS ENGINE INC		231021106	98	4000	SH	DEFINED	
CYTEC INDUSTRIES INC		232820100	0	10	SH	SOLE	
DNP SELECT INCOME FUND INC COM		23325P104	21	2160	SH	DEFINED	
D R HORTON INC		23331A109	3	200	SH	DEFINED	
DTE ENERGY CO	COM	233331107	68	1775	SH	SOLE	
DTE ENERGY CO	COM	233331107	17	454	SH	DEFINED	
DARDEN RESTAURANTS		237194105	203	11400	SH	SOLE	
DARDEN RESTAURANTS		237194105	270	15190	SH	DEFINED	
DATATEC SYSTEMS INC		238128102	0	500	SH	DEFINED	
DECODE GENETICS INC		243586104	1	619	SH	DEFINED	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				INVSTMT DSCRETN
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
DEERE & COMPANY		244199105	145	3700	SH	DEFINED	
DEL MONTE FOODS CO		24522P103	1	199	SH	SOLE	
DEL MONTE FOODS CO		24522P103	3	454	SH	DEFINED	
DELL COMPUTER CORP		247025109	966	35396	SH	SOLE	
DELL COMPUTER CORP		247025109	630	23105	SH	DEFINED	
DELPHI CORPORATION	CORP	247126105	0	116	SH	SOLE	
DELPHI CORPORATION	CORP	247126105	3	523	SH	DEFINED	

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DELTIC TIMBER CORP		247850100	119	5000	SH	DEFINED
DELUXE CORP	COM	248019101	4	100	SH	DEFINED
DEPOMED INC		249908104	4	2000	SH	SOLE
DEVELOPERS DIVERSIFIED		251591103	0	29	SH	DEFINED
DEVON ENERGY CORPORATION NEW COM		25179M103	0	20	SH	SOLE
DEVON ENERGY CORPORATION NEW COM		25179M103	14	300	SH	DEFINED
DIAMONDS TRUST SER I		252787106	23	300	SH	DEFINED
DIEBOLD INC		253651103	33	1000	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	169	9942	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	198	11691	SH	DEFINED
DOMINION RES INC		25746U109	29	533	SH	SOLE
DOMINION RES INC		25746U109	410	7417	SH	DEFINED
DONALDSON INC		257651109	84	2300	SH	SOLE
DONALDSON INC		257651109	62	1700	SH	DEFINED
DOVER CORPORATION		260003108	76	3150	SH	SOLE
DOW CHEM CO	COM	260543103	260	9444	SH	SOLE
DOW CHEM CO	COM	260543103	282	10222	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COM	263534109	833	21457	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	905	23290	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	227	15664	SH	SOLE
DUKE ENERGY CORP	COM	264399106	214	14777	SH	DEFINED
DYAX CORPORATION		26746E103	2	1500	SH	SOLE
E M C CORPORATION		268648102	52	7250	SH	SOLE
E M C CORPORATION		268648102	51	7060	SH	DEFINED
EMS TECHNOLOGIES INC		26873N108	4	300	SH	DEFINED
EOG RES INC		26875P101	98	2500	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
E*TRADE GROUP		269246104	3	800	SH		DEFINED
EASTMAN CHEMICAL COMPANY		277432100	2	100	SH		DEFINED
EASTMAN KODAK CO	COM	277461109	10	351	SH		SOLE
EASTMAN KODAK CO	COM	277461109	19	650	SH		DEFINED
EATON VANCE CORP		278265103	13	500	SH		SOLE
EATON VANCE INSD MUNICIPAL BOND FUND		27827X101	4	350			DEFINED
EBAY INC		278642103	85	1000	SH		DEFINED
EDISON SCHOOLS INC		281033100	1	1800	SH		DEFINED
EL PASO CORPORATION		28336L109	0	75	SH		SOLE
EL PASO CORPORATION		28336L109	4	666	SH		DEFINED
EL PASO ENERGY PARTNERS L P	COM	28368B102	4	150	SH		DEFINED
ELECTRONIC DATA SYSTEMS CORP		285661104	26	1487	SH		SOLE
ELECTRONIC DATA SYSTEMS CORP		285661104	7	400	SH		DEFINED
EMERSON ELEC CO	COM	291011104	170	3750	SH		SOLE
EMERSON ELEC CO	COM	291011104	435	9608	SH		DEFINED
ENBRIDGE ENERGY PARTNERS L P		29250R106	68	1500	SH		SOLE
ENBRIDGE ENERGY PARTNERS L P		29250R106	171	3750	SH		DEFINED
ENERGEN CORP	COM	29265N108	38	1200	SH		DEFINED
ENERGY EAST CORP	COM	29266M109	115	6478	SH		DEFINED
ENGELHARD CORP	COM	292845104	59	2802	SH		DEFINED
ENTERGY CORP NEW	COM	29364G103	120	2500	SH		DEFINED
ENTREMED INC	COM	29382F103	1	1200	SH		DEFINED
EQUIFAX, INC.		294429105	12	650	SH		DEFINED
EQUITABLE RESOURCES		294549100	37	1000	SH		DEFINED
EQUITY INCOME FUND EXCHANGE SER.AT&T SHS 1ST		294700703	39	576	SH		DEFINED



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EQUITY OFFICE PPTYS TR	COM	294741103	76	3000	SH	DEFINED
EQUITY RESIDENTIAL SBI		29476L107	30	1250	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	4	200	SH	DEFINED
ERICSSON TELEPHONE CO ADR		294821608	6	1024	SH	DEFINED
ETHYL CORP		297659609	3	320	SH	SOLE
EXELON CORP COM		30161N101	7	154	SH	SOLE
EXELON CORP COM		30161N101	29	594	SH	DEFINED
EXXON MOBIL CORP	COM	30231G102	4308	123289	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	10034	287114	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVST DSCRE
FPL GROUP INC	COM	302571104	297	5050	SH		SOLE
FPL GROUP INC	COM	302571104	530	9000	SH		DEFIN
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	83	1575	SH		SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)		COM313586109	687	10525	SH		SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)		COM313586109	329	5040	SH		DEFIN
FEDERAL REALTY INVESTMENT TRUST		313747206	12	423	SH		DEFIN
FEDERAL SIGNAL CORPORATION		313855108	18	1300	SH		DEFIN
FEDEX CORPORATION		31428X106	27	500	SH		DEFIN
FIFTH THIRD BANCORP	COM	316773100	7	150	SH		DEFIN
FIRST DATA CORPORATION		319963104	704	19028	SH		SOLE
FIRST DATA CORPORATION		319963104	59	1600	SH		DEFIN
FIRST SENTINEL BANCORP INC.		33640T103	10	752	SH		DEFIN
FIRST VIRGINIA BANK INC		337477103	14	375	SH		SOLE
FIRSTENERGY CORP	COM	337932107	22	700	SH		DEFIN
FLEETBOSTON FINANCIAL CORP	COM	339030108	1044	43776	SH		DEFIN
FLOWER FOODS INC		343498101	20	750	SH		DEFIN
FORD MOTOR CO DEL		345370860	1	200	SH		SOLE
FORD MOTOR CO DEL		345370860	57	7591	SH		DEFIN
FOREST LABORATORIES INC		345838106	102	1900	SH		SOLE
FOREST LABORATORIES INC		345838106	80	1500	SH		DEFIN
FORTUNE BRANDS INC	COM	349631101	120	2808	SH		SOLE
FORTUNE BRANDS INC	COM	349631101	77	1800	SH		DEFIN
FRANKLIN RESOURCES INC		354613101	49	1500	SH		SOLE
GABLES RESIDENTIAL TRUST		362418105	26	1000	SH		DEFIN
GALLAHER GROUP PLC SPONSORED ADR		363595109	35	928	SH		SOLE
GALLAHER GROUP PLC SPONSORED ADR		363595109	89	2337	SH		DEFIN
GAP INC		364760108	2	150	SH		SOLE
GENENTECH INC		368710406	117	3350	SH		SOLE
GENENTECH INC		368710406	296	8475	SH		DEFIN
GENERAL DYNAMICS CORP		369550108	24	450	SH		SOLE
GENERAL ELEC CO	COM	369604103	5020	196869	SH		SOLE
GENERAL ELEC CO	COM	369604103	7932	311089	SH		DEFIN
GENERAL MAGIC INC.		370253403	0	71	SH		DEFIN

FORM 13F INFORMATION TABLE

VALUE SHARES/ SH/ PUT/ INVSTMT

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	(X\$1000)	PRN AMT	PRN	CALL	DISCRETN
GENERAL MILLS, INC		370334104	6	150	SH		SOLE
GENERAL MILLS, INC		370334104	18	400	SH		DEFINED
GENERAL MTRS CORP	COM	370442105	464	13832	SH		SOLE
GENERAL MTRS CORP	COM	370442105	437	13011	SH		DEFINED
GENERAL MOTORS CLASS H	NEW	370442832	17	1566	SH		SOLE
GENERAL MOTORS CLASS H	NEW	370442832	152	13608	SH		DEFINED
GEORGIA PAC CORP	COM GA PAC GRP	373298108	116	8393	SH		DEFINED
GILLETTE COMPANY		375766102	239	7733	SH		SOLE
GILLETTE COMPANY		375766102	71	2300	SH		DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	213	6062	SH		SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	183	5212	SH		DEFINED
GOLDMAN SACHS GROUP		38141G104	197	2900	SH		SOLE
GOLDMAN SACHS GROUP		38141G104	335	4935	SH		DEFINED
GUIDANT CORP	COM	401698105	21	600	SH		DEFINED
HRPT PPTYS TR COMM SH BEN INT		40426W101	8	1000	SH		DEFINED
HAIN CELESTIAL GROUP INC		405217100	9	650	SH		DEFINED
HALLIBURTON CO	COM	406216101	18	896	SH		SOLE
HALLIBURTON CO	COM	406216101	200	9682	SH		DEFINED
JOHN HANCOCK INCOME	SECURITIES TRUST	410123103	4	267	SH		DEFINED
JOHN HANCOCK PATRIOT PREMIUM DIV FD I COM		41013Q101	16	1834	SH		DEFINED
HANCOCK JOHN PATRIOT PREMIUM DIVIDEND FUND II		41013T105	11	1100	SH		DEFINED
JOHN HANCOCK FINANCIAL	SERVICES, INC.	41014S106	28	1014	SH		DEFINED
HANDSPRING INC		410293104	0	200	SH		SOLE
HARBOR FLA BANCSHARES		411901101	11	502	SH		DEFINED
HARLEY DAVIDSON		412822108	11	300	SH		SOLE
HARLEY DAVIDSON		412822108	174	4400	SH		DEFINED
HARMONY GOLD MINING ADR		413216300	12	1000	SH		DEFINED
HARTFORD FINL SVCS GROUP INC COM		416515104	80	2287	SH		SOLE
HARTFORD FINL SVCS GROUP INC COM		416515104	46	1312	SH		DEFINED
H.J. HEINZ COMPANY		423074103	13	450	SH		SOLE
H.J. HEINZ COMPANY		423074103	32	1100	SH		DEFINED
HERSHEY FOODS CORP	COM	427866108	187	3000	SH		DEFINED
HEWLETT PACKARD CO	COM	428236103	44	2877	SH		SOLE
HEWLETT PACKARD CO	COM	428236103	382	24588	SH		DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DISCRETN
HIBERNIA CORP		428656102	5	300	SH		SOLE
HOME DEPOT, INC		437076102	1196	49125	SH		SOLE
HOME DEPOT, INC		437076102	1639	67321	SH		DEFINED
HOME PROPERTIES OF NEW YORK INC		437306103	6	200	SH		DEFINED
HONEYWELL INTERNATIONAL INC COM		438516106	106	4998	SH		SOLE
HONEYWELL INTERNATIONAL INC COM		438516106	116	5458	SH		DEFINED
HOST MARRIOTT CORPORATION		44107P104	21	3074	SH		DEFINED
HOUSEHOLD INTL INC	COM	441815107	10	386	SH		SOLE
HOUSEHOLD INTL INC	COM	441815107	42	1500	SH		DEFINED
HUDSON CITY BANCORP		443683107	44	2200	SH		DEFINED
HUNTINGTON BANCSHARES INC		446150104	50	2722	SH		DEFINED
HYPERION TOTAL RETURN FUND INC		449145101	31	3150	SH		SOLE
IMS HEALTH INCORPORATED		449934108	41	2632	SH		DEFINED
ITT INDUSTRIES INC	COM	450911102	36	682	SH		SOLE

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ITT INDUSTRIES INC	COM	450911102	29	556	SH	DEFINED
ICON PUB LTD CO		45103T107	23	1000	SH	DEFINED
IDACORP INC	COM	451107106	6	300	SH	SOLE
IDACORP INC	COM	451107106	91	4000	SH	DEFINED
ILLINOIS TOOL WORKS INC	COM	452308109	26	463	SH	DEFINED
IMAGISTICS INTERNATIONAL IN C		45247T104	0	32	SH	SOLE
IMAGISTICS INTERNATIONAL IN C		45247T104	10	588	SH	DEFINED
INDYMAC BANCORP INC		456607100	19	1000	SH	DEFINED
INNKEEPERS USA TRUST		4576J0104	13	2000	SH	DEFINED
INTEL CORP	COM	458140100	665	40930	SH	SOLE
INTEL CORP	COM	458140100	994	61099	SH	DEFINED
INTERMEDIATE MUNICIPAL FUND	INC	45880P104	18	2000		DEFINED
INTL BUSINESS MACHINE CORP	COMMON	459200101	2105	26852	SH	SOLE
INTL BUSINESS MACHINE CORP	COMMON	459200101	4714	60109	SH	DEFINED
INTL PAPER CO	COM	460146103	138	4097	SH	DEFINED
INTERNET HOLDERS TRUST		46059W102	2	100	SH	SOLE
INTEVAC INC		461148108	14	3300	SH	DEFINED
INTUIT		461202103	3	100	SH	DEFINED
INVITROGEN CORP		46185R100	20	683	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
IVAX CORP		465823102	2	187	SH		DEFINED
JDS UNIPHASE CORPORATION		46612J101	0	200	SH		SOLE
JDS UNIPHASE CORPORATION		46612J101	1	400	SH		DEFINED
J P MORGAN CHASE & CO		46625H100	93	3950	SH		SOLE
J P MORGAN CHASE & CO		46625H100	1179	49751	SH		DEFINED
JABIL CIRCUIT INC		466313103	2	150	SH		SOLE
JABIL CIRCUIT INC		466313103	4	250	SH		DEFINED
JEFFERSON PILOT CORPORATION		475070108	26	683	SH		SOLE
JEFFERSON PILOT CORPORATION		475070108	39	1035	SH		DEFINED
JETBLUE AIRWAYS		477143101	5	200	SH		DEFINED
JOHNSON & JOHNSON	COM	478160104	3655	63176	SH		SOLE
JOHNSON & JOHNSON	COM	478160104	7877	136142	SH		DEFINED
JUNIPER NETWORKS		48203R104	0	100	SH		SOLE
KADANT INC		48282T104	9	558	SH		DEFINED
KANE PIPE LINE PARTNERS LP		484169107	178	4850	SH		DEFINED
KELLOGG COMPANY		487836108	48	1575	SH		SOLE
KERR MCGEE CORP		492386107	0	18	SH		DEFINED
KEYCORP		493267108	9	400	SH		SOLE
KEYSPAN CORP	COM	49337W100	43	1341	SH		DEFINED
KEYSTONE PROPERTY TRUST MD		493596100	27	1600	SH		DEFINED
KIMBERLY-CLARK CORPORATION		494368103	597	13150	SH		SOLE
KIMBERLY-CLARK CORPORATION		494368103	540	11885	SH		DEFINED
KIMCO REALTY CORPORATION		49446R109	47	1350	SH		DEFINED
KINDER MORGAN ENERGY PARTNERS L P		494550106	196	5300	SH		DEFINED
KNIGHT-RIDDER INC		499040103	1143	19550	SH		SOLE
KNIGHT-RIDDER INC		499040103	775	13250	SH		DEFINED
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	4	291	SH		DEFINED
KRAFT FOODS INC		50075N104	56	2005	SH		SOLE
KRAFT FOODS INC		50075N104	31	1100	SH		DEFINED
KRAMONT REALTY TRUST COM		50075Q107	12	800	SH		DEFINED
KRISPY KREME DOUGHNUTS		501014104	6	200	SH		DEFINED
KROGER COMPANY	COM	501044101	215	16355	SH		SOLE

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KROGER COMPANY COM 501044101 202 15400 SH DEFINED

			FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
L-3 COMMUNICATIONS HLDGS INC		502424104	890	22180	SH		SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	676	16850	SH		DEFINED
LA-Z-BOY INC		505336107	32	1900	SH		SOLE
LA-Z-BOY INC		505336107	48	2800	SH		DEFINED
LEHMAN BROTHERS HOLDINGS INC		524908100	5	100	SH		SOLE
LENDING TREE INC		52602Q105	2	250	SH		SOLE
LENNAR CORP		526057104	53	1000	SH		DEFINED
LILLY ELI & CO	COM	532457108	104	1837	SH		SOLE
LILLY ELI & CO	COM	532457108	651	11396	SH		DEFINED
LOCKHEED MARTIN CORP		539830109	445	9368	SH		SOLE
LOCKHEED MARTIN CORP		539830109	83	1750	SH		DEFINED
LOWES COMPANIES INC		548661107	344	8433	SH		SOLE
LOWES COMPANIES INC		548661107	197	4850	SH		DEFINED
LUBRIZOL CORP	COM	549271104	60	2000	SH		DEFINED
LUCENT TECHNOLOGY INC		549463107	18	12303	SH		SOLE
LUCENT TECHNOLOGY INC		549463107	74	50653	SH		DEFINED
MBIA, INC		55262C100	711	18425	SH		SOLE
MBIA, INC		55262C100	228	5925	SH		DEFINED
MBNA CORPORATION		55262L100	0	48	SH		SOLE
MBNA CORPORATION		55262L100	37	2491	SH		DEFINED
MFS CHARTER INCOME TRUST		552727109	12	1500	SH		DEFINED
MACK-CALI REALTY CORP		554489104	12	400	SH		SOLE
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.		561662107	21	2000			DEFINED
MANUGISTICS GROUP		565011103	0	200	SH		DEFINED
MARATHON OIL CORP		565849106	28	1200	SH		DEFINED
MARSHALL & ILSLEY CORP		571834100	480	18800	SH		SOLE
MARSHALL & ILSLEY CORP		571834100	297	11625	SH		DEFINED
MCCLATCHY COMPANY		579489105	337	6300	SH		SOLE
MCCLATCHY COMPANY		579489105	238	4450	SH		DEFINED
MCCORMICK & CO INC COMMON NON-VOTING		579780206	531	22030	SH		SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	486	20150	SH		DEFINED
MCDONALDS CORP	COM	580135101	108	7500	SH		SOLE
MCDONALDS CORP	COM	580135101	43	3000	SH		DEFINED

			FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
MCGRAW HILL COMPANIES INC		580645109	351	6320	SH		SOLE
MCGRAW HILL COMPANIES INC		580645109	93	1680	SH		DEFINED
MCKESSON CORPORATION		58155Q103	3	148	SH		DEFINED
MEADWESTVACO CORP		583334107	84	3700	SH		DEFINED
MEDAREX INC		583916101	1	400	SH		DEFINED
MEDTRONIC INC		585055106	22	500	SH		SOLE

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MEDTRONIC INC		585055106	204	4540	SH	DEFINED
MELLON FINANCIAL CORP	COM	58551A108	21	1000	SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	13	400	SH	DEFINED
MERCK & CO INC	COM	589331107	1640	29950	SH	SOLE
MERCK & CO INC	COM	589331107	4345	79350	SH	DEFINED
MERCURY INTERACTIVE CORP		589405109	8	300	SH	DEFINED
MERRILL LYNCH & CO INC		590188108	1	50	SH	SOLE
MERRILL LYNCH & CO INC		590188108	92	2600	SH	DEFINED
METLIFE INC		59156R108	79	3000	SH	DEFINED
MICROSOFT CORP		594918104	1743	72050	SH	SOLE
MICROSOFT CORP		594918104	1694	70028	SH	DEFINED
MIDDLESEX WATER CO	COM	596680108	76	3451	SH	SOLE
MIDDLESEX WATER CO	COM	596680108	66	3000	SH	DEFINED
MIDWAY GAMES INC		598148104	3	1000	SH	DEFINED
MILLENNIUM PHARMACEUTICALS		599902103	2	296	SH	DEFINED
MIPS TECHNOLOGIES INC		604567206	0	27	SH	DEFINED
MIRANT CORP		604675108	0	318	SH	SOLE
MIRANT CORP		604675108	4	2923	SH	DEFINED
ROBERT MONDAVI		609200100	2	100	SH	SOLE
MONSANTO CO NEW		61166W101	0	12	SH	SOLE
MONSANTO CO NEW		61166W101	15	956	SH	DEFINED
MORGAN STANLEY DEAN WITTER & CO		617446448	63	1650	SH	SOLE
MORGAN STANLEY DEAN WITTER & CO		617446448	136	3566	SH	DEFINED
MOTOROLA, INC		620076109	4	500	SH	SOLE
MOTOROLA, INC		620076109	112	13656	SH	DEFINED
MUNIYIELD NJ INSURED FUND	INC. COMMON	625921101	45	2915		SOLE
MUNIHOLDING NY INSD FUND INC		625931100	17	1253	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	50	3509			SOLE
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	11	778			DEFINED
MUNIYIELD INSD FUND INC		62630E107	13	950			DEFINED
MURPHY OIL CORPORATION		626717102	88	2000	SH		DEFINED
MYLAN LABORATORUES INC		628530107	28	1000	SH		DEFINED
NCE PETRO FUND I TR UNIT		62885E406	7	1000	SH		SOLE
NCR CORP	NEW	62886E108	5	297	SH		DEFINED
NL INDS INC	COM NEW	629156407	3	220	SH		SOLE
NUI HOLDING CORP		629431107	7	500	SH		DEFINED
NASDAQ 100 TRUST UNIT SER 1		631100104	2	100	SH		DEFINED
NATIONAL CITY CORP		635405103	33	1200	SH		DEFINED
NATIONAL FUEL GAS CO N J	COM	636180101	74	3392	SH		DEFINED
NATIONWIDE FINANCIAL SERVIC ES CLASS A		638612101	2	112	SH		DEFINED
NAUTILUS GROUP INC		63910B102	14	1000	SH		DEFINED
NEORX CORPORATION		640520300	0	50	SH		DEFINED
NEUROGEN CORP		64124E106	3	1000	SH		DEFINED
NEW JERSEY RESOURCES CORPORATION		646025106	39	1200	SH		SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	29	1500	SH		DEFINED
NEWMONT MINING CORP		651639106	2	79	SH		SOLE
NISOURCE INC	COM	65473P105	9	500	SH		SOLE
NISOURCE INC	COM	65473P105	78	4300	SH		DEFINED
NOKIA CORPORATION	ADR	654902204	140	10030	SH		SOLE
NOKIA CORPORATION	ADR	654902204	60	4350	SH		DEFINED
NORAM ENERGY CORP	SUB DEB CONV 6% 3/15/12	655419AC3	18	25000	PRN		DEFINED

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NORFOLK SOUTHERN CORP	COM	655844108	114	6159	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	93	5060	SH	DEFINED
NORSK HYDRO ADR		656531605	84	2222	SH	DEFINED
NORTEL NETWORKS CORP NEW		656568102	0	100	SH	SOLE
NORTEL NETWORKS CORP NEW		656568102	2	1100	SH	DEFINED
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	48	1275	SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	290	7600	SH	DEFINED
NORTHERN TRUST CORP		665859104	152	5000	SH	SOLE
NORTHERN TRUST CORP		665859104	12	400	SH	DEFINED

FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL
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NORTHROP GRUMMAN CORP		666807102	17	200	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	121	1414	SH	DEFINED
NORTHWESTERN CORPORATION		668074107	17	8300	SH	SOLE
NOVARTIS AG ADRS		66987V109	18	500	SH	DEFINED
NOVELL INC		670006105	21	10000	SH	DEFINED
NSTAR	COM	67019E107	16	405	SH	SOLE
NSTAR	COM	67019E107	33	840	SH	DEFINED
NUVEEN PERFORMANCE PLUS	MUNICIPAL FUND	67062P108	21	1500		SOLE
NUVEEN QUALITY PFD INCOME FUND II		67072C105	6	400	SH	DEFINED
OGE ENERGY CO.		670837103	7	400	SH	DEFINED
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	156	10174		SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	107	6974		DEFINED
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	89	5670		SOLE
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	50	3200		DEFINED
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	26	1650		DEFINED
ONEOK INC NEW	COM	682680103	73	4000	SH	DEFINED
OPENWAVE SYS INC COM		683718100	0	300	SH	DEFINED
ORACLE CORPORATION		68389X105	80	7400	SH	SOLE
ORACLE CORPORATION		68389X105	223	20620	SH	DEFINED
OPPENHEIMER MULTI-SECTOR INCOME FUND		683933105	13	1700	SH	SOLE
PG&E CORP	COM	69331C108	5	404	SH	SOLE
PG&E CORP	COM	69331C108	5	400	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COM	693475105	279	6603	SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	49	1175	SH	DEFINED
PPG INDS INC	COM	693506107	9	200	SH	SOLE
PPL CORP		69351T106	7	200	SH	SOLE
PPL CORP		69351T106	42	1200	SH	DEFINED
PACCAR INC	COM	693718108	41	825	SH	DEFINED
PACIFIC ENERGY PARTNERS LP		69422R105	118	5650	SH	DEFINED
PACTIV CORP	COM	695257105	2	100	SH	SOLE
PALM INC		696642206	0	100	SH	DEFINED
PARAGON TECHNOLOGIES INC		69912T108	8	1000	SH	SOLE
PARAGON TECHNOLOGIES INC		69912T108	21	2500	SH	DEFINED

FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL
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PARK PL ENTMT CORP	COM	700690100	7	1000	SH	DEFINED
PAYCHEX INC	COM	704326107	82	3000	SH	DEFINED
PAYLESS SHOESOURCE, INC.		704379106	3	200	SH	DEFINED
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	6981	278796	SH	SOLE
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	14717	587766	SH	DEFINED
PENN VA CORP	COM	707882106	18	480	SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	137	5750	SH	DEFINED
J.C.PENNEY CO., INC.		708160106	102	5200	SH	DEFINED
PEOPLES ENERGY CORPORATION		711030106	89	2500	SH	DEFINED
PEPCO HOLDINGS INC COM		713291102	12	703	SH	SOLE
PEPCO HOLDINGS INC COM		713291102	87	5023	SH	DEFINED
PEPSICO INC	COM	713448108	376	9400	SH	SOLE
PEPSICO INC	COM	713448108	279	6991	SH	DEFINED
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH	DEFINED
PERKINELMER INC	COM	714046109	41	4628	SH	DEFINED
PFIZER INC	COM	717081103	2106	67612	SH	SOLE
PFIZER INC	COM	717081103	2534	81372	SH	DEFINED
PHARMACIA CORP		71713U102	275	6375	SH	SOLE
PHARMACIA CORP		71713U102	297	6881	SH	DEFINED
THE PHOENIX COMPANIES, INC.		71902E109	31	4395	SH	SOLE
PIMCO STRATEGIC GLOBAL GOVERNMENT FUND COMMON		72200X104	35	3098	SH	DEFINED
PITNEY BOWES INC	COM	724479100	12	400	SH	SOLE
PITNEY BOWES INC	COM	724479100	202	6350	SH	DEFINED
PLUM CREEK TIMBER CO INC	COM	729251108	35	1649	SH	DEFINED
POTLATCH CORP	COM	737628107	58	3000	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	1629	18301	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	2162	24282	SH	DEFINED
PROGRESS ENERGY INC COM		743263105	7	200	SH	SOLE
PROLOGIS TRUST		743410102	50	2000	SH	DEFINED
PRUDENTIAL FINANCIAL INC		744320102	103	3549	SH	SOLE
PRUDENTIAL FINANCIAL INC		744320102	2	72	SH	DEFINED
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	478	13055	SH	SOLE
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	692	18867	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
PULTE HOMES INC		745867101	25	500	SH		DEFINED
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	34	5000	SH		DEFINED
QLOGIC CORP		747277101	7	200	SH		SOLE
QLOGIC CORP		747277101	29	800	SH		DEFINED
QUALCOMM INC		747525103	25	700	SH		SOLE
QUALCOMM INC		747525103	48	1350	SH		DEFINED
QUESTAR CORP		748356102	20	700	SH		DEFINED
QUIXOTE CORP		749056107	23	1500	SH		DEFINED
QWEST COMMUNICATIONS INT'L		749121109	4	1360	SH		SOLE
QWEST COMMUNICATIONS INT'L		749121109	13	3922	SH		DEFINED
RPM INTERNATIONAL INC		749685103	4	400	SH		SOLE
RSA SEC INC		749719100	1	187	SH		SOLE
RF MICRO-DEVICES		749941100	4	800	SH		DEFINED
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH		DEFINED
RAYTHEON CO		755111507	93	3300	SH		SOLE
RAYTHEON CO		755111507	182	6419	SH		DEFINED

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READERS DIGEST ASSN.CLASS A NON VOTING		755267101	10	1000	SH	DEFINED
REALTY INCOME CORP	COM	756109104	7	200	SH	DEFINED
RED HAT INC	COM	756577102	0	30	SH	DEFINED
RELIANT RES INC		75952B105	3	867	SH	DEFINED
ROCKWELL AUTOMATION INC		773903109	40	1966	SH	DEFINED
ROCKWELL COLLINS INC		774341101	36	1966	SH	DEFINED
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	89	8400	SH	SOLE
ROHN INDUSTRIES INC		775381106	1	10000	SH	DEFINED
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	20	500	SH	SOLE
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	675	16572	SH	DEFINED
RUBY TUESDAY INC.		781182100	13	656	SH	DEFINED
SBC COMMUNICATIONS INC		78387G103	812	40539	SH	SOLE
SBC COMMUNICATIONS INC		78387G103	1438	71754	SH	DEFINED
SLM CORP		78442P106	388	3500	SH	SOLE
SLM CORP		78442P106	110	1000	SH	DEFINED
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	47	560	SH	DEFINED
SAFEWAY INC		786514208	2	112	SH	SOLE
SAFEWAY INC		786514208	3	200	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
THE ST. PAUL COMPANIES, INC	COM	792860108	3	100	SH		DEFINED
THE SALOMON BROTHERS FUND	INC	795477108	10	1175	SH		DEFINED
SANCHEZ COMPUTER ASSOCIATES		799702105	0	200	SH		DEFINED
SANMINA-SCI CORP		800907107	2	500	SH		DEFINED
SANGSTAT MEDICAL CORP		801003104	25	2550	SH		SOLE
SARA LEE CORP	COM	803111103	164	8800	SH		SOLE
SARA LEE CORP	COM	803111103	41	2200	SH		DEFINED
SCANA CORP NEW		80589M102	107	3600	SH		DEFINED
SCANSOFT INC		80603P107	4	1000	SH		DEFINED
HENRY SCHEIN, INC	COM	806407102	4	100	SH		SOLE
SCHERING PLOUGH CORP	COM	806605101	60	3370	SH		SOLE
SCHERING PLOUGH CORP	COM	806605101	155	8700	SH		DEFINED
SCHLUMBERGER LTD	COM	806857108	529	13925	SH		SOLE
SCHLUMBERGER LTD	COM	806857108	289	7631	SH		DEFINED
SCIENTIFIC-ATLANTA INC		808655104	20	1500	SH		DEFINED
SEA CONTAINERS LTD	CLASS A COMMON	811371707	0	100	SH		DEFINED
SEALED AIR CORP NEW	COM	81211K100	46	1169	SH		DEFINED
SEALED AIR CORP NEW PFD CONV SER A \$2		81211K209	26	570	SH		SOLE
SEALED AIR CORP NEW PFD CONV SER A \$2		81211K209	61	1340	SH		DEFINED
SEARS ROEBUCK & CO	COM	812387108	2	100	SH		SOLE
SECTOR SPDR TR TECHNOLOGY		81369Y803	20	1400	SH		SOLE
SELECTIVE INS. GROUP INC.		816300107	593	24200	SH		SOLE
SEMPRA ENERGY	COM	816851109	3	150	SH		SOLE
SEMPRA ENERGY	COM	816851109	39	1600	SH		DEFINED
SEPRACOR INC		817315104	8	640	SH		SOLE
SHAW GROUP INC		820280105	10	1000	SH		SOLE
SHAW GROUP INC		820280105	37	3700	SH		DEFINED
SIEBEL SYSTEMS		826170102	0	100	SH		SOLE
SIEBEL SYSTEMS		826170102	16	2100	SH		DEFINED
SIEMENS AG SPONSORED ADR		826197501	17	425	SH		SOLE
SIGMA-ALDRICH CORP		826552101	4	100	SH		SOLE
SILICON GRAPHICS INC		827056102	0	200	SH		DEFINED
SIMON PPTY GROUP INC NEW	COM	828806109	34	950	SH		SOLE



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SIMON PPTY GROUP INC NEW COM 828806109 42 1200 SH DEFINED

		FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN	
SKYWORKS SOLUTIONS		83088M102	4	689	SH		DEFINED	
J. M. SMUCKER CO		832696405	2	82	SH		SOLE	
J. M. SMUCKER CO		832696405	60	1716	SH		DEFINED	
SOLETRON CORP		834182107	0	250	SH		DEFINED	
SOLUTIA INC	COM	834376105	11	7300	SH		SOLE	
SOMERA COMMUNICATIONS		834458101	0	1000	SH		DEFINED	
SONIC CORP		835451105	25	1000	SH		SOLE	
SONIC CORP		835451105	22	900	SH		DEFINED	
SONOCO PRODUCTS		835495102	15	750	SH		DEFINED	
SONY CORP ADR AMERN SH NEW	EA REPR 1 JAPANESE	835699307	21	600	SH		DEFINED	
SOUTH JERSEY INDUSTRIES, INC		838518108	5	171	SH		DEFINED	
SOUTHERN CO	COM	842587107	116	4092	SH		SOLE	
SOUTHERN CO	COM	842587107	336	11825	SH		DEFINED	
SPRINT CORPORATION		852061100	35	3000	SH		DEFINED	
SPRINT CORP PCS SER 1		852061506	4	1100	SH		DEFINED	
STARBUCKS CORPORATION		855244109	950	36900	SH		SOLE	
STARBUCKS CORPORATION		855244109	557	21670	SH		DEFINED	
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	16	704	SH		SOLE	
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	20	857	SH		DEFINED	
STATE STREET CORP	COM	857477103	75	2400	SH		DEFINED	
STRATTEC SECURITY CORPORATION		863111100	0	20	SH		SOLE	
STRYKER CORP		863667101	6	100	SH		DEFINED	
STURM RUGER & CO.		864159108	17	2000	SH		SOLE	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	83	3000	SH		SOLE	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	180	6500	SH		DEFINED	
SUN MICROSYSTEMS INC	COM	866810104	131	40575	SH		SOLE	
SUN MICROSYSTEMS INC	COM	866810104	171	52836	SH		DEFINED	
SUNOCO INC		86764P109	4	119	SH		SOLE	
SUNOCO INC		86764P109	110	3009	SH		DEFINED	
SUNTRUST BANKS INC		867914103	15	300	SH		DEFINED	
SUPERGEN INC	COM	868059106	111	40000	SH		DEFINED	
SYBASE INC.		871130100	6	500	SH		SOLE	
SYNGENTA AG		87160A100	1	200	SH		SOLE	

		FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN	
TECO ENERGY INC	COM	872375100	108	10200	SH		SOLE	
TECO ENERGY INC	COM	872375100	41	3900	SH		DEFINED	
TEPPCO PARTNERS LP		872384102	82	2600	SH		DEFINED	
TJX COMPANIES		872540109	35	2000	SH		DEFINED	
TXU CORP		873168108	23	1300	SH		DEFINED	
TARGET CORPORATION		87612E106	332	11359	SH		SOLE	

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TARGET CORPORATION	87612E106	685	23423	SH	DEFINED
TEKTRONIX INC	879131100	85	5000	SH	SOLE
TELECOM CORP OF NEW ZEALAND LT SPON ADR	879278208	7	400	SH	DEFINED
TELEFONOS DE MEXICO SA DE CV ADR	879403780	11	400	SH	DEFINED
TEMPLE INLAND INC	879868107	45	1218	SH	DEFINED
TENET HEALTHCARE CORPORATION	88033G100	3	181	SH	DEFINED
TERAYON COMMUNICATION	880775101	0	200	SH	DEFINED
TEVA PHARMACEUTICAL INDS ADR	881624209	787	18900	SH	SOLE
TEVA PHARMACEUTICAL INDS ADR	881624209	739	17750	SH	DEFINED
TEXAS INSTRUMENTS	882508104	471	28806	SH	SOLE
TEXAS INSTRUMENTS	882508104	766	46880	SH	DEFINED
THERMO ELECTRON CORP COM	883556102	41	2272	SH	DEFINED
THESTREET COM INC	88368Q103	0	100	SH	DEFINED
THOMAS & BETTS CORPORATION	884315102	5	400	SH	DEFINED
THORNBURG MORTGAGE INC	885218107	61	3000	SH	SOLE
3M CO COM	88579Y101	44	340	SH	SOLE
3M CO COM	88579Y101	850	6541	SH	DEFINED
TIMKEN CO	887389104	62	4000	SH	DEFINED
TORCHMARK CORP.	891027104	85	2400	SH	DEFINED
TOYS "R" US INC	892335100	2	300	SH	SOLE
TRANSCANADA PIPELINES LTD	893526103	2	152	SH	SOLE
TRAVELERS PPTY CAS CORP NEW CLASS A	89420G109	2	172	SH	SOLE
TRAVELERS PPTY CAS CORP NEW CLASS A	89420G109	24	1729	SH	DEFINED
TRAVELERS PPTY CAS CORP CLASS B NEW	89420G406	5	372	SH	SOLE
TRAVELERS PPTY CAS CORP CLASS B NEW	89420G406	50	3565	SH	DEFINED
TREDEGAR INDUSTRIES INC	894650100	2	240	SH	SOLE
TRI-CONTINENTAL CORPORATION	895436103	9	739	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
TRIBUNE CO NEW COM		896047107	39	875	SH		SOLE
TRIBUNE CO NEW COM		896047107	55	1227	SH		DEFINED
TUPPERWARE CORP	COM	899896104	1	100	SH		DEFINED
TYCO INTL LTD	NEW COM	902124106	80	6250	SH		SOLE
TYCO INTL LTD	NEW COM	902124106	46	3619	SH		DEFINED
UGI CORPORATION		902681105	274	6000	SH		SOLE
UGI CORPORATION		902681105	335	7350	SH		DEFINED
UST INC	COM	902911106	33	1200	SH		SOLE
US BANCORP DEL COM		902973304	54	2865	SH		SOLE
UNILIVER NV NY SHARE F NEW		904784709	23	400	SH		DEFINED
UNION PACIFIC CORP	COM	907818108	156	2850	SH		SOLE
UNION PACIFIC CORP	COM	907818108	242	4408	SH		DEFINED
UNITED NATIONAL BANCORP NJ		910909100	233	9950	SH		SOLE
UNITED NATIONAL BANCORP NJ		910909100	202	8620	SH		DEFINED
UNITED PARCEL SERVICE		911312106	171	3015	SH		DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	312	5407	SH		SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	990	17146	SH		DEFINED
UNITEDHEALTH GROUP INC		91324P102	11	121	SH		DEFINED
VALLEY NATIONAL BANCORP.		919794107	3	125	SH		SOLE
VALLEY NATIONAL BANCORP.		919794107	90	3659	SH		DEFINED
VAN KAMPEN TRUST MUNICIPALS		920929106	9	600	SH		SOLE
VERIZON CORPORATION		92343V104	1188	33634	SH		SOLE
VERIZON CORPORATION		92343V104	3128	88513	SH		DEFINED
VERITAS SOFTWARE CORP		923436109	8	500	SH		SOLE

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VERITAS SOFTWARE CORP	923436109	48	2747	SH	DEFINED
VERMONT TEDDY BEAR INC	92427X109	0	50	SH	SOLE
VIACOM INC COM CLASS A	925524100	36	1000	SH	DEFINED
VIACOM INC. CLASS B COMMON	925524308	4	120	SH	SOLE
VIACOM INC. CLASS B COMMON	925524308	58	1607	SH	DEFINED
VIASYS HEALTHCARE INC	92553Q209	2	165	SH	DEFINED
VISTEON CORP	92839U107	1	314	SH	DEFINED
VODAFONE GROUP PLC	92857W100	170	9390	SH	SOLE
VODAFONE GROUP PLC	92857W100	564	30987	SH	DEFINED

FORM 13F INFORMATION TABLE							
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
VULCAN MATERIALS COMPANY COM		929160109	36	1200	SH		DEFINED
WGL HOLDINGS INC		92924F106	142	5400	SH		DEFINED
WMS INDUSTRIES INC		929297109	6	500	SH		DEFINED
WACHOVIA CORP 2ND NEW COM		929903102	2637	77449	SH		SOLE
WACHOVIA CORP 2ND NEW COM		929903102	1192	35017	SH		DEFINED
WAL-MART STORES INC		931142103	476	9155	SH		SOLE
WAL-MART STORES INC		931142103	732	14075	SH		DEFINED
WALGREEN CO		931422109	41	1400	SH		SOLE
WALGREEN CO		931422109	2	100	SH		DEFINED
WASHINGTON MUTUAL INC		939322103	3	100	SH		SOLE
WASHINGTON MUTUAL INC		939322103	45	1300	SH		DEFINED
WASHINGTON TRUST BANCORP INC		940610108	63	3163	SH		DEFINED
WASTE MANAGEMENT INC		94106L109	4	200	SH		SOLE
WASTE MANAGEMENT INC		94106L109	3	145	SH		DEFINED
WELLS FARGO & CO NEW	COM	949746101	901	20031	SH		SOLE
WELLS FARGO & CO NEW	COM	949746101	765	17010	SH		DEFINED
WESTAR ENERGY INC		95709T100	2	200	SH		SOLE
WESTERN GAS RESOURCES INC		958259103	32	1000	SH		DEFINED
WEYERHAEUSER CO	COM	962166104	17	366	SH		SOLE
WEYERHAEUSER CO	COM	962166104	47	1000	SH		DEFINED
WHIRLPOOL CORP	COM	963320106	14	300	SH		DEFINED
WHOLE FOOD MARKET INC		966837106	22	400	SH		SOLE
WHOLE FOOD MARKET INC		966837106	16	300	SH		DEFINED
WILLIAMS COS INC DEL	COM	969457100	1	300	SH		SOLE
WILLIAMS COS INC DEL	COM	969457100	22	5000	SH		DEFINED
WILLIAMS SONOMA INC	COM	969904101	104	4800	SH		DEFINED
WIND RIVER SYSTEMS		973149107	4	1500	SH		SOLE
WIND RIVER SYSTEMS		973149107	0	100	SH		DEFINED
WISCONSIN ENERGY CORP	COM	976657106	103	4089	SH		DEFINED
WRIGLEY WM JR CO		982526105	11	200	SH		SOLE
WYETH INC.		983024100	818	21638	SH		SOLE
WYETH INC.		983024100	1565	41404	SH		DEFINED
XM SATELLITE RADIO HOLDINGS INC		983759101	0	150	SH		DEFINED

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

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XILINX INC		983919101	74	3200	SH	DEFINED
XEROX CORP	COM	984121103	19	2200	SH	DEFINED
YUM BRANDS INC		988498101	25	1050	SH	DEFINED
ZIMMER HOLDINGS GROUP		98956P102	32	670	SH	SOLE
ZIMMER HOLDINGS GROUP		98956P102	445	9161	SH	DEFINED
ZORAN CORP		98975F101	33	2600	SH	SOLE
ZWEIG TOTAL RETURN FD INC		989837109	6	1139	SH	SOLE
ZWEIG TOTAL RETURN FD INC		989837109	10	1812	SH	DEFINED
GRAND TOTALS			214552	7202606		