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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
January 26, 2005

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 12/31/04  
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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  
-----

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  
-----

01/24/05  
-----

[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-                    |       |
| -----                  | ----- |
| [Repeat as necessary.] |       |

FORM 13F SUMMARY PAGE

Report Summary:

|   |             |
|---|-------------|
| Number of Other Included Managers:      | 0           |
|   | -----       |
| Form 13F Information Table Entry Total: | 9,147,502   |
|   | -----       |
| Form 13F Information Table Value Total: | 378,248     |
|   | -----       |
|   | (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 |                    |                 |                 |                    |
|---------------------------------------|----------------|-----------|----------------------------|--------------------|-----------------|-----------------|--------------------|
|                                       |                |           | VALUE<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>DSCRETN | INVSTMT<br>O<br>MA |
| 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 |                    |                 |                 |         | O |
|--|----------------|-----------|----------------------------|--------------------|-----------------|-----------------|---------|---|
|  |                |           | VALUE<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>DSCRETN | INVSTMT |   |
| 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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVTMT<br>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 |                    |                 |                           | O |
|---------------------------|----------------|-----------|----------------------------|--------------------|-----------------|---------------------------|---|
|                           |                |           | VALUE<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVSTMT<br>DCRETN |   |
| 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 |                    |            |              |                   |
|--------------------------------|----------------|-----------|----------------------------|--------------------|------------|--------------|-------------------|
|                                |                |           | VALUE<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DCRETN |
| 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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVTMT<br>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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVSTMT<br>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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVSTMT<br>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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVSTMT<br>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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVSTMT<br>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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVTMT<br>DSCRETN | O<br>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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVTMT<br>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 MA  
SH/ CALL DSCRETN

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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<br>(X\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL | INVSTMT<br>DSCRETN | O<br>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<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVTMT<br>DSCRETN |   |
| SYMANTEC                         |                | 871503108 | 1728                       | 67110              | SH              | SOLE                      |   |
| SYMANTEC                         |                | 871503108 | 1196                       | 46450              | SH              | DEFINED                   |   |
| SYNGENTA AG                      |                | 87160A100 | 3                          | 145                | SH              | SOLE                      |   |
| SYSCO 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 |                    |                 |                           | O |
|------------------------------------|----------------|-----------|----------------------------|--------------------|-----------------|---------------------------|---|
|                                    |                |           | VALUE<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>INVTMT<br>DSCRETN |   |
| 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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| NAME OF ISSUER                  | TITLE OF CLASS | CUSIP     | FORM 13F INFORMATION TABLE |                    |                 |                 | O       |
|---------------------------------|----------------|-----------|----------------------------|--------------------|-----------------|-----------------|---------|
|                                 |                |           | VALUE<br>(X\$1000)         | SHARES/<br>PRN AMT | SH/<br>PRN CALL | PUT/<br>DSCRETN |         |
| 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            |                 |                 |         |