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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
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Form 13F Information Table Entry Total:	9,147,502
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Form 13F Information Table Value Total:	378,248
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	(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/ INVTMT DSCRETN	
DAIMLERCHRYSLER AG ORD		D1668R123	56	1180	SH	DEFINED	
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	80	1000	SH	SOLE	
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	504	6280	SH	DEFINED	

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NABORS INDUSTRIES LTD COM		G6359F103	323	6300	SH	SOLE
NABORS INDUSTRIES LTD COM		G6359F103	107	2100	SH	DEFINED
TRANSOCEAN INC		G90078109	91	2150	SH	SOLE
TRANSOCEAN INC		G90078109	20	477	SH	DEFINED
XL CAP LIMITED		G98255105	27	350	SH	SOLE
ALCON INC		H01301102	40	500	SH	SOLE
ALCON INC		H01301102	24	300	SH	DEFINED
GILAT SATELLITE NETWORKS LTD		M51474118	0	120	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	40	2919	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	149	10800	SH	DEFINED
ACM INCOME FUND INC		000912105	30	3724	SH	SOLE
ACM GOVT OPPORTUNITY FUND INC		000918102	7	1000	SH	SOLE
ACM MANAGED INCOME FUND		000919100	3	1000	SH	SOLE
ACM MUNICIPAL SECS INCOME FUND INC		000942102	10	1000	SH	SOLE
ACM MANAGED DOLLAR INCOME FUND		000949107	7	1000	SH	SOLE
AFLAC INCORPORATED		001055102	33	845	SH	SOLE
AFLAC INCORPORATED		001055102	47	1200	SH	DEFINED
AGCO CORPORATION		001084102	87	4000	SH	DEFINED
AGL RESOURCES INC	COM	001204106	5	174	SH	SOLE
AES CORPORATION		00130H105	11	833	SH	SOLE
AES CORPORATION		00130H105	26	1905	SH	DEFINED
AT&T CORP NEW		001957505	3	174	SH	SOLE
AT&T CORP NEW		001957505	26	1369	SH	DEFINED
AVI BIOPHARMA INC		002346104	147	63000	SH	DEFINED
AASTROM BIOSCIENCES		00253U107	4	3500	SH	DEFINED
ABBOTT LABS	COM	002824100	217	4671	SH	SOLE
ABBOTT LABS	COM	002824100	686	14711	SH	DEFINED
ABERCROMBIE & FITCH		002896207	9	200	SH	DEFINED
ABBEY NATIONAL PLC	7.375% PFD	002920700	33	1200	SH	SOLE
ADAMS EXPRESS COMPANY		006212104	14	1085	SH	DEFINED
ADESA INC		00686U104	8	400	SH	DEFINED
ADOBE SYSTEMS INCORPORATED		00724F101	2941	46885	SH	SOLE
ADOBE SYSTEMS INCORPORATED		00724F101	1527	24350	SH	DEFINED
AGERE SYSTEMS INC CLASS A		00845V100	0	17	SH	DEFINED
AGERE SYSTEMS INC CLASS B		00845V209	0	78	SH	SOLE
AGERE SYSTEMS INC CLASS B		00845V209	1	857	SH	DEFINED
AGILENT TECHNOLOGIES		00846U101	15	654	SH	DEFINED
AIR PRODUCTS & CHEMICALS INC		009158106	1227	21170	SH	SOLE
AIR PRODUCTS & CHEMICALS INC		009158106	734	12675	SH	DEFINED
AIRTRAN HOLDINGS INC	COM	00949P108	1	100	SH	DEFINED
ALBERTO CULVER CO COM		013068101	714	14715	SH	SOLE
ALBERTO CULVER CO COM		013068101	176	3625	SH	DEFINED
ALCOA INC	COM	013817101	179	5725	SH	SOLE
ALCOA INC	COM	013817101	78	2500	SH	DEFINED
ALLERGAN INC COM		018490102	16	200	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT O MA
ALLIANCE ALL MARKET ADVANTAGE FUND INC		01852M108	22	1500	SH	SOLE	
ALLIANCE ALL MARKET ADVANTAGE FUND INC		01852M108	7	500	SH	DEFINED	
ALLETE INC COM NEW		018522300	4	133	SH	DEFINED	

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ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	8	200	SH	SOLE
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	9	225	SH	DEFINED
ALLIANCE RESOURCE PARTNERS L P		01877R108	74	1000	SH	DEFINED
ALLIANCE WORLD DOLLAR GOVT FUND II		01879R106	12	1000	SH	SOLE
ALLIANCE WORLD DOLLAR GOVT FUND INC		018796102	12	1000	SH	SOLE
ALLIANT ENERGY CORP	COM	018802108	13	480	SH	SOLE
ALLIANT ENERGY CORP	COM	018802108	60	2132	SH	DEFINED
ALLIANT TECHNOLOGIES		018804104	26	400	SH	DEFINED
ALLIED CAPITAL CORP	NEW	01903Q108	51	2000	SH	SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	10	309	SH	SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	5	177	SH	DEFINED
ALLSTATE CORP	COM	020002101	103	2000	SH	SOLE
ALLSTATE CORP	COM	020002101	61	1184	SH	DEFINED
ALLTELL CORPORATION		020039103	540	9200	SH	SOLE
ALLTELL CORPORATION		020039103	244	4158	SH	DEFINED
ALTRIA GROUP INC		02209S103	556	9100	SH	DEFINED
AMAZON COM INC	COM	023135106	4	100	SH	SOLE
AMBAC FINANCIAL GROUP INC		023139108	156	1900	SH	DEFINED
AMEREN CORP	COM	023608102	5	100	SH	SOLE
AMEREN CORP	COM	023608102	180	3600	SH	DEFINED
AMERICA MOVIL ADR		02364W105	20	400	SH	DEFINED
AMERICAN ELEC PWR INC	COM	025537101	88	2570	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	186	5426	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	155	2751	SH	SOLE
AMERICAN EXPRESS CO	COM	025816109	467	8300	SH	DEFINED
AMERICAN INTERNATIONAL GROUP		026874107	2079	31664	SH	SOLE
AMERICAN INTERNATIONAL GROUP		026874107	2730	41575	SH	DEFINED
AMERICAN STANDARD COMPANIES INC		029712106	61	1500	SH	DEFINED
AMERICAN TOWER CORP CLASS A		029912201	13	760	SH	DEFINED
AMETEK INC (NEW)		031100100	19	560	SH	DEFINED
AMGEN INC		031162100	733	11436	SH	SOLE
AMGEN INC		031162100	289	4520	SH	DEFINED
AMSOUTH BANCORPORATION		032165102	43	1687	SH	DEFINED
MYLIN PHARMECEUTICALS		032346108	11	500	SH	DEFINED
ANADARKO PETE CORP	COM	032511107	47	735	SH	SOLE
ANADARKO PETE CORP	COM	032511107	682	10538	SH	DEFINED
ANALOG DEVICES INC		032654105	2	75	SH	SOLE
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	7	200	SH	SOLE
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	47	1300	SH	DEFINED
ANHEUSER BUSCH COS INC	COM	035229103	508	10027	SH	SOLE
ANHEUSER BUSCH COS INC	COM	035229103	972	19176	SH	DEFINED
APACHE CORPORATION		037411105	156	3100	SH	SOLE
APOLLO GROUP INC CL A		037604105	75	940	SH	DEFINED
APPLEBEE'S INTL INC		037899101	2544	96210	SH	SOLE
APPLEBEE'S INTL INC		037899101	1426	53930	SH	DEFINED
APPLERA CORP COM CELERA GENOMICS GROUP		038020202	0	13	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/ INVSTMT DCRETN	
APPLIED MATERIALS INC		038222105	25	1500	SH	SOLE	
APPLIED MATERIALS INC		038222105	66	3900	SH	DEFINED	
ARCHER-DANIELS-MIDLAND	COMPANY	039483102	2	100	SH	SOLE	

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ARGON ST INC COM			040149106	10	300	SH	DEFINED
ARIAD PHARMACEUTICALS INC			04033A100	1	175	SH	SOLE
ARM HOLDINGS PLC ADR			042068106	33	5500	SH	SOLE
ASHLAND INC			044204105	18	309	SH	DEFINED
ASTRAZENECA PLC SPONSORED	ADR		046353108	45	1248	SH	SOLE
ATMOS ENERGY			049560105	54	2000	SH	DEFINED
AUTHENTIDATE HOLDING CORP			052666104	6	1000	SH	SOLE
AUTOLIV INC			052800109	3	68	SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	2077	46865	SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	1437	32425	SH	DEFINED
AVAYA INC	COM	USD .01	053499109	3	196	SH	SOLE
AVAYA INC	COM	USD .01	053499109	39	2275	SH	DEFINED
AVERY DENNISON CORP			053611109	56	950	SH	DEFINED
AVON PRODUCTS			054303102	7	200	SH	SOLE
AXA ADR			054536107	0	34	SH	SOLE
AXA ADR			054536107	7	300	SH	DEFINED
BB&T CORP			054937107	19	472	SH	SOLE
BCE INC	COM		05534B109	2	100	SH	SOLE
BOC GROUP PLC ADR			055617609	19	500	SH	DEFINED
BP PLC			055622104	1144	19591	SH	SOLE
BP PLC			055622104	1937	33179	SH	DEFINED
BP PRUDHOE BAY ROYALTY TRUST			055630107	0	450	PRN	DEFINED
BALLARD POWER SYSTEMS INC			05858H104	2	400	SH	DEFINED
BANK AMERICA CORP	COM		060505104	3516	74826	SH	SOLE
BANK AMERICA CORP	COM		060505104	4272	90928	SH	DEFINED
BANK OF NEW YORK INC			064057102	247	7402	SH	SOLE
BANK OF NEW YORK INC			064057102	37	1128	SH	DEFINED
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE			064149107	7	214	SH	SOLE
BARNES & NOBLE INC			067774109	25	800	SH	DEFINED
BARRICK GOLD CORPORATION			067901108	9	400	SH	DEFINED
BARR PHARMACEUTICAL INC			068306109	59	1300	SH	DEFINED
BAUSCH & LOMB INC	COM		071707103	64	1000	SH	SOLE
BAXTER INTERNATIONAL			071813109	27	800	SH	SOLE
BAXTER INTERNATIONAL			071813109	34	1000	SH	DEFINED
BAY VIEW CAPITAL CORP NEW			07262L309	3	200	SH	DEFINED
BECTON DICKINSON & COMPANY			075887109	68	1200	SH	DEFINED
BED BATH & BEYOND			075896100	39	1000	SH	DEFINED
BEDFORD PROPERTY INVESTORS INC			076446301	2	100	SH	DEFINED
BELLSOUTH CORP	COM		079860102	203	7334	SH	SOLE
BELLSOUTH CORP	COM		079860102	487	17550	SH	DEFINED
BEMA GOLD CORPORATION			08135F107	30	10000	SH	DEFINED
BEST BUY COMPANY INC			086516101	395	6663	SH	SOLE
BEST BUY COMPANY INC			086516101	526	8860	SH	DEFINED
BIOGEN IDEC INC			09062X103	11	175	SH	SOLE
BIOVAIL CORPORATION			09067J109	16	1025	SH	SOLE
BIOVAIL CORPORATION			09067J109	107	6500	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT O MA
BLACK & DECKER CORP	COM	091797100	35	400	SH	DEFINED	
BLACKROCK CORE COND TRUST		09249E101	5	400	SH	SOLE	
BLOCK H & R INC	COM	093671105	39	800	SH	DEFINED	

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BOEING CO	COM	097023105	5	100	SH	SOLE
BOEING CO	COM	097023105	41	800	SH	DEFINED
BOSTON PROPERTIES INC.		101121101	16	250	SH	SOLE
BOSTON SCIENTIFIC CORP.		101137107	56	1600	SH	DEFINED
BRIGGS & STRATTON CORPORATION		109043109	9	238	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	984	38428	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	2203	86036	SH	DEFINED
BROADCOM CORPORATION	COM	111320107	9	300	SH	DEFINED
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING		115637100	30	600	SH	DEFINED
BUCKEYE PIPELINE PARTNERS LP		118230101	602	14232	SH	SOLE
BUCKEYE PIPELINE PARTNERS LP		118230101	583	13800	SH	DEFINED
BURLINGTON NORTHERN SANTA FE CORP		12189T104	35	750	SH	SOLE
BURLINGTON NORTHERN SANTA FE CORP		12189T104	172	3649	SH	DEFINED
BURLINGTON RESOURCES		122014103	87	2000	SH	DEFINED
CRACKER BARREL GROUP INC		12489V106	34	825	SH	SOLE
CIGNA CORP.		125509109	81	1000	SH	SOLE
CSX CORP	COM	126408103	40	1000	SH	DEFINED
CVS CORP	COM	126650100	49	1100	SH	SOLE
CVS CORP	COM	126650100	469	10415	SH	DEFINED
CAESARS ENTERTAINMENT		127687101	20	1000	SH	DEFINED
CAL DIVE INTL INC		127914109	28	700	SH	DEFINED
CALIPER LIFE SCIENCES INC		130872104	16	2200	SH	SOLE
CAMPBELL SOUP CO	COM	134429109	65	2200	SH	DEFINED
CAPITAL ONE FINANCIAL		14040H105	3738	44392	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	1998	23735	SH	DEFINED
CARDINAL HEALTH		14149Y108	43	750	SH	SOLE
CARDINAL HEALTH		14149Y108	56	975	SH	DEFINED
CAREER EDUCATION CORP		141665109	1331	33275	SH	SOLE
CAREER EDUCATION CORP		141665109	905	22625	SH	DEFINED
CARMAX INC		143130102	93	3000	SH	SOLE
CATERPILLAR INC		149123101	29	300	SH	SOLE
CATERPILLAR INC		149123101	234	2400	SH	DEFINED
CEDAR FAIR L.P.		150185106	6	200	SH	DEFINED
CELGENE CORPORATION		151020104	9	350	SH	SOLE
CELGENE CORPORATION		151020104	15	600	SH	DEFINED
CENDANT CORPORATION		151313103	7	335	SH	SOLE
CENDANT CORPORATION		151313103	4	200	SH	DEFINED
CENTER BANCORP INC	COM	151408101	122	9306	SH	SOLE
CENTER BANCORP INC	COM	151408101	122	9307	SH	DEFINED
CENTERPOINT ENERGY INC		15189T107	12	1100	SH	DEFINED
CENTURYTEL INC		156700106	99	2800	SH	SOLE
CERTEGY INC		156880106	30	850	SH	SOLE
CERTEGY INC		156880106	11	325	SH	DEFINED
CHARTER COMMUNICATIONS		16117M107	0	50	SH	DEFINED
CHESAPEAKE ENERGY CORP		165167107	37	2300	SH	DEFINED
CHEVRONTEXACO CORP		166764100	2813	53585	SH	SOLE
CHEVRONTEXACO CORP		166764100	2350	44769	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/ INVSTMT DSCRETN	
CHINA MOBILE HONG KONG LTD ADR		16941M109	78	4600	SH	DEFINED	
CHOICEPOINT INC	COM	170388102	64	1400	SH	DEFINED	

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CHORDIANT SOFTWARE INC.		170404107	0	240	SH	DEFINED
THE CHUBB CORPORATION		171232101	1413	18381	SH	SOLE
THE CHUBB CORPORATION		171232101	1299	16900	SH	DEFINED
CHURCH & DWIGHT INC	COM	171340102	67	2000	SH	DEFINED
CIGNA INVESTMENT SECURITIES, INC.		17179X106	40	2191	SH	DEFINED
CIMAREX ENERGY CO		171798101	75	2000	SH	DEFINED
CINERGY CORP		172474108	22	550	SH	DEFINED
CISCO SYS INC		17275R102	2510	130029	SH	SOLE
CISCO SYS INC		17275R102	1294	67019	SH	DEFINED
CINTAS CORP		172908105	660	15065	SH	SOLE
CINTAS CORP		172908105	280	6400	SH	DEFINED
CITIGROUP INC		172967101	2854	59248	SH	SOLE
CITIGROUP INC		172967101	3809	79060	SH	DEFINED
CITRIX SYSTEMS INC		177376100	2	100	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS		184502102	510	15239	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS		184502102	349	10435	SH	DEFINED
CLOROX CO DEL	COM	189054109	88	1500	SH	SOLE
CLOROX CO DEL	COM	189054109	5	100	SH	DEFINED
COCA COLA CO	COM	191216100	365	8785	SH	SOLE
COCA COLA CO	COM	191216100	170	4100	SH	DEFINED
COGNIZANT TECHNOLOGY CO		192446102	23	546	SH	DEFINED
COLGATE PALMOLIVE CO	COM	194162103	656	12842	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	645	12612	SH	DEFINED
COMCAST CORP NEW CLASS A		20030N101	17	517	SH	SOLE
COMCAST CORP NEW CLASS A		20030N101	173	5213	SH	DEFINED
COMERICA INC. CO		200340107	22	375	SH	DEFINED
COMPASS BANCSHARES INC COM		20449H109	12	250	SH	SOLE
CONAGRA FOODS INC	COM	205887102	41	1400	SH	SOLE
CONAGRA FOODS INC	COM	205887102	47	1600	SH	DEFINED
CONOCOPHILLIPS CORP		20825C104	53	617	SH	SOLE
CONOCOPHILLIPS CORP		20825C104	821	9463	SH	DEFINED
CONSOLIDATED EDISON	COM	209115104	203	4659	SH	SOLE
CONSOLIDATED EDISON	COM	209115104	28	648	SH	DEFINED
CONSTELLATION BRANDS INC CL A		21036P108	488	10500	SH	SOLE
CONSTELLATION BRANDS INC CL A		21036P108	724	15575	SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COM	210371100	9	206	SH	SOLE
CONSTELLATION ENERGY GROUP INC	COM	210371100	39	900	SH	DEFINED
CONTINENTAL AIRLINES INC CL B		210795308	16	1200	SH	DEFINED
CORINTHIAN COLLEGES INC		218868107	78	4164	SH	SOLE
CORINTHIAN COLLEGES INC		218868107	97	5200	SH	DEFINED
CORN PRODS INTL INC	COM	219023108	32	600	SH	DEFINED
CORNING INC		219350105	45	3900	SH	SOLE
CORNING INC		219350105	114	9750	SH	DEFINED
CORPORATE HIGH YIELD FUND III INC		219925104	17	2000	SH	DEFINED
CORRECTIONS CORP AMER NEW		22025Y407	4	100	SH	DEFINED
COSTCO WHOLESALE CORPORATION		22160K105	3715	76775	SH	SOLE

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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/ INVTMT DCRETN	
COSTCO WHOLESALE CORPORATION		22160K105	2335	48250	SH	DEFINED	
COUNTRYWIDE CREDIT INC		222372104	10	284	SH	SOLE	
CP SHIPS LTD COM		22409V102	57	4000	SH	DEFINED	

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CUMMINS ENGINE INC		231021106	335	4000	SH	DEFINED
CYTEC INDUSTRIES INC		232820100	0	10	SH	SOLE
DPL INC	COM	233293109	15	636	SH	SOLE
DTE ENERGY CO	COM	233331107	76	1775	SH	SOLE
DTE ENERGY CO	COM	233331107	183	4259	SH	DEFINED
DANAHER CORP		235851102	11	200	SH	SOLE
DARDEN RESTAURANTS		237194105	20	725	SH	SOLE
DARDEN RESTAURANTS		237194105	27	1000	SH	DEFINED
DEAN FOODS COMPANY		242370104	418	12700	SH	SOLE
DEAN FOODS COMPANY		242370104	369	11200	SH	DEFINED
DECODE GENETICS INC		243586104	4	619	SH	DEFINED
DEERE & COMPANY		244199105	193	2595	SH	SOLE
DEERE & COMPANY		244199105	762	10250	SH	DEFINED
DEL MONTE FOODS CO		24522P103	3	300	SH	SOLE
DEL MONTE FOODS CO		24522P103	1	132	SH	DEFINED
DELL INC		24702R101	2960	70261	SH	SOLE
DELL INC		24702R101	2328	55265	SH	DEFINED
DELPHI CORPORATION	CORP	247126105	1	116	SH	SOLE
DELPHI CORPORATION	CORP	247126105	2	306	SH	DEFINED
DELTIC TIMBER CORP		247850100	212	5000	SH	DEFINED
DEVELOPERS DIVERSIFIED		251591103	7	179	SH	DEFINED
DEVON ENERGY CORPORATION NEW COM		25179M103	46	1200	SH	SOLE
DEVON ENERGY CORPORATION NEW COM		25179M103	31	800	SH	DEFINED
DIAMONDS TRUST SER I		252787106	10	100	SH	SOLE
DIAMONDS TRUST SER I		252787106	21	200	SH	DEFINED
DIEBOLD INC		253651103	245	4400	SH	DEFINED
DIRECTV GROUP INC		25459L106	23	1388	SH	SOLE
DIRECTV GROUP INC		25459L106	24	1490	SH	DEFINED
DISNEY WALT CO	COM DISNEY	254687106	2071	74526	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	1470	52898	SH	DEFINED
DOLLAR TREE STORES INC		256747106	5	200	SH	DEFINED
DOMINION RES INC		25746U109	43	639	SH	SOLE
DOMINION RES INC		25746U109	529	7817	SH	DEFINED
DONALDSON INC		257651109	1218	37425	SH	SOLE
DONALDSON INC		257651109	620	19050	SH	DEFINED
DOVER CORPORATION		260003108	101	2415	SH	SOLE
DOW CHEM CO	COM	260543103	528	10669	SH	SOLE
DOW CHEM CO	COM	260543103	706	14269	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COM	263534109	430	8772	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	747	15245	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	556	21989	SH	SOLE
DUKE ENERGY CORP	COM	264399106	465	18383	SH	DEFINED
DUN & BRADSTREET CORP DEL	NEW COM	26483E100	35	600	SH	SOLE
DYAX CORPORATION		26746E103	14	2000	SH	SOLE
E M C CORPORATION		268648102	831	55925	SH	SOLE
E M C CORPORATION		268648102	455	30660	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/ INVSTMT DCRETN	
EMS TECHNOLOGIES INC		26873N108	4	300	SH	DEFINED	
EOG RES INC		26875P101	178	2500	SH	DEFINED	
EP MEDSYSTEMS INC		26881P103	3	1000	SH	DEFINED	



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EASTMAN CHEMICAL COMPANY		277432100	13	239	SH	DEFINED
EASTMAN KODAK CO	COM	277461109	7	225	SH	SOLE
EASTMAN KODAK CO	COM	277461109	63	1983	SH	DEFINED
EASYLINK SERVICES CORP CLASS A		27784T200	0	150	SH	DEFINED
EATON VANCE CORP		278265103	52	1000	SH	SOLE
EATON VANCE TAX ADVANTAGED		27828G107	11	530	SH	SOLE
EBAY INC		278642103	32	280	SH	SOLE
EL PASO CORPORATION		28336L109	16	1600	SH	SOLE
EL PASO CORPORATION		28336L109	41	4000	SH	DEFINED
ELECTRONIC ARTS INC		285512109	6	100	SH	SOLE
ELECTRONIC DATA SYSTEMS CORP		285661104	4	192	SH	SOLE
EMERSON ELEC CO	COM	291011104	339	4850	SH	SOLE
EMERSON ELEC CO	COM	291011104	810	11558	SH	DEFINED
ENBRIDGE ENERGY PARTNERS L P		29250R106	209	4060	SH	SOLE
ENBRIDGE ENERGY PARTNERS L P		29250R106	345	6700	SH	DEFINED
ENBRIDGE ENERGY MANAGEMENT LLC		29250X103	10	222	SH	SOLE
ENERGEN CORP	COM	29265N108	70	1200	SH	DEFINED
ENERGY EAST CORP	COM	29266M109	158	5950	SH	DEFINED
ENERPLUS RESOURCES FUND TRUST UNITS		29274D604	413	11400	SH	DEFINED
ENGELHARD CORP	COM	292845104	77	2530	SH	DEFINED
ENTERGY CORP NEW	COM	29364G103	217	3221	SH	DEFINED
ENTERPRISE PRODUCTS PARTNERS LP		293792107	65	2533	SH	SOLE
ENTERPRISE PRODUCTS PARTNERS LP		293792107	7	271	SH	DEFINED
EQUIFAX, INC.		294429105	47	1700	SH	SOLE
EQUIFAX, INC.		294429105	18	650	SH	DEFINED
EQUITABLE RESOURCES		294549100	60	1000	SH	DEFINED
EQUITY INCOME FUND EXCHANGE SER.AT&T SHS 1ST		294700703	49	576	SH	DEFINED
EQUITY OFFICE PPTYS TR	COM	294741103	5	190	SH	SOLE
EQUITY OFFICE PPTYS TR	COM	294741103	29	1000	SH	DEFINED
EQUITY RESIDENTIAL SBI		29476L107	45	1250	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	7	200	SH	DEFINED
ERICSSON TELEPHONE CO ADR		294821608	7	240	SH	SOLE
EVERGREEN INC ADVANTAGE FUND		30023Y105	0	9	SH	SOLE
EXATECH INC		30064E109	18	1000	SH	DEFINED
EXELON CORP COM		30161N101	52	1188	SH	DEFINED
EXIDE TECHNOLOGIES WARRANTS		302051123	0	241	SH	SOLE
EXIDE TECHNOLOGIES COM NEW		302051206	1	96	SH	SOLE
EXPRESS SCRIPTS A		302182100	14	194	SH	DEFINED
EXXON MOBIL CORP	COM	30231G102	7132	139167	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	12897	251668	SH	DEFINED
FPL GROUP INC	COM	302571104	362	4850	SH	SOLE
FPL GROUP INC	COM	302571104	373	5000	SH	DEFINED
FAMILY DEALER STORES INC		307000109	2	70	SH	SOLE
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	6	90	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	1173	16479	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	870	12230	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/ INVSTMT DCRETN	
FEDERAL REALTY INVESTMENT TRUST		313747206	21	423	SH	DEFINED	
FEDERATED DEPARTMENT STORES INC		31410H101	7	135	SH	SOLE	
FEDEX CORPORATION		31428X106	19	200	SH	SOLE	

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FEDEX CORPORATION		31428X106	49	500	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	69	1470	SH	DEFINED
FIRST ALBANY COS INC		318465101	8	835	SH	SOLE
FIRST DATA CORPORATION		319963104	2413	56733	SH	SOLE
FIRST DATA CORPORATION		319963104	738	17350	SH	DEFINED
FISERV INCORPORATED	WISCONSON	337738108	48	1203	SH	SOLE
FIRSTENERGY CORP	COM	337932107	110	2800	SH	DEFINED
FLAHERTY & CRUMRINE PFD SECS INCOME FUND		338478100	0	17	SH	SOLE
FLOATING RATE INCOME		339736100	9	502	SH	SOLE
FLOWER FOODS INC		343498101	98	3125	SH	DEFINED
FORD MOTOR CO DEL		345370860	33	2280	SH	SOLE
FORD MOTOR CO DEL		345370860	5	374	SH	DEFINED
FORDING CANADIAN COAL		345425102	343	4450	SH	DEFINED
FOREST LABORATORIES INC		345838106	543	12120	SH	SOLE
FOREST LABORATORIES INC		345838106	572	12765	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	2257	29245	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	1293	16765	SH	DEFINED
FRANKLIN RESOURCES INC		354613101	27	400	SH	SOLE
FREESCALE SEMICONDUCTOR CLASS B		35687M206	0	33	SH	SOLE
FREESCALE SEMICONDUCTOR CLASS B		35687M206	23	1272	SH	DEFINED
GABELLI CONVERTIBLE AND INCOME FUND		36240B109	7	800	SH	SOLE
GABLES RESIDENTIAL TRUST		362418105	35	1000	SH	DEFINED
GALLAHER GROUP PLC SPONSORED ADR		363595109	32	537	SH	DEFINED
GAMESTOP CLASS B		36466R200	7	339	SH	DEFINED
GANNETT COMPANY INC		364730101	145	1785	SH	SOLE
GANNETT COMPANY INC		364730101	24	300	SH	DEFINED
GAP INC		364760108	9	470	SH	SOLE
GENENTECH INC		368710406	1488	27355	SH	SOLE
GENENTECH INC		368710406	1234	22675	SH	DEFINED
GENERAL DYNAMICS CORP		369550108	36	350	SH	SOLE
GENERAL ELEC CO	COM	369604103	9324	255462	SH	SOLE
GENERAL ELEC CO	COM	369604103	9920	271786	SH	DEFINED
GENERAL MILLS, INC		370334104	49	1000	SH	DEFINED
GENERAL MTRS CORP	COM	370442105	238	5962	SH	SOLE
GENERAL MTRS CORP	COM	370442105	252	6292	SH	DEFINED
GENERAL MOTORS CORP CONV PFD SER C		370442717	5	200	SH	DEFINED
GENERAL MOTORS CORP CONV PFD SER B		370442733	4	200	SH	DEFINED
GENVEC INC		37246C109	0	500	SH	DEFINED
GEORGIA PAC CORP	COM	373298108	67	1793	SH	DEFINED
GILEAD SCIENCES INC		375558103	8	250	SH	SOLE
GILLETTE COMPANY		375766102	153	3438	SH	SOLE
GILLETTE COMPANY		375766102	152	3412	SH	DEFINED
GLAMIS GOLD LTD	COMMON	376775102	34	2000	SH	DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	289	6107	SH	SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	199	4212	SH	DEFINED
GOLDCORP INC		380956409	30	2000	SH	DEFINED
GOLDEN STAR RESOURCES LTD		38119T104	12	3000	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/ PUT/ PRN CALL	INVSTMT DCRETN	
GOLDMAN SACHS GROUP		38141G104	114	1100	SH	SOLE	
GOLDMAN SACHS GROUP		38141G104	209	2010	SH	DEFINED	

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GOODYEAR TIRE & RUBBER CO.		382550101	2	200	SH	DEFINED
GREAT PLAINS ENERGY INC		391164100	6	200	SH	SOLE
GUIDANT CORP	COM	401698105	101	1408	SH	SOLE
HRPT PPTYS TR COMM SH BEN INT		40426W101	102	8000	SH	DEFINED
HSBC HOLDINGS ADR		404280406	16	198	SH	SOLE
HSBC HOLDINGS ADR		404280406	76	898	SH	DEFINED
HAIN CELESTIAL GROUP INC		405217100	13	650	SH	DEFINED
HALLIBURTON CO	COM	406216101	8	204	SH	SOLE
HALLIBURTON CO	COM	406216101	287	7332	SH	DEFINED
JOHN HANCOCK INCOME	SECURITIES TRUST	410123103	4	267	SH	DEFINED
HANCOCK JOHN PATRIOT PREMIUM DIVIDEND FUND II		41013T105	12	1100	SH	DEFINED
HARLEY DAVIDSON		412822108	846	13930	SH	SOLE
HARLEY DAVIDSON		412822108	309	5100	SH	DEFINED
HARRIS CORP		413875105	24	400	SH	SOLE
HARRIS CORP		413875105	24	400	SH	DEFINED
HARTFORD FINL SVCS GROUP INC COM		416515104	76	1100	SH	SOLE
HARTFORD FINL SVCS GROUP INC COM		416515104	77	1112	SH	DEFINED
HAWAIIAN ELECTRIC INDUSTRIES INC		419870100	29	1000	SH	SOLE
HAWKINS INC		420261109	30	2600	SH	SOLE
H.J. HEINZ COMPANY		423074103	29	760	SH	DEFINED
HERSHEY FOODS CORP	COM	427866108	81	1470	SH	SOLE
HERSHEY FOODS CORP	COM	427866108	377	6800	SH	DEFINED
HEWLETT PACKARD CO	COM	428236103	18	896	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	132	6332	SH	DEFINED
HOME DEPOT, INC		437076102	2906	68019	SH	SOLE
HOME DEPOT, INC		437076102	2812	65829	SH	DEFINED
HONEYWELL INTERNATIONAL INC COM		438516106	96	2729	SH	SOLE
HONEYWELL INTERNATIONAL INC COM		438516106	193	5458	SH	DEFINED
HOSPITALITY PROPERTIES TRUST		44106M102	200	4365	SH	SOLE
HOSPITALITY PROPERTIES TRUST		44106M102	135	2950	SH	DEFINED
HOSPIRA INC		441060100	4	149	SH	SOLE
HOSPIRA INC		441060100	40	1208	SH	DEFINED
HUDSON CITY BANCORP		443683107	184	5000	SH	SOLE
HUDSON CITY BANCORP		443683107	92	2500	SH	DEFINED
HUDSON UNITED BANCORP		444165104	98	2500	SH	DEFINED
IMS HEALTH INCORPORATED		449934108	61	2632	SH	DEFINED
ITT INDUSTRIES INC	COM	450911102	46	550	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	46	556	SH	DEFINED
ICON PUB LTD CO		45103T107	38	1000	SH	DEFINED
IDACORP INC	COM	451107106	9	300	SH	SOLE
IDACORP INC	COM	451107106	124	4066	SH	DEFINED
ILLINOIS TOOL WORKS INC	COM	452308109	33	361	SH	DEFINED
IMATION CORP	COM	45245A107	4	126	SH	DEFINED
IMAGISTICS INTERNATIONAL IN C		45247T104	1	42	SH	DEFINED
INDYMAC BANCORP INC		456607100	34	1000	SH	DEFINED
INTEL CORP	COM	458140100	2021	86471	SH	SOLE
INTEL CORP	COM	458140100	1648	70510	SH	DEFINED
INTERMEDIATE MUNICIPAL FUND INC		45880P104	18	2000		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/ INVSTMT DSCRETN	
INTL BUSINESS MACHINE CORP	COMMON	459200101	3191	32377	SH	SOLE	MA

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INTL BUSINESS MACHINE CORP	COMMON	459200101	5263	53394	SH	DEFINED
INTL PAPER CO	COM	460146103	152	3626	SH	DEFINED
INTERNET HOLDERS TRUST		46059W102	7	100	SH	SOLE
INTEVAC INC		461148108	24	3300	SH	DEFINED
INTUIT		461202103	26	600	SH	DEFINED
INVITROGEN CORP		46185R100	45	683	SH	DEFINED
I SHARES MSCI PAC EX-JAPAN		464286665	50	560	SH	SOLE
I SHARES INC MSCI JAPAN INDEX FUND		464286848	51	4700	SH	SOLE
ISHARES TR S&P 500 INDEX FUND		464287200	32	269	SH	SOLE
ISHARES TR S&P 500 INDEX FUND		464287200	12	100	SH	DEFINED
I SHARES EAFE INDEX FUND		464287465	53	335	SH	SOLE
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	30	230	SH	SOLE
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	22	170	SH	DEFINED
ISHARES TR COHEN & STEERS REALTY MAJORS	INDEX FD	464287564	12	94	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	8	125	SH	SOLE
I SHARES TR S&P MIDCAP 400	BARRA GRWTH INDEX	FD464287606	10	80	SH	SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	8	180	SH	SOLE
ISHARES TR RUSSELL 2000	INDEX FUND	464287655	53	415	SH	SOLE
I SHARES TR DOW JONES US	INDL SECTOR INDEX	FD464287754	36	645	SH	SOLE
I SHARES TR DOW JONES US	INDL SECTOR INDEX	FD464287754	13	235	SH	DEFINED
I SHARES TR S&P SMALLCAP 600	BARRA GRWTH INDEX	FD464287887	11	110	SH	SOLE
IVAX CORP		465823102	3	250	SH	DEFINED
JDS UNIPHASE CORPORATION		46612J101	0	24	SH	SOLE
J P MORGAN CHASE & CO		46625H100	863	22144	SH	SOLE
J P MORGAN CHASE & CO		46625H100	1978	50720	SH	DEFINED
JABIL CIRCUIT INC		466313103	3	150	SH	SOLE
JABIL CIRCUIT INC		466313103	6	250	SH	DEFINED
JEFFERSON PILOT CORPORATION		475070108	44	859	SH	SOLE
JEFFERSON PILOT CORPORATION		475070108	44	859	SH	DEFINED
JETBLUE AIRWAYS		477143101	6	300	SH	DEFINED
JOHNSON & JOHNSON	COM	478160104	5058	79755	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	8557	134928	SH	DEFINED
JOHNSON CTLS INC	COM	478366107	38	600	SH	SOLE
JOHNSON CTLS INC	COM	478366107	228	3600	SH	DEFINED
JUNIPER NETWORKS		48203R104	2	100	SH	SOLE
KADANT INC		48282T104	1	69	SH	DEFINED
KANBAY INTERNATIONAL, INC		48369P207	5695	182034	SH	DEFINED
KANEB PIPE LINE PARTNERS LP		484169107	37	622	SH	SOLE
KANEB PIPE LINE PARTNERS LP		484169107	374	6150	SH	DEFINED
KEMET CORP		488360108	8	1000	SH	DEFINED
KERR MCGEE CORP		492386107	1	18	SH	DEFINED
KEYCORP		493267108	10	300	SH	DEFINED
KEYSPAN CORP	COM	49337W100	52	1341	SH	DEFINED
KIMBERLY-CLARK CORPORATION		494368103	258	3924	SH	SOLE
KIMBERLY-CLARK CORPORATION		494368103	223	3400	SH	DEFINED
KIMCO REALTY CORPORATION		49446R109	497	8575	SH	SOLE
KIMCO REALTY CORPORATION		49446R109	611	10550	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS L P		494550106	77	1750	SH	SOLE
KINDER MORGAN ENERGY PARTNERS L P		494550106	234	5300	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE						
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA	
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KINROSS GOLD CORP COM NO PAR		496902404	9	1333	SH	DEFINED
KNIGHT-RIDDER INC		499040103	567	8475	SH	SOLE
KNIGHT-RIDDER INC		499040103	687	10275	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	7	291	SH	DEFINED
KRAFT FOODS INC		50075N104	35	1000	SH	DEFINED
KRAMONT REALTY TRUST COM		50075Q107	18	800	SH	DEFINED
KRISPY KREME DOUGHNUTS		501014104	3	300	SH	DEFINED
KROGER COMPANY	COM	501044101	7	400	SH	DEFINED
LT X CORP		502392103	0	100	SH	DEFINED
L-3 COMMUNICATIONS HLDGS INC		502424104	1587	21674	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	1746	23850	SH	DEFINED
LEAP FROG		52186N106	31	2300	SH	DEFINED
LEHMAN BROTHERS HOLDINGS INC		524908100	20	232	SH	SOLE
LENNAR CORP		526057104	113	2000	SH	DEFINED
LENNAR CORPORATION CLASS B COMMON		526057302	10	200	SH	DEFINED
LILLY ELI & CO	COM	532457108	59	1047	SH	SOLE
LILLY ELI & CO	COM	532457108	470	8296	SH	DEFINED
LINCOLN NATIONAL CORP		534187109	74	1600	SH	SOLE
LIONBRIDGE TECHNOLOGIES INC		536252109	5	800	SH	DEFINED
LOCKHEED MARTIN CORP		539830109	372	6700	SH	SOLE
LOCKHEED MARTIN CORP		539830109	11	200	SH	DEFINED
LOWES COMPANIES INC		548661107	1080	18769	SH	SOLE
LOWES COMPANIES INC		548661107	538	9350	SH	DEFINED
LUBRIZOL CORP	COM	549271104	73	2000	SH	DEFINED
LUCENT TECHNOLOGY INC		549463107	35	9367	SH	SOLE
LUCENT TECHNOLOGY INC		549463107	89	23858	SH	DEFINED
MBIA, INC		55262C100	1889	29860	SH	SOLE
MBIA, INC		55262C100	1592	25175	SH	DEFINED
MBNA CORPORATION		55262L100	11	423	SH	SOLE
MBNA CORPORATION		55262L100	88	3150	SH	DEFINED
MFS CHARTER INCOME TRUST		552727109	47	5350	SH	SOLE
MFS CHARTER INCOME TRUST		552727109	13	1500	SH	DEFINED
MGI PHARMACEUTICALS		552880106	5	200	SH	DEFINED
MACK-CALI REALTY CORP		554489104	18	400	SH	SOLE
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.		561662107	21	2000		DEFINED
MANULIFE FINANCIAL CORP		56501R106	49	1082	SH	DEFINED
MARATHON OIL CORP		565849106	82	2200	SH	DEFINED
MARSHALL & ILSLEY CORP		571834100	447	10115	SH	SOLE
MARSHALL & ILSLEY CORP		571834100	406	9200	SH	DEFINED
MARRIOTT INTERNATIONAL-A		571903202	62	1000	SH	DEFINED
MASSMUTUAL PARTN INVS SH BEN INT		576299101	69	5200	SH	SOLE
MATTEL INC	COM	577081102	3	200	SH	SOLE
MAYTAG CORPORATION		578592107	10	500	SH	SOLE
MAYTAG CORPORATION		578592107	8	425	SH	DEFINED
MCCLATCHY COMPANY		579489105	86	1200	SH	SOLE
MCCLATCHY COMPANY		579489105	247	3450	SH	DEFINED
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1242	32210	SH	SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1665	43155	SH	DEFINED
MCDONALDS CORP	COM	580135101	102	3200	SH	DEFINED
MCGRAW HILL COMPANIES INC		580645109	17	195	SH	SOLE

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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	INVSTMT	
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MCGRAW HILL COMPANIES INC		580645109	153	1680 SH	DEFINED
MCKESSON CORPORATION		58155Q103	4	148 SH	DEFINED
MEADWESTVACO CORP		583334107	107	3180 SH	DEFINED
MEDAREX INC		583916101	4	400 SH	DEFINED
MEDCO HEALTH SOLUTIONS		58405U102	0	23 SH	SOLE
MEDCO HEALTH SOLUTIONS		58405U102	73	1774 SH	DEFINED
MEDTRONIC INC		585055106	33	675 SH	SOLE
MEDTRONIC INC		585055106	190	3840 SH	DEFINED
MELLON FINANCIAL CORP	COM	58551A108	31	1000 SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	20	400 SH	DEFINED
MERCK & CO INC	COM	589331107	333	10390 SH	SOLE
MERCK & CO INC	COM	589331107	1225	38144 SH	DEFINED
MERCURY INTERACTIVE CORP		589405109	13	300 SH	DEFINED
MERRILL LYNCH & CO INC		590188108	155	2600 SH	DEFINED
METLIFE INC		59156R108	121	3000 SH	DEFINED
MICROSOFT CORP		594918104	1825	68330 SH	SOLE
MICROSOFT CORP		594918104	1848	69200 SH	DEFINED
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	13	110 SH	SOLE
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	26	220 SH	DEFINED
MIDDLESEX WATER CO	COM	596680108	75	4000 SH	DEFINED
MILLENNIUM PHARMACEUTICALS		599902103	9	800 SH	DEFINED
MIPS TECHNOLOGIES INC CLASS A		604567107	0	27 SH	DEFINED
MONSANTO CO NEW		61166W101	37	676 SH	SOLE
MONSANTO CO NEW		61166W101	20	378 SH	DEFINED
MOODYS CORP		615369105	52	600 SH	SOLE
MORGAN STANLEY COMPANY		617446448	106	1925 SH	SOLE
MORGAN STANLEY COMPANY		617446448	290	5234 SH	DEFINED
MOTOROLA, INC		620076109	5	300 SH	SOLE
MOTOROLA, INC		620076109	198	11550 SH	DEFINED
MUNIHOLDING NY INSD FUND INC		625931100	17	1253	DEFINED
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	108	7200	DEFINED
MURPHY OIL CORPORATION		626717102	160	2000 SH	DEFINED
MYLAN LABORATORIES INC		628530107	26	1500 SH	DEFINED
NCR CORP	NEW	62886E108	6	94 SH	SOLE
NCR CORP	NEW	62886E108	10	145 SH	DEFINED
NASDAQ 100 TRUST UNIT SER 1		631100104	27	700 SH	DEFINED
NASTECH PHARMACETICAL		631728409	30	2500 SH	DEFINED
NATIONAL CITY CORP		635405103	37	1000 SH	SOLE
NATIONAL CITY CORP		635405103	45	1200 SH	DEFINED
NATIONAL FUEL GAS CO N J	COM	636180101	84	2992 SH	DEFINED
NATIONWIDE FINANCIAL SERVIC ES CLASS A		638612101	4	112 SH	DEFINED
NAUTILUS GROUP INC		63910B102	24	1000 SH	DEFINED
NEENAH PAPER INC		640079109	3	117 SH	SOLE
NEENAH PAPER INC		640079109	3	101 SH	DEFINED
NEORX CORPORATION		640520300	0	50 SH	DEFINED
NETWORK APPLIANCE INC		64120L104	11	350 SH	SOLE
NEUROGEN CORP		64124E106	9	1000 SH	DEFINED
NEVADA GOLD & CASINOS		64126Q206	48	4000 SH	SOLE
NEW JERSEY RESOURCES CORPORATION		646025106	65	1500 SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	10	400 SH	SOLE

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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/ INVTMT DSCRETN	

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NEW PLAN EXCEL RLTY TR INC	COM	648053106	29	1100	SH	DEFINED
NEWMONT MINING CORP		651639106	177	4000	SH	DEFINED
NEWS CORP CLASS A		65248E104	0	32	SH	SOLE
NEWS CORP CLASS A		65248E104	6	334	SH	DEFINED
NEWS CORP CLASS B		65248E203	5	300	SH	SOLE
NEWS CORP CLASS B		65248E203	11	600	SH	DEFINED
NEWTEK BUSINESS SERVICES INCCOM		652526104	8	2000	SH	DEFINED
NEXTEL COMMUNICATIONS INC CL A		65332V103	9	300	SH	SOLE
NEXTEL COMMUNICATIONS INC CL A		65332V103	30	1020	SH	DEFINED
NISOURCE INC	COM	65473P105	11	517	SH	SOLE
NISOURCE INC	COM	65473P105	91	4000	SH	DEFINED
NOBEL LEARNING COMMUNITIES INC		654889104	30	4000	SH	DEFINED
NOKIA CORPORATION ADR		654902204	215	13727	SH	SOLE
NOKIA CORPORATION ADR		654902204	54	3450	SH	DEFINED
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	25	25000	PRN	DEFINED
NORDSON CORP		655663102	12	300	SH	DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	244	6755	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	183	5060	SH	DEFINED
NORTEL NETWORKS CORP NEW		656568102	10	3000	SH	DEFINED
NORTH EUROPEAN OIL ROYALTY TRUST BEN. INTEREST		659310106	18	800	SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	71	1475	SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	342	7100	SH	DEFINED
NORTHERN TRUST CORP		665859104	9	200	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	47	880	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	95	1758	SH	DEFINED
NOVARTIS AG ADRS		66987V109	17	355	SH	SOLE
NU HORIZON ELECTRONICS CORP		669908105	7	1000	SH	DEFINED
NUCOR CORP		670346105	10	200	SH	SOLE
NUVEEN PERFORMANCE PLUS	MUNICIPAL FUND	67062P108	21	1500		SOLE
NUVEEN MUNICIPAL MARKET	OPPORTUNITY FD COM	67062W103	42	3000		DEFINED
NUVEEN NEW JERSEY DIVIDEND ADVANTAGE MUN FD		67069Y102	38	2518		DEFINED
NUVEEN REAL ESTATE INCOME FUND		67071B108	6	300	SH	SOLE
OGE ENERGY CO.		670837103	53	2000	SH	SOLE
OGE ENERGY CO.		670837103	10	400	SH	DEFINED
NUVEEN NJ INVT QUALITY MUN FUND	COM670971100	670971100	132	8658		SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM670971100	670971100	106	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	24	1650		DEFINED
NUVEEN NJ PREMIUM INCOME		67101N106	23	1493		SOLE
OSI PHARMACEUTICALS INC. COM		671040103	4	64	SH	DEFINED
OCCIDENTAL PETE CORP DEL	COM	674599105	33	570	SH	SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	29	500	SH	DEFINED
OFFICEMAX INC DEL		67622P101	13	437	SH	DEFINED
OLIN CORPORATION		680665205	7	350	SH	DEFINED
ONEOK INC NEW	COM	682680103	113	4000	SH	DEFINED
ORACLE CORPORATION		68389X105	160	11667	SH	SOLE
ORACLE CORPORATION		68389X105	218	15900	SH	DEFINED
PG&E CORP	COM	69331C108	13	400	SH	DEFINED

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

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PNC FINANCIAL SERVICES GROUP	COM	693475105	106	1850 SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	376	6561 SH	DEFINED
PPG INDS INC	COM	693506107	1205	17695 SH	SOLE
PPG INDS INC	COM	693506107	1008	14800 SH	DEFINED
PPL CORP		69351T106	10	200 SH	SOLE
PPL CORP		69351T106	31	600 SH	DEFINED
PSB BANCORP INC		693604100	7	539 SH	SOLE
PACCAR INC	COM	693718108	99	1237 SH	DEFINED
PACIFIC ENERGY PARTNERS LP		69422R105	186	6450 SH	DEFINED
PALMONE INC		69713P107	0	18 SH	SOLE
PARAGON TECHNOLOGIES INC		69912T108	9	1000 SH	DEFINED
PAYCHEX INC	COM	704326107	102	3000 SH	DEFINED
PEABODY ENERGY CORP		704549104	1677	20730 SH	SOLE
PEABODY ENERGY CORP		704549104	1195	14775 SH	DEFINED
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	10832	343447 SH	SOLE
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	22271	706138 SH	DEFINED
PENGROWTH ENERGY TRUST CLASS A		706902301	20	1000 SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	31	600 SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	434	8350 SH	DEFINED
J.C.PENNEY CO., INC.		708160106	211	5100 SH	DEFINED
PENTAIR INC		709631105	86	1980 SH	SOLE
PEOPLES ENERGY CORPORATION		711030106	52	1200 SH	DEFINED
PEPCO HOLDINGS INC COM		713291102	83	3923 SH	DEFINED
PEPSICO INC	COM	713448108	2038	39047 SH	SOLE
PEPSICO INC	COM	713448108	1301	24936 SH	DEFINED
PEREGRINE PHARMACEUTICALS INC		713661106	0	100 SH	DEFINED
PERKINELMER INC	COM	714046109	104	4628 SH	DEFINED
PETROCHINA ADR		71646E100	8	150 SH	DEFINED
PETROLEUM & RESOURCES CORPORATION		716549100	12	500 SH	DEFINED
PFIZER INC	COM	717081103	2846	105887 SH	SOLE
PFIZER INC	COM	717081103	2507	93291 SH	DEFINED
THE PHOENIX COMPANIES, INC.		71902E109	56	4553 SH	SOLE
PIMCO MUNICIPAL INCOME FUND II		72200W106	57	4000	DEFINED
PIMCO STRATEGIC GLOBAL GOVERNMENT FUND COMMON		72200X104	37	3098 SH	DEFINED
PIPER JAFFRAY COMPANIES		724078100	0	6 SH	SOLE
PITNEY BOWES INC	COM	724479100	253	5482 SH	DEFINED
PLACER DOME INC	COM	725906101	52	2800 SH	SOLE
PLACER DOME INC	COM	725906101	24	1300 SH	DEFINED
PLAINS EXPLORATION & PRODUCTION CORP		726505100	20	780 SH	DEFINED
PLUM CREEK TIMBER CO INC	COM	729251108	37	975 SH	DEFINED
PREFERRED INCOME STRATEGIES FUND		74038E100	8	400 SH	SOLE
PRIMWEST ENERGY TRUST		741930309	22	1000 SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	4508	81859 SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	3797	68949 SH	DEFINED
PROGRESS ENERGY INC COM		743263105	9	200 SH	SOLE
PROLOGIS TRUST		743410102	2017	46565 SH	SOLE
PROLOGIS TRUST		743410102	1860	42945 SH	DEFINED
PROTECTIVE LIFE CORP		743674103	25	596 SH	SOLE
PROVIDENT ENERGY TR	UNIT	74386K104	79	8400 SH	DEFINED
PRUDENTIAL FINANCIAL INC		744320102	120	2199 SH	SOLE

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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	DSCRETN	MA
PRUDENTIAL FINANCIAL INC		744320102	20	369	SH		DEFINED	
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	987	19078	SH		SOLE	
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	1532	29610	SH		DEFINED	
PUGET ENERGY INC NEW		745310102	6	258	SH		SOLE	
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	33	5000	SH		DEFINED	
QLOGIC CORP		747277101	7	200	SH		SOLE	
QLOGIC CORP		747277101	18	500	SH		DEFINED	
QUALCOMM INC		747525103	112	2650	SH		SOLE	
QUALCOMM INC		747525103	114	2700	SH		DEFINED	
QUEST DIAGNOSTICS INC	COM	74834L100	2440	25542	SH		SOLE	
QUEST DIAGNOSTICS INC	COM	74834L100	1753	18355	SH		DEFINED	
QUESTAR CORP		748356102	35	700	SH		DEFINED	
QUIXOTE CORP		749056107	20	1000	SH		DEFINED	
QWEST COMMUNICATIONS INT'L		749121109	1	345	SH		SOLE	
QWEST COMMUNICATIONS INT'L		749121109	7	1786	SH		DEFINED	
RAINING DATA CORP		75087R108	15	4900	SH		DEFINED	
RAMTRON INTL CORP	COM NEW	751907304	1	282	SH		DEFINED	
RANGE RES CORP		75281A109	6	300	SH		DEFINED	
RAYONIER INC	COM	754907103	18	377	SH		SOLE	
RAYTHEON CO		755111507	38	1000	SH		SOLE	
RAYTHEON CO		755111507	209	5400	SH		DEFINED	
RED HAT INC	COM	756577102	0	30	SH		DEFINED	
ROCKWELL AUTOMATION INC		773903109	70	1417	SH		SOLE	
ROCKWELL AUTOMATION INC		773903109	27	550	SH		DEFINED	
ROCKWELL COLLINS INC		774341101	14	367	SH		SOLE	
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	182	7000	SH		SOLE	
ROPER INDUSTRIES INC		776696106	18	300	SH		DEFINED	
ROYAL BANK OF SCOTLAND	GROUP PLC SER D	780097606	31	1200	SH		DEFINED	
ROYAL BK SCOTLD GROUP PLC SPONS'D ADR SER L PFD		780097788	88	3600	SH		SOLE	
ROYAL BK SCOTLD GROUP PLC SPONS'D ADR SER L PFD		780097788	98	4000	SH		DEFINED	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	28	500	SH		SOLE	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	967	16856	SH		DEFINED	
RUBY TUESDAY INC.		781182100	17	656	SH		DEFINED	
SBC COMMUNICATIONS INC		78387G103	536	20813	SH		SOLE	
SBC COMMUNICATIONS INC		78387G103	932	36205	SH		DEFINED	
SLM CORP		78442P106	473	8875	SH		SOLE	
SLM CORP		78442P106	160	3000	SH		DEFINED	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	129	1075	SH		SOLE	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	122	1015	SH		DEFINED	
SABINE ROYALTY TRUST UNIT		785688102	71	2000	SH		DEFINED	
SAFEGUARD SCIENTIFIC INC.COM		786449108	4	2000	SH		DEFINED	
SAFEGUARD SCIENTIFIC INC.COM		786514208	3	200	SH		DEFINED	
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	11	297	SH		SOLE	
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	124	3349	SH		DEFINED	
THE SALOMON BROTHERS FUND	INC	795477108	15	1175	SH		DEFINED	
SARA LEE CORP	COM	803111103	267	11100	SH		SOLE	
SARA LEE CORP	COM	803111103	24	1000	SH		DEFINED	
SCANA CORP NEW		80589M102	141	3600	SH		DEFINED	
HENRY SCHEIN, INC	COM	806407102	20	300	SH		DEFINED	
SCHERING PLOUGH CORP	COM	806605101	84	4031	SH		SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
SCHERING PLOUGH CORP	COM	806605101	92	4432	SH		DEFINED	
SCHLUMBERGER LTD	COM	806857108	304	4553	SH		SOLE	
SCHLUMBERGER LTD	COM	806857108	514	7678	SH		DEFINED	
SCHOLASTIC CORPORATION		807066105	25	700	SH		DEFINED	
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH		DEFINED	
SEALED AIR CORP NEW	COM	81211K100	681	12800	SH		SOLE	
SEALED AIR CORP NEW	COM	81211K100	364	6844	SH		DEFINED	
SECTOR SPDR TR TECHNOLOGY		81369Y803	29	1400	SH		SOLE	
SELECTIVE INS. GROUP INC.		816300107	464	10500	SH		SOLE	
SEMPRA ENERGY	COM	816851109	5	150	SH		SOLE	
SEMPRA ENERGY	COM	816851109	95	2600	SH		DEFINED	
SHELL TRANSPORT & TRADING CO PLC		822703609	30	600	SH		SOLE	
SIEMENS AG SPONSORED ADR		826197501	35	425	SH		SOLE	
SIGMA-ALDRICH CORP		826552101	36	600	SH		SOLE	
SILICON GRAPHICS INC		827056102	0	200	SH		DEFINED	
SIMON PPTY GROUP INC NEW	COM	828806109	2122	32826	SH		SOLE	
SIMON PPTY GROUP INC NEW	COM	828806109	2186	33815	SH		DEFINED	
SIRIUS SATELLITE RADIO INC		82966U103	3	500	SH		SOLE	
SIRIUS SATELLITE RADIO INC		82966U103	21	2850	SH		DEFINED	
J. M. SMUCKER CO		832696405	68	1460	SH		SOLE	
J. M. SMUCKER CO		832696405	87	1850	SH		DEFINED	
SONIC CORP		835451105	45	1500	SH		SOLE	
SONIC CORP		835451105	57	1875	SH		DEFINED	
SONY CORP ADR AMERN SH NEW	EA REPR 1 JAPANESE	835699307	23	600	SH		DEFINED	
SOUTH JERSEY INDUSTRIES, INC		838518108	8	171	SH		DEFINED	
SOUTHERN CO	COM	842587107	160	4777	SH		SOLE	
SOUTHERN CO	COM	842587107	450	13436	SH		DEFINED	
SOUTHWEST AIRLIS CO	COM	844741108	4	300	SH		SOLE	
SOVEREIGN BANCORP INC		845905108	67	3000	SH		SOLE	
SOVEREIGN BANCORP INC		845905108	45	2000	SH		DEFINED	
SPRINT CORPORATION		852061100	7	316	SH		SOLE	
SPRINT CORPORATION		852061100	39	1595	SH		DEFINED	
STAPLES INC		855030102	55	1635	SH		SOLE	
STAPLES INC		855030102	33	1000	SH		DEFINED	
STARBUCKS CORPORATION		855244109	686	11005	SH		SOLE	
STARBUCKS CORPORATION		855244109	844	13550	SH		DEFINED	
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	29	501	SH		SOLE	
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	50	857	SH		DEFINED	
STRATTEC SECURITY CORPORATION		863111100	1	20	SH		SOLE	
STREETTRACKS GOLD TR		863307104	21	500	SH		DEFINED	
STRYKER CORP		863667101	9	200	SH		SOLE	
STRYKER CORP		863667101	104	2160	SH		DEFINED	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	52	1500	SH		SOLE	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	257	7400	SH		DEFINED	
SUN MICROSYSTEMS INC	COM	866810104	0	100	SH		SOLE	
SUN MICROSYSTEMS INC	COM	866810104	37	7050	SH		DEFINED	
SUNCOR ENERGY INC		867229106	70	2000	SH		DEFINED	
SUNOCO INC		86764P109	9	119	SH		SOLE	
SUNOCO INC		86764P109	270	3309	SH		DEFINED	
SUPERGEN INC	COM	868059106	296	42000	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/ INVTMT DSCRETN	
SYMANTEC		871503108	1728	67110	SH	SOLE	
SYMANTEC		871503108	1196	46450	SH	DEFINED	
SYNGENTA AG		87160A100	3	145	SH	SOLE	
SYSKO CORPORATION		871829107	65	1725	SH	SOLE	
TC PIPELINES LTD		87233Q108	18	500	SH	SOLE	
TECO ENERGY INC	COM	872375100	120	7850	SH	SOLE	
TECO ENERGY INC	COM	872375100	100	6550	SH	DEFINED	
TEPPCO PARTNERS LP		872384102	98	2500	SH	DEFINED	
TJX COMPANIES		872540109	50	2000	SH	DEFINED	
TXU CORP		873168108	83	1300	SH	DEFINED	
TALISMAN ENERGY INC		87425E103	732	27180	SH	SOLE	
TALISMAN ENERGY INC		87425E103	429	15925	SH	DEFINED	
TARGET CORPORATION		87612E106	1366	26320	SH	SOLE	
TARGET CORPORATION		87612E106	1747	33655	SH	DEFINED	
TAUBMAN CTRS INC COM		876664103	35	1200	SH	DEFINED	
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	15	400	SH	DEFINED	
TELEWEST GLOBAL INC		87956T107	0	42	SH	SOLE	
TEMPLETON GLOBAL INCOME FUND INC		880198106	3	371	SH	SOLE	
TERADYNE INC		880770102	59	3500	SH	SOLE	
TEVA PHARMACEUTICAL INDS ADR		881624209	1222	40925	SH	SOLE	
TEVA PHARMACEUTICAL INDS ADR		881624209	740	24800	SH	DEFINED	
TEXAS INSTRUMENTS		882508104	965	39229	SH	SOLE	
TEXAS INSTRUMENTS		882508104	1354	55030	SH	DEFINED	
TEXTRON INC		883203101	14	200	SH	DEFINED	
THERMO ELECTRON CORP	COM	883556102	68	2272	SH	DEFINED	
THOMAS & BETTS CORPORATION		884315102	12	400	SH	DEFINED	
THORNBURG MORTGAGE INC		885218107	28	1000	SH	SOLE	
3COM CORP	COM	885535104	4	1000	SH	DEFINED	
3M CO COM		88579Y101	2181	26585	SH	SOLE	
3M CO COM		88579Y101	2715	33089	SH	DEFINED	
TIME WARNER INC NEW		887317105	176	9080	SH	SOLE	
TIME WARNER INC NEW		887317105	299	15413	SH	DEFINED	
TIMKEN CO		887389104	130	5000	SH	DEFINED	
TORO COMPANY		891092108	24	300	SH	DEFINED	
TRANSCANADA CORP		89353D107	3	152	SH	SOLE	
TRI-CONTINENTAL CORPORATION		895436103	13	739	SH	DEFINED	
TRIBUNE CO NEW COM		896047107	51	1227	SH	DEFINED	
TRIZEC PROPERTIES INC		89687P107	280	14845	SH	SOLE	
TRIZEC PROPERTIES INC		89687P107	346	18350	SH	DEFINED	
TUPPERWARE CORP	COM	899896104	2	100	SH	DEFINED	
TYCO INTL LTD	NEW COM	902124106	107	3000	SH	SOLE	
TYCO INTL LTD	NEW COM	902124106	17	500	SH	DEFINED	
UGI CORPORATION		902681105	324	7925	SH	SOLE	
UGI CORPORATION		902681105	296	7250	SH	DEFINED	
UIL HLDG CORP		902748102	32	637	SH	DEFINED	
UST INC	COM	902911106	24	500	SH	DEFINED	
US BANCORP DEL COM		902973304	19	625	SH	SOLE	
US BANCORP DEL COM		902973304	21	700	SH	DEFINED	
UNILIVER NV NY SHARE F NEW		904784709	26	400	SH	DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				INVTMT	DISCRETN
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT		
UNION PACIFIC CORP	COM	907818108	285	4248	SH		SOLE	
UNION PACIFIC CORP	COM	907818108	466	6933	SH		DEFINED	
UNITED PARCEL SERVICE		911312106	1722	20156	SH		SOLE	
UNITED PARCEL SERVICE		911312106	1256	14700	SH		DEFINED	
UNITED TECHNOLOGIES CORP	COM	913017109	1106	10710	SH		SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	1763	17063	SH		DEFINED	
UNIVERSAL TECHNICAL		913915104	30	800	SH		DEFINED	
VALLEY NATIONAL BANCORP.		919794107	111	4032	SH		DEFINED	
VANGUARD TOTAL STOCK	MARKET VIPERS	922908769	82	700	SH		SOLE	
VERIZON CORPORATION		92343V104	1103	27244	SH		SOLE	
VERIZON CORPORATION		92343V104	2581	63735	SH		DEFINED	
VERITAS SOFTWARE CORP		923436109	0	10	SH		SOLE	
VERITAS SOFTWARE CORP		923436109	19	689	SH		DEFINED	
VIACOM INC. CLASS B COMMON		925524308	3	95	SH		SOLE	
VIACOM INC. CLASS B COMMON		925524308	11	325	SH		DEFINED	
VIASYS HEALTHCARE INC		92553Q209	3	165	SH		DEFINED	
VISTEON CORP		92839U107	1	155	SH		DEFINED	
VODAFONE GROUP PLC		92857W100	594	21718	SH		SOLE	
VODAFONE GROUP PLC		92857W100	801	29286	SH		DEFINED	
VORNADO REALTY TRUST		929042109	784	10300	SH		SOLE	
VORNADO REALTY TRUST		929042109	897	11790	SH		DEFINED	
VULCAN MATERIALS COMPANY COM		929160109	109	2000	SH		DEFINED	
WGL HOLDINGS INC		92924F106	166	5400	SH		DEFINED	
WACHOVIA CORP 2ND NEW COM		929903102	3767	71648	SH		SOLE	
WACHOVIA CORP 2ND NEW COM		929903102	2181	41480	SH		DEFINED	
WAL-MART STORES INC		931142103	571	10818	SH		SOLE	
WAL-MART STORES INC		931142103	799	15141	SH		DEFINED	
WALGREEN CO		931422109	19	500	SH		SOLE	
WALGREEN CO		931422109	3	100	SH		DEFINED	
WASHINGTON MUTUAL INC		939322103	4	100	SH		SOLE	
WASHINGTON MUTUAL INC		939322103	42	1000	SH		DEFINED	
WASHINGTON REAL ESTATE INVT TR SBI		939653101	16	500	SH		DEFINED	
WASHINGTON TRUST BANCORP INC		940610108	92	3163	SH		SOLE	
WASHINGTON TRUST BANCORP INC		940610108	92	3163	SH		DEFINED	
WASTE MANAGEMENT INC		94106L109	4	145	SH		DEFINED	
WELLPOINT COM		94973V107	9	85	SH		SOLE	
WELLS FARGO & CO NEW	COM	949746101	3208	51620	SH		SOLE	
WELLS FARGO & CO NEW	COM	949746101	2616	42105	SH		DEFINED	
WESTAR ENERGY INC		95709T100	34	1488	SH		DEFINED	
WESTERN GAS RESOURCES INC		958259103	58	2000	SH		DEFINED	
WEYERHAEUSER CO	COM	962166104	24	366	SH		SOLE	
WEYERHAEUSER CO	COM	962166104	134	2000	SH		DEFINED	
WHIRLPOOL CORP	COM	963320106	20	300	SH		DEFINED	
WHOLE FOOD MARKET INC		966837106	81	850	SH		SOLE	
WHOLE FOOD MARKET INC		966837106	52	550	SH		DEFINED	
WILLIAMS COS INC DEL	COM	969457100	81	5000	SH		DEFINED	
WILLIAMS SONOMA INC	COM	969904101	168	4800	SH		DEFINED	
WISCONSIN ENERGY CORP	COM	976657106	166	4936	SH		DEFINED	
WORLD WRESTLING ENTERTAINMENT INC.		98156Q108	1	110	SH		DEFINED	
WRIGLEY WM JR CO		982526105	631	9125	SH		SOLE	

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		FORM 13F INFORMATION TABLE							O
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	MA	
WRIGLEY WM JR CO		982526105	826	11950	SH		DEFINED		
WYETH INC.		983024100	601	14133	SH		SOLE		
WYETH INC.		983024100	1370	32174	SH		DEFINED		
XM SATELLITE RADIO HOLDINGS INC		983759101	5	150	SH		DEFINED		
XTO ENERGY INC		98385X106	88	2500	SH		DEFINED		
XCEL ENERGY INC		98389B100	8	441	SH		SOLE		
XILINX INC		983919101	29	1000	SH		SOLE		
XILINX INC		983919101	94	3200	SH		DEFINED		
YAHOO INC		984332106	1	40	SH		SOLE		
YAHOO INC		984332106	6	175	SH		DEFINED		
YUM BRANDS INC		988498101	2	50	SH		DEFINED		
ZEBRA TECHNOLOGIES CORP CLASS A		989207105	16	300	SH		SOLE		
ZIMMER HOLDINGS GROUP		98956P102	104	1300	SH		SOLE		
ZIMMER HOLDINGS GROUP		98956P102	582	7275	SH		DEFINED		
GRAND TOTALS			378248	9147502					