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PEAPACK GLADSTONE FINANCIAL CORP
Form 13F-HR
July 21, 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 06/30/05

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

Address: 158 Route 206 North

Gladstone, NJ 07934

Form 13F File Number: 28-

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:

Roy C. Miller

Gladstone, NJ

7/21/05

[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-	
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[Repeat as necessary.]

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	9,620,890
Form 13F Information Table Value Total:	379,932
	(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 -	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
DAIMLERCHRYSLER AG ORD		D1668R123	47	1180	SH		DEFINED	
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	71	1000	SH		SOLE	

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INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	448	6280 SH	DEFINED
MONTPELIER RE HLD		G62185106	17	500 SH	SOLE
NABORS INDUSTRIES LTD COM		G6359F103	409	6750 SH	SOLE
NABORS INDUSTRIES LTD COM		G6359F103	145	2400 SH	DEFINED
TRANSOCEAN INC		G90078109	237	4395 SH	SOLE
TRANSOCEAN INC		G90078109	282	5242 SH	DEFINED
ALCON INC		H01301102	273	2500 SH	SOLE
ALCON INC		H01301102	399	3650 SH	DEFINED
GILAT SATELLITE NETWORKS LTD		M51474118	0	120 SH	SOLE
ORTHOFIX INTERNATIONAL N.V.		N6748L102	1	44 SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	33	2519 SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	134	10200 SH	DEFINED
TEEKAY SHIPPING CORP		Y8564W103	87	2000 SH	DEFINED
AFLAC INCORPORATED		001055102	36	845 SH	SOLE
AFLAC INCORPORATED		001055102	51	1200 SH	DEFINED
AGCO CORPORATION		001084102	57	3000 SH	DEFINED
AGL RESOURCES INC	COM	001204106	6	174 SH	SOLE
AES CORPORATION		00130H105	13	833 SH	SOLE
AES CORPORATION		00130H105	31	1905 SH	DEFINED
AT&T CORP NEW		001957505	14	746 SH	SOLE
AT&T CORP NEW		001957505	22	1203 SH	DEFINED
AVI BIOPHARMA INC		002346104	145	63000 SH	DEFINED
AASTROM BIOSCIENCES		00253U107	10	3500 SH	DEFINED
ABBOTT LABS	COM	002824100	304	6221 SH	SOLE
ABBOTT LABS	COM	002824100	712	14536 SH	DEFINED
ABERCROMBIE & FITCH		002896207	13	200 SH	DEFINED
ABBEY NATIONAL PLC	7.375% PFD	002920700	32	1200 SH	SOLE
ADAMS EXPRESS COMPANY		006212104	13	1085 SH	DEFINED
ADESA INC		00686U104	8	400 SH	DEFINED
ADOBE SYSTEMS INCORPORATED		00724F101	2788	97465 SH	SOLE
ADOBE SYSTEMS INCORPORATED		00724F101	1502	52515 SH	DEFINED
AGERE SYS INC COMMON		00845V308	0	2 SH	SOLE
AGERE SYS INC COMMON		00845V308	0	80 SH	DEFINED
AGILENT TECHNOLOGIES		00846U101	14	638 SH	DEFINED
AIR PRODUCTS & CHEMICALS INC		009158106	1864	30920 SH	SOLE
AIR PRODUCTS & CHEMICALS INC		009158106	925	15345 SH	DEFINED
AIRTRAN HOLDINGS INC	COM	00949P108	0	100 SH	DEFINED
ALBERTO CULVER CO COM		013068101	694	16025 SH	SOLE
ALBERTO CULVER CO COM		013068101	157	3625 SH	DEFINED
ALCOA INC	COM	013817101	18	725 SH	SOLE
ALCOA INC	COM	013817101	0	37 SH	DEFINED
ALLERGAN INC COM		018490102	17	200 SH	DEFINED
ALLETE INC COM NEW		018522300	6	133 SH	DEFINED
ALLIANCE CAPITAL MANAGEMENT	HOLDING LP	01855A101	23	500 SH	SOLE
ALLIANCE CAPITAL MANAGEMENT	HOLDING LP	01855A101	10	225 SH	DEFINED
ALLIANCE RESOURCE PARTNERS L P		01877R108	74	1000 SH	DEFINED
ALLIANT ENERGY CORP	COM	018802108	13	480 SH	SOLE
ALLIANT ENERGY CORP	COM	018802108	59	2132 SH	DEFINED
ALLIANT TECHNOLOGIES		018804104	28	400 SH	DEFINED
ALLIED CAPITAL CORP	NEW	01903Q108	58	2000 SH	SOLE
ALLIED IRISH BANKS PLC ADR		019228402	21	500 SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
ALLMERICA FINANCIAL CORPORATION		019754100	11	309 SH			SOLE	

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ALLMERICA FINANCIAL CORPORATION			019754100	6	177	SH	DEFINED
ALLSTATE CORP	COM		020002101	119	2000	SH	SOLE
ALLSTATE CORP	COM		020002101	94	1584	SH	DEFINED
ALLTELL CORPORATION			020039103	442	7100	SH	SOLE
ALLTELL CORPORATION			020039103	196	3158	SH	DEFINED
ALTRIA GROUP INC			02209S103	575	8900	SH	DEFINED
AMBAC FINANCIAL GROUP INC			023139108	118	1700	SH	DEFINED
AMEREN CORP	COM		023608102	5	100	SH	SOLE
AMEREN CORP	COM		023608102	199	3600	SH	DEFINED
AMERICA MOVIL ADR			02364W105	23	400	SH	DEFINED
AMERICAN ELEC PWR INC	COM		025537101	98	2670	SH	SOLE
AMERICAN ELEC PWR INC	COM		025537101	159	4326	SH	DEFINED
AMERICAN EXPRESS CO	COM		025816109	146	2751	SH	SOLE
AMERICAN EXPRESS CO	COM		025816109	441	8300	SH	DEFINED
AMERICAN INTERNATIONAL GROUP			026874107	1860	32034	SH	SOLE
AMERICAN INTERNATIONAL GROUP			026874107	2035	35048	SH	DEFINED
AMERICAN STANDARD COMPANIES INC			029712106	62	1500	SH	DEFINED
AMERICAN TOWER CORP CLASS A			029912201	6	330	SH	DEFINED
AMETEK INC (NEW)			031100100	23	560	SH	DEFINED
AMGEN INC			031162100	797	13188	SH	SOLE
AMGEN INC			031162100	248	4110	SH	DEFINED
AMSOUTH BANCORPORATION			032165102	43	1687	SH	DEFINED
AMYLIN PHARMECEUTICALS			032346108	10	500	SH	DEFINED
ANADARKO PETE CORP	COM		032511107	60	735	SH	SOLE
ANADARKO PETE CORP	COM		032511107	838	10204	SH	DEFINED
ANGLOGOLD LIMITED ADR'S	PV R0.50		035128206	10	300	SH	DEFINED
ANHEUSER BUSCH COS INC	COM		035229103	115	2525	SH	SOLE
ANHEUSER BUSCH COS INC	COM		035229103	392	8576	SH	DEFINED
ANTHRACITE CAPITAL INC			037023108	23	2000	SH	SOLE
AON CORP			037389103	69	2772	SH	SOLE
APACHE CORPORATION			037411105	200	3100	SH	SOLE
APCO ARGENTINA INC CAYMAN ISLANDS			037489101	3	100	SH	DEFINED
APOLLO GROUP INC CL A			037604105	73	940	SH	DEFINED
APPLE COMPUTER INC			037833100	8	220	SH	DEFINED
APPLEBEE'S INTL INC			037899101	1613	60925	SH	SOLE
APPLEBEE'S INTL INC			037899101	836	31608	SH	DEFINED
APPLERA CORP COM CELERA GENOMICS GROUP			038020202	0	13	SH	DEFINED
APPLIED MATERIALS INC			038222105	13	850	SH	SOLE
APPLIED MATERIALS INC			038222105	56	3500	SH	DEFINED
AQUA AMERICA INC			03836W103	5	200	SH	DEFINED
ARCHER-DANIELS-MIDLAND COMPANY			039483102	2	100	SH	SOLE
ARGON ST INC COM			040149106	10	300	SH	DEFINED
ASHLAND INC			044204105	22	309	SH	DEFINED
ASTRAZENECA PLC SPONSORED ADR			046353108	51	1248	SH	SOLE
ATLAS PIPELINE LTD PARTNERSHIP			049392103	8	200	SH	DEFINED
ATMOS ENERGY			049560105	86	3000	SH	DEFINED
AUTHENTIDATE HOLDING CORP			052666104	2	1000	SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	2245	53511	SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	1614	38480	SH	DEFINED
AVATAR HOLDINGS INC			053494100	25	500	SH	SOLE
AVAYA INC	COM	USD .01	053499109	1	212	SH	SOLE
AVAYA INC	COM	USD .01	053499109	2	275	SH	DEFINED
AVERY DENNISON CORP			053611109	18	350	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	18	472	SH	SOLE
BCE INC	COM		05534B109	2	100	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
BOC GROUP PLC ADR		055617609	18	500	SH		DEFINED	
BP PLC		055622104	1120	17966	SH		SOLE	
BP PLC		055622104	2007	32179	SH		DEFINED	
BAKER HUGHES INCORPORATED	COMMON	057224107	5	100	SH		SOLE	
BALLARD POWER SYSTEMS INC		05858H104	1	400	SH		DEFINED	
BANK AMERICA CORP	COM	060505104	4012	87967	SH		SOLE	
BANK AMERICA CORP	COM	060505104	4452	97632	SH		DEFINED	
BANK OF NEW YORK INC		064057102	172	6002	SH		SOLE	
BANK OF NEW YORK INC		064057102	30	1068	SH		DEFINED	
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	7	214	SH		SOLE	
BARNES & NOBLE INC		067774109	31	800	SH		DEFINED	
BARR PHARMACEUTICAL INC		068306109	63	1300	SH		DEFINED	
BAUSCH & LOMB INC	COM	071707103	83	1000	SH		SOLE	
BAXTER INTERNATIONAL		071813109	18	500	SH		SOLE	
BAXTER INTERNATIONAL		071813109	37	1000	SH		DEFINED	
BAY VIEW CAPITAL CORP NEW		07262L309	3	200	SH		DEFINED	
BECTON DICKINSON & COMPANY		075887109	70	1350	SH		DEFINED	
BED BATH & BEYOND		075896100	41	1000	SH		DEFINED	
BEDFORD PROPERTY INVESTORS INC		076446301	2	100	SH		DEFINED	
BELLSOUTH CORP	COM	079860102	155	5866	SH		SOLE	
BELLSOUTH CORP	COM	079860102	385	14518	SH		DEFINED	
BEMA GOLD CORPORATION		08135F107	23	10000	SH		DEFINED	
BERRY PETROLEUM		085789105	15	300	SH		DEFINED	
BEST BUY COMPANY INC		086516101	400	5850	SH		SOLE	
BEST BUY COMPANY INC		086516101	407	5948	SH		DEFINED	
BHP BILLINTON LTD SPONS ADR		088606108	16	600	SH		DEFINED	
BIOGEN IDEC INC		09062X103	7	225	SH		SOLE	
BIOVAIL CORPORATION		09067J109	50	3250	SH		DEFINED	
BLACK & DECKER CORP	COM	091797100	35	400	SH		DEFINED	
BLACKROCK CORE COND TRUST		09249E101	5	400	SH		SOLE	
BLACKROCK DIVIDEND ACHVRS	TR	09250N107	5	400	SH		DEFINED	
BLOCK H & R INC	COM	093671105	2	50	SH		SOLE	
BLOCK H & R INC	COM	093671105	46	800	SH		DEFINED	
BOEING CO	COM	097023105	13	200	SH		SOLE	
BOEING CO	COM	097023105	13	200	SH		DEFINED	
BOSTON PROPERTIES INC.		101121101	17	250	SH		SOLE	
BOSTON SCIENTIFIC CORP.		101137107	43	1600	SH		DEFINED	
BRIGGS & STRATTON CORPORATION		109043109	8	238	SH		SOLE	
BRISTOL-MYERS SQUIBB		110122108	805	32253	SH		SOLE	
BRISTOL-MYERS SQUIBB		110122108	1816	72736	SH		DEFINED	
BROADCOM CORPORATION	COM	111320107	10	300	SH		DEFINED	
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING		115637100	25	400	SH		DEFINED	
BUCKEYE PIPELINE PARTNERS LP		118230101	658	14332	SH		SOLE	
BUCKEYE PIPELINE PARTNERS LP		118230101	556	12100	SH		DEFINED	
BURLINGTON NORTHERN SANTA FE CORP		12189T104	35	750	SH		SOLE	
BURLINGTON NORTHERN SANTA FE CORP		12189T104	171	3649	SH		DEFINED	
BURLINGTON RESOURCES		122014103	118	2150	SH		DEFINED	
CRACKER BARREL GROUP INC		12489V106	67	1725	SH		SOLE	
CSX CORP	COM	126408103	42	1000	SH		DEFINED	
CVS CORP	COM	126650100	34	1200	SH		SOLE	
CVS CORP	COM	126650100	477	16430	SH		DEFINED	
CABELAS INC		126804301	21	1000	SH		SOLE	
CACI INTL INC CLASS A		127190304	322	5100	SH		SOLE	
CACI INTL INC CLASS A		127190304	28	450	SH		DEFINED	
CAL DIVE INTL INC		127914109	36	700	SH		DEFINED	
CALIPER LIFE SCIENCES INC		130872104	12	2200	SH		SOLE	

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CAMPBELL SOUP CO	COM	134429109	3	100 SH	SOLE
CAMPBELL SOUP CO	COM	134429109	61	2000 SH	DEFINED
CANADIAN NATURAL RESOURCES	LTD	136385101	3	100 SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DCRETN	O MA
CANADIAN NATURAL RESOURCES	LTD	136385101	21	600 SH			DEFINED	
CAPITAL ONE FINANCIAL		14040H105	3370	42122 SH			SOLE	
CAPITAL ONE FINANCIAL		14040H105	1600	20010 SH			DEFINED	
CARDINAL HEALTH		14149Y108	20	350 SH			SOLE	
CARDINAL HEALTH		14149Y108	11	200 SH			DEFINED	
CAREER EDUCATION CORP		141665109	753	20575 SH			SOLE	
CAREER EDUCATION CORP		141665109	722	19725 SH			DEFINED	
CARMAX INC		143130102	26	1000 SH			SOLE	
CATERPILLAR INC		149123101	42	450 SH			SOLE	
CATERPILLAR INC		149123101	276	2900 SH			DEFINED	
CEDAR FAIR L.P.		150185106	6	200 SH			DEFINED	
CELGENE CORPORATION		151020104	20	500 SH			SOLE	
CELGENE CORPORATION		151020104	24	600 SH			DEFINED	
CENDANT CORPORATION		151313103	9	435 SH			SOLE	
CENDANT CORPORATION		151313103	4	200 SH			DEFINED	
CENTER BANCORP INC	COM	151408101	79	6999 SH			SOLE	
CENTER BANCORP INC	COM	151408101	113	10032 SH			DEFINED	
CENTERPOINT ENERGY INC		15189T107	14	1100 SH			DEFINED	
CENTURYTEL INC		156700106	96	2800 SH			SOLE	
CERADYNE INC		156710105	3	162 SH			SOLE	
CERTEGY INC		156880106	32	850 SH			SOLE	
CERTEGY INC		156880106	12	325 SH			DEFINED	
CHESAPEAKE ENERGY CORP		165167107	52	2300 SH			DEFINED	
CHEVRON CORPORATION		166764100	3154	56416 SH			SOLE	
CHEVRON CORPORATION		166764100	2582	46184 SH			DEFINED	
CHINA MOBILE HONG KONG LTD	ADR	16941M109	85	4600 SH			DEFINED	
CHOICEPOINT INC	COM	170388102	56	1400 SH			DEFINED	
CHORDIANT SOFTWARE INC.		170404107	0	240 SH			DEFINED	
THE CHUBB CORPORATION		171232101	1803	21068 SH			SOLE	
THE CHUBB CORPORATION		171232101	1633	19075 SH			DEFINED	
CHURCH & DWIGHT INC	COM	171340102	25	700 SH			DEFINED	
CIMAREX ENERGY CO		171798101	77	2000 SH			DEFINED	
CINERGY CORP		172474108	24	550 SH			DEFINED	
CISCO SYS INC		17275R102	2527	132543 SH			SOLE	
CISCO SYS INC		17275R102	1218	63896 SH			DEFINED	
CINTAS CORP		172908105	853	22105 SH			SOLE	
CINTAS CORP		172908105	321	8325 SH			DEFINED	
CITIZENS & NORTHN CORP		172922106	77	2485 SH			SOLE	
CITIGROUP INC		172967101	3034	65650 SH			SOLE	
CITIGROUP INC		172967101	3617	78262 SH			DEFINED	
CITRIX SYSTEMS INC		177376100	2	100 SH			DEFINED	
CLEAR CHANNEL COMMUNICATIONS		184502102	31	1025 SH			SOLE	
CLEAR CHANNEL COMMUNICATIONS		184502102	42	1375 SH			DEFINED	
CLOROX CO DEL	COM	189054109	89	1600 SH			SOLE	
CLOROX CO DEL	COM	189054109	5	100 SH			DEFINED	
COCA COLA CO	COM	191216100	168	4034 SH			SOLE	
COCA COLA CO	COM	191216100	121	2900 SH			DEFINED	
COGNIZANT TECHNOLOGY CO		192446102	25	546 SH			DEFINED	
COLGATE PALMOLIVE CO	COM	194162103	728	14590 SH			SOLE	

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COLGATE PALMOLIVE CO	COM	194162103	522	10462	SH	DEFINED
COMCAST CORP NEW CLASS A		20030N101	30	999	SH	SOLE
COMCAST CORP NEW CLASS A		20030N101	146	4765	SH	DEFINED
COMERICA INC. CO		200340107	21	375	SH	DEFINED
COMMERCE BANCORP NJ		200519106	9	300	SH	SOLE
COMPASS BANCSHARES INC COM		20449H109	11	250	SH	SOLE
CONAGRA FOODS INC	COM	205887102	32	1400	SH	SOLE
CONAGRA FOODS INC	COM	205887102	13	600	SH	DEFINED
CONOCOPHILLIPS CORP		20825C104	80	1400	SH	SOLE
CONOCOPHILLIPS CORP		20825C104	1145	19926	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	MA
CONSECO INC		208464883	43	2000	SH		SOLE	
CONSOLIDATED EDISON	COM	209115104	218	4659	SH		SOLE	
CONSOLIDATED EDISON	COM	209115104	30	648	SH		DEFINED	
CONSTELLATION BRANDS INC CL A		21036P108	826	28030	SH		SOLE	
CONSTELLATION BRANDS INC CL A		21036P108	1162	39400	SH		DEFINED	
CONSTELLATION ENERGY GROUP INC	COM	210371100	11	206	SH		SOLE	
CONSTELLATION ENERGY GROUP INC	COM	210371100	51	900	SH		DEFINED	
CONTINENTAL AIRLINES INC CL B		210795308	15	1200	SH		DEFINED	
CORINTHIAN COLLEGES INC		218868107	3	300	SH		SOLE	
CORINTHIAN COLLEGES INC		218868107	7	600	SH		DEFINED	
CORN PRODS INTL INC	COM	219023108	28	1200	SH		DEFINED	
CORNING INC		219350105	69	4200	SH		SOLE	
CORNING INC		219350105	117	7050	SH		DEFINED	
CORPORATE HIGH YIELD FUND III INC		219925104	16	2000	SH		DEFINED	
CORRECTIONS CORP AMER NEW		22025Y407	3	100	SH		DEFINED	
COSTCO WHOLESALE CORPORATION		22160K105	3739	83612	SH		SOLE	
COSTCO WHOLESALE CORPORATION		22160K105	2209	49415	SH		DEFINED	
COUNTRYWIDE CREDIT INC		222372104	10	284	SH		SOLE	
CP SHIPS LTD COM		22409V102	62	4000	SH		DEFINED	
CUMMINS ENGINE INC		231021106	223	3000	SH		DEFINED	
CYTEC INDUSTRIES INC		232820100	0	10	SH		SOLE	
DPL INC	COM	233293109	17	636	SH		SOLE	
DTE ENERGY CO	COM	233331107	83	1775	SH		SOLE	
DTE ENERGY CO	COM	233331107	191	4105	SH		DEFINED	
DANAHER CORP		235851102	10	200	SH		SOLE	
DARDEN RESTAURANTS		237194105	23	725	SH		SOLE	
DARDEN RESTAURANTS		237194105	32	1000	SH		DEFINED	
DEAN FOODS COMPANY		242370104	102	2900	SH		DEFINED	
DECODE GENETICS INC		243586104	5	619	SH		DEFINED	
DEERE & COMPANY		244199105	291	4445	SH		SOLE	
DEERE & COMPANY		244199105	723	11050	SH		DEFINED	
DEL MONTE FOODS CO		24522P103	3	300	SH		SOLE	
DEL MONTE FOODS CO		24522P103	1	132	SH		DEFINED	
DELL INC		24702R101	3276	83061	SH		SOLE	
DELL INC		24702R101	2576	65315	SH		DEFINED	
DELPHI CORPORATION	CORP	247126105	0	116	SH		SOLE	
DELPHI CORPORATION	CORP	247126105	1	227	SH		DEFINED	
DELTIC TIMBER CORP		247850100	114	3000	SH		DEFINED	
DEVELOPERS DIVERSIFIED		251591103	8	179	SH		DEFINED	
DEVON ENERGY CORPORATION NEW COM		25179M103	24	481	SH		SOLE	
DEVON ENERGY CORPORATION NEW COM		25179M103	40	800	SH		DEFINED	
DIAMONDS TRUST SER I		252787106	38	370	SH		SOLE	

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DIAMONDS TRUST SER I		252787106	10	100	SH	DEFINED
DIEBOLD INC		253651103	198	4400	SH	DEFINED
DIRECTV GROUP INC		25459L106	21	1388	SH	SOLE
DIRECTV GROUP INC		25459L106	16	1079	SH	DEFINED
DISNEY WALT CO	COM DISNEY	254687106	2586	102723	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	1893	75183	SH	DEFINED
DOLLAR TREE STORES INC		256747106	4	200	SH	DEFINED
DOMINION RES INC		25746U109	456	6227	SH	SOLE
DOMINION RES INC		25746U109	972	13247	SH	DEFINED
DONALDSON INC		257651109	1099	36250	SH	SOLE
DONALDSON INC		257651109	563	18575	SH	DEFINED
DORCHESTER MINERALS LP		25820R105	1	60	SH	SOLE
DOVER CORPORATION		260003108	87	2415	SH	SOLE
DOW CHEM CO	COM	260543103	467	10507	SH	SOLE
DOW CHEM CO	COM	260543103	543	12206	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COM	263534109	310	7227	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	532	12392	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
DUKE ENERGY CORP	COM	264399106	688	23164	SH		SOLE	
DUKE ENERGY CORP	COM	264399106	569	19158	SH		DEFINED	
DUN & BRADSTREET CORP DEL	NEW COM	26483E100	36	600	SH		SOLE	
DYAX CORPORATION		26746E103	9	2000	SH		SOLE	
E M C CORPORATION		268648102	1152	84065	SH		SOLE	
E M C CORPORATION		268648102	933	68120	SH		DEFINED	
ENSCO INTERNATIONAL INC		26874Q100	7	200	SH		SOLE	
EOG RES INC		26875P101	202	3566	SH		DEFINED	
EP MEDSYSTEMS INC		26881P103	3	1000	SH		DEFINED	
EASTMAN CHEMICAL COMPANY		277432100	13	239	SH		DEFINED	
EASTMAN KODAK CO	COM	277461109	57	2136	SH		DEFINED	
EASYLINK SERVICES CORP CLASS A		27784T200	0	150	SH		DEFINED	
EATON VANCE TAX ADVANTAGED		27828G107	11	530	SH		SOLE	
EBAY INC		278642103	11	360	SH		SOLE	
EL PASO CORPORATION		28336L109	18	1600	SH		SOLE	
EL PASO CORPORATION		28336L109	46	4000	SH		DEFINED	
ELECTRONIC ARTS INC		285512109	5	100	SH		SOLE	
ELECTRONIC DATA SYSTEMS CORP		285661104	3	192	SH		SOLE	
ELECTRONIC DATA SYSTEMS CORP		285661104	1	100	SH		DEFINED	
EMERSON ELEC CO	COM	291011104	241	3850	SH		SOLE	
EMERSON ELEC CO	COM	291011104	661	10558	SH		DEFINED	
ENBRIDGE ENERGY PARTNERS L P		29250R106	217	4060	SH		SOLE	
ENBRIDGE ENERGY PARTNERS L P		29250R106	331	6200	SH		DEFINED	
ENBRIDGE ENERGY MANAGEMENT LLC		29250X103	11	230	SH		SOLE	
ENERGEN CORP	COM	29265N108	84	2400	SH		DEFINED	
ENEL SPA ADS		29265W108	8	200	SH		DEFINED	
ENERGY EAST CORP	COM	29266M109	124	4310	SH		DEFINED	
ENERPLUS RESOURCES FUND TRUST UNITS		29274D604	168	4400	SH		DEFINED	
ENGELHARD CORP	COM	292845104	75	2630	SH		DEFINED	
ENTERGY CORP NEW	COM	29364G103	3	49	SH		SOLE	
ENTERGY CORP NEW	COM	29364G103	243	3221	SH		DEFINED	
ENTERPRISE PRODUCTS PARTNERS LP		293792107	67	2533	SH		SOLE	
ENTERPRISE PRODUCTS PARTNERS LP		293792107	7	271	SH		DEFINED	
EQUIFAX, INC.		294429105	60	1700	SH		SOLE	
EQUIFAX, INC.		294429105	23	650	SH		DEFINED	

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EQUITABLE RESOURCES		294549100	68	1000	SH	DEFINED
EQUITY INCOME FUND EXCHANGE SER.AT&T SHS 1ST		294700703	45	576	SH	DEFINED
EQUITY OFFICE PPTYS TR	COM	294741103	6	190	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	46	1250	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	7	200	SH	DEFINED
EVERGREEN INC ADVANTAGE FUND		30023Y105	0	9	SH	SOLE
EXATECH INC		30064E109	13	1000	SH	DEFINED
EXELON CORP COM		30161N101	60	1188	SH	DEFINED
EXIDE TECHNOLOGIES WARRANTS		302051123	0	241	SH	SOLE
EXPRESS SCRIPTS A		302182100	19	388	SH	DEFINED
EXXON MOBIL CORP	COM	30231G102	7747	134804	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	13275	230996	SH	DEFINED
FPL GROUP INC	COM	302571104	425	10128	SH	SOLE
FPL GROUP INC	COM	302571104	420	10000	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	5	90	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	874	14979	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	755	12930	SH	DEFINED
FEDERAL REALTY INVESTMENT TRUST		313747206	24	423	SH	DEFINED
FEDERATED DEPARTMENT STORES INC		31410H101	9	135	SH	SOLE
FEDEX CORPORATION		31428X106	16	200	SH	SOLE
FEDEX CORPORATION		31428X106	40	500	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	526	12800	SH	SOLE
FIFTH THIRD BANCORP	COM	316773100	303	7365	SH	DEFINED
FIRST ALBANY COS INC		318465101	4	835	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
FIRST DATA CORPORATION		319963104	1221	30428	SH		SOLE	
FIRST DATA CORPORATION		319963104	104	2600	SH		DEFINED	
FISERV INCORPORATED	WISCONSON	337738108	51	1203	SH		SOLE	
FIRSTENERGY CORP	COM	337932107	120	2500	SH		DEFINED	
FLAHERTY & CRUMRINE PFD SECS INCOME FUND		338478100	0	17	SH		SOLE	
FLOATING RATE INCOME		339736100	8	502	SH		SOLE	
FLOWER FOODS INC		343498101	110	3125	SH		DEFINED	
FORD MOTOR CO DEL		345370860	2	200	SH		SOLE	
FORDING CANADIAN COAL		345425102	33	363	SH		DEFINED	
FOREST LABORATORIES INC		345838106	17	450	SH		SOLE	
FOREST LABORATORIES INC		345838106	20	525	SH		DEFINED	
FORTUNE BRANDS INC	COM	349631101	2919	32875	SH		SOLE	
FORTUNE BRANDS INC	COM	349631101	1656	18655	SH		DEFINED	
FRANKLIN RESOURCES INC		354613101	30	400	SH		SOLE	
FREESCALE SEMICONDUCTOR CLASS B		35687M206	0	33	SH		SOLE	
FREESCALE SEMICONDUCTOR CLASS B		35687M206	25	1206	SH		DEFINED	
GABLES RESIDENTIAL TRUST		362418105	43	1000	SH		DEFINED	
GALLAHER GROUP PLC SPONSORED ADR		363595109	19	337	SH		DEFINED	
GAMESTOP CLASS B		36466R200	10	339	SH		DEFINED	
GANNETT COMPANY INC		364730101	105	1485	SH		SOLE	
GANNETT COMPANY INC		364730101	21	300	SH		DEFINED	
GAP INC		364760108	2	150	SH		SOLE	
GENENTECH INC		368710406	2542	31665	SH		SOLE	
GENENTECH INC		368710406	1988	24765	SH		DEFINED	
GENERAL DYNAMICS CORP		369550108	38	350	SH		SOLE	
GENERAL ELEC CO	COM	369604103	9182	265089	SH		SOLE	
GENERAL ELEC CO	COM	369604103	9361	270246	SH		DEFINED	
GENERAL MILLS, INC		370334104	46	1000	SH		DEFINED	

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GENERAL MTRS CORP	COM	370442105	87	2578	SH	SOLE
GENERAL MTRS CORP	COM	370442105	77	2291	SH	DEFINED
GENVEC INC		37246C109	0	500	SH	DEFINED
GEORGIA PAC CORP	COM	373298108	56	1793	SH	DEFINED
GERDAU AMERISTEEL CORP		37373P105	4	1000	SH	DEFINED
GILLETTE COMPANY		375766102	162	3200	SH	SOLE
GILLETTE COMPANY		375766102	106	2100	SH	DEFINED
GLAMIS GOLD LTD	COMMON	376775102	34	2000	SH	DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	308	6354	SH	SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	199	4112	SH	DEFINED
GOLDCORP INC		380956409	31	2000	SH	DEFINED
GOLDEN STAR RESOURCES LTD		38119T104	9	3000	SH	DEFINED
GOLDMAN SACHS GROUP		38141G104	91	900	SH	SOLE
GOLDMAN SACHS GROUP		38141G104	205	2017	SH	DEFINED
GREAT PLAINS ENERGY INC		391164100	4	150	SH	SOLE
GREAT PLAINS ENERGY INC		391164100	4	150	SH	DEFINED
GROUPE CGI INC		39945C109	0	159	SH	SOLE
GUIDANT CORP	COM	401698105	101	1508	SH	SOLE
HSBC HOLDINGS ADR		404280406	6	86	SH	SOLE
HSBC HOLDINGS ADR		404280406	7	96	SH	DEFINED
HAIN CELESTIAL GROUP INC		405217100	12	650	SH	DEFINED
HALLIBURTON CO	COM	406216101	302	6332	SH	DEFINED
HANCOCK JOHN PATRIOT PREMIUM DIVIDEND FUND II		41013T105	13	1100	SH	DEFINED
HARLEY DAVIDSON		412822108	1144	23080	SH	SOLE
HARLEY DAVIDSON		412822108	328	6625	SH	DEFINED
HARRAHS ENTERTAINMENT INC		413619107	1	22	SH	SOLE
HARRAHS ENTERTAINMENT INC		413619107	15	221	SH	DEFINED
HARRIS CORP		413875105	24	800	SH	DEFINED
HARTFORD FINL SVCS GROUP INC COM		416515104	82	1100	SH	SOLE
HARTFORD FINL SVCS GROUP INC COM		416515104	83	1112	SH	DEFINED
HAWAIIAN ELECTRIC INDUSTRIES INC		419870100	26	1000	SH	SOLE

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HAWKINS INC		420261109	31	2600	SH		SOLE	
H.J. HEINZ COMPANY		423074103	23	675	SH		DEFINED	
HERSHEY CO	COM	427866108	111	1800	SH		SOLE	
HERSHEY CO	COM	427866108	372	6000	SH		DEFINED	
HEWLETT PACKARD CO	COM	428236103	126	5377	SH		DEFINED	
HOME DEPOT, INC		437076102	2446	62911	SH		SOLE	
HOME DEPOT, INC		437076102	2484	63881	SH		DEFINED	
HONEYWELL INTERNATIONAL INC COM		438516106	96	2629	SH		SOLE	
HONEYWELL INTERNATIONAL INC COM		438516106	229	6258	SH		DEFINED	
HOSPITALITY PROPERTIES TRUST		44106M102	328	7455	SH		SOLE	
HOSPITALITY PROPERTIES TRUST		44106M102	270	6150	SH		DEFINED	
HOSPIRA INC		441060100	1	29	SH		SOLE	
HOSPIRA INC		441060100	7	195	SH		DEFINED	
HUDSON CITY BANCORP		443683107	79	6928	SH		SOLE	
HUDSON CITY BANCORP		443683107	95	8412	SH		DEFINED	
HUDSON UNITED BANCORP		444165104	83	2300	SH		DEFINED	
ING CLARION GLOBAL REAL ESTATE		44982G104	10	700	SH		SOLE	
IMS HEALTH INCORPORATED		449934108	65	2632	SH		DEFINED	
ITT INDUSTRIES INC	COM	450911102	53	550	SH		SOLE	
ITT INDUSTRIES INC	COM	450911102	54	556	SH		DEFINED	
ICON PUB LTD CO		45103T107	34	1000	SH		DEFINED	

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IDACORP INC	COM	451107106	9	300	SH	SOLE
IDACORP INC	COM	451107106	124	4066	SH	DEFINED
ILLINOIS TOOL WORKS INC	COM	452308109	28	361	SH	DEFINED
IMAGE ENTERTAINMENT INC		452439201	14	5000	SH	SOLE
IMATION CORP	COM	45245A107	4	126	SH	DEFINED
IMAGISTICS INTERNATIONAL IN C		45247T104	1	42	SH	DEFINED
INDYMAC BANCORP INC		456607100	40	1000	SH	DEFINED
INLAND REAL ESTATE CORPORATION		457461200	24	1500	SH	SOLE
INTEL CORP	COM	458140100	2596	99796	SH	SOLE
INTEL CORP	COM	458140100	1763	67765	SH	DEFINED
INTL BUSINESS MACHINE CORP	COMMON	459200101	2164	29165	SH	SOLE
INTL BUSINESS MACHINE CORP	COMMON	459200101	3793	51123	SH	DEFINED
INTERNATIONAL GAME TECHNOLOGY		459902102	4	150	SH	DEFINED
INTL PAPER CO	COM	460146103	66	2200	SH	DEFINED
INTEVAC INC		461148108	34	3300	SH	DEFINED
INTUIT		461202103	27	600	SH	DEFINED
INVITROGEN CORP		46185R100	56	683	SH	DEFINED
I SHARES TR DOW JONES SELECT DIV INDEX FD		464287168	6	100	SH	SOLE
ISHARES TR S&P 500 INDEX FUND		464287200	73	619	SH	SOLE
ISHARES TR S&P 500 INDEX FUND		464287200	11	100	SH	DEFINED
I SHARES EAFE INDEX FUND		464287465	22	425	SH	SOLE
I SHARES EAFE INDEX FUND		464287465	23	450	SH	DEFINED
I SHARES TR S&P MIDCAP 400 INDEX FD		464287507	45	670	SH	SOLE
I SHARES TR S&P MIDCAP 400 INDEX FD		464287507	43	640	SH	DEFINED
ISHARES TR COHEN & STEERS REALTY MAJORS INDEX FD		464287564	6	98	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	21	320	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	9	150	SH	DEFINED
I SHARES TR S&P MIDCAP 400 BARRA GRWTH INDEX FD		464287606	11	160	SH	SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	23	495	SH	SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	17	360	SH	DEFINED
ISHARES TR RUSSELL 2000 INDEX FUND		464287655	38	600	SH	SOLE
I SHARES TR DOW JONES US INDL SECTOR INDEX FD		464287754	34	645	SH	SOLE
I SHARES TR DOW JONES US INDL SECTOR INDEX FD		464287754	12	235	SH	DEFINED
I SHARES TR S & P SMALLCAP 600/BARRA VAL INDEX		464287879	6	100	SH	SOLE
I SHARES TR S&P SMALLCAP 600BARRA GRWTH INDEX FD		464287887	11	110	SH	SOLE
J P MORGAN CHASE & CO		46625H100	1224	34689	SH	SOLE
J P MORGAN CHASE & CO		46625H100	1930	54680	SH	DEFINED
JARDEN CORP		471109108	795	14750	SH	SOLE

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JARDEN CORP		471109108	501	9300	SH		DEFINED	
JEFFERSON PILOT CORPORATION		475070108	43	859	SH		SOLE	
JEFFERSON PILOT CORPORATION		475070108	43	859	SH		DEFINED	
JETBLUE AIRWAYS		477143101	6	300	SH		DEFINED	
JOHNSON & JOHNSON	COM	478160104	5654	86990	SH		SOLE	
JOHNSON & JOHNSON	COM	478160104	8642	132961	SH		DEFINED	
JOHNSON CTLS INC	COM	478366107	33	600	SH		SOLE	
JOHNSON CTLS INC	COM	478366107	202	3600	SH		DEFINED	
JUNIPER NETWORKS		48203R104	2	100	SH		SOLE	
KADANT INC		48282T104	1	69	SH		DEFINED	
KANBAY INTERNATIONAL, INC		48369P207	1294	56000	SH		SOLE	
KANBAY INTERNATIONAL, INC		48369P207	292	12672	SH		DEFINED	
KANEB PIPE LINE PARTNERS LP		484169107	38	622	SH		SOLE	
KANEB PIPE LINE PARTNERS LP		484169107	33	550	SH		DEFINED	

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KELLOGG COMPANY		487836108	8	200	SH	DEFINED
KEMET CORP		488360108	6	1000	SH	DEFINED
KERR MCGEE CORP		492386107	1	18	SH	DEFINED
KEYCORP		493267108	16	500	SH	DEFINED
KEYSPAN CORP	COM	49337W100	54	1341	SH	DEFINED
KIMBERLY-CLARK CORPORATION		494368103	233	3724	SH	SOLE
KIMBERLY-CLARK CORPORATION		494368103	181	2900	SH	DEFINED
KIMCO REALTY CORPORATION		49446R109	505	8575	SH	SOLE
KIMCO REALTY CORPORATION		49446R109	521	8850	SH	DEFINED
KINDER MORGAN ENERGY PARTNERS L P		494550106	89	1750	SH	SOLE
KINDER MORGAN ENERGY PARTNERS L P		494550106	218	4300	SH	DEFINED
KINROSS GOLD CORP COM NO PAR		496902404	8	1333	SH	DEFINED
KNIGHT-RIDDER INC		499040103	170	2775	SH	SOLE
KNIGHT-RIDDER INC		499040103	363	5925	SH	DEFINED
KNOLOGY INC COM		499183804	3	2000	SH	DEFINED
KRAFT FOODS INC		50075N104	31	1000	SH	DEFINED
KRISPY KREME DOUGHNUTS		501014104	2	300	SH	DEFINED
KROGER COMPANY	COM	501044101	7	400	SH	DEFINED
LSI LOGIC CORPORATION		502161102	1	150	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	2099	27414	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	2047	26740	SH	DEFINED
LEAP FROG		52186N106	4	400	SH	DEFINED
LEHMAN BROTHERS HOLDINGS INC		524908100	23	232	SH	SOLE
LENNAR CORP		526057104	126	2000	SH	DEFINED
LENNAR CORPORATION CLASS B COMMON		526057302	11	200	SH	DEFINED
LILLY ELI & CO	COM	532457108	203	3647	SH	SOLE
LILLY ELI & CO	COM	532457108	553	9931	SH	DEFINED
LINCOLN NATIONAL CORP		534187109	75	1600	SH	SOLE
LLOYDS TSB GROUP ADR		539439109	13	400	SH	DEFINED
LOCKHEED MARTIN CORP		539830109	434	6700	SH	SOLE
LOCKHEED MARTIN CORP		539830109	6	100	SH	DEFINED
LOWES COMPANIES INC		548661107	1043	17919	SH	SOLE
LOWES COMPANIES INC		548661107	544	9350	SH	DEFINED
LUBRIZOL CORP	COM	549271104	42	1000	SH	DEFINED
LUCENT TECHNOLOGY INC		549463107	22	7605	SH	SOLE
LUCENT TECHNOLOGY INC		549463107	56	19333	SH	DEFINED
LYONDELL CHEMICAL COMPANY		552078107	7	300	SH	DEFINED
MBIA, INC		55262C100	1656	27930	SH	SOLE
MBIA, INC		55262C100	1467	24750	SH	DEFINED
MBNA CORPORATION		55262L100	35	1375	SH	SOLE
MBNA CORPORATION		55262L100	52	2000	SH	DEFINED
MFS CHARTER INCOME TRUST		552727109	47	5350	SH	SOLE
MFS CHARTER INCOME TRUST		552727109	13	1500	SH	DEFINED
MGI PHARMACEUTICALS		552880106	4	200	SH	DEFINED
MACK-CALI REALTY CORP		554489104	18	400	SH	SOLE

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MANULIFE FINANCIAL CORP		56501R106	51	1082	SH		DEFINED	
MARATHON OIL CORP		565849106	170	3200	SH		DEFINED	
MARSHALL & ILSLEY CORP		571834100	362	8165	SH		SOLE	
MARSHALL & ILSLEY CORP		571834100	291	6550	SH		DEFINED	
MARRIOTT INTERNATIONAL-A		571903202	1212	17770	SH		SOLE	
MARRIOTT INTERNATIONAL-A		571903202	1128	16535	SH		DEFINED	
MARTHA STEWART LIVING		573083102	14	500	SH		SOLE	

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MASCO CORPORATION		574599106	3	100	SH	DEFINED
MASSMUTUAL PARTN INVS SH BEN INT		576299101	73	5200	SH	SOLE
MATTEL INC	COM	577081102	3	200	SH	SOLE
MAYTAG CORPORATION		578592107	7	500	SH	SOLE
MAYTAG CORPORATION		578592107	6	425	SH	DEFINED
MCCLATCHY COMPANY		579489105	65	1000	SH	SOLE
MCCLATCHY COMPANY		579489105	147	2250	SH	DEFINED
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1767	54100	SH	SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1650	50520	SH	DEFINED
MCDERMOTT ITL INC		580037109	21	1000	SH	DEFINED
MCDONALDS CORP	COM	580135101	2	100	SH	SOLE
MCDONALDS CORP	COM	580135101	88	3200	SH	DEFINED
MCGRAW HILL COMPANIES INC		580645109	6	150	SH	SOLE
MCGRAW HILL COMPANIES INC		580645109	148	3360	SH	DEFINED
MCKESSON CORPORATION		581550103	6	148	SH	DEFINED
MEADWESTVACO CORP		583334107	89	3180	SH	DEFINED
MEDAREX INC		583916101	3	400	SH	DEFINED
MEDCO HEALTH SOLUTIONS		58405U102	2	47	SH	SOLE
MEDCO HEALTH SOLUTIONS		58405U102	94	1762	SH	DEFINED
MEDTRONIC INC		585055106	30	595	SH	SOLE
MEDTRONIC INC		585055106	193	3740	SH	DEFINED
MELLON FINANCIAL CORP	COM	58551A108	28	1000	SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	20	400	SH	DEFINED
MERCK & CO INC	COM	589331107	317	10301	SH	SOLE
MERCK & CO INC	COM	589331107	1031	33507	SH	DEFINED
MERCURY INTERACTIVE CORP		589405109	11	300	SH	DEFINED
MERRILL LYNCH & CO INC		590188108	143	2600	SH	DEFINED
METLIFE INC		59156R108	8	200	SH	SOLE
METLIFE INC		59156R108	44	1000	SH	DEFINED
MICROSOFT CORP		594918104	1555	62624	SH	SOLE
MICROSOFT CORP		594918104	1470	59187	SH	DEFINED
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	35	285	SH	SOLE
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	27	220	SH	DEFINED
MIDDLESEX WATER CO	COM	596680108	77	4000	SH	DEFINED
MILLENNIUM PHARMACEUTICALS		599902103	7	800	SH	DEFINED
MIPS TECHNOLOGIES INC CLASS A		604567107	0	27	SH	DEFINED
MONSANTO CO NEW		61166W101	44	701	SH	SOLE
MONSANTO CO NEW		61166W101	23	378	SH	DEFINED
MOODYS CORP		615369105	53	1200	SH	SOLE
MORGAN STANLEY COMPANY		617446448	758	14455	SH	SOLE
MORGAN STANLEY COMPANY		617446448	480	9149	SH	DEFINED
MOTOROLA, INC		620076109	5	300	SH	SOLE
MOTOROLA, INC		620076109	216	11850	SH	DEFINED
MUNI HOLDING NY INSD FUND INC		625931100	18	1253		DEFINED
MUNI HOLDINGS NEW JERSEY INS D FUND INC		625936109	112	7200		DEFINED
MURPHY OIL CORPORATION		626717102	208	4000	SH	DEFINED
NCR CORP	NEW	62886E108	6	188	SH	SOLE
NCR CORP	NEW	62886E108	4	130	SH	DEFINED
NASDAQ 100 TRUST UNIT SER 1		631100104	21	585	SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	25	700	SH	DEFINED
NASTECH PHARMACEUTICAL		631728409	7	500	SH	DEFINED
NATIONAL CITY CORP		635405103	34	1000	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
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NATIONAL CITY CORP		635405103	46	1350	SH	DEFINED
NATIONAL FUEL GAS CO N J	COM	636180101	80	2792	SH	DEFINED
NAUTILUS INC		63910B102	28	1000	SH	DEFINED
NEENAH PAPER INC		640079109	2	87	SH	SOLE
NEENAH PAPER INC		640079109	2	68	SH	DEFINED
NEORX CORPORATION		640520300	0	50	SH	DEFINED
NETWORK APPLIANCE INC		64120L104	9	350	SH	SOLE
NEW JERSEY RESOURCES CORPORATION		646025106	111	2314	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	10	400	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	29	1100	SH	DEFINED
NEWMONT MINING CORP		651639106	159	4100	SH	DEFINED
NEWS CORP CLASS A		65248E104	0	32	SH	SOLE
NEWS CORP CLASS A		65248E104	5	334	SH	DEFINED
NEWS CORP CLASS B		65248E203	20	1200	SH	DEFINED
NEWTEK BUSINESS SERVICES INCCOM		652526104	4	2000	SH	DEFINED
NEXTEL COMMUNICATIONS INC CL A		65332V103	9	300	SH	SOLE
NEXTEL COMMUNICATIONS INC CL A		65332V103	3	100	SH	DEFINED
NICOR INC	COM	654086107	16	400	SH	SOLE
NIKE INC	CL B	654106103	8	100	SH	DEFINED
NISOURCE INC	COM	65473P105	12	517	SH	SOLE
NISOURCE INC	COM	65473P105	49	2000	SH	DEFINED
NOBEL LEARNING COMMUNITIES INC		654889104	34	4000	SH	DEFINED
NOKIA CORPORATION ADR		654902204	227	13680	SH	SOLE
NOKIA CORPORATION ADR		654902204	35	2150	SH	DEFINED
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	23	23300	PRN	DEFINED
NORDSON CORP		655663102	10	300	SH	DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	146	4730	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	156	5060	SH	DEFINED
NORTEL NETWORKS CORP NEW		656568102	7	3000	SH	DEFINED
NORTH EUROPEAN OIL ROYALTY TRUST BEN. INTEREST		659310106	22	800	SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	72	1475	SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	83	1700	SH	DEFINED
NORTHERN TRUST CORP		665859104	9	200	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	22	400	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	8	158	SH	DEFINED
NORTHSTAR REALTY		66704R100	10	1000	SH	SOLE
NOVARTIS AG ADRS		66987V109	16	355	SH	SOLE
NOVARTIS AG ADRS		66987V109	4	100	SH	DEFINED
OGE ENERGY CO.		670837103	57	2000	SH	SOLE
OGE ENERGY CO.		670837103	11	400	SH	DEFINED
NUVEEN INVTS INC		67090F106	3	100	SH	DEFINED
NUVEEN NJ INVT QUALITY MUN FUND		COM670971100	116	7658		SOLE
NUVEEN NJ INVT QUALITY MUN FUND		COM670971100	33	2190		DEFINED
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	63	4070		SOLE
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	49	3200		DEFINED
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	25	1650		DEFINED
NUVEEN NJ PREMIUM INCOME		67101N106	23	1493		SOLE
OSI PHARMACEUTICALS INC. COM		671040103	2	64	SH	DEFINED
OCCIDENTAL PETE CORP DEL	COM	674599105	23	300	SH	SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	38	500	SH	DEFINED
OFFICEMAX INC DEL		67622P101	13	437	SH	DEFINED
ONEOK INC NEW	COM	682680103	130	4000	SH	DEFINED
ORACLE CORPORATION		68389X105	97	7397	SH	SOLE
ORACLE CORPORATION		68389X105	201	15300	SH	DEFINED
PG&E CORP	COM	69331C108	15	400	SH	DEFINED
PHH CORPORATION COM		693320202	0	21	SH	SOLE
PHH CORPORATION COM		693320202	0	10	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COM	693475105	95	1750	SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	324	5961	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
PPG INDS INC	COM	693506107	1782	28400	SH		SOLE	
PPG INDS INC	COM	693506107	1284	20470	SH		DEFINED	
PPL CORP		69351T106	11	200	SH		SOLE	
PPL CORP		69351T106	35	600	SH		DEFINED	
PACCAR INC	COM	693718108	84	1237	SH		DEFINED	
PACTIV CORP	COM	695257105	1	64	SH		SOLE	
PALMONE INC		69713P107	0	18	SH		SOLE	
PARKER DRILLING CO	COM	701081101	2	300	SH		SOLE	
PAXAR CORP		704227107	1	100	SH		SOLE	
PEABODY ENERGY CORP		704549104	2304	44285	SH		SOLE	
PEABODY ENERGY CORP		704549104	1621	31160	SH		DEFINED	
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	10138	366018	SH		SOLE	
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	19278	695973	SH		DEFINED	
PENGROWTH ENERGY TRUST CLASS A		706902301	44	2000	SH		SOLE	
PENN VA RESOURCE PARTNERS LP		707884102	28	600	SH		SOLE	
PENN VA RESOURCE PARTNERS LP		707884102	203	4250	SH		DEFINED	
J.C.PENNEY CO., INC.		708160106	84	1601	SH		DEFINED	
PENTAIR INC		709631105	84	1980	SH		SOLE	
PEOPLES ENERGY CORPORATION		711030106	52	1200	SH		DEFINED	
PEPCO HOLDINGS INC COM		713291102	93	3923	SH		DEFINED	
PEPSICO INC	COM	713448108	3221	59741	SH		SOLE	
PEPSICO INC	COM	713448108	2395	44426	SH		DEFINED	
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH		DEFINED	
PERKINELMER INC	COM	714046109	87	4628	SH		DEFINED	
PETROCHINA ADR		71646E100	11	150	SH		DEFINED	
PETROLEUM & RESOURCES CORPORATION		716549100	14	500	SH		DEFINED	
PFIZER INC	COM	717081103	3188	115657	SH		SOLE	
PFIZER INC	COM	717081103	2470	89621	SH		DEFINED	
THE PHOENIX COMPANIES, INC.		71902E109	54	4553	SH		SOLE	
PHOTOMEDEX INC		719358103	11	5000	SH		SOLE	
PIMCO MUNICIPAL INCOME FUND II		72200W106	61	4000			DEFINED	
PIPER JAFFRAY COMPANIES		724078100	0	6	SH		SOLE	
PITNEY BOWES INC	COM	724479100	37	850	SH		SOLE	
PITNEY BOWES INC	COM	724479100	90	2082	SH		DEFINED	
PLACER DOME INC	COM	725906101	43	2800	SH		SOLE	
PLACER DOME INC	COM	725906101	19	1300	SH		DEFINED	
PLAINS EXPLORATION & PRODUCTION CORP		726505100	17	490	SH		DEFINED	
PLUM CREEK TIMBER CO INC	COM	729251108	35	975	SH		DEFINED	
PRIMWEST ENERGY TRUST		741930309	25	1000	SH		SOLE	
PROCTER & GAMBLE CO	COM	742718109	4545	86163	SH		SOLE	
PROCTER & GAMBLE CO	COM	742718109	3840	72809	SH		DEFINED	
PROGRESS ENERGY INC COM		743263105	9	200	SH		SOLE	
PROLOGIS TRUST		743410102	1464	36410	SH		SOLE	
PROLOGIS TRUST		743410102	1537	38220	SH		DEFINED	
PROTECTIVE LIFE CORP		743674103	25	596	SH		SOLE	
PROTEIN DESIGN LABS INC		74369L103	949	47003	SH		SOLE	
PROVIDENT ENERGY TR	UNIT	74386K104	88	8400	SH		DEFINED	
PRUDENTIAL FINANCIAL INC		744320102	155	2368	SH		SOLE	
PRUDENTIAL FINANCIAL INC		744320102	24	369	SH		DEFINED	
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	1134	18650	SH		SOLE	
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	1399	23010	SH		DEFINED	
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	35	5000			DEFINED	
QLOGIC CORP		747277101	21	700	SH		DEFINED	
QUALCOMM INC		747525103	331	10055	SH		SOLE	
QUALCOMM INC		747525103	155	4700	SH		DEFINED	

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QUEST DIAGNOSTICS INC	COM	74834L100	2984	56029	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	1978	37150	SH	DEFINED
QUESTAR CORP		748356102	62	950	SH	DEFINED
QWEST COMMUNICATIONS INT'L		749121109	3	913	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
QUOVADX INC		74913K106	5	2000	SH		DEFINED	
RAINING DATA CORP		75087R108	12	4900	SH		DEFINED	
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH		DEFINED	
RANGE RES CORP		75281A109	13	500	SH		DEFINED	
RAYONIER INC	COM	754907103	19	377	SH		SOLE	
RAYTHEON CO		755111507	39	1000	SH		SOLE	
RAYTHEON CO		755111507	179	4600	SH		DEFINED	
REAVES UTIL INCOME FUND		756158101	10	500	SH		SOLE	
RED HAT INC	COM	756577102	0	30	SH		DEFINED	
ROCKWELL AUTOMATION INC		773903109	69	1417	SH		SOLE	
ROCKWELL AUTOMATION INC		773903109	90	1850	SH		DEFINED	
ROCKWELL COLLINS INC		774341101	17	367	SH		SOLE	
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	230	7000	SH		SOLE	
ROHM & HAAS COMPANY		775371107	23	500	SH		DEFINED	
ROPER INDUSTRIES INC		776696106	21	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	87	3600	SH		SOLE	
ROYAL BK SCOTLD GROUP PLC SPONS'D ADR SER L PFD		780097788	97	4000	SH		DEFINED	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	22	350	SH		SOLE	
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	898	13838	SH		DEFINED	
RUBY TUESDAY INC.		781182100	16	656	SH		DEFINED	
SBC COMMUNICATIONS INC		78387G103	298	12560	SH		SOLE	
SBC COMMUNICATIONS INC		78387G103	603	25411	SH		DEFINED	
SCOLR PHARMA INC		78402X107	4	1500	SH		DEFINED	
SLM CORP		78442P106	374	7375	SH		SOLE	
SLM CORP		78442P106	152	3000	SH		DEFINED	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	363	3051	SH		SOLE	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	115	966	SH		DEFINED	
SAFEGUARD SCIENTIFIC INC.COM		786449108	2	2000	SH		DEFINED	
SAFeway INC		786514208	4	200	SH		DEFINED	
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	5	142	SH		SOLE	
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	98	2493	SH		DEFINED	
THE SALOMON BROTHERS FUND	INC	795477108	15	1175	SH		DEFINED	
SARA LEE CORP	COM	803111103	176	8900	SH		SOLE	
SARA LEE CORP	COM	803111103	19	1000	SH		DEFINED	
SCANA CORP NEW		80589M102	153	3600	SH		DEFINED	
HENRY SCHEIN, INC	COM	806407102	24	600	SH		DEFINED	
SCHERING PLOUGH CORP	COM	806605101	123	6459	SH		SOLE	
SCHERING PLOUGH CORP	COM	806605101	120	6319	SH		DEFINED	
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	670	13150	SH		SOLE	
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	188	3700	SH		DEFINED	
SCHLUMBERGER LTD	COM	806857108	321	4239	SH		SOLE	
SCHLUMBERGER LTD	COM	806857108	567	7478	SH		DEFINED	
THE E.W. SCRIPPS COMPANY	COM	811054204	14	300	SH		DEFINED	
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH		DEFINED	
SEALED AIR CORP NEW	COM	81211K100	572	11500	SH		SOLE	
SEALED AIR CORP NEW	COM	81211K100	275	5528	SH		DEFINED	
SECTOR SPDR MATERIALS FUND		81369Y100	2	100	SH		SOLE	

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SELECTIVE INS. GROUP INC.		816300107	520	10500	SH	SOLE
SEMPRA ENERGY	COM	816851109	6	150	SH	SOLE
SEMPRA ENERGY	COM	816851109	148	3600	SH	DEFINED
SHELL TRANSPORT & TRADING CO PLC		822703609	52	900	SH	SOLE
SIEMENS AG SPONSORED ADR		826197501	30	425	SH	SOLE
SIGMA-ALDRICH CORP		826552101	33	600	SH	SOLE
SILICON GRAPHICS INC		827056102	0	200	SH	DEFINED
SIMON PPTY GROUP INC NEW	COM	828806109	2421	33401	SH	SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	2206	30440	SH	DEFINED
SIRIUS SATELLITE RADIO INC		82966U103	3	500	SH	SOLE
SIRIUS SATELLITE RADIO INC		82966U103	13	2100	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
J. M. SMUCKER CO		832696405	68	1460	SH		SOLE	
J. M. SMUCKER CO		832696405	86	1850	SH		DEFINED	
SONIC CORP		835451105	32	1050	SH		SOLE	
SONIC CORP		835451105	57	1875	SH		DEFINED	
SONOCO PRODUCTS		835495102	19	750	SH		SOLE	
SONY CORP ADR AMERN SH NEW	EA REPR 1 JAPANESE	835699307	20	600	SH		DEFINED	
SOUTH JERSEY INDUSTRIES, INC		838518108	10	171	SH		DEFINED	
SOUTHERN CO	COM	842587107	278	8045	SH		SOLE	
SOUTHERN CO	COM	842587107	444	12825	SH		DEFINED	
SOUTHWEST AIRLS CO	COM	844741108	4	300	SH		SOLE	
SOVEREIGN BANCORP INC		845905108	44	2000	SH		DEFINED	
SPRINT CORPORATION		852061100	7	316	SH		SOLE	
SPRINT CORPORATION		852061100	40	1595	SH		DEFINED	
STAPLES INC		855030102	52	2452	SH		SOLE	
STAPLES INC		855030102	25	1200	SH		DEFINED	
STARBUCKS CORPORATION		855244109	745	14430	SH		SOLE	
STARBUCKS CORPORATION		855244109	907	17575	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	32	750	SH		DEFINED	
STRYKER CORP		863667101	9	200	SH		SOLE	
STRYKER CORP		863667101	88	1860	SH		DEFINED	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	53	1500	SH		SOLE	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	264	7400	SH		DEFINED	
SUN MICROSYSTEMS INC	COM	866810104	1	500	SH		SOLE	
SUN MICROSYSTEMS INC	COM	866810104	26	7050	SH		DEFINED	
SUNCOR ENERGY INC		867229106	18	400	SH		DEFINED	
SUNOCO INC		86764P109	13	119	SH		SOLE	
SUNOCO INC		86764P109	342	3009	SH		DEFINED	
SUNTRUST BANKS INC		867914103	165	2292	SH		SOLE	
SUPERGEN INC	COM	868059106	232	47000	SH		DEFINED	
SYMANTEC		871503108	1608	74045	SH		SOLE	
SYMANTEC		871503108	1108	51000	SH		DEFINED	
SYNGENTA AG		87160A100	2	115	SH		SOLE	
SYSCO CORPORATION		871829107	105	2920	SH		SOLE	
SYSCO CORPORATION		871829107	190	5275	SH		DEFINED	
TC PIPELINES LTD		87233Q108	16	500	SH		SOLE	
TECO ENERGY INC	COM	872375100	148	7850	SH		SOLE	
TECO ENERGY INC	COM	872375100	123	6550	SH		DEFINED	
TGC INDS INC		872417308	772	142334	SH		SOLE	

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TJX COMPANIES		872540109	48	2000	SH	DEFINED
TXU CORP		873168108	27	333	SH	SOLE
TXU CORP		873168108	108	1300	SH	DEFINED
TALISMAN ENERGY INC		87425E103	1154	30730	SH	SOLE
TALISMAN ENERGY INC		87425E103	576	15345	SH	DEFINED
TARGET CORPORATION		87612E106	1856	34120	SH	SOLE
TARGET CORPORATION		87612E106	2034	37395	SH	DEFINED
TAUBMAN CTRS INC COM		876664103	40	1200	SH	DEFINED
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	15	800	SH	DEFINED
TEMPLETON GLOBAL INCOME FUND INC		880198106	3	371	SH	SOLE
TERADYNE INC		880770102	41	3500	SH	SOLE
TEVA PHARMACEUTICAL INDS ADR		881624209	1670	53675	SH	SOLE
TEVA PHARMACEUTICAL INDS ADR		881624209	1049	33705	SH	DEFINED
TEXAS INSTRUMENTS		882508104	1726	61529	SH	SOLE
TEXAS INSTRUMENTS		882508104	1411	50318	SH	DEFINED
THERMO ELECTRON CORP	COM	883556102	61	2272	SH	DEFINED
THOMAS & BETTS CORPORATION		884315102	11	400	SH	DEFINED
THORNBURG MORTGAGE INC		885218107	11	400	SH	SOLE

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3COM CORP	COM	885535104	3	1000	SH		DEFINED	
3M CO COM		88579Y101	2062	28528	SH		SOLE	
3M CO COM		88579Y101	2643	36564	SH		DEFINED	
TIFFANY & CO. INC		886547108	1	50	SH		SOLE	
TIME WARNER INC NEW		887317105	35	2105	SH		SOLE	
TIME WARNER INC NEW		887317105	138	8313	SH		DEFINED	
TIMKEN CO		887389104	92	4000	SH		DEFINED	
TORO COMPANY		891092108	23	600	SH		DEFINED	
TOYOTA MOTOR CORP ADR		892331307	7	100	SH		DEFINED	
TRACTOR SUPPLY CO		892356106	19	400	SH		DEFINED	
TRANSCANADA CORP		89353D107	4	152	SH		SOLE	
TRI-CONTINENTAL CORPORATION		895436103	13	739	SH		DEFINED	
TRIBUNE CO NEW COM		896047107	43	1227	SH		DEFINED	
TRIZEC PROPERTIES INC		89687P107	321	15645	SH		SOLE	
TRIZEC PROPERTIES INC		89687P107	397	19350	SH		DEFINED	
TUPPERWARE CORP	COM	899896104	2	100	SH		DEFINED	
TYCO INTL LTD	NEW COM	902124106	108	3700	SH		SOLE	
TYCO INTL LTD	NEW COM	902124106	14	500	SH		DEFINED	
UGI CORPORATION		902681105	282	10125	SH		SOLE	
UGI CORPORATION		902681105	304	10900	SH		DEFINED	
UIL HLDG CORP		902748102	34	637	SH		DEFINED	
UST INC	COM	902911106	22	500	SH		DEFINED	
US BANCORP DEL COM		902973304	18	625	SH		SOLE	
UNILIVER NV NY SHARE F NEW		904784709	25	400	SH		DEFINED	
UNION PACIFIC CORP	COM	907818108	239	3698	SH		SOLE	
UNION PACIFIC CORP	COM	907818108	449	6933	SH		DEFINED	
UNITED PARCEL SERVICE		911312106	2240	32401	SH		SOLE	
UNITED PARCEL SERVICE		911312106	1664	24075	SH		DEFINED	
UNITED TECHNOLOGIES CORP	COM	913017109	1396	27206	SH		SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	1839	35836	SH		DEFINED	
UNIVERSAL CORP		913456109	0	2	SH		SOLE	
UNIVERSAL TECHNICAL		913915104	26	800	SH		DEFINED	
VALLEY NATIONAL BANCORP.		919794107	98	4232	SH		DEFINED	
VERIZON CORPORATION		92343V104	841	24366	SH		SOLE	

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VERIZON CORPORATION		92343V104	2034	58896	SH	DEFINED
VERITAS SOFTWARE CORP		923436109	16	689	SH	DEFINED
VIACOM INC. CLASS B COMMON		925524308	3	95	SH	SOLE
VIACOM INC. CLASS B COMMON		925524308	10	325	SH	DEFINED
VODAFONE GROUP PLC		92857W100	567	23348	SH	SOLE
VODAFONE GROUP PLC		92857W100	669	27554	SH	DEFINED
VORNADO REALTY TRUST		929042109	765	9525	SH	SOLE
VORNADO REALTY TRUST		929042109	888	11050	SH	DEFINED
VULCAN MATERIALS COMPANY COM		929160109	129	2000	SH	DEFINED
WGL HOLDINGS INC		92924F106	181	5400	SH	DEFINED
W.P. CAREY & CO LLC		92930Y107	8	300	SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	3569	71987	SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	2026	40874	SH	DEFINED
WAL-MART STORES INC		931142103	294	6100	SH	SOLE
WAL-MART STORES INC		931142103	547	11351	SH	DEFINED
WALGREEN CO		931422109	22	500	SH	SOLE
WALGREEN CO		931422109	4	102	SH	DEFINED
WASHINGTON MUTUAL INC		939322103	4	100	SH	SOLE
WASHINGTON MUTUAL INC		939322103	40	1000	SH	DEFINED
WASHINGTON REAL ESTATE INVT TR SBI		939653101	15	500	SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	87	3163	SH	DEFINED
WASTE MANAGEMENT INC		94106L109	4	145	SH	DEFINED
WEBMD CORP		94769M105	14	1400	SH	DEFINED
WELLPOINT COM		94973V107	11	170	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	3054	49604	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
WELLS FARGO & CO NEW	COM	949746101	2715	44092	SH		DEFINED	
WESTERN GAS RESOURCES INC		958259103	69	2000	SH		DEFINED	
WEYERHAEUSER CO	COM	962166104	11	186	SH		SOLE	
WEYERHAEUSER CO	COM	962166104	127	2000	SH		DEFINED	
WHIRLPOOL CORP	COM	963320106	21	300	SH		DEFINED	
WHITING PETROLEUM CORP		966387102	36	1000	SH		DEFINED	
WHOLE FOOD MARKET INC		966837106	53	450	SH		SOLE	
WHOLE FOOD MARKET INC		966837106	65	550	SH		DEFINED	
WILLIAMS COS INC DEL	COM	969457100	1	100	SH		SOLE	
WILLIAMS COS INC DEL	COM	969457100	95	5000	SH		DEFINED	
WILLIAMS SONOMA INC	COM	969904101	189	4800	SH		DEFINED	
WISCONSIN ENERGY CORP	COM	976657106	192	4936	SH		DEFINED	
WORLD WRESTLING ENTERTAINMENT INC.		98156Q108	1	110	SH		DEFINED	
WRIGLEY WM JR CO		982526105	729	10602	SH		SOLE	
WRIGLEY WM JR CO		982526105	953	13855	SH		DEFINED	
WYETH INC.		983024100	1028	23115	SH		SOLE	
WYETH INC.		983024100	1693	38054	SH		DEFINED	
XTO ENERGY INC		98385X106	87	2583	SH		DEFINED	
XILINX INC		983919101	25	1000	SH		SOLE	
XILINX INC		983919101	81	3200	SH		DEFINED	
YAHOO INC		984332106	16	475	SH		DEFINED	
YUM BRANDS INC		988498101	3	60	SH		SOLE	
YUM BRANDS INC		988498101	2	40	SH		DEFINED	
ZEBRA TECHNOLOGIES CORP CLASS A		989207105	13	300	SH		SOLE	
ZIMMER HOLDINGS GROUP		98956P102	113	1485	SH		SOLE	
ZIMMER HOLDINGS GROUP		98956P102	512	6725	SH		DEFINED	

GRAND TOTALS

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