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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
October 24, 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 9/30/03  
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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  
-----

10/24/03  
-----

[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:	7,450,621
	-----
Form 13F Information Table Value Total:	264,440
	-----
	(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				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
DAIMLER-CHRYSLER AG ORD		D1668R123	29	848	SH	DEFINED	
FOSTER WHEELER LTD		G36535105	0	200	SH	DEFINED	

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INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	100	1875	SH	SOLE
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	355	6650	SH	DEFINED
NABORS INDUSTRIES LTD COM		G6359F103	9	250	SH	SOLE
TRANSOCEAN INC		G90078109	18	941	SH	DEFINED
GILAT SATELLITE NETWORKS LTD		M51474118	0	120	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	39	2800	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	244	17200	SH	DEFINED
AFLAC INCORPORATED		001055102	38	1200	SH	DEFINED
AGCO CORPORATION		001084102	71	4175	SH	DEFINED
AES CORPORATION		00130H105	6	933	SH	SOLE
AES CORPORATION		00130H105	7	1000	SH	DEFINED
AOL TIME WARNER INC		00184A105	257	17075	SH	SOLE
AOL TIME WARNER INC		00184A105	462	30613	SH	DEFINED
AT&T CORP NEW		001957505	15	719	SH	SOLE
AT&T CORP NEW		001957505	57	2675	SH	DEFINED
AT&T WIRELESS SERVICES INC		00209A106	29	3586	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	67	8282	SH	DEFINED
AVI BIOPHARMA INC		002346104	51	10000	SH	DEFINED
AASTROM BIOSCIENCES		00253U107	4	3500	SH	DEFINED
ABBOTT LABS	COM	002824100	361	8497	SH	SOLE
ABBOTT LABS	COM	002824100	996	23430	SH	DEFINED
ABERCROMBIE & FITCH		002896207	11	400	SH	DEFINED
ABBEY NATIONAL PLC	7.375% PFD	002920700	32	1200	SH	SOLE
ADAMS EXPRESS COMPANY		006212104	12	1085	SH	DEFINED
ADOBE SYSTEMS INCORPORATED		00724F101	643	16335	SH	SOLE
ADOBE SYSTEMS INCORPORATED		00724F101	181	4600	SH	DEFINED
AGERE SYSTEMS INC CLASS A		00845V100	0	9	SH	SOLE
AGERE SYSTEMS INC CLASS A		00845V100	0	51	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVTMT DSCRETN	
AGERE SYSTEMS INC CLASS B		00845V209	0	59	SH	SOLE	
AGERE SYSTEMS INC CLASS B		00845V209	5	1798	SH	DEFINED	
AGILENT TECHNOLOGIES		00846U101	39	1797	SH	DEFINED	
AIR PRODUCTS & CHEMICALS INC		009158106	498	11058	SH	SOLE	
AIR PRODUCTS & CHEMICALS INC		009158106	391	8675	SH	DEFINED	
AIRTRAN HOLDINGS INC	COM	00949P108	1	100	SH	DEFINED	
ALBEMARLE CORP		012653101	21	800	SH	SOLE	
ALCOA INC	COM	013817101	146	5600	SH	SOLE	
ALCOA INC	COM	013817101	75	2900	SH	DEFINED	
ALIGN TECHNOLOGY INC		016255101	12	1000	SH	DEFINED	
ALLERGAN INC COM		018490102	8	108	SH	SOLE	
ALLERGAN INC COM		018490102	11	150	SH	DEFINED	
ALLETE INC		018522102	10	400	SH	DEFINED	
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	24	725	SH	DEFINED	
ALLIANCE RESOURCE PARTNERS L P		01877R108	29	1000	SH	DEFINED	
ALLIANT ENERGY CORP	COM	018802108	63	2900	SH	SOLE	
ALLIANT ENERGY CORP	COM	018802108	23	1066	SH	DEFINED	
ALLIED CAPITAL CORP	NEW	01903Q108	49	2000	SH	SOLE	
ALLMERICA FINANCIAL CORPORATION		019754100	7	309	SH	SOLE	
ALLMERICA FINANCIAL CORPORATION		019754100	4	177	SH	DEFINED	
ALLSTATE CORP	COM	020002101	62	1706	SH	SOLE	
ALLSTATE CORP	COM	020002101	43	1184	SH	DEFINED	
ALLTELL CORPORATION		020039103	699	15100	SH	SOLE	

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ALLTELL CORPORATION		020039103	113	2458	SH	DEFINED
ALTRIA GROUP INC		02209S103	96	2200	SH	SOLE
ALTRIA GROUP INC		02209S103	459	10500	SH	DEFINED
AMBAC FINANCIAL GROUP INC		023139108	121	1900	SH	DEFINED
AMEREN CORP	COM	023608102	115	2700	SH	DEFINED
AMERICA MOVIL ADS		02364W105	9	400	SH	DEFINED
AMERICAN ELEC PWR INC	COM	025537101	171	5720	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	156	5208	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	119	2660	SH	SOLE
AMERICAN EXPRESS CO	COM	025816109	421	9350	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	
AMERICAN INTERNATIONAL GROUP		026874107	1397	24225	SH	SOLE	
AMERICAN INTERNATIONAL GROUP		026874107	2466	42752	SH	DEFINED	
AMERICAN STANDARD COMPANIES INC		029712106	42	500	SH	DEFINED	
AMERICAN TOWER CORP CLASS A		029912201	12	1260	SH	DEFINED	
AMETEK INC (NEW)		031100100	137	3200	SH	SOLE	
AMETEK INC (NEW)		031100100	12	280	SH	DEFINED	
AMGEN INC		031162100	731	11333	SH	SOLE	
AMGEN INC		031162100	169	2620	SH	DEFINED	
AMSOUTH BANCORPORATION		032165102	35	1687	SH	DEFINED	
ANADARKO PETE CORP	COM	032511107	30	735	SH	SOLE	
ANADARKO PETE CORP	COM	032511107	740	17734	SH	DEFINED	
ANALOG DEVICES INC		032654105	2	75	SH	SOLE	
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	49	1300	SH	DEFINED	
ANHEUSER BUSCH COS INC	COM	035229103	819	16602	SH	SOLE	
ANHEUSER BUSCH COS INC	COM	035229103	1284	26040	SH	DEFINED	
ANTIGENICS INC DEL		037032109	1	89	SH	DEFINED	
APACHE CORPORATION		037411105	138	2000	SH	SOLE	
APOLLO GROUP INC CL A		037604105	26	400	SH	DEFINED	
APPLEBEE'S INTL INC		037899101	885	28130	SH	SOLE	
APPLEBEE'S INTL INC		037899101	406	12925	SH	DEFINED	
APPLERA CORP COM CELERA GENOMICS GROUP		038020202	0	13	SH	DEFINED	
APPLIED MATERIALS INC		038222105	63	3500	SH	DEFINED	
ARCHER-DANIELS-MIDLAND	COMPANY	039483102	3	300	SH	SOLE	
ARM HOLDINGS PLC ADR		042068106	36	7500	SH	SOLE	
ASTRAZENECA PLC SPONSORED	ADR	046353108	145	3348	SH	SOLE	
ATMEL CORPORATION		049513104	2	600	SH	DEFINED	
AURORA FOODS INC		05164B106	0	1501	SH	SOLE	
AUTHENTIDATE HOLDING CORP		052666104	5	1000	SH	SOLE	
AUTOMATIC DATA PROCESSING		053015103	457	12760	SH	SOLE	
AUTOMATIC DATA PROCESSING		053015103	620	17310	SH	DEFINED	
AVAYA INC	COM	USD .01	053499109	4	400	SH	SOLE
AVAYA INC	COM	USD .01	053499109	25	2354	SH	DEFINED
AVERY DENNISON CORP		053611109	17	350	SH	DEFINED	

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

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	(X\$1000)	PRN	AMT	PRN	CALL	DSCRETN	MA
AVON PRODUCTS		054303102	32	500	SH			DEFINED	
AXA ADR		054536107	10	590	SH			DEFINED	
BB&T CORP		054937107	16	472	SH			SOLE	
BASF AG ADR		055262505	18	417	SH			SOLE	
BCE INC	COM	05534B109	2	100	SH			SOLE	
BOC GROUP PLC ADR		055617609	13	500	SH			DEFINED	
BP PLC		055622104	869	20654	SH			SOLE	
BP PLC		055622104	1501	35685	SH			DEFINED	
BAKER HUGHES INCORPORATED	COMMON	057224107	5	175	SH			SOLE	
BALLARD POWER SYSTEMS INC		05858H104	6	500	SH			DEFINED	
BANK AMERICA CORP	COM	060505104	1733	22211	SH			SOLE	
BANK AMERICA CORP	COM	060505104	1030	13202	SH			DEFINED	
BANK OF NEW YORK INC		064057102	829	28500	SH			SOLE	
BANK OF NEW YORK INC		064057102	298	10268	SH			DEFINED	
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	4	107	SH			SOLE	
BANC ONE CORP	COM	06423A103	101	2615	SH			DEFINED	
BAUSCH & LOMB INC	COM	071707103	44	1000	SH			SOLE	
BAXTER INTERNATIONAL		071813109	40	1400	SH			SOLE	
BAXTER INTERNATIONAL		071813109	29	1000	SH			DEFINED	
BAY VIEW CAPITAL CORP		07262L101	12	2000	SH			DEFINED	
BECTON DICKINSON & COMPANY		075887109	46	1300	SH			DEFINED	
BED BATH & BEYOND		075896100	38	1000	SH			DEFINED	
BEDFORD PROPERTY INVESTORS INC		076446301	2	100	SH			DEFINED	
BELLSOUTH CORP	COM	079860102	145	6135	SH			SOLE	
BELLSOUTH CORP	COM	079860102	899	37987	SH			DEFINED	
BEMA GOLD CORPORATION		08135F107	12	5000	SH			DEFINED	
BEST BUY COMPANY INC		086516101	734	15450	SH			SOLE	
BEST BUY COMPANY INC		086516101	241	5072	SH			DEFINED	
BIOVAIL CORPORATION		09067J109	1434	38635	SH			SOLE	
BIOVAIL CORPORATION		09067J109	1305	35145	SH			DEFINED	
BLACK & DECKER CORP	COM	091797100	16	400	SH			DEFINED	
BLACKROCK MUNICIPAL INCOME TRUST		09248F109	5	400	SH			DEFINED	
BLACKROCK STRATEGIC MUNICIPAL TRUST		09248T109	5	400	SH			DEFINED	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN	AMT	SH/ PUT/ PRN	CALL	INVTMT DSCRETN	O
BLOCK H & R INC	COM	093671105	34	800	SH			DEFINED	
BOEING CO	COM	097023105	142	4165	SH			SOLE	
BOEING CO	COM	097023105	6	200	SH			DEFINED	
BOSTON PROPERTIES INC.		101121101	10	250	SH			SOLE	
BOSTON SCIENTIFIC CORP.		101137107	57	900	SH			DEFINED	
BRIGGS & STRATTON CORPORATION		109043109	1	19	SH			SOLE	
BRISTOL-MYERS SQUIBB		110122108	963	37567	SH			SOLE	
BRISTOL-MYERS SQUIBB		110122108	2415	94169	SH			DEFINED	
BROADCOM CORPORATION	COM	111320107	7	300	SH			DEFINED	
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING		115637100	48	600	SH			DEFINED	
BUCKEYE PIPELINE PARTNERS LP		118230101	561	14050	SH			SOLE	
BUCKEYE PIPELINE PARTNERS LP		118230101	568	14230	SH			DEFINED	
BURLINGTON NORTHERN SANTA FE CORP		12189T104	22	777	SH			SOLE	
BURLINGTON NORTHERN SANTA FE CORP		12189T104	113	3949	SH			DEFINED	
BURLINGTON RESOURCES		122014103	48	1000	SH			DEFINED	

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CRACKER BARREL GROUP INC		12489V106	29	825	SH	SOLE
CSX CORP	COM	126408103	11	400	SH	SOLE
CSX CORP	COM	126408103	35	1200	SH	DEFINED
CVS CORP	COM	126650100	245	7900	SH	SOLE
CVS CORP	COM	126650100	560	18065	SH	DEFINED
CABLE & WIRELESS		126830207	20	3600	SH	SOLE
CAL DIVE INTL INC		127914109	13	700	SH	DEFINED
CALIPER TECHNOLOGIES CORP		130876105	13	2200	SH	SOLE
CALPINE CORP		131347106	9	2000	SH	DEFINED
CAMPBELL SOUP CO	COM	134429109	53	2000	SH	DEFINED
CAPITAL ONE FINANCIAL		14040H105	2387	41855	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	1075	18850	SH	DEFINED
CARDINAL HEALTH		14149Y108	1115	19110	SH	SOLE
CARDINAL HEALTH		14149Y108	614	10520	SH	DEFINED
CAREER EDUCATION CORP		141665109	1263	27885	SH	SOLE
CAREER EDUCATION CORP		141665109	754	16650	SH	DEFINED
CARMAX INC		143130102	32	1000	SH	SOLE
CATERPILLAR INC		149123101	185	2700	SH	DEFINED

							FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ CALL	INVSTMT DSCRETN					
CENDANT CORPORATION		151313103	3	200	SH	DEFINED					
CENTER BANCORP INC	COM	151408101	142	8864	SH	DEFINED					
CENTERPOINT ENERGY INC		15189T107	10	1100	SH	DEFINED					
CERTEGY INC		156880106	10	325	SH	DEFINED					
CHESAPEAKE ENERGY CORP		165167107	21	2000	SH	DEFINED					
CHEVRONTEXACO CORP		166764100	1413	19784	SH	SOLE					
CHEVRONTEXACO CORP		166764100	1463	20488	SH	DEFINED					
CHINA MOBILE HONG KONG LTD ADR		16941M109	59	4600	SH	DEFINED					
CHOICEPOINT INC	COM	170388102	23	700	SH	DEFINED					
CHORDIANT SOFTWARE INC.		170404107	0	240	SH	DEFINED					
THE CHUBB CORPORATION		171232101	827	12755	SH	SOLE					
THE CHUBB CORPORATION		171232101	883	13625	SH	DEFINED					
CHURCH & DWIGHT INC	COM	171340102	69	2000	SH	DEFINED					
CIENA CORPORATION		171779101	1	300	SH	DEFINED					
CIGNA INVESTMENT SECURITIES, INC.		17179X106	36	2191	SH	DEFINED					
CIMAREX ENERGY CO		171798101	39	2000	SH	DEFINED					
CINERGY CORP		172474108	9	250	SH	DEFINED					
CISCO SYS INC		17275R102	1622	82837	SH	SOLE					
CISCO SYS INC		17275R102	1412	72094	SH	DEFINED					
CITIGROUP INC		172967101	1900	41768	SH	SOLE					
CITIGROUP INC		172967101	3757	82586	SH	DEFINED					
CITRIX SYSTEMS INC		177376100	2	100	SH	DEFINED					
CLEAR CHANNEL COMMUNICATIONS		184502102	1833	47875	SH	SOLE					
CLEAR CHANNEL COMMUNICATIONS		184502102	1059	27675	SH	DEFINED					
CLOROX CO DEL	COM	189054109	4	100	SH	DEFINED					
COCA COLA CO	COM	191216100	111	2607	SH	SOLE					
COCA COLA CO	COM	191216100	519	12100	SH	DEFINED					
COGNIZANT TECHNOLOGY CO		192446102	43	1194	SH	DEFINED					
COLGATE PALMOLIVE CO	COM	194162103	1851	33126	SH	SOLE					
COLGATE PALMOLIVE CO	COM	194162103	2198	39347	SH	DEFINED					
COMCAST CORP NEW CLASS A		20030N101	54	1775	SH	SOLE					
COMCAST CORP NEW CLASS A		20030N101	206	6694	SH	DEFINED					
COMERICA INC. CO		200340107	17	375	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	
COMPASS BANCSHARES INC COM		20449H109	8	250	SH	SOLE	
CONAGRA FOODS INC	COM	205887102	16	800	SH	DEFINED	
CONOCOPHILLIPS CORP		20825C104	32	593	SH	SOLE	
CONOCOPHILLIPS CORP		20825C104	608	11112	SH	DEFINED	
CONSOLIDATED EDISON	COM	209115104	197	4842	SH	SOLE	
CONSOLIDATED EDISON	COM	209115104	59	1448	SH	DEFINED	
CONSTELLATION BRANDS INC CL A		21036P108	758	24870	SH	SOLE	
CONSTELLATION BRANDS INC CL A		21036P108	1080	35450	SH	DEFINED	
CONSTELLATION ENERGY GROUP INC	COM	210371100	85	2400	SH	DEFINED	
CONTINENTAL AIRLINES INC CL B		210795308	9	600	SH	DEFINED	
CORINTHIAN COLLEGES INC		218868107	551	9650	SH	SOLE	
CORINTHIAN COLLEGES INC		218868107	179	3150	SH	DEFINED	
CORN PRODS INTL INC	COM	219023108	19	600	SH	DEFINED	
CORNING INC		219350105	44	4700	SH	SOLE	
CORNING INC		219350105	255	27086	SH	DEFINED	
CORPORATE HIGH YIELD FUND III INC		219925104	16	2000	SH	DEFINED	
CORRECTIONS CORP AMER NEW		22025Y407	2	100	SH	DEFINED	
COSTCO WHOLESALE CORPORATION		22160K105	1518	48775	SH	SOLE	
COSTCO WHOLESALE CORPORATION		22160K105	835	26830	SH	DEFINED	
COX COMMUNICATIONS INC NEW CL A		224044107	19	604	SH	DEFINED	
CROSS TIMBERS REALT TRUST UNIT COM		22757R109	0	14	SH	DEFINED	
CUBIST PHARMACEUTICAL INC		229678107	3	300	SH	DEFINED	
CUMMINS ENGINE INC		231021106	222	5000	SH	DEFINED	
CYTEC INDUSTRIES INC		232820100	0	10	SH	SOLE	
DNP SELECT INCOME FUND INC COM		23325P104	22	2160	SH	DEFINED	
DTE ENERGY CO	COM	233331107	65	1775	SH	SOLE	
DTE ENERGY CO	COM	233331107	116	3154	SH	DEFINED	
DANAHER CORP		235851102	7	100	SH	SOLE	
DARDEN RESTAURANTS		237194105	25	1340	SH	DEFINED	
DATATEC SYSTEMS INC		238128102	0	500	SH	DEFINED	
DECODE GENETICS INC		243586104	2	619	SH	DEFINED	
DEERE & COMPANY		244199105	517	9700	SH	DEFINED	
DEL MONTE FOODS CO		24522P103	3	365	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	
DELPHI CORPORATION	CORP	247126105	1	116	SH	SOLE	
DELPHI CORPORATION	CORP	247126105	3	359	SH	DEFINED	
DELTIC TIMBER CORP		247850100	144	5000	SH	DEFINED	
DELUXE CORP	COM	248019101	4	100	SH	DEFINED	
DEPOMED INC		249908104	12	2000	SH	SOLE	
DEVELOPERS DIVERSIFIED		251591103	0	29	SH	DEFINED	
DEVON ENERGY CORPORATION NEW COM		25179M103	0	20	SH	SOLE	

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DEVON ENERGY CORPORATION NEW COM		25179M103	14	300	SH	DEFINED
DIAMONDS TRUST SER I		252787106	27	300	SH	DEFINED
DIEBOLD INC		253651103	50	1000	SH	SOLE
DIEBOLD INC		253651103	222	4400	SH	DEFINED
DISNEY WALT CO	COM DISNEY	254687106	62	3100	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	408	20241	SH	DEFINED
DOLLAR TREE STORES INC		256747106	6	200	SH	DEFINED
DOMINION RES INC		25746U109	51	839	SH	SOLE
DOMINION RES INC		25746U109	459	7417	SH	DEFINED
DONALDSON INC		257651109	613	11375	SH	SOLE
DONALDSON INC		257651109	223	4150	SH	DEFINED
DOVER CORPORATION		260003108	117	3315	SH	SOLE
DOW CHEM CO	COM	260543103	296	9109	SH	SOLE
DOW CHEM CO	COM	260543103	430	13222	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COM	263534109	674	16872	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	915	22890	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	373	20964	SH	SOLE
DUKE ENERGY CORP	COM	264399106	298	16777	SH	DEFINED
DUKE REALTY CORP		264411505	5	200	SH	DEFINED
DYAX CORPORATION		26746E103	18	3000	SH	SOLE
E M C CORPORATION		268648102	89	7125	SH	SOLE
E M C CORPORATION		268648102	86	6860	SH	DEFINED
EMS TECHNOLOGIES INC		26873N108	5	300	SH	DEFINED
EOG RES INC		26875P101	104	2500	SH	DEFINED
EP MEDSYSTEMS INC		26881P103	3	1000	SH	SOLE
EP MEDSYSTEMS INC		26881P103	3	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/ INVTMT DSCRETN	
E*TRADE GROUP		269246104	7	800	SH	DEFINED	
EASTMAN CHEMICAL COMPANY		277432100	3	100	SH	DEFINED	
EASTMAN KODAK CO	COM	277461109	7	351	SH	SOLE	
EASTMAN KODAK CO	COM	277461109	10	500	SH	DEFINED	
EASYLINK SERVICES CORP CLASS A		27784T200	0	150	SH	DEFINED	
EATON VANCE CORP		278265103	33	1000	SH	SOLE	
EATON VANCE INSD MUNICIPAL BOND FUND		27827X101	4	350		DEFINED	
EBAY INC		278642103	2	50	SH	SOLE	
EBAY INC		278642103	107	2000	SH	DEFINED	
EDISON SCHOOLS INC		281033100	18	10600	SH	DEFINED	
EL PASO CORPORATION		28336L109	0	75	SH	SOLE	
EL PASO CORPORATION		28336L109	18	2500	SH	DEFINED	
ELECTRONIC DATA SYSTEMS CORP		285661104	23	1187	SH	SOLE	
ELECTRONIC DATA SYSTEMS CORP		285661104	2	100	SH	DEFINED	
EMERSON ELEC CO	COM	291011104	197	3750	SH	SOLE	
EMERSON ELEC CO	COM	291011104	621	11808	SH	DEFINED	
ENBRIDGE ENERGY PARTNERS L P		29250R106	122	2500	SH	SOLE	
ENBRIDGE ENERGY PARTNERS L P		29250R106	266	5450	SH	DEFINED	
ENERGEN CORP	COM	29265N108	43	1200	SH	DEFINED	
ENERGY EAST CORP	COM	29266M109	133	5950	SH	DEFINED	
ENGELHARD CORP	COM	292845104	69	2530	SH	DEFINED	
ENTERGY CORP NEW	COM	29364G103	135	2500	SH	DEFINED	
ENTREMED INC	COM	29382F103	5	1200	SH	DEFINED	
EQUIFAX, INC.		294429105	14	650	SH	DEFINED	
EQUITABLE RESOURCES		294549100	41	1000	SH	DEFINED	



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EQUITY INCOME FUND EXCHANGE SER.AT&T SHS 1ST	294700703	41	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	36	1250	SH	SOLE
EQUITY RESIDENTIAL SBI	29476L107	5	200	SH	DEFINED
ETHYL CORP	297659609	4	320	SH	SOLE
EXATECH INC	30064E109	16	1000	SH	DEFINED
EXELON CORP COM	30161N101	9	154	SH	SOLE
EXELON CORP COM	30161N101	37	594	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE			
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN
EXXON MOBIL CORP	COM	30231G102	4490	122737	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	10398	284195	SH	DEFINED
F&C CLAYMORE PFD SECURITIES INCOME FUND		30236V104	0	17	SH	SOLE
FPL GROUP INC	COM	302571104	331	5250	SH	SOLE
FPL GROUP INC	COM	302571104	391	6200	SH	DEFINED
FAMILY DEALER STORES INC		307000109	2	70	SH	SOLE
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	4	90	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)		COM313586109	642	9150	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)		COM313586109	353	5040	SH	DEFINED
FEDERAL REALTY INVESTMENT TRUST		313747206	15	423	SH	DEFINED
FEDEX CORPORATION		31428X106	32	500	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	11	200	SH	SOLE
FIFTH THIRD BANCORP	COM	316773100	8	150	SH	DEFINED
FIRST DATA CORPORATION		319963104	884	22128	SH	SOLE
FIRST DATA CORPORATION		319963104	207	5200	SH	DEFINED
FIRSTENERGY CORP	COM	337932107	22	700	SH	DEFINED
FLAMEL TECHNOLOGIES SA SPONSORED ADR		338488109	50	1500	SH	DEFINED
FLEETBOSTON FINANCIAL CORP	COM	339030108	1272	42214	SH	DEFINED
FLOWER FOODS INC		343498101	25	1125	SH	DEFINED
FORD MOTOR CO DEL		345370860	2	200	SH	SOLE
FORD MOTOR CO DEL		345370860	82	7696	SH	DEFINED
FOREST LABORATORIES INC		345838106	1034	20100	SH	SOLE
FOREST LABORATORIES INC		345838106	581	11300	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	159	2808	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	102	1800	SH	DEFINED
FRANKLIN RESOURCES INC		354613101	66	1500	SH	SOLE
GABLES RESIDENTIAL TRUST		362418105	32	1000	SH	DEFINED
GALLAHER GROUP PLC SPONSORED ADR		363595109	34	928	SH	SOLE
GALLAHER GROUP PLC SPONSORED ADR		363595109	87	2337	SH	DEFINED
GAP INC		364760108	2	150	SH	SOLE
GENAERA CORPORATION		36867G100	4	1000	SH	DEFINED
GENENTECH INC		368710406	565	7060	SH	SOLE
GENENTECH INC		368710406	647	8075	SH	DEFINED

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

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GENERAL ELEC CO	COM	369604103	6131	205754	SH	SOLE
GENERAL ELEC CO	COM	369604103	8874	297816	SH	DEFINED
GENERAL GROWTH PPTYS INC		370021107	14	200	SH	DEFINED
GENERAL MTRS CORP	COM	370442105	551	13482	SH	SOLE
GENERAL MTRS CORP	COM	370442105	541	13234	SH	DEFINED
GENERAL MOTORS CLASS H	NEW	370442832	7	516	SH	SOLE
GENERAL MOTORS CLASS H	NEW	370442832	124	8699	SH	DEFINED
GENVEC INC		37246C109	1	500	SH	DEFINED
GEORGIA PAC CORP	COM GA PAC GRP	373298108	101	4193	SH	DEFINED
GILLETTE COMPANY		375766102	215	6733	SH	SOLE
GILLETTE COMPANY		375766102	121	3800	SH	DEFINED
GLAMIS GOLD LTD	COMMON	376775102	13	1000	SH	DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	257	6062	SH	SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	212	5012	SH	DEFINED
GOLDCORP INC		380956409	13	1000	SH	DEFINED
GOLDEN STAR RESOURCES LTD		38119T104	12	3000	SH	DEFINED
GOLDMAN SACHS GROUP		38141G104	125	1500	SH	SOLE
GOLDMAN SACHS GROUP		38141G104	185	2210	SH	DEFINED
GULFTERRA ENERGY PARTNERS LP		40274U108	6	150	SH	DEFINED
HRPT PPTYS TR COMM SH BEN INT		40426W101	82	9000	SH	DEFINED
HSBC HOLDINGS ADR		404280406	13	206	SH	SOLE
HSBC HOLDINGS ADR		404280406	52	802	SH	DEFINED
HAIN CELESTIAL GROUP INC		405217100	11	650	SH	DEFINED
HALLIBURTON CO	COM	406216101	21	896	SH	SOLE
HALLIBURTON CO	COM	406216101	222	9182	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	34	1014	SH	DEFINED
HANDSPRING INC		410293104	0	200	SH	SOLE
HARBOR FLA BANCSHARES		411901101	13	502	SH	DEFINED
HARLEY DAVIDSON		412822108	14	300	SH	SOLE
HARLEY DAVIDSON		412822108	212	4400	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ CALL	
HARMONY GOLD MINING ADR		413216300	14	1000	SH		DEFINED
HARTFORD FINL SVCS GROUP INC COM		416515104	84	1612	SH		SOLE
HARTFORD FINL SVCS GROUP INC COM		416515104	58	1112	SH		DEFINED
HAWAIIAN ELECTRIC INDUSTRIES INC		419870100	21	500	SH		SOLE
H.J. HEINZ COMPANY		423074103	5	150	SH		SOLE
H.J. HEINZ COMPANY		423074103	30	900	SH		DEFINED
HERSHEY FOODS CORP	COM	427866108	2	35	SH		SOLE
HERSHEY FOODS CORP	COM	427866108	218	3000	SH		DEFINED
HEWLETT PACKARD CO	COM	428236103	14	752	SH		SOLE
HEWLETT PACKARD CO	COM	428236103	240	12406	SH		DEFINED
HIBERNIA CORP		428656102	6	300	SH		SOLE
HITACHI LTD ADR		433578507	1	30	SH		SOLE
HOME DEPOT, INC		437076102	1724	54154	SH		SOLE
HOME DEPOT, INC		437076102	2267	71201	SH		DEFINED
HONEYWELL INTERNATIONAL INC COM		438516106	123	4698	SH		SOLE
HONEYWELL INTERNATIONAL INC COM		438516106	143	5458	SH		DEFINED

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HOST MARRIOTT CORPORATION		44107P104	32	3074	SH	DEFINED
HUDSON CITY BANCORP		443683107	67	2200	SH	DEFINED
HUDSON UNITED BANCORP		444165104	17	500	SH	DEFINED
HYPERION TOTAL RETURN FUND INC		449145101	31	3150	SH	SOLE
IMS HEALTH INCORPORATED		449934108	55	2632	SH	DEFINED
ITT INDUSTRIES INC	COM	450911102	40	682	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	33	556	SH	DEFINED
ICON PUB LTD CO		45103T107	37	1000	SH	DEFINED
IDACORP INC	COM	451107106	7	300	SH	SOLE
IDACORP INC	COM	451107106	102	4000	SH	DEFINED
ILLINOIS TOOL WORKS INC	COM	452308109	30	463	SH	DEFINED
IMAGISTICS INTERNATIONAL IN C		45247T104	13	460	SH	DEFINED
INDYMAC BANCORP INC		456607100	23	1000	SH	DEFINED
INNKEEPERS USA TRUST		4576J0104	17	2000	SH	DEFINED
INTEL CORP	COM	458140100	1194	43397	SH	SOLE
INTEL CORP	COM	458140100	1723	62630	SH	DEFINED
INTERMEDIATE MUNICIPAL FUND INC		45880P104	20	2000		DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
INTL BUSINESS MACHINE CORP	COMMON	459200101	2477	28052	SH	SOLE		
INTL BUSINESS MACHINE CORP	COMMON	459200101	5226	59176	SH	DEFINED		
INTL PAPER CO	COM	460146103	183	4697	SH	DEFINED		
INTERNET HOLDERS TRUST		46059W102	4	100	SH	SOLE		
INTEVAC INC		461148108	33	3300	SH	DEFINED		
INTUIT		461202103	4	100	SH	DEFINED		
INVITROGEN CORP		46185R100	39	683	SH	DEFINED		
IVAX CORP		465823102	3	187	SH	DEFINED		
J P MORGAN CHASE & CO		46625H100	175	5124	SH	SOLE		
J P MORGAN CHASE & CO		46625H100	1591	46385	SH	DEFINED		
JABIL CIRCUIT INC		466313103	3	150	SH	SOLE		
JABIL CIRCUIT INC		466313103	6	250	SH	DEFINED		
JEFFERSON PILOT CORPORATION		475070108	30	683	SH	SOLE		
JEFFERSON PILOT CORPORATION		475070108	45	1035	SH	DEFINED		
JETBLUE AIRWAYS		477143101	12	200	SH	DEFINED		
JOHNSON & JOHNSON	COM	478160104	2839	57337	SH	SOLE		
JOHNSON & JOHNSON	COM	478160104	7597	153419	SH	DEFINED		
JOHNSON CTLS INC	COM	478366107	170	1800	SH	DEFINED		
JUNIPER NETWORKS		48203R104	1	100	SH	SOLE		
KADANT INC		48282T104	10	558	SH	DEFINED		
KANEB PIPE LINE PARTNERS LP		484169107	259	5600	SH	DEFINED		
KEMET CORP		488360108	12	1000	SH	DEFINED		
KERR MCGEE CORP		492386107	2	50	SH	SOLE		
KERR MCGEE CORP		492386107	0	18	SH	DEFINED		
KEYSPAN CORP	COM	49337W100	47	1341	SH	DEFINED		
KEYSTONE PROPERTY TRUST MD		493596100	32	1600	SH	DEFINED		
KIMBERLY-CLARK CORPORATION		494368103	246	4800	SH	SOLE		
KIMBERLY-CLARK CORPORATION		494368103	509	9935	SH	DEFINED		
KIMCO REALITY CORPORATION		49446R109	217	5300	SH	SOLE		
KIMCO REALITY CORPORATION		49446R109	362	8850	SH	DEFINED		
KINDER MORGAN ENERGY PARTNERS L P		494550106	226	5300	SH	DEFINED		
KING PHARMACEUTICALS INC		495582108	30	2000	SH	SOLE		
KNIGHT-RIDDER INC		499040103	1034	15509	SH	SOLE		
KNIGHT-RIDDER INC		499040103	1033	15500	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	
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	6	291	SH		DEFINED
KRAFT FOODS INC		50075N104	14	500	SH		DEFINED
KRAMONT REALTY TRUST COM		50075Q107	13	800	SH		DEFINED
KRISPY KREME DOUGHNUTS		501014104	7	200	SH		DEFINED
KROGER COMPANY	COM	501044101	21	1200	SH		SOLE
KROGER COMPANY	COM	501044101	50	2800	SH		DEFINED
KROLL INC		501049100	18	1000	SH		SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	689	15948	SH		SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	888	20550	SH		DEFINED
LA-Z-BOY INC		505336107	42	1900	SH		SOLE
LA-Z-BOY INC		505336107	19	900	SH		DEFINED
LEHMAN BROTHERS HOLDINGS INC		524908100	6	100	SH		SOLE
LENNAR CORP		526057104	77	1000	SH		DEFINED
LENNAR CORPORATION CLASS B COMMON		526057302	7	100	SH		DEFINED
LIFECCELL CORP		531927101	29	5000	SH		DEFINED
LILLY ELI & CO	COM	532457108	35	597	SH		SOLE
LILLY ELI & CO	COM	532457108	534	8996	SH		DEFINED
LOCKHEED MARTIN CORP		539830109	390	8468	SH		SOLE
LOCKHEED MARTIN CORP		539830109	64	1400	SH		DEFINED
LOWES COMPANIES INC		548661107	819	15793	SH		SOLE
LOWES COMPANIES INC		548661107	402	7750	SH		DEFINED
LUBRIZOL CORP	COM	549271104	64	2000	SH		DEFINED
LUCENT TECHNOLOGY INC		549463107	17	8191	SH		SOLE
LUCENT TECHNOLOGY INC		549463107	83	39067	SH		DEFINED
MBIA, INC		55262C100	1998	36360	SH		SOLE
MBIA, INC		55262C100	959	17450	SH		DEFINED
MBNA CORPORATION		55262L100	9	423	SH		SOLE
MBNA CORPORATION		55262L100	31	1400	SH		DEFINED
MFS CHARTER INCOME TRUST		552727109	13	1500	SH		DEFINED
MGI PHARMACEUTICALS		552880106	3	100	SH		SOLE
MGI PHARMACEUTICALS		552880106	7	200	SH		DEFINED
MACK-CALI REALTY CORP		554489104	15	400	SH		SOLE
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.		561662107	21	2000			DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
MARATHON OIL CORP		565849106	34	1200	SH		DEFINED
MARSHALL & ILSLEY CORP		571834100	414	13150	SH		SOLE
MARSHALL & ILSLEY CORP		571834100	395	12550	SH		DEFINED
MAYTAG CORPORATION		578592107	12	500	SH		SOLE
MAYTAG CORPORATION		578592107	10	425	SH		DEFINED
MCCLATCHY COMPANY		579489105	559	9409	SH		SOLE
MCCLATCHY COMPANY		579489105	401	6750	SH		DEFINED

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MCCORMICK & CO INC COMMON NON-VOTING		579780206	877	32005	SH	SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	842	30725	SH	DEFINED
MCDATA CORPORATION-CLASS A		580031201	0	29	SH	DEFINED
MCDONALDS CORP	COM	580135101	56	2400	SH	DEFINED
MCGRAW HILL COMPANIES INC		580645109	7	120	SH	SOLE
MCGRAW HILL COMPANIES INC		580645109	104	1680	SH	DEFINED
MCKESSON CORPORATION		58155Q103	4	148	SH	DEFINED
MEADWESTVACO CORP		583334107	68	2700	SH	DEFINED
MEDAREX INC		583916101	2	400	SH	DEFINED
MEDTRONIC INC		585055106	18	395	SH	SOLE
MEDTRONIC INC		585055106	189	4040	SH	DEFINED
MELLON FINANCIAL CORP	COM	58551A108	30	1000	SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	16	400	SH	DEFINED
MERCK & CO INC	COM	589331107	1263	24973	SH	SOLE
MERCK & CO INC	COM	589331107	4054	80114	SH	DEFINED
MERCURY INTERACTIVE CORP		589405109	13	300	SH	DEFINED
MERRILL LYNCH & CO INC		590188108	139	2600	SH	DEFINED
METLIFE INC		59156R108	84	3000	SH	DEFINED
MICROSOFT CORP		594918104	2304	82943	SH	SOLE
MICROSOFT CORP		594918104	2404	86528	SH	DEFINED
MIDDLESEX WATER CO	COM	596680108	115	4726	SH	DEFINED
MILLENNIUM PHARMACEUTICALS		599902103	12	800	SH	DEFINED
MIPS TECHNOLOGIES INC		604567206	0	27	SH	DEFINED
MIRANT CORP		604675108	0	645	SH	DEFINED
ROBERT MONDAVI		609200100	3	100	SH	SOLE
MONSANTO CO NEW		61166W101	0	12	SH	SOLE
MONSANTO CO NEW		61166W101	16	690	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	
MORGAN STANLEY DEAN WITTER & CO		617446448	68	1350	SH	SOLE	
MORGAN STANLEY DEAN WITTER & CO		617446448	290	5766	SH	DEFINED	
MOTOROLA, INC		620076109	5	500	SH	SOLE	
MOTOROLA, INC		620076109	159	13350	SH	DEFINED	
MUNIYIELD NJ INSURED FUND	INC. COMMON	625921101	41	2915		SOLE	
MUNIHOLDING NY INSD FUND INC		625931100	17	1253	SH	DEFINED	
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	50	3509		SOLE	
MURPHY OIL CORPORATION		626717102	117	2000	SH	DEFINED	
MYLAN LABORATORUES INC		628530107	38	1000	SH	DEFINED	
NCE PETRO FUND I TR UNIT		62885E406	35	3000	SH	SOLE	
NCR CORP	NEW	62886E108	9	297	SH	DEFINED	
NL INDS INC	COM NEW	629156407	3	220	SH	SOLE	
NUI HOLDING CORP		629431107	7	500	SH	DEFINED	
NAM TAI ELECTRONICS		629865205	34	1275	SH	SOLE	
NASDAQ 100 TRUST UNIT SER 1		631100104	3	100	SH	DEFINED	
NASTECH PHARMACETICAL		631728409	4	400	SH	DEFINED	
NATIONAL CITY CORP		635405103	35	1200	SH	DEFINED	
NATIONAL FUEL GAS CO N J	COM	636180101	77	3392	SH	DEFINED	
NATIONAL WESTMINSTER BANK PLC PFD		638539700	7	300	SH	DEFINED	
NATIONWIDE FINANCIAL SERVICES CLASS A		638612101	3	112	SH	DEFINED	
NAUTILUS GROUP INC		63910B102	12	1000	SH	DEFINED	
NEORX CORPORATION		640520300	0	50	SH	DEFINED	
NETWORK APPLIANCE INC		64120L104	7	350	SH	SOLE	
NEUROGEN CORP		64124E106	5	1000	SH	DEFINED	

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NEW JERSEY RESOURCES CORPORATION		646025106	43	1200	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	34	1500	SH	DEFINED
NEW YORK TIMES CO		650111107	152	3500	SH	DEFINED
NEWMONT MINING CORP		651639106	3	79	SH	SOLE
NEWMONT MINING CORP		651639106	39	1000	SH	DEFINED
NEXTEL COMMUNICATIONS INC CL A		65332V103	20	1020	SH	DEFINED
NISOURCE INC	COM	65473P105	9	500	SH	SOLE
NISOURCE INC	COM	65473P105	85	4300	SH	DEFINED
NOBEL LEARNING COMMUNITIES INC		654889104	21	4000	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	
NOKIA CORPORATION ADR		654902204	151	9680	SH	SOLE	
NOKIA CORPORATION ADR		654902204	55	3550	SH	DEFINED	
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	23	25000	PRN	DEFINED	
NORFOLK SOUTHERN CORP	COM	655844108	117	6354	SH	SOLE	
NORFOLK SOUTHERN CORP	COM	655844108	93	5060	SH	DEFINED	
NORSK HYDRO ADR		656531605	114	2222	SH	DEFINED	
NORTEL NETWORKS CORP NEW		656568102	4	1100	SH	DEFINED	
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	55	1275	SH	SOLE	
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	325	7500	SH	DEFINED	
NORTHERN TRUST CORP		665859104	194	4600	SH	SOLE	
NORTHROP GRUMMAN CORP		666807102	20	240	SH	SOLE	
NORTHROP GRUMMAN CORP		666807102	121	1414	SH	DEFINED	
NOVARTIS AG ADRS		66987V109	6	155	SH	SOLE	
NOVARTIS AG ADRS		66987V109	19	500	SH	DEFINED	
NU HORIZON ELECTRONICS CORP		669908105	20	2362	SH	DEFINED	
NSTAR	COM	67019E107	19	405	SH	SOLE	
NUVEEN PERFORMANCE PLUS	MUNICIPAL FUND	67062P108	22	1500		SOLE	
NUVEEN QUALITY PFD INCOME FUND II		67072C105	6	400	SH	DEFINED	
OGE ENERGY CO.		670837103	45	2000	SH	SOLE	
OGE ENERGY CO.		670837103	9	400	SH	DEFINED	
NUVEEN NJ INVT QUALITY MUN FUND		COM670971100	133	8658		SOLE	
NUVEEN NJ INVT QUALITY MUN FUND		COM670971100	107	6974		DEFINED	
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	64	4070		SOLE	
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	50	3200		DEFINED	
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	25	1650		DEFINED	
NUVEEN NJ PREMIUM INCOME		67101N106	23	1493		SOLE	
OSI PHARMACEUTICALS INC. COM		671040103	10	334	SH	DEFINED	
OCCIDENTAL PETE CORP DEL	COM	674599105	17	500	SH	DEFINED	
OFFICEMAX INC		67622M108	17	1900	SH	DEFINED	
ONEOK INC NEW	COM	682680103	80	4000	SH	DEFINED	
ORACLE CORPORATION		68389X105	532	47300	SH	SOLE	
ORACLE CORPORATION		68389X105	265	23570	SH	DEFINED	
OPPENHEIMER MULTI-SECTOR INCOME FUND		683933105	13	1700	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	

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PG&E CORP	COM	69331C108	9	400 SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COM	693475105	243	5116 SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	48	1025 SH	DEFINED
PPG INDS INC	COM	693506107	10	200 SH	SOLE
PPG INDS INC	COM	693506107	104	2000 SH	DEFINED
PPL CORP		69351T106	8	200 SH	SOLE
PPL CORP		69351T106	24	600 SH	DEFINED
PACCAR INC	COM	693718108	61	825 SH	DEFINED
PACIFIC ENERGY PARTNERS LP		69422R105	143	5650 SH	DEFINED
PACTIV CORP	COM	695257105	2	100 SH	SOLE
PALM INC		696642206	1	100 SH	DEFINED
PARAGON TECHNOLOGIES INC		69912T108	10	1000 SH	DEFINED
PARK PL ENTMT CORP	COM	700690100	9	1000 SH	DEFINED
PAYCHEX INC	COM	704326107	102	3000 SH	DEFINED
PAYLESS SHOESOURCE, INC.		704379106	7	600 SH	DEFINED
PEABODY ENERGY CORP		704549104	672	21450 SH	SOLE
PEABODY ENERGY CORP		704549104	352	11250 SH	DEFINED
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	6685	215256 SH	SOLE
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	18977	610981 SH	DEFINED
PENN VA CORP	COM	707882106	21	480 SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	207	6950 SH	DEFINED
J.C.PENNEY CO., INC.		708160106	111	5200 SH	DEFINED
PEOPLES ENERGY CORPORATION		711030106	49	1200 SH	DEFINED
PEOPLESOFT INC		712713106	1	100 SH	SOLE
PEPCO HOLDINGS INC COM		713291102	86	5023 SH	DEFINED
PEPSICO INC	COM	713448108	364	7945 SH	SOLE
PEPSICO INC	COM	713448108	527	11505 SH	DEFINED
PEREGRINE PHARMACEUTICALS INC		713661106	0	100 SH	DEFINED
PERKINELMER INC	COM	714046109	70	4628 SH	DEFINED
PETROLEUM & RESOURCES CORPORATION		716549100	10	500 SH	DEFINED
PFIZER INC	COM	717081103	2472	81383 SH	SOLE
PFIZER INC	COM	717081103	2890	95161 SH	DEFINED
PHARMACEUTICAL RESOURCES		717125108	13	200 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	
THE PHOENIX COMPANIES, INC.		71902E109	52	4553 SH		SOLE	
PIMCO MUNICIPAL INCOME FUND II		72200W106	55	4000 SH		DEFINED	
PIMCO STRATEGIC GLOBAL GOVERNMENT FUND COMMON		72200X104	36	3098 SH		DEFINED	
PITNEY BOWES INC	COM	724479100	194	5075 SH		DEFINED	
PLUM CREEK TIMBER CO INC	COM	729251108	31	1249 SH		DEFINED	
PREMCO INC		74045Q104	46	2000 SH		SOLE	
PROCTER & GAMBLE CO	COM	742718109	2217	23885 SH		SOLE	
PROCTER & GAMBLE CO	COM	742718109	2741	29532 SH		DEFINED	
PROGRESS ENERGY INC COM		743263105	8	200 SH		SOLE	
PROLOGIS TRUST		743410102	1288	42590 SH		SOLE	
PROLOGIS TRUST		743410102	923	30545 SH		DEFINED	
PROTECTIVE LIFE CORP		743674103	17	596 SH		SOLE	
PRUDENTIAL FINANCIAL INC		744320102	65	1755 SH		SOLE	
PRUDENTIAL FINANCIAL INC		744320102	0	20 SH		DEFINED	
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	571	13617 SH		SOLE	
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	1122	26737 SH		DEFINED	

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PUGET ENERGY INC NEW		745310102	5	258	SH	DEFINED
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	34	5000	SH	DEFINED
QLOGIC CORP		747277101	9	200	SH	SOLE
QLOGIC CORP		747277101	23	500	SH	DEFINED
QUALCOMM INC		747525103	37	900	SH	SOLE
QUALCOMM INC		747525103	56	1350	SH	DEFINED
QUEST DIAGNOSTICS INC	COM	74834L100	779	12850	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	217	3585	SH	DEFINED
QUESTAR CORP		748356102	21	700	SH	DEFINED
QUIXOTE CORP		749056107	37	1500	SH	DEFINED
QWEST COMMUNICATIONS INT'L		749121109	1	446	SH	SOLE
QWEST COMMUNICATIONS INT'L		749121109	10	3231	SH	DEFINED
RSA SEC INC		749719100	2	187	SH	SOLE
RF MICRO-DEVICES		749941100	7	800	SH	DEFINED
RAINING DATA CORP		75087R108	2	1000	SH	DEFINED
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH	DEFINED
RAYONIER INC	COM	754907103	40	1000	SH	DEFINED

FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ CALL	INVSTMT DSCRETN
RAYTHEON CO		755111507	36	1300	SH	SOLE
RAYTHEON CO		755111507	213	7619	SH	DEFINED
READERS DIGEST ASSN.CLASS A NON VOTING		755267101	13	1000	SH	DEFINED
RED HAT INC	COM	756577102	0	30	SH	DEFINED
RELIANT RES INC		75952B105	4	867	SH	DEFINED
RJ REYNOLDS TOBACCO HOLDING INC		76182K105	7	200	SH	DEFINED
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	128	8400	SH	SOLE
ROYAL BANK OF SCOTLAND	GROUP PLC SER D	780097606	8	300	SH	DEFINED
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	22	500	SH	SOLE
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	684	15492	SH	DEFINED
RUBY TUESDAY INC.		781182100	15	656	SH	DEFINED
SBC COMMUNICATIONS INC		78387G103	520	23413	SH	SOLE
SBC COMMUNICATIONS INC		78387G103	1630	73265	SH	DEFINED
SLM CORP		78442P106	423	10875	SH	SOLE
SLM CORP		78442P106	116	3000	SH	DEFINED
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	42	430	SH	DEFINED
SAFEGUARD SCIENTIFIC INC.COM		786449108	6	2000	SH	DEFINED
SAFEWAY INC		786514208	7	312	SH	DEFINED
THE ST. PAUL COMPANIES, INC	COM	792860108	37	1000	SH	DEFINED
THE SALOMON BROTHERS FUND	INC	795477108	12	1175	SH	DEFINED
SANCHEZ COMPUTER ASSOCIATES		799702105	3	1000	SH	DEFINED
SANMINA-SCI CORP		800907107	4	500	SH	DEFINED
SANGSTAT MEDICAL CORP		801003104	57	2550	SH	SOLE
SARA LEE CORP	COM	803111103	186	10179	SH	SOLE
SARA LEE CORP	COM	803111103	29	1600	SH	DEFINED
SCANA CORP NEW		80589M102	123	3600	SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	12	837	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	30	2000	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	180	3725	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	446	9231	SH	DEFINED
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH	DEFINED
SEALED AIR CORP NEW	COM	81211K100	50	1069	SH	DEFINED
SEARS ROEBUCK & CO	COM	812387108	4	100	SH	SOLE



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			FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
SECTOR SPDR TR TECHNOLOGY		81369Y803	25	1400	SH		SOLE	
SELECTIVE INS. GROUP INC.		816300107	363	12200	SH		SOLE	
SEMPRA ENERGY	COM	816851109	4	150	SH		SOLE	
SEMPRA ENERGY	COM	816851109	46	1600	SH		DEFINED	
SEPRACOR INC		817315104	17	640	SH		SOLE	
SHAW GROUP INC		820280105	4	400	SH		SOLE	
SHAW GROUP INC		820280105	13	1300	SH		DEFINED	
SIEBEL SYSTEMS		826170102	0	100	SH		SOLE	
SIEMENS AG SPONSORED ADR		826197501	25	425	SH		SOLE	
SIGMA-ALDRICH CORP		826552101	5	100	SH		SOLE	
SILICON GRAPHICS INC		827056102	0	200	SH		DEFINED	
SIMON PPTY GROUP INC NEW	COM	828806109	662	15210	SH		SOLE	
SIMON PPTY GROUP INC NEW	COM	828806109	840	19280	SH		DEFINED	
SMITHFIELD FOODS		832248108	2	150	SH		SOLE	
J. M. SMUCKER CO		832696405	2	64	SH		SOLE	
J. M. SMUCKER CO		832696405	72	1716	SH		DEFINED	
SONIC CORP		835451105	131	5200	SH		SOLE	
SONIC CORP		835451105	49	1950	SH		DEFINED	
SONOCO PRODUCTS		835495102	16	750	SH		DEFINED	
SONY CORP ADR AMERN SH NEW	EA REPR 1 JAPANESE	835699307	20	600	SH		DEFINED	
SOUTH JERSEY INDUSTRIES, INC		838518108	6	171	SH		DEFINED	
SOUTHERN CO	COM	842587107	102	3478	SH		SOLE	
SOUTHERN CO	COM	842587107	353	12039	SH		DEFINED	
SPRINT CORPORATION		852061100	31	2076	SH		DEFINED	
SPRINT CORP PCS SER 1		852061506	3	638	SH		DEFINED	
STARBUCKS CORPORATION		855244109	417	14500	SH		SOLE	
STARBUCKS CORPORATION		855244109	431	15000	SH		DEFINED	
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	24	704	SH		SOLE	
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	29	857	SH		DEFINED	
STRATTEC SECURITY CORPORATION		863111100	0	20	SH		SOLE	
STRYKER CORP		863667101	32	430	SH		DEFINED	
STURM RUGER & CO.		864159108	20	2000	SH		SOLE	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	90	3000	SH		SOLE	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	201	6700	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	O MA
SUN MICROSYSTEMS INC	COM	866810104	71	21750	SH		SOLE	
SUN MICROSYSTEMS INC	COM	866810104	98	29786	SH		DEFINED	
SUNGARD DATA SYSTEMS INC		867363103	6	250	SH		SOLE	
SUNOCO INC		86764P109	4	119	SH		SOLE	
SUNOCO INC		86764P109	121	3009	SH		DEFINED	
SUPERGEN INC	COM	868059106	321	43000	SH		DEFINED	
SYMANTEC		871503108	385	6100	SH		SOLE	

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SYMANTEC		871503108	180	2850	SH	DEFINED
SYNGENTA AG		87160A100	2	200	SH	SOLE
SYSCO CORPORATION		871829107	5	170	SH	SOLE
TC PIPELINES LTD		87233Q108	15	500	SH	SOLE
TECO ENERGY INC	COM	872375100	144	10450	SH	SOLE
TECO ENERGY INC	COM	872375100	89	6475	SH	DEFINED
TEPPCO PARTNERS LP		872384102	91	2600	SH	DEFINED
TJX COMPANIES		872540109	38	2000	SH	DEFINED
TXU CORP		873168108	30	1300	SH	DEFINED
TARGET CORPORATION		87612E106	273	7265	SH	SOLE
TARGET CORPORATION		87612E106	837	22250	SH	DEFINED
TEKTRONIX INC		879131100	123	5000	SH	SOLE
TELECOM CORP OF NEW ZEALAND	LT SPON ADR	879278208	9	400	SH	DEFINED
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	12	400	SH	DEFINED
TEVA PHARMACEUTICAL INDS	ADR	881624209	223	3900	SH	DEFINED
TEXAS GENCO COM		882443104	1	55	SH	DEFINED
TEXAS INSTRUMENTS		882508104	715	31406	SH	SOLE
TEXAS INSTRUMENTS		882508104	1144	50230	SH	DEFINED
THERMO ELECTRON CORP	COM	883556102	49	2272	SH	DEFINED
THESTREET COM INC		88368Q103	0	100	SH	DEFINED
THOMAS & BETTS CORPORATION		884315102	6	400	SH	DEFINED
THORNBURG MORTGAGE INC		885218107	75	3000	SH	SOLE
3COM CORP	COM	885535104	5	1000	SH	DEFINED
3M CO COM		88579Y101	927	13430	SH	SOLE
3M CO COM		88579Y101	1382	20012	SH	DEFINED
TIMKEN CO		887389104	76	5000	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	
TORCHMARK CORP.		891027104	79	1950	SH	DEFINED	
TOUCH AMERICA HOLDINGS INC.		891539108	0	800	SH	DEFINED	
TOYS "R" US INC		892335100	3	300	SH	SOLE	
TRANSCANADA CORP		89353D107	2	152	SH	SOLE	
TRAVELERS PPTY CAS CORP NEW CLASS A		89420G109	4	302	SH	SOLE	
TRAVELERS PPTY CAS CORP NEW CLASS A		89420G109	19	1243	SH	DEFINED	
TRAVELERS PPTY CAS CORP CLASS B NEW		89420G406	40	2561	SH	DEFINED	
TREDEGAR INDUSTRIES INC		894650100	10	720	SH	SOLE	
TRI-CONTINENTAL CORPORATION		895436103	11	739	SH	DEFINED	
TRIBUNE CO NEW COM		896047107	56	1227	SH	DEFINED	
TUPPERWARE CORP	COM	899896104	1	100	SH	DEFINED	
TYCO INTL LTD	NEW COM	902124106	65	3200	SH	SOLE	
TYCO INTL LTD	NEW COM	902124106	17	850	SH	DEFINED	
UGI CORPORATION		902681105	254	8800	SH	SOLE	
UGI CORPORATION		902681105	269	9325	SH	DEFINED	
UST INC	COM	902911106	42	1200	SH	SOLE	
US BANCORP DEL COM		902973304	5	225	SH	SOLE	
UNILIVER NV NY SHARE F NEW		904784709	23	400	SH	DEFINED	
UNION PACIFIC CORP	COM	907818108	364	6266	SH	SOLE	
UNION PACIFIC CORP	COM	907818108	343	5908	SH	DEFINED	
UNITED NATIONAL BANCORP NJ		910909100	166	5000	SH	SOLE	
UNITED NATIONAL BANCORP NJ		910909100	330	9961	SH	DEFINED	
UNITED PARCEL SERVICE		911312106	192	3015	SH	DEFINED	
UNITED TECHNOLOGIES CORP	COM	913017109	313	4057	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	1301	16846	SH	DEFINED	

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VALLEY NATIONAL BANCORP.	919794107	3	131	SH	SOLE
VALLEY NATIONAL BANCORP.	919794107	106	3841	SH	DEFINED
VAN KAMPEN TRUST MUNICIPALS	920929106	9	600	SH	SOLE
VERIZON CORPORATION	92343V104	682	21035	SH	SOLE
VERIZON CORPORATION	92343V104	2545	78490	SH	DEFINED
VERITAS SOFTWARE CORP	923436109	15	500	SH	SOLE
VERITAS SOFTWARE CORP	923436109	75	2400	SH	DEFINED
VERMONT TEDDY BEAR INC	92427X109	0	50	SH	SOLE

FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN
VIACOM INC COM CLASS A		925524100	38	1000	SH	DEFINED
VIACOM INC. CLASS B COMMON		925524308	13	345	SH	SOLE
VIACOM INC. CLASS B COMMON		925524308	51	1341	SH	DEFINED
VIASYS HEALTHCARE INC		92553Q209	3	165	SH	DEFINED
VODAFONE GROUP PLC		92857W100	213	10565	SH	SOLE
VODAFONE GROUP PLC		92857W100	697	34437	SH	DEFINED
VORNADO REALTY TRUST		929042109	184	3850	SH	SOLE
VORNADO REALTY TRUST		929042109	93	1950	SH	DEFINED
VULCAN MATERIALS COMPANY COM		929160109	127	3200	SH	DEFINED
WGL HOLDINGS INC		92924F106	148	5400	SH	DEFINED
WACHOVIA CORP 2ND NEW COM		929903102	3018	73310	SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	1472	35762	SH	DEFINED
WAL-MART STORES INC		931142103	955	17105	SH	SOLE
WAL-MART STORES INC		931142103	856	15345	SH	DEFINED
WALGREEN CO		931422109	15	500	SH	SOLE
WALGREEN CO		931422109	3	100	SH	DEFINED
WASHINGTON MUTUAL INC		939322103	23	600	SH	SOLE
WASHINGTON MUTUAL INC		939322103	51	1300	SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	75	3163	SH	DEFINED
WASTE MANAGEMENT INC		94106L109	3	145	SH	DEFINED
WELLS FARGO & CO NEW	COM	949746101	2062	40041	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	1770	34375	SH	DEFINED
WESTAR ENERGY INC		95709T100	3	200	SH	DEFINED
WESTERN GAS RESOURCES INC		958259103	38	1000	SH	DEFINED
WEYERHAEUSER CO	COM	962166104	21	366	SH	SOLE
WEYERHAEUSER CO	COM	962166104	116	2000	SH	DEFINED
WHIRLPOOL CORP	COM	963320106	20	300	SH	DEFINED
WHOLE FOOD MARKET INC		966837106	22	400	SH	SOLE
WHOLE FOOD MARKET INC		966837106	38	700	SH	DEFINED
WILLIAMS COS INC DEL	COM	969457100	2	300	SH	SOLE
WILLIAMS COS INC DEL	COM	969457100	47	5000	SH	DEFINED
WILLIAMS SONOMA INC	COM	969904101	129	4800	SH	DEFINED
WISCONSIN ENERGY CORP	COM	976657106	124	4089	SH	DEFINED

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

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WISER OIL CO		977284108	1	200 SH	SOLE
WISER OIL CO		977284108	9	1800 SH	DEFINED
WRIGLEY WM JR CO		982526105	11	200 SH	SOLE
WYETH INC.		983024100	682	14808 SH	SOLE
WYETH INC.		983024100	1890	41024 SH	DEFINED
XM SATELLITE RADIO HOLDINGS INC		983759101	2	150 SH	DEFINED
XTO ENERGY INC		98385X106	41	2000 SH	DEFINED
XCEL ENERGY INC		98389B100	6	441 SH	DEFINED
XILINX INC		983919101	90	3200 SH	DEFINED
XEROX CORP	COM	984121103	6	600 SH	DEFINED
YUM BRANDS INC		988498101	1	50 SH	DEFINED
ZIMMER HOLDINGS GROUP		98956P102	1	20 SH	SOLE
ZIMMER HOLDINGS GROUP		98956P102	441	8015 SH	DEFINED
ZORAN CORP		98975F101	50	2600 SH	SOLE
ZWEIG TOTAL RETURN FD INC		989837109	5	1139 SH	SOLE
ZWEIG TOTAL RETURN FD INC		989837109	8	1812 SH	DEFINED
GRAND TOTALS			264440	7450621	