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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
August 05, 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 06/30/03  
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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  
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07/28/03  
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[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:	7,289,439
	-----
Form 13F Information Table Value Total:	253,004
	-----
	(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

No.	Form 13F File Number	Name
01	28 -	
02	28 -	
03	28 -	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVESTMENT DISCRETION
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
DAIMLER-CHRYSLER AG ORD		D1668R123	29	848	SH	DEFINE	
FOSTER WHEELER LTD		G36535105	0	200	SH	DEFINE	

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INGERSOLL RAND COMPANY	CLASS A COMMON	G4776G101	90	1907	SH	SOLE
INGERSOLL RAND COMPANY	CLASS A COMMON	G4776G101	314	6650	SH	DEFIN
TRANSOCEAN INC		G90078109	10	477	SH	DEFIN
FLEXTRONICS INTERNATIONAL		Y2573F102	33	3200	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	179	17200	SH	DEFIN
AFLAC INCORPORATED		001055102	36	1200	SH	DEFIN
AGCO CORPORATION		001084102	545	31975	SH	SOLE
AGCO CORPORATION		001084102	211	12375	SH	DEFIN
AES CORPORATION		00130H105	5	933	SH	SOLE
AK STEEL HOLDING CORP		001547108	3	1000	SH	DEFIN
AOL TIME WARNER INC		00184A105	261	16275	SH	SOLE
AOL TIME WARNER INC		00184A105	664	41313	SH	DEFIN
AT&T CORP	NEW	001957505	32	1702	SH	SOLE
AT&T CORP	NEW	001957505	51	2675	SH	DEFIN
AT&T WIRELESS SERVICES INC		00209A106	15	1936	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	63	7782	SH	DEFIN
AVI BIOPHARMA INC		002346104	30	5000	SH	DEFIN
AASTROM BIOSCIENCES		00253U107	3	3500	SH	DEFIN
ABBOTT LABS	COM	002824100	457	10457	SH	SOLE
ABBOTT LABS	COM	002824100	1276	29185	SH	DEFIN
ABERCROMBIE & FITCH		002896207	11	400	SH	DEFIN
ADAMS EXPRESS COMPANY		006212104	12	1085	SH	DEFIN
ADOBE SYSTEMS INCORPORATED		00724F101	16	500	SH	SOLE
AEGON N V ORD		007924103	31	3120	SH	SOLE
AGERE SYSTEMS INC	CLASS A	00845V100	0	23	SH	SOLE
AGERE SYSTEMS INC	CLASS A	00845V100	0	51	SH	DEFIN
AGERE SYSTEMS INC	CLASS B	00845V209	0	323	SH	SOLE
AGERE SYSTEMS INC	CLASS B	00845V209	4	1798	SH	DEFIN

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DISCRETN
AGILENT TECHNOLOGIES		00846U101	38	1949	SH	DEFINED	
AIR PRODUCTS & CHEMICALS INC		009158106	538	12950	SH	SOLE	
AIR PRODUCTS & CHEMICALS INC		009158106	344	8275	SH	DEFINED	
AIRTRAN HOLDINGS INC	COM	00949P108	1	100	SH	DEFINED	
ALBEMARLE CORP		012653101	22	800	SH	SOLE	
ALCOA INC	COM	013817101	142	5600	SH	SOLE	
ALCOA INC	COM	013817101	10	400	SH	DEFINED	
ALLEGHENY ENERGY INC		017361106	13	1600	SH	DEFINED	
ALLERGAN INC	COM	018490102	25	325	SH	SOLE	
ALLERGAN INC	COM	018490102	11	150	SH	DEFINED	
ALLETE INC		018522102	10	400	SH	DEFINED	
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	26	725	SH	DEFINED	
ALLIANCE RESOURCE PARTNERS LP		01877R108	27	1000	SH	DEFINED	
ALLIANT ENERGY CORP	COM	018802108	55	2900	SH	SOLE	
ALLIANT ENERGY CORP	COM	018802108	20	1066	SH	DEFINED	
ALLIED CAPITAL CORP	NEW	01903Q108	46	2000	SH	SOLE	
ALLMERICA FINANCIAL CORPORATION		019754100	5	309	SH	SOLE	
ALLMERICA FINANCIAL CORPORATION		019754100	3	177	SH	DEFINED	
ALLSTATE CORP	COM	020002101	73	2076	SH	SOLE	
ALLSTATE CORP	COM	020002101	42	1184	SH	DEFINED	
ALLTELL CORPORATION		020039103	728	15100	SH	SOLE	
ALLTELL CORPORATION		020039103	118	2458	SH	DEFINED	

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ALTRIA GROUP INC		02209S103	99	2200	SH	SOLE
ALTRIA GROUP INC		02209S103	467	10300	SH	DEFINED
AMEREN CORP	COM	023608102	119	2700	SH	DEFINED
AMERICA MOVIL ADS		02364W105	7	400	SH	DEFINED
AMERICAN ELEC PWR INC	COM	025537101	170	5720	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	206	6916	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	111	2660	SH	SOLE
AMERICAN EXPRESS CO	COM	025816109	324	7750	SH	DEFINED
AMERICAN INTERNATIONAL GROUP		026874107	1284	23275	SH	SOLE
AMERICAN INTERNATIONAL GROUP		026874107	2185	39602	SH	DEFINED
AMERICAN STANDARD COMPANIES INC		029712106	36	500	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVTMT DISCRETN
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ CALL	
AMERICAN TOWER CORP	CLASS A	029912201	4	500	SH		DEFINED
AMETEK INC (NEW)		031100100	117	3200	SH		SOLE
AMETEK INC (NEW)		031100100	10	280	SH		DEFINED
AMGEN INC		031162100	719	10908	SH		SOLE
AMGEN INC		031162100	116	1770	SH		DEFINED
AMSOUTH BANCORPORATION		032165102	36	1687	SH		DEFINED
ANADARKO PETE CORP	COM	032511107	251	5654	SH		SOLE
ANADARKO PETE CORP	COM	032511107	815	18334	SH		DEFINED
ANALOG DEVICES INC		032654105	2	75	SH		SOLE
ANGLOGOLD LIMITED ADR'S PV R0.50		035128206	31	1000	SH		DEFINED
ANHEUSER BUSCH COS INC	COM	035229103	992	19452	SH		SOLE
ANHEUSER BUSCH COS INC	COM	035229103	1255	24590	SH		DEFINED
ANNALY MTG MANAGEMENT		035710409	91	4600	SH		DEFINED
ANTIGENICS INC DEL		037032109	1	89	SH		DEFINED
APACHE CORPORATION		037411105	246	3793	SH		SOLE
APOLLO GROUP INC	CL A	037604105	24	400	SH		DEFINED
APPLERA CORP COM CELERA GENOMICS GROUP		038020202	0	13	SH		DEFINED
ARCHER-DANIELS-MIDLAND COMPANY		039483102	3	300	SH		SOLE
ARM HOLDINGS PLC ADR		042068106	16	5000	SH		SOLE
ASTRAZENECA PLC SPONSORED ADR		046353108	136	3348	SH		SOLE
ATMEL CORPORATION		049513104	1	600	SH		DEFINED
AURORA FOODS INC		05164B106	0	1501	SH		SOLE
AUTHENTIDATE HOLDING CORP		052666104	3	1000	SH		SOLE
AUTOMATIC DATA PROCESSING		053015103	432	12760	SH		SOLE
AUTOMATIC DATA PROCESSING		053015103	606	17910	SH		DEFINED
AVAYA INC	COM USD .01	053499109	3	505	SH		SOLE
AVAYA INC	COM USD .01	053499109	15	2354	SH		DEFINED
AVERY DENNISON CORP		053611109	17	350	SH		DEFINED
AVON PRODUCTS		054303102	31	500	SH		DEFINED
BASF AG ADR		055262505	17	417	SH		SOLE
BCE INC	COM	05534B109	2	100	SH		SOLE
BOC GROUP PLC ADR		055617609	13	500	SH		DEFINED
BP PLC		055622104	762	18137	SH		SOLE
BP PLC		055622104	1488	35417	SH		DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVSTMT DSCRETN
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
BAKER HUGHES INCORPORATED	COMMON	057224107	5	175	SH		SOLE
BALLARD POWER SYSTEMS INC		05858H104	6	500	SH		DEFINED
BANK AMERICA CORP	COM	060505104	1336	16911	SH		SOLE
BANK AMERICA CORP	COM	060505104	826	10462	SH		DEFINED
BANK OF NEW YORK INC		064057102	848	29500	SH		SOLE
BANK OF NEW YORK INC		064057102	312	10868	SH		DEFINED
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	4	107	SH		SOLE
BANC ONE CORP	COM	06423A103	97	2615	SH		DEFINED
BAUSCH & LOMB INC	COM	071707103	37	1000	SH		SOLE
BAXTER INTERNATIONAL		071813109	36	1400	SH		SOLE
BAXTER INTERNATIONAL		071813109	26	1000	SH		DEFINED
BAY VIEW CAPITAL CORP		07262L101	11	2000	SH		DEFINED
BECTON DICKINSON & COMPANY		075887109	50	1300	SH		DEFINED
BED BATH & BEYOND		075896100	38	1000	SH		DEFINED
BEDFORD PROPERTY INVESTORS INC		076446301	2	100	SH		DEFINED
BELLSOUTH CORP	COM	079860102	261	9835	SH		SOLE
BELLSOUTH CORP	COM	079860102	979	36809	SH		DEFINED
BEST BUY COMPANY INC		086516101	843	19200	SH		SOLE
BEST BUY COMPANY INC		086516101	196	4472	SH		DEFINED
BIOVAIL CORPORATION		09067J109	1678	35675	SH		SOLE
BIOVAIL CORPORATION		09067J109	1336	28395	SH		DEFINED
BLACK & DECKER CORP	COM	091797100	17	400	SH		DEFINED
BLACKROCK MUNICIPAL INCOME TRUST		09248F109	5	400	SH		DEFINED
BLACKROCK STRATEGIC MUNICIPAL TRUST		09248T109	6	400	SH		DEFINED
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	48	800	SH		DEFINED
BRIGGS & STRATTON CORPORATION		109043109	0	19	SH		SOLE
BRISTOL-MYERS SQUIBB		110122108	958	35317	SH		SOLE
BRISTOL-MYERS SQUIBB		110122108	2529	93219	SH		DEFINED
BROADCOM CORPORATION	COM	111320107	7	300	SH		DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVSTMT DSCRETN
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
BROWN FORMAN DISTILLERS CORP	CLASS 'A' VOTING	115637100	48	600	SH		DEFINED
BUCKEYE PIPELINE PARTNERS LP		118230101	491	12525	SH		SOLE
BUCKEYE PIPELINE PARTNERS LP		118230101	470	11980	SH		DEFINED
BURLINGTON NORTHERN SANTA FE CORP		12189T104	22	777	SH		SOLE
BURLINGTON NORTHERN SANTA FE CORP		12189T104	112	3949	SH		DEFINED
BURLINGTON RESOURCES		122014103	54	1000	SH		DEFINED
CRACKER BARREL GROUP INC		12489V106	32	825	SH		SOLE
CSX CORP	COM	126408103	12	400	SH		SOLE
CSX CORP	COM	126408103	36	1200	SH		DEFINED
CVS CORP	COM	126650100	472	16875	SH		SOLE

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CVS CORP	COM	126650100	712	25440	SH	DEFINED
CABLE & WIRELESS		126830207	19	3600	SH	SOLE
CAL DIVE INTL INC		127914109	15	700	SH	DEFINED
CALIPER TECHNOLOGIES CORP		130876105	10	2200	SH	SOLE
CALPINE CORP		131347106	13	2000	SH	DEFINED
CAMPBELL SOUP CO	COM	134429109	49	2000	SH	DEFINED
CAPITAL ONE FINANCIAL		14040H105	1969	40045	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	885	18000	SH	DEFINED
CARDINAL HEALTH		14149Y108	973	15150	SH	SOLE
CARDINAL HEALTH		14149Y108	526	8190	SH	DEFINED
CAREER EDUCATION CORP		141665109	1225	17950	SH	SOLE
CAREER EDUCATION CORP		141665109	706	10350	SH	DEFINED
CARMAX INC		143130102	90	3000	SH	SOLE
CATERPILLAR INC		149123101	150	2700	SH	DEFINED
CENDANT CORPORATION		151313103	3	200	SH	DEFINED
CENTER BANCORP INC	COM	151408101	134	8864	SH	DEFINED
CENTERPOINT ENERGY INC		15189T107	8	1100	SH	DEFINED
CERTEGY INC		156880106	9	325	SH	DEFINED
CHESAPEAKE ENERGY CORP		165167107	20	2000	SH	DEFINED
CHEVRONTEXACO CORP		166764100	1265	17529	SH	SOLE
CHEVRONTEXACO CORP		166764100	1383	19166	SH	DEFINED
CHINA MOBILE HONG KONG LTD ADR		16941M109	54	4600	SH	DEFINED
CHOICEPOINT INC	COM	170388102	24	700	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F SHARES/ PRN AMT	INFORMATION TABLE SH/ PUT/ CALL	INVESTMENT DISCRETION
CHORDIANT SOFTWARE INC.		170404107	0	240	SH	DEFINED
THE CHUBB CORPORATION		171232101	645	10755	SH	SOLE
THE CHUBB CORPORATION		171232101	787	13125	SH	DEFINED
CHURCH & DWIGHT INC	COM	171340102	65	2000	SH	DEFINED
CIENA CORPORATION		171779101	1	300	SH	DEFINED
CIGNA INVESTMENT SECURITIES, INC.		17179X106	38	2191	SH	DEFINED
CIMAREX ENERGY CO		171798101	47	2000	SH	DEFINED
CINERGY CORP		172474108	9	250	SH	DEFINED
CISCO SYS INC		17275R102	1405	83737	SH	SOLE
CISCO SYS INC		17275R102	1040	62034	SH	DEFINED
CITIGROUP INC		172967101	1805	42202	SH	SOLE
CITIGROUP INC		172967101	3407	79627	SH	DEFINED
CITRIX SYSTEMS INC		177376100	2	100	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS		184502102	2080	49090	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS		184502102	1092	25775	SH	DEFINED
CLOROX CO DEL	COM	189054109	4	100	SH	DEFINED
COCA COLA CO	COM	191216100	123	2659	SH	SOLE
COCA COLA CO	COM	191216100	570	12304	SH	DEFINED
COGNIZANT TECHNOLOGY CO		192446102	29	1194	SH	DEFINED
COLGATE PALMOLIVE CO	COM	194162103	1888	32591	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	2414	41659	SH	DEFINED
COMCAST CORP	NEW CLASS A	20030N101	91	3024	SH	SOLE
COMCAST CORP	NEW CLASS A	20030N101	201	6672	SH	DEFINED
COMCAST CORP	NEW CLASS A SPL	20030N200	3	135	SH	SOLE
COMERICA INC. CO		200340107	17	375	SH	DEFINED
CONAGRA FOODS INC	COM	205887102	44	1900	SH	DEFINED
CONOCOPHILLIPS CORP		20825C104	37	686	SH	SOLE
CONOCOPHILLIPS CORP		20825C104	657	11998	SH	DEFINED

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CONSOLIDATED EDISON	COM	209115104	209	4842	SH	SOLE
CONSOLIDATED EDISON	COM	209115104	62	1448	SH	DEFINED
CONSTELLATION BRANDS INC	CL A	21036P108	764	24370	SH	SOLE
CONSTELLATION BRANDS INC	CL A	21036P108	1090	34750	SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COM	210371100	82	2400	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE		
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN
CONTINENTAL AIRLINES INC	CL B	210795308	4	300	SH	DEFINED
CORINTHIAN COLLEGES INC		218868107	111	2300	SH	SOLE
CORINTHIAN COLLEGES INC		218868107	72	1500	SH	DEFINED
CORN PRODS INTL INC	COM	219023108	18	600	SH	DEFINED
CORNING INC		219350105	41	5600	SH	SOLE
CORNING INC		219350105	200	27086	SH	DEFINED
CORPORATE HIGH YIELD FUND III INC		219925104	17	2000	SH	DEFINED
CORRECTIONS CORP AMER	NEW	22025Y407	2	100	SH	DEFINED
COSTCO WHOLESALE CORPORATION		22160K105	559	15300	SH	SOLE
COSTCO WHOLESALE CORPORATION		22160K105	217	5950	SH	DEFINED
COX COMMUNICATIONS INC	NEW CL A	224044107	19	604	SH	DEFINED
CROWN HOLDINGS INC		228368106	21	3000	SH	DEFINED
CUBIST PHARMACEUTICAL INC		229678107	3	300	SH	DEFINED
CUMMINS ENGINE INC		231021106	179	5000	SH	DEFINED
CYTEC INDUSTRIES INC		232820100	0	10	SH	SOLE
DNP SELECT INCOME FUND INC	COM	23325P104	23	2160	SH	DEFINED
DTE ENERGY CO	COM	233331107	68	1775	SH	SOLE
DTE ENERGY CO	COM	233331107	17	454	SH	DEFINED
DANAHER CORP		235851102	6	100	SH	SOLE
DARDEN RESTAURANTS		237194105	168	8900	SH	SOLE
DARDEN RESTAURANTS		237194105	291	15390	SH	DEFINED
DATATEC SYSTEMS INC		238128102	0	500	SH	DEFINED
DECODE GENETICS INC		243586104	1	619	SH	DEFINED
DEERE & COMPANY		244199105	443	9700	SH	DEFINED
DEL MONTE FOODS CO		24522P103	0	66	SH	SOLE
DEL MONTE FOODS CO		24522P103	3	365	SH	DEFINED
DELL COMPUTER CORP		247025109	1527	47986	SH	SOLE
DELL COMPUTER CORP		247025109	1127	35415	SH	DEFINED
DELPHI CORPORATION	CORP	247126105	1	116	SH	SOLE
DELPHI CORPORATION	CORP	247126105	3	359	SH	DEFINED
DELTIC TIMBER CORP		247850100	142	5000	SH	DEFINED
DELUXE CORP	COM	248019101	4	100	SH	DEFINED
DEPOMED INC		249908104	9	2000	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE		
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN
DEVELOPERS DIVERSIFIED		251591103	0	29	SH	DEFINED
DEVON ENERGY CORPORATION	NEW COM	25179M103	1	20	SH	SOLE

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DEVON ENERGY CORPORATION	NEW COM	25179M103	16	300	SH	DEFINED
DIAMONDS TRUST SER I		252787106	26	300	SH	DEFINED
DIEBOLD INC		253651103	43	1000	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	65	3300	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	325	16491	SH	DEFINED
DOLLAR TREE STORES INC		256747106	6	200	SH	DEFINED
DOMINION RES INC		25746U109	31	484	SH	SOLE
DOMINION RES INC		25746U109	476	7417	SH	DEFINED
DONALDSON INC		257651109	505	11375	SH	SOLE
DONALDSON INC		257651109	195	4400	SH	DEFINED
DOVER CORPORATION		260003108	99	3315	SH	SOLE
DOW CHEM CO	COM	260543103	281	9109	SH	SOLE
DOW CHEM CO	COM	260543103	316	10222	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COM	263534109	727	17472	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	969	23290	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	368	18464	SH	SOLE
DUKE ENERGY CORP	COM	264399106	316	15877	SH	DEFINED
DUKE REALTY CORP		264411505	5	200	SH	DEFINED
DURBAN ROODEPOORT DEEP LTD SPON ADR		266597301	5	2000	SH	DEFINED
DYAX CORPORATION		26746E103	12	3000	SH	SOLE
E M C CORPORATION		268648102	74	7125	SH	SOLE
E M C CORPORATION		268648102	65	6260	SH	DEFINED
EMS TECHNOLOGIES INC		26873N108	4	300	SH	DEFINED
EOG RES INC		26875P101	104	2500	SH	DEFINED
EP MEDSYSTEMS INC		26881P103	2	1000	SH	DEFINED
E*TRADE GROUP		269246104	6	800	SH	DEFINED
EASTMAN CHEMICAL COMPANY		277432100	3	100	SH	DEFINED
EASTMAN KODAK CO	COM	277461109	9	351	SH	SOLE
EASTMAN KODAK CO	COM	277461109	13	500	SH	DEFINED
EASYLINK SERVICES CORP	CLASS A	27784T200	0	150	SH	DEFINED
EATON VANCE CORP		278265103	15	500	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F SHARES/ PRN AMT	INFORMATION SH/ PUT/ PRN CALL	TABL INVSTMT DSCRETN
EATON VANCE INSD MUNICIPAL BOND FUND		27827X101	5	350		DEFINED
EBAY INC		278642103	2	25	SH	SOLE
EBAY INC		278642103	104	1000	SH	DEFINED
EDISON SCHOOLS INC		281033100	15	10600	SH	DEFINED
EL PASO CORPORATION		28336L109	0	75	SH	SOLE
ELECTRONIC DATA SYSTEMS CORP		285661104	25	1187	SH	SOLE
ELECTRONIC DATA SYSTEMS CORP		285661104	2	100	SH	DEFINED
EMERSON ELEC CO	COM	291011104	191	3750	SH	SOLE
EMERSON ELEC CO	COM	291011104	398	7808	SH	DEFINED
ENBRIDGE ENERGY PARTNERS L P		29250R106	119	2500	SH	SOLE
ENBRIDGE ENERGY PARTNERS L P		29250R106	189	3950	SH	DEFINED
ENERGEN CORP	COM	29265N108	39	1200	SH	DEFINED
ENERGY EAST CORP	COM	29266M109	123	5950	SH	DEFINED
ENGELHARD CORP	COM	292845104	62	2530	SH	DEFINED
ENTERGY CORP	NEW COM	29364G103	131	2500	SH	DEFINED
ENTREMED INC	COM	29382F103	4	1200	SH	DEFINED
EQUIFAX, INC.		294429105	16	650	SH	DEFINED
EQUITABLE RESOURCES		294549100	40	1000	SH	DEFINED
EQUITY INCOME FUND EXCHANGE SER. AT&T SHS 1ST		294700703	46	576	SH	DEFINED



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EQUITY OFFICE PPTYS TR	COM	294741103	5	190	SH	SOLE
EQUITY OFFICE PPTYS TR	COM	294741103	27	1000	SH	DEFINED
EQUITY RESIDENTIAL SBI		29476L107	32	1250	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	5	200	SH	DEFINED
ETHYL CORP		297659609	3	320	SH	SOLE
EXATECH INC		30064E109	14	1000	SH	DEFINED
EXELON CORP	COM	30161N101	9	154	SH	SOLE
EXELON CORP	COM	30161N101	35	594	SH	DEFINED
EXXON MOBIL CORP	COM	30231G102	4432	123479	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	9699	270193	SH	DEFINED
FPL GROUP INC	COM	302571104	337	5050	SH	SOLE
FPL GROUP INC	COM	302571104	441	6600	SH	DEFINED
FAMILY DEALER STORES INC		307000109	2	70	SH	SOLE
FEDERAL HOME LOAN MORTGAGE CORPORATION	COMMON	313400301	4	90	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVSTMT DSCRETN
				SHARES/ PRN	SH/ PRN	PUT/ CALL	
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	610	9050	SH	SOLE	
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	339	5040	SH	DEFINED	
FEDERAL REALTY INVESTMENT TRUST		313747206	13	423	SH	DEFINED	
FEDEX CORPORATION		31428X106	31	500	SH	DEFINED	
FIFTH THIRD BANCORP	COM	316773100	8	150	SH	DEFINED	
FIRST DATA CORPORATION		319963104	788	19028	SH	SOLE	
FIRST DATA CORPORATION		319963104	66	1600	SH	DEFINED	
FIRST VIRGINIA BANK INC		337477103	16	375	SH	SOLE	
FIRSTENERGY CORP	COM	337932107	26	700	SH	DEFINED	
FLEETBOSTON FINANCIAL CORP	COM	339030108	1238	41704	SH	DEFINED	
FLOWER FOODS INC		343498101	14	750	SH	DEFINED	
FORD MOTOR CO DEL		345370860	2	200	SH	SOLE	
FORD MOTOR CO DEL		345370860	84	7696	SH	DEFINED	
FOREST LABORATORIES INC		345838106	877	16025	SH	SOLE	
FOREST LABORATORIES INC		345838106	420	7675	SH	DEFINED	
FORTUNE BRANDS INC	COM	349631101	146	2808	SH	SOLE	
FORTUNE BRANDS INC	COM	349631101	93	1800	SH	DEFINED	
FRANKLIN RESOURCES INC		354613101	58	1500	SH	SOLE	
GABLES RESIDENTIAL TRUST		362418105	30	1000	SH	DEFINED	
GALLAHER GROUP PLC SPONSORED ADR		363595109	36	928	SH	SOLE	
GALLAHER GROUP PLC SPONSORED ADR		363595109	92	2337	SH	DEFINED	
GAP INC		364760108	2	150	SH	SOLE	
GENENTECH INC		368710406	245	3410	SH	SOLE	
GENENTECH INC		368710406	560	7775	SH	DEFINED	
GENERAL ELEC CO	COM	369604103	5617	195854	SH	SOLE	
GENERAL ELEC CO	COM	369604103	8688	302931	SH	DEFINED	
GENERAL GROWTH PPTYS INC		370021107	12	200	SH	DEFINED	
GENERAL MILLS, INC		370334104	18	400	SH	DEFINED	
GENERAL MTRS CORP	COM	370442105	533	14832	SH	SOLE	
GENERAL MTRS CORP	COM	370442105	501	13934	SH	DEFINED	
GENERAL MOTORS	CLASS H NEW	370442832	6	516	SH	SOLE	
GENERAL MOTORS	CLASS H NEW	370442832	144	11269	SH	DEFINED	
GENVEC INC		37246C109	1	500	SH	DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
GEORGIA PAC CORP	COM GA PAC GRP	373298108	96	5093	SH	DEFINED	
GILLETTE COMPANY		375766102	246	7733	SH	SOLE	
GILLETTE COMPANY		375766102	121	3800	SH	DEFINED	
GLAMIS GOLD LTD	COMMON	376775102	11	1000	SH	DEFINED	
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	245	6062	SH	SOLE	
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	203	5012	SH	DEFINED	
GOLDCORP INC		380956409	12	1000	SH	DEFINED	
GOLDMAN SACHS GROUP		38141G104	125	1500	SH	SOLE	
GOLDMAN SACHS GROUP		38141G104	185	2210	SH	DEFINED	
HRPT PPTYS TR COMM SH BEN INT		40426W101	9	1000	SH	DEFINED	
HSBC HOLDINGS ADR		404280406	12	206	SH	SOLE	
HSBC HOLDINGS ADR		404280406	47	802	SH	DEFINED	
HAIN CELESTIAL GROUP INC		405217100	10	650	SH	DEFINED	
HALLIBURTON CO	COM	406216101	20	896	SH	SOLE	
HALLIBURTON CO	COM	406216101	211	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	12	1100	SH	DEFINED	
JOHN HANCOCK FINANCIAL SERVICES, INC.		41014S106	31	1014	SH	DEFINED	
HANDSPRING INC		410293104	0	200	SH	SOLE	
HARBOR FLA BANCSHARES		411901101	12	502	SH	DEFINED	
HARLEY DAVIDSON		412822108	11	300	SH	SOLE	
HARLEY DAVIDSON		412822108	175	4400	SH	DEFINED	
HARMONY GOLD MINING ADR		413216300	13	1000	SH	DEFINED	
HARTFORD FINL SVCS GROUP INC	COM	416515104	98	1962	SH	SOLE	
HARTFORD FINL SVCS GROUP INC	COM	416515104	56	1112	SH	DEFINED	
HAWAIIAN ELECTRIC INDUSTRIES INC		419870100	22	500	SH	SOLE	
H.J. HEINZ COMPANY		423074103	4	150	SH	SOLE	
H.J. HEINZ COMPANY		423074103	29	900	SH	DEFINED	
HERSHEY FOODS CORP	COM	427866108	2	35	SH	SOLE	
HERSHEY FOODS CORP	COM	427866108	208	3000	SH	DEFINED	
HEWLETT PACKARD CO	COM	428236103	46	2172	SH	SOLE	
HEWLETT PACKARD CO	COM	428236103	329	15483	SH	DEFINED	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
HIBERNIA CORP		428656102	5	300	SH	SOLE	
HOME DEPOT, INC		437076102	1707	51565	SH	SOLE	
HOME DEPOT, INC		437076102	2213	66851	SH	DEFINED	
HONEYWELL INTERNATIONAL INC	COM	438516106	126	4698	SH	SOLE	
HONEYWELL INTERNATIONAL INC	COM	438516106	146	5458	SH	DEFINED	
HOST MARRIOTT CORPORATION		44107P104	28	3074	SH	DEFINED	
HUDSON CITY BANCORP		443683107	56	2200	SH	DEFINED	

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HYPERION TOTAL RETURN FUND INC		449145101	31	3150	SH	SOLE
IMS HEALTH INCORPORATED		449934108	47	2632	SH	DEFINED
ITT INDUSTRIES INC	COM	450911102	44	682	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	36	556	SH	DEFINED
ICON PUB LTD CO		45103T107	31	1000	SH	DEFINED
IDACORP INC	COM	451107106	7	300	SH	SOLE
IDACORP INC	COM	451107106	105	4000	SH	DEFINED
ILLINOIS TOOL WORKS INC	COM	452308109	30	463	SH	DEFINED
IMAGE ENTERTAINMENT INC		452439201	2	1000	SH	DEFINED
IMAGISTICS INTERNATIONAL INC		45247T104	11	460	SH	DEFINED
INDYMAC BANCORP INC		456607100	25	1000	SH	DEFINED
INNKEEPERS USA TRUST		4576J0104	13	2000	SH	DEFINED
INTEL CORP	COM	458140100	913	43897	SH	SOLE
INTEL CORP	COM	458140100	1138	54730	SH	DEFINED
INTERMEDIATE MUNICIPAL FUND INC		45880P104	19	2000		DEFINED
INTL BUSINESS MACHINE CORP	COMMON	459200101	2217	26877	SH	SOLE
INTL BUSINESS MACHINE CORP	COMMON	459200101	4848	58770	SH	DEFINED
INTL PAPER CO	COM	460146103	167	4697	SH	DEFINED
INTERNET HOLDERS TRUST		46059W102	3	100	SH	SOLE
INTEVAC INC		461148108	22	3300	SH	DEFINED
INTUIT		461202103	4	100	SH	DEFINED
INVITROGEN CORP		46185R100	26	683	SH	DEFINED
IVAX CORP		465823102	3	187	SH	DEFINED
JDS UNIPHASE CORPORATION		46612J101	0	200	SH	SOLE
J P MORGAN CHASE & CO		46625H100	129	3800	SH	SOLE
J P MORGAN CHASE & CO		46625H100	1663	48679	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DISCRETN
JABIL CIRCUIT INC		466313103	3	150	SH	SOLE	
JABIL CIRCUIT INC		466313103	5	250	SH	DEFINED	
JEFFERSON PILOT CORPORATION		475070108	28	683	SH	SOLE	
JEFFERSON PILOT CORPORATION		475070108	42	1035	SH	DEFINED	
JETBLUE AIRWAYS		477143101	8	200	SH	DEFINED	
JOHNSON & JOHNSON	COM	478160104	3261	63083	SH	SOLE	
JOHNSON & JOHNSON	COM	478160104	7094	137217	SH	DEFINED	
JUNIPER NETWORKS		48203R104	1	100	SH	SOLE	
KADANT INC		48282T104	10	558	SH	DEFINED	
KANEB PIPE LINE PARTNERS LP		484169107	211	4850	SH	DEFINED	
KEMET CORP		488360108	10	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	29	1600	SH	DEFINED	
KIMBERLY-CLARK CORPORATION		494368103	432	8300	SH	SOLE	
KIMBERLY-CLARK CORPORATION		494368103	504	9685	SH	DEFINED	
KIMCO REALITY CORPORATION		49446R109	58	1550	SH	SOLE	
KIMCO REALITY CORPORATION		49446R109	178	4700	SH	DEFINED	
KINDER MORGAN ENERGY PARTNERS L P		494550106	209	5300	SH	DEFINED	
KING PHARMACEUTICALS INC		495582108	59	4000	SH	SOLE	
KNIGHT-RIDDER INC		499040103	1108	16075	SH	SOLE	
KNIGHT-RIDDER INC		499040103	1068	15500	SH	DEFINED	
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	5	291	SH	DEFINED	

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KRAFT FOODS INC		50075N104	35	1100	SH	DEFINED
KRAMONT REALTY TRUST	COM	50075Q107	13	800	SH	DEFINED
KRISPY KREME DOUGHNUTS		501014104	8	200	SH	DEFINED
KROGER COMPANY	COM	501044101	95	5700	SH	SOLE
KROGER COMPANY	COM	501044101	58	3500	SH	DEFINED
KROLL INC		501049100	8	300	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	1201	27630	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	848	19525	SH	DEFINED
LA-Z-BOY INC		505336107	42	1900	SH	SOLE
LA-Z-BOY INC		505336107	42	1900	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVTMT DISCRETN
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
LEHMAN BROTHERS HOLDINGS INC		524908100	6	100	SH	SOLE	
LENDING TREE INC		52602Q105	10	450	SH	SOLE	
LENNAR CORP		526057104	71	1000	SH	DEFINED	
LILLY ELI & CO	COM	532457108	34	497	SH	SOLE	
LILLY ELI & CO	COM	532457108	620	8996	SH	DEFINED	
LOCKHEED MARTIN CORP		539830109	402	8468	SH	SOLE	
LOCKHEED MARTIN CORP		539830109	73	1550	SH	DEFINED	
LOWES COMPANIES INC		548661107	622	14493	SH	SOLE	
LOWES COMPANIES INC		548661107	300	7000	SH	DEFINED	
LUBRIZOL CORP	COM	549271104	61	2000	SH	DEFINED	
LUCENT TECHNOLOGY INC		549463107	18	9191	SH	SOLE	
LUCENT TECHNOLOGY INC		549463107	77	38271	SH	DEFINED	
LYONDELL CHEMICAL COMPANY		552078107	4	300	SH	DEFINED	
MBIA, INC		55262C100	1279	26250	SH	SOLE	
MBIA, INC		55262C100	600	12325	SH	DEFINED	
MBNA CORPORATION		55262L100	8	423	SH	SOLE	
MBNA CORPORATION		55262L100	51	2491	SH	DEFINED	
MFS CHARTER INCOME TRUST		552727109	13	1500	SH	DEFINED	
MGI PHARMACEUTICALS		552880106	2	100	SH	SOLE	
MGI PHARMACEUTICALS		552880106	5	200	SH	DEFINED	
MACK-CALI REALTY CORP		554489104	14	400	SH	SOLE	
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.		561662107	21	2000		DEFINED	
MARATHON OIL CORP		565849106	31	1200	SH	DEFINED	
MARSHALL & ILSLEY CORP		571834100	574	18800	SH	SOLE	
MARSHALL & ILSLEY CORP		571834100	358	11725	SH	DEFINED	
MAYTAG CORPORATION		578592107	12	500	SH	SOLE	
MAYTAG CORPORATION		578592107	10	425	SH	DEFINED	
MCCLATCHY COMPANY		579489105	812	14100	SH	SOLE	
MCCLATCHY COMPANY		579489105	393	6825	SH	DEFINED	
MCCORMICK & CO INC	COMMON NON- VOTING	579780206	801	29455	SH	SOLE	
MCCORMICK & CO INC	COMMON NON- VOTING	579780206	713	26225	SH	DEFINED	
MCDONALDS CORP	COM	580135101	52	2400	SH	DEFINED	
MCGRAW HILL COMPANIES INC		580645109	391	6320	SH	SOLE	
MCGRAW HILL COMPANIES INC		580645109	104	1680	SH	DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F SHARES/ PRN AMT	INFORMATION TABLE SH/ PUT/ PRN CALL	INVESTMENT INVTMT DISCRETN
MCKESSON CORPORATION		58155Q103	5	148	SH	DEFINED
MEADWESTVACO CORP		583334107	66	2700	SH	DEFINED
MEDAREX INC		583916101	2	400	SH	DEFINED
MEDTRONIC INC		585055106	18	395	SH	SOLE
MEDTRONIC INC		585055106	217	4540	SH	DEFINED
MELLON FINANCIAL CORP	COM	58551A108	27	1000	SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	15	400	SH	DEFINED
MERCK & CO INC	COM	589331107	1623	26809	SH	SOLE
MERCK & CO INC	COM	589331107	4204	69445	SH	DEFINED
MERCURY INTERACTIVE CORP		589405109	11	300	SH	DEFINED
MERRILL LYNCH & CO INC		590188108	121	2600	SH	DEFINED
METLIFE INC		59156R108	84	3000	SH	DEFINED
MICROSOFT CORP		594918104	2054	80145	SH	SOLE
MICROSOFT CORP		594918104	1972	76953	SH	DEFINED
MIDDLESEX WATER CO	COM	596680108	116	4726	SH	DEFINED
MILLENNIUM PHARMACEUTICALS		599902103	4	296	SH	DEFINED
MIPS TECHNOLOGIES INC		604567206	0	27	SH	DEFINED
MIRANT CORP		604675108	0	318	SH	SOLE
MIRANT CORP		604675108	5	1923	SH	DEFINED
ROBERT MONDAVI		609200100	2	100	SH	SOLE
MONSANTO CO	NEW	61166W101	0	12	SH	SOLE
MONSANTO CO	NEW	61166W101	14	690	SH	DEFINED
MORGAN STANLEY DEAN WITTER & CO		617446448	57	1350	SH	SOLE
MORGAN STANLEY DEAN WITTER & CO		617446448	118	2766	SH	DEFINED
MOTOROLA, INC		620076109	7	820	SH	SOLE
MOTOROLA, INC		620076109	128	13656	SH	DEFINED
MUNIYIELD NJ INSURED FUND INC.	COMMON	625921101	45	2915		SOLE
MUNIHOLDING NY INSD FUND INC		625931100	18	1253	SH	DEFINED
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	52	3509		SOLE
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	11	778		DEFINED
MUNIYIELD INSD FUND INC		62630E107	14	950		DEFINED
MURPHY OIL CORPORATION		626717102	105	2000	SH	DEFINED
MYLAN LABORATORUES INC		628530107	34	1000	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F SHARES/ PRN AMT	INFORMATION TABLE SH/ PUT/ PRN CALL	INVESTMENT INVTMT DISCRETN
NCE PETRO FUND I TR UNIT		62885E406	29	3000	SH	SOLE
NCR CORP	NEW	62886E108	7	297	SH	DEFINED
NL INDS INC	COM NEW	629156407	3	220	SH	SOLE
NUI HOLDING CORP		629431107	7	500	SH	DEFINED
NASDAQ 100 TRUST UNIT SER 1		631100104	2	100	SH	DEFINED
NASTECH PHARMACETICAL		631728409	4	400	SH	DEFINED
NATIONAL CITY CORP		635405103	39	1200	SH	DEFINED
NATIONAL FUEL GAS CO N J	COM	636180101	88	3392	SH	DEFINED
NATIONWIDE FINANCIAL SERVIC ES	CLASS A	638612101	3	112	SH	DEFINED

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NAUTILUS GROUP INC		63910B102	12	1000	SH	DEFINED
NEORX CORPORATION		640520300	0	50	SH	DEFINED
NEUROGEN CORP		64124E106	4	1000	SH	DEFINED
NEW JERSEY RESOURCES CORPORATION		646025106	42	1200	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	32	1500	SH	DEFINED
NEWMONT MINING CORP		651639106	2	79	SH	SOLE
NEWMONT MINING CORP		651639106	32	1000	SH	DEFINED
NISOURCE INC	COM	65473P105	9	500	SH	SOLE
NISOURCE INC	COM	65473P105	81	4300	SH	DEFINED
NOBEL LEARNING COMMUNITIES INC		654889104	14	4000	SH	DEFINED
NOKIA CORPORATION ADR		654902204	159	9680	SH	SOLE
NOKIA CORPORATION ADR		654902204	58	3550	SH	DEFINED
NORAM ENERGY CORP SUB DEB CONV 6% 3/15/12		655419AC3	23	25000	PRN	DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	121	6354	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	97	5060	SH	DEFINED
NORSK HYDRO ADR		656531605	109	2222	SH	DEFINED
NORTEL NETWORKS CORP NEW		656568102	2	1100	SH	DEFINED
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	53	1275	SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	313	7500	SH	DEFINED
NORTHERN TRUST CORP		665859104	191	4600	SH	SOLE
NORTHERN TRUST CORP		665859104	16	400	SH	DEFINED
NORTHROP GRUMMAN CORP		666807102	20	240	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	122	1414	SH	DEFINED
NOVARTIS AG ADRS		66987V109	6	155	SH	SOLE
NOVARTIS AG ADRS		66987V109	19	500	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DISCRETN
NSTAR	COM	67019E107	18	405	SH	SOLE	
NSTAR	COM	67019E107	38	840	SH	DEFINED	
NUVEEN PERFORMANCE PLUS MUNICIPAL FUND		67062P108	23	1500		SOLE	
NUVEEN QUALITY PFD INCOME FUND II		67072C105	6	400	SH	DEFINED	
OGE ENERGY CO.		670837103	21	1000	SH	SOLE	
OGE ENERGY CO.		670837103	8	400	SH	DEFINED	
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	138	8658		SOLE	
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	111	6974		DEFINED	
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	65	4070		SOLE	
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	51	3200		DEFINED	
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	27	1650		DEFINED	
OSI PHARMACEUTICALS INC.	COM	671040103	10	334	SH	DEFINED	
OCCIDENTAL PETE CORP DEL	COM	674599105	16	500	SH	DEFINED	
OFFICEMAX INC		67622M108	12	1900	SH	DEFINED	
ONEOK INC	NEW COM	682680103	78	4000	SH	DEFINED	
OPENWAVE SYS INC	COM	683718100	0	300	SH	DEFINED	
ORACLE CORPORATION		68389X105	65	5450	SH	SOLE	
ORACLE CORPORATION		68389X105	245	20420	SH	DEFINED	
OPPENHEIMER MULTI-SECTOR INCOME FUND		683933105	13	1700	SH	SOLE	

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PG&E CORP	COM	69331C108	8	400	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COM	693475105	277	5681	SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	50	1025	SH	DEFINED
PPG INDS INC	COM	693506107	10	200	SH	SOLE
PPG INDS INC	COM	693506107	50	1000	SH	DEFINED
PPL CORP		69351T106	8	200	SH	SOLE
PPL CORP		69351T106	51	1200	SH	DEFINED
PACCAR INC	COM	693718108	55	825	SH	DEFINED
PACIFIC ENERGY PARTNERS LP		69422R105	145	5650	SH	DEFINED
PACTIV CORP	COM	695257105	1	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	88	3000	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F SHARES/ PRN AMT	INFORMATION TABLE SH/ PUT/ PRN CALL	INVTMT DSCRETN
PAYLESS SHOESOURCE, INC.		704379106	7	600	SH	DEFINED
PEABODY ENERGY CORP		704549104	488	14550	SH	SOLE
PEABODY ENERGY CORP		704549104	196	5850	SH	DEFINED
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	6948	217010	SH	SOLE
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	19552	610643	SH	DEFINED
PENN VA CORP	COM	707882106	20	480	SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	173	5950	SH	DEFINED
J.C. PENNEY CO., INC.		708160106	87	5200	SH	DEFINED
PEOPLES ENERGY CORPORATION		711030106	51	1200	SH	DEFINED
PEOPLESOFT INC		712713106	1	100	SH	SOLE
PEPCO HOLDINGS INC	COM	713291102	13	703	SH	SOLE
PEPCO HOLDINGS INC	COM	713291102	96	5023	SH	DEFINED
PEPSICO INC	COM	713448108	353	7945	SH	SOLE
PEPSICO INC	COM	713448108	378	8505	SH	DEFINED
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH	DEFINED
PERKINELMER INC	COM	714046109	63	4628	SH	DEFINED
PFIZER INC	COM	717081103	2743	80346	SH	SOLE
PFIZER INC	COM	717081103	3046	89249	SH	DEFINED
PHARMACEUTICAL RESOURCES		717125108	9	200	SH	DEFINED
THE PHOENIX COMPANIES, INC.		71902E109	39	4395	SH	SOLE
PIMCO MUNICIPAL INCOME FUND II		72200W106	59	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	32	1249	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	1996	22385	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	2569	28807	SH	DEFINED
PROGRESS ENERGY INC	COM	743263105	8	200	SH	SOLE
PROLOGIS TRUST		743410102	871	31935	SH	SOLE
PROLOGIS TRUST		743410102	450	16525	SH	DEFINED
PRUDENTIAL FINANCIAL INC		744320102	71	2129	SH	SOLE
PRUDENTIAL FINANCIAL INC		744320102	2	72	SH	DEFINED
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	706	16714	SH	SOLE
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	1003	23761	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVESTMENT DISCRETION
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
PUGET ENERGY INC	NEW	745310102	6	258	SH		DEFINED
PULTE HOMES INC		745867101	61	1000	SH		DEFINED
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	35	5000	SH		DEFINED
QLOGIC CORP		747277101	9	200	SH		SOLE
QLOGIC CORP		747277101	24	500	SH		DEFINED
QUALCOMM INC		747525103	32	900	SH		SOLE
QUALCOMM INC		747525103	48	1350	SH		DEFINED
QUESTAR CORP		748356102	23	700	SH		DEFINED
QUIXOTE CORP		749056107	38	1500	SH		DEFINED
QWEST COMMUNICATIONS INT'L		749121109	2	446	SH		SOLE
QWEST COMMUNICATIONS INT'L		749121109	18	3831	SH		DEFINED
RSA SEC INC		749719100	2	187	SH		SOLE
RF MICRO-DEVICES		749941100	4	800	SH		DEFINED
RAINING DATA CORP		75087R108	3	1000	SH		DEFINED
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH		DEFINED
RAYONIER INC	COM	754907103	33	1000	SH		DEFINED
RAYTHEON CO		755111507	56	1725	SH		SOLE
RAYTHEON CO		755111507	210	6419	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	5	867	SH		DEFINED
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	134	8400	SH		SOLE
ROHN INDUSTRIES INC		775381106	5	40000	SH		DEFINED
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	23	500	SH		SOLE
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	731	15692	SH		DEFINED
RUBY TUESDAY INC.		781182100	16	656	SH		DEFINED
SBC COMMUNICATIONS INC		78387G103	672	26341	SH		SOLE
SBC COMMUNICATIONS INC		78387G103	1809	70864	SH		DEFINED
SLM CORP		78442P106	411	10500	SH		SOLE
SLM CORP		78442P106	117	3000	SH		DEFINED
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	51	525	SH		DEFINED
SAFEGUARD SCIENTIFIC INC.	COM	786449108	5	2000	SH		DEFINED
SAFEWAY INC		786514208	6	312	SH		DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVESTMENT DISCRETION
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
THE ST. PAUL COMPANIES, INC	COM	792860108	36	1000	SH		DEFINED
THE SALOMON BROTHERS FUND INC		795477108	12	1175	SH		DEFINED
SANMINA-SCI CORP		800907107	3	500	SH		DEFINED
SANGSTAT MEDICAL CORP		801003104	33	2550	SH		SOLE
SARA LEE CORP	COM	803111103	171	9126	SH		SOLE
SARA LEE CORP	COM	803111103	41	2200	SH		DEFINED



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SATCON TECHNOLOGY CORP		803893106	0	1500	SH	DEFINED
SCANA CORP	NEW	80589M102	123	3600	SH	DEFINED
SCANSOFT INC		80603P107	5	1000	SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	18	970	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	133	7200	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	186	3925	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	348	7331	SH	DEFINED
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH	DEFINED
SEALED AIR CORP	NEW COM	81211K100	50	1069	SH	DEFINED
SEALED AIR CORP	NEW PFD CONV					
	SER A \$2	81211K209	29	570	SH	SOLE
SEALED AIR CORP	NEW PFD CONV					
	SER A \$2	81211K209	68	1340	SH	DEFINED
SEARS ROEBUCK & CO	COM	812387108	3	100	SH	SOLE
SECTOR SPDR TR TECHNOLOGY		81369Y803	23	1400	SH	SOLE
SELECTIVE INS. GROUP INC.		816300107	605	24200	SH	SOLE
SEMPRA ENERGY	COM	816851109	4	150	SH	SOLE
SEMPRA ENERGY	COM	816851109	45	1600	SH	DEFINED
SEPRACOR INC		817315104	11	640	SH	SOLE
SHAW GROUP INC		820280105	4	400	SH	SOLE
SHAW GROUP INC		820280105	27	2300	SH	DEFINED
SIEBEL SYSTEMS		826170102	0	100	SH	SOLE
SIEBEL SYSTEMS		826170102	18	2000	SH	DEFINED
SIEMENS AG SPONSORED ADR		826197501	20	425	SH	SOLE
SIGMA-ALDRICH CORP		826552101	5	100	SH	SOLE
SILICON GRAPHICS INC		827056102	0	200	SH	DEFINED
SILVER STD RES INC		82823L106	4	1000	SH	DEFINED
SIMON PPTY GROUP INC NEW	COM	828806109	253	6500	SH	SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	309	7930	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVTMT DSCRETN
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
J. M. SMUCKER CO		832696405	2	64	SH	SOLE	
J. M. SMUCKER CO		832696405	68	1716	SH	DEFINED	
SOLECTRON CORP		834182107	0	250	SH	DEFINED	
SONIC CORP		835451105	132	5200	SH	SOLE	
SONIC CORP		835451105	49	1950	SH	DEFINED	
SONOCO PRODUCTS		835495102	18	750	SH	DEFINED	
SONY CORP ADR AMERN SH NEW EA REPR 1 JAPANESE		835699307	16	600	SH	DEFINED	
SOUTH JERSEY INDUSTRIES, INC		838518108	6	171	SH	DEFINED	
SOUTHERN CO	COM	842587107	120	3878	SH	SOLE	
SOUTHERN CO	COM	842587107	375	12039	SH	DEFINED	
SPRINT CORPORATION		852061100	29	2076	SH	DEFINED	
SPRINT CORP PCS SER 1		852061506	3	638	SH	DEFINED	
STARBUCKS CORPORATION		855244109	1346	54875	SH	SOLE	
STARBUCKS CORPORATION		855244109	844	34420	SH	DEFINED	
STARWOOD HOTELS & RESORTS WORLDWIDE INC		85590A203	20	704	SH	SOLE	
STARWOOD HOTELS & RESORTS WORLDWIDE INC		85590A203	24	857	SH	DEFINED	
STRATTEC SECURITY CORPORATION		863111100	1	20	SH	SOLE	
STRYKER CORP		863667101	6	100	SH	DEFINED	
STURM RUGER & CO.		864159108	20	2000	SH	SOLE	

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SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	87	3000	SH	SOLE
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	190	6500	SH	DEFINED
SUN MICROSYSTEMS INC	COM	866810104	130	28150	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	183	39436	SH	DEFINED
SUNOCO INC		86764P109	4	119	SH	SOLE
SUNOCO INC		86764P109	113	3009	SH	DEFINED
SUNTRUST BANKS INC		867914103	17	300	SH	DEFINED
SUPERGEN INC	COM	868059106	213	40000	SH	DEFINED
SYNGENTA AG		87160A100	2	200	SH	SOLE
SYSCO CORPORATION		871829107	5	170	SH	SOLE
TC PIPELINES LTD		87233Q108	14	500	SH	SOLE
TECO ENERGY INC	COM	872375100	122	10200	SH	SOLE
TECO ENERGY INC	COM	872375100	77	6475	SH	DEFINED
TEPPCO PARTNERS LP		872384102	95	2600	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE			
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL
TJX COMPANIES		872540109	37	2000	SH	DEFINED
TXU CORP		873168108	29	1300	SH	DEFINED
TARGET CORPORATION		87612E106	485	12824	SH	SOLE
TARGET CORPORATION		87612E106	800	21150	SH	DEFINED
TEKTRONIX INC		879131100	107	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
TEMPLE INLAND INC		879868107	52	1218	SH	DEFINED
TENET HEALTHCARE CORPORATION		88033G100	2	181	SH	DEFINED
TEVA PHARMACEUTICAL INDS ADR		881624209	256	4500	SH	DEFINED
TEXAS GENCO	COM	88244310	1	55	SH	DEFINED
TEXAS INSTRUMENTS		882508104	552	31406	SH	SOLE
TEXAS INSTRUMENTS		882508104	885	50330	SH	DEFINED
THERMO ELECTRON CORP	COM	883556102	47	2272	SH	DEFINED
THESTREET COM INC		88368Q103	0	100	SH	DEFINED
THOMAS & BETTS CORPORATION		884315102	5	400	SH	DEFINED
THORNBURG MORTGAGE INC		885218107	74	3000	SH	SOLE
3COM CORP	COM	885535104	4	1000	SH	DEFINED
3M CO	COM	88579Y101	550	4265	SH	SOLE
3M CO	COM	88579Y101	1085	8416	SH	DEFINED
TIMKEN CO		887389104	87	5000	SH	DEFINED
TORCHMARK CORP.		891027104	72	1950	SH	DEFINED
TOUCH AMERICA HOLDINGS INC.		891539108	0	800	SH	DEFINED
TOYS "R" US INC		892335100	3	300	SH	SOLE
TRAVELERS PPTY CAS CORP	NEW CLASS A	89420G109	4	302	SH	SOLE
TRAVELERS PPTY CAS CORP	NEW CLASS A	89420G109	25	1595	SH	DEFINED
TRAVELERS PPTY CAS CORP	CLASS B NEW	89420G406	51	3286	SH	DEFINED
TREDEGAR INDUSTRIES INC		894650100	3	240	SH	SOLE
TRI-CONTINENTAL CORPORATION		895436103	10	739	SH	DEFINED
TRIBUNE CO	NEW COM	896047107	59	1227	SH	DEFINED
TUPPERWARE CORP	COM	899896104	1	100	SH	DEFINED
TYCO INTL LTD	NEW COM	902124106	64	3400	SH	SOLE
TYCO INTL LTD	NEW COM	902124106	68	3619	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE		
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DISCRETN
UGI CORPORATION		902681105	285	9000	SH	SOLE
UGI CORPORATION		902681105	260	8225	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	21	400	SH	DEFINED
UNION PACIFIC CORP	COM	907818108	165	2850	SH	SOLE
UNION PACIFIC CORP	COM	907818108	255	4408	SH	DEFINED
UNITED NATIONAL BANCORP NJ		910909100	192	7000	SH	SOLE
UNITED NATIONAL BANCORP NJ		910909100	242	8780	SH	DEFINED
UNITED PARCEL SERVICE		911312106	192	3015	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	358	5057	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	1193	16846	SH	DEFINED
UNITEDHEALTH GROUP INC		91324P102	12	242	SH	DEFINED
VALLEY NATIONAL BANCORP.		919794107	3	131	SH	SOLE
VALLEY NATIONAL BANCORP.		919794107	101	3841	SH	DEFINED
VAN KAMPEN TRUST MUNICIPALS		920929106	9	600	SH	SOLE
VERIZON CORPORATION		92343V104	1157	29348	SH	SOLE
VERIZON CORPORATION		92343V104	3117	79022	SH	DEFINED
VERITAS SOFTWARE CORP		923436109	14	500	SH	SOLE
VERITAS SOFTWARE CORP		923436109	69	2400	SH	DEFINED
VERMONT TEDDY BEAR INC		92427X109	0	50	SH	SOLE
VIACOM INC	COM CLASS A	925524100	43	1000	SH	DEFINED
VIACOM INC.	CLASS B COMMON	925524308	15	345	SH	SOLE
VIACOM INC.	CLASS B COMMON	925524308	70	1607	SH	DEFINED
VIASYS HEALTHCARE INC		92553Q209	3	165	SH	DEFINED
VODAFONE GROUP PLC		92857W100	179	9115	SH	SOLE
VODAFONE GROUP PLC		92857W100	633	32272	SH	DEFINED
VULCAN MATERIALS COMPANY	COM	929160109	118	3200	SH	DEFINED
WGL HOLDINGS INC		92924F106	144	5400	SH	DEFINED
WACHOVIA CORP 2ND	NEW COM	929903102	2998	75052	SH	SOLE
WACHOVIA CORP 2ND	NEW COM	929903102	1299	32522	SH	DEFINED
WAL-MART STORES INC		931142103	889	16580	SH	SOLE
WAL-MART STORES INC		931142103	779	14525	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE		
				SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DISCRETN
WALGREEN CO		931422109	12	400	SH	SOLE
WALGREEN CO		931422109	3	100	SH	DEFINED
WASHINGTON MUTUAL INC		939322103	4	100	SH	SOLE
WASHINGTON MUTUAL INC		939322103	53	1300	SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	72	3163	SH	DEFINED
WASTE MANAGEMENT INC		94106L109	4	200	SH	SOLE
WASTE MANAGEMENT INC		94106L109	3	145	SH	DEFINED
WELLS FARGO & CO	NEW COM	949746101	1837	36456	SH	SOLE
WELLS FARGO & CO	NEW COM	949746101	1384	27475	SH	DEFINED
WESTAR ENERGY INC		95709T100	3	200	SH	DEFINED

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WESTERN GAS RESOURCES INC		958259103	39	1000	SH	DEFINED
WEYERHAEUSER CO	COM	962166104	19	366	SH	SOLE
WEYERHAEUSER CO	COM	962166104	108	2000	SH	DEFINED
WHIRLPOOL CORP	COM	963320106	19	300	SH	DEFINED
WHOLE FOOD MARKET INC		966837106	19	400	SH	SOLE
WHOLE FOOD MARKET INC		966837106	14	300	SH	DEFINED
WILLIAMS COS INC DEL	COM	969457100	2	300	SH	SOLE
WILLIAMS COS INC DEL	COM	969457100	39	5000	SH	DEFINED
WILLIAMS SONOMA INC	COM	969904101	140	4800	SH	DEFINED
WIND RIVER SYSTEMS		973149107	0	100	SH	DEFINED
WISCONSIN ENERGY CORP	COM	976657106	118	4089	SH	DEFINED
WISER OIL CO		977284108	1	200	SH	SOLE
WISER OIL CO		977284108	4	800	SH	DEFINED
WRIGLEY WM JR CO		982526105	11	200	SH	SOLE
WYETH INC.		983024100	665	14608	SH	SOLE
WYETH INC.		983024100	1931	42424	SH	DEFINED
XM SATELLITE RADIO HOLDINGS INC		983759101	1	150	SH	DEFINED
XTO ENERGY INC		98385X106	40	2000	SH	DEFINED
XCEL ENERGY INC		98389B100	6	441	SH	DEFINED
XILINX INC		983919101	80	3200	SH	DEFINED
XEROX CORP	COM	984121103	6	600	SH	DEFINED
YUM BRANDS INC		988498101	1	50	SH	DEFINED
ZIMMER HOLDINGS GROUP		98956P102	2	60	SH	SOLE
ZIMMER HOLDINGS GROUP		98956P102	363	8065	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
ZORAN CORP		98975F101	49	2600	SH	SOLE	
ZWEIG TOTAL RETURN FD INC		989837109	6	1139	SH	SOLE	
ZWEIG TOTAL RETURN FD INC		989837109	11	1812	SH	DEFINED	
GRAND TOTALS			253004	7289439			