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PEAPACK GLADSTONE FINANCIAL CORP
Form 13F-HR
January 28, 2004

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 12/31/03

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:

/s/ Roy C. Miller	Gladstone, NJ	01/23/04
-----	-----	-----
[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:	7,692,862

Form 13F Information Table Value Total:	301,573

	(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
-----	-----	-----	-----	-----	-----	-----	-----
DAIMLER-CHRYSLER AG ORD		D1668R123	39	848	SH		DEFINED

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FOSTER WHEELER LTD		G36535105	0	200	SH	DEFINED
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	127	1875	SH	SOLE
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	426	6280	SH	DEFINED
NABORS INDUSTRIES LTD COM		G6359F103	10	250	SH	SOLE
NOBLE CORP		G65422100	35	1000	SH	SOLE
TRANSOCEAN INC		G90078109	11	477	SH	DEFINED
GILAT SATELLITE NETWORKS LTD		M51474118	0	120	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	41	2800	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	207	14000	SH	DEFINED
AFLAC INCORPORATED		001055102	43	1200	SH	DEFINED
AGCO CORPORATION		001084102	84	4175	SH	DEFINED
AES CORPORATION		00130H105	7	833	SH	SOLE
AES CORPORATION		00130H105	9	1000	SH	DEFINED
AT&T CORP NEW		001957505	4	242	SH	SOLE
AT&T CORP NEW		001957505	48	2404	SH	DEFINED
AT&T WIRELESS SERVICES INC		00209A106	26	3265	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	69	8736	SH	DEFINED
AVI BIOPHARMA INC		002346104	52	13000	SH	DEFINED
AASTROM BIOSCIENCES		00253U107	4	3500	SH	DEFINED
ABBOTT LABS	COM	002824100	349	7497	SH	SOLE
ABBOTT LABS	COM	002824100	888	19067	SH	DEFINED
ABERCROMBIE & FITCH		002896207	9	400	SH	DEFINED

ABBEY NATIONAL PLC	7.375% PFD	002920700	33	1200	SH	SOLE
ADAMS EXPRESS COMPANY		006212104	13	1085	SH	DEFINED
ADOBE SYSTEMS INCORPORATED		00724F101	1112	28485	SH	SOLE
ADOBE SYSTEMS INCORPORATED		00724F101	679	17400	SH	DEFINED
AEGON N V ORD		007924103	10	721	SH	SOLE
AGERE SYSTEMS INC CLASS A		00845V100	0	10	SH	SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
AGERE SYSTEMS INC CLASS B		00845V209	0	84	SH		SOLE
AGERE SYSTEMS INC CLASS B		00845V209	2	884	SH		DEFINED
AGILENT TECHNOLOGIES		00846U101	41	1431	SH		DEFINED
AIR PRODUCTS & CHEMICALS INC		009158106	594	11258	SH		SOLE
AIR PRODUCTS & CHEMICALS INC		009158106	508	9625	SH		DEFINED
AIRTRAN HOLDINGS INC	COM	00949P108	1	100	SH		DEFINED
ALBEMARLE CORP		012653101	23	800	SH		SOLE
ALCOA INC	COM	013817101	212	5600	SH		SOLE
ALCOA INC	COM	013817101	110	2900	SH		DEFINED
ALIGN TECHNOLOGY INC		016255101	16	1000	SH		DEFINED
ALLERGAN INC COM		018490102	8	108	SH		SOLE
ALLERGAN INC COM		018490102	15	200	SH		DEFINED
ALLETE INC		018522102	12	400	SH		DEFINED
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	24	725	SH		DEFINED
ALLIANCE RESOURCE PARTNERS L P		01877R108	34	1000	SH		DEFINED
ALLIANT ENERGY CORP	COM	018802108	72	2900	SH		SOLE
ALLIANT ENERGY CORP	COM	018802108	26	1066	SH		DEFINED

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ALLIED CAPITAL CORP	NEW	01903Q108	55	2000	SH	SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	9	309	SH	SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	5	177	SH	DEFINED
ALLSTATE CORP	COM	020002101	65	1522	SH	SOLE
ALLSTATE CORP	COM	020002101	50	1184	SH	DEFINED
ALLTELL CORPORATION		020039103	633	13600	SH	SOLE
ALLTELL CORPORATION		020039103	109	2358	SH	DEFINED
ALTRIA GROUP INC		02209S103	81	1500	SH	SOLE
ALTRIA GROUP INC		02209S103	489	9000	SH	DEFINED
ALUMINUM CORP CHINA	LTD SPONS ADR	022276109	30	400	SH	SOLE
AMBAC FINANCIAL GROUP INC		023139108	131	1900	SH	DEFINED
AMEREN CORP	COM	023608102	119	2600	SH	DEFINED
AMERICA MOVIL ADS		02364W105	10	400	SH	DEFINED
AMERICAN ELEC PWR INC	COM	025537101	171	5620	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	171	5626	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	135	2811	SH	SOLE
AMERICAN EXPRESS CO	COM	025816109	450	9350	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
AMERICAN INTERNATIONAL GROUP		026874107	1731	26125	SH		SOLE
AMERICAN INTERNATIONAL GROUP		026874107	2902	43802	SH		DEFINED
AMERICAN STANDARD COMPANIES INC		029712106	50	500	SH		DEFINED
AMERICAN TOWER CORP CLASS A		029912201	8	760	SH		DEFINED
AMETEK INC (NEW)		031100100	154	3200	SH		SOLE
AMETEK INC (NEW)		031100100	13	280	SH		DEFINED
AMGEN INC		031162100	708	11461	SH		SOLE
AMGEN INC		031162100	183	2970	SH		DEFINED
AMSOUTH BANCORPORATION		032165102	41	1687	SH		DEFINED
ANADARKO PETE CORP	COM	032511107	37	735	SH		SOLE
ANADARKO PETE CORP	COM	032511107	869	17050	SH		DEFINED
ANALOG DEVICES INC		032654105	3	75	SH		SOLE
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	60	1300	SH		DEFINED
ANHEUSER BUSCH COS INC	COM	035229103	891	16927	SH		SOLE
ANHEUSER BUSCH COS INC	COM	035229103	1287	24440	SH		DEFINED
APACHE CORPORATION		037411105	121	1500	SH		SOLE
APOLLO GROUP INC CL A		037604105	27	400	SH		DEFINED
APPLEBEE'S INTL INC		037899101	1751	44510	SH		SOLE
APPLEBEE'S INTL INC		037899101	1033	26275	SH		DEFINED
APPLERA CORP COM CELERA GENOMICS GROUP		038020202	0	13	SH		DEFINED
APPLIED MATERIALS INC		038222105	78	3500	SH		DEFINED
ARCHER-DANIELS-MIDLAND	COMPANY	039483102	4	300	SH		SOLE
ASTRAZENECA PLC SPONSORED	ADR	046353108	161	3348	SH		SOLE
AURORA FOODS INC		05164B106	1	1501	SH		SOLE

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AUTHENTIDATE HOLDING CORP			052666104	11	1000	SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	563	14230	SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	747	18880	SH	DEFINED
AVAYA INC	COM	USD .01	053499109	2	169	SH	SOLE
AVAYA INC	COM	USD .01	053499109	30	2354	SH	DEFINED
AVERY DENNISON CORP			053611109	19	350	SH	DEFINED
AVON PRODUCTS			054303102	33	500	SH	DEFINED
AXA ADR			054536107	12	590	SH	DEFINED
BB&T CORP			054937107	18	472	SH	SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
BASF AG ADR		055262505	23	417	SH		SOLE
BCE INC	COM	05534B109	2	100	SH		SOLE
BOC GROUP PLC ADR		055617609	15	500	SH		DEFINED
BP PLC		055622104	1040	21079	SH		SOLE
BP PLC		055622104	1679	34047	SH		DEFINED
BAKER HUGHES INCORPORATED	COMMON	057224107	1	50	SH		SOLE
BALLARD POWER SYSTEMS INC		05858H104	5	500	SH		DEFINED
BANK AMERICA CORP	COM	060505104	2133	26532	SH		SOLE
BANK AMERICA CORP	COM	060505104	1240	15422	SH		DEFINED
BANK OF NEW YORK INC		064057102	804	24300	SH		SOLE
BANK OF NEW YORK INC		064057102	283	8568	SH		DEFINED
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	5	107	SH		SOLE
BANC ONE CORP	COM	06423A103	110	2415	SH		DEFINED
BARR PHARMACEUTICAL INC		068306109	46	600	SH		DEFINED
BAUSCH & LOMB INC	COM	071707103	51	1000	SH		SOLE
BAXTER INTERNATIONAL		071813109	42	1400	SH		SOLE
BAXTER INTERNATIONAL		071813109	30	1000	SH		DEFINED
BAY VIEW CAPITAL CORP		07262L101	4	2000	SH		DEFINED
BECTON DICKINSON & COMPANY		075887109	49	1200	SH		DEFINED
BED BATH & BEYOND		075896100	43	1000	SH		DEFINED
BEDFORD PROPERTY INVESTORS INC		076446301	2	100	SH		DEFINED
BELLSOUTH CORP	COM	079860102	141	5019	SH		SOLE
BELLSOUTH CORP	COM	079860102	975	34490	SH		DEFINED
BEMA GOLD CORPORATION		08135F107	18	5000	SH		DEFINED
BEST BUY COMPANY INC		086516101	807	15450	SH		SOLE
BEST BUY COMPANY INC		086516101	447	8572	SH		DEFINED
BIOVAIL CORPORATION		09067J109	693	32285	SH		SOLE
BIOVAIL CORPORATION		09067J109	696	32445	SH		DEFINED
BLACK & DECKER CORP	COM	091797100	19	400	SH		DEFINED
BLACKROCK MUNICIPAL INCOME TRUST		09248F109	5	400	SH		DEFINED
BLACKROCK STRATEGIC MUNICIPAL TRUST		09248T109	5	400	SH		DEFINED
BLOCK H & R INC	COM	093671105	44	800	SH		DEFINED
BOEING CO	COM	097023105	175	4165	SH		SOLE
BOEING CO	COM	097023105	8	200	SH		DEFINED

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FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
BOISE CASCADE CORP		097383103	14	437	SH		DEFINED
BOSTON PROPERTIES INC.		101121101	12	250	SH		SOLE
BOSTON SCIENTIFIC CORP.		101137107	58	1600	SH		DEFINED
BRIGGS & STRATTON CORPORATION		109043109	1	19	SH		SOLE
BRISTOL-MYERS SQUIBB		110122108	1118	39117	SH		SOLE
BRISTOL-MYERS SQUIBB		110122108	2779	97219	SH		DEFINED
BROADCOM CORPORATION	COM	111320107	10	300	SH		DEFINED
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING		115637100	58	600	SH		DEFINED
BUCKEYE PIPELINE PARTNERS LP		118230101	672	14825	SH		SOLE
BUCKEYE PIPELINE PARTNERS LP		118230101	613	13530	SH		DEFINED
BURLINGTON NORTHERN SANTA FE	CORP	12189T104	36	1131	SH		SOLE
BURLINGTON NORTHERN SANTA FE	CORP	12189T104	127	3949	SH		DEFINED
BURLINGTON RESOURCES		122014103	55	1000	SH		DEFINED
CRACKER BARREL GROUP INC		12489V106	31	825	SH		SOLE
CSX CORP	COM	126408103	14	400	SH		SOLE
CSX CORP	COM	126408103	43	1200	SH		DEFINED
CVS CORP	COM	126650100	194	5400	SH		SOLE
CVS CORP	COM	126650100	562	15565	SH		DEFINED
CABLE & WIRELESS		126830207	25	3600	SH		SOLE
CAL DIVE INTL INC		127914109	16	700	SH		DEFINED
CALIPER TECHNOLOGIES CORP		130876105	14	2200	SH		SOLE
CALPINE CORP		131347106	9	2000	SH		DEFINED
CAMPBELL SOUP CO	COM	134429109	53	2000	SH		DEFINED
CAPITAL ONE FINANCIAL		14040H105	2563	41830	SH		SOLE
CAPITAL ONE FINANCIAL		14040H105	1442	23540	SH		DEFINED
CARDINAL HEALTH		14149Y108	1344	21990	SH		SOLE
CARDINAL HEALTH		14149Y108	762	12470	SH		DEFINED
CAREER EDUCATION CORP		141665109	1287	31985	SH		SOLE
CAREER EDUCATION CORP		141665109	787	19575	SH		DEFINED
CARMAX INC		143130102	30	1000	SH		SOLE
CATERPILLAR INC		149123101	224	2700	SH		DEFINED
CENDANT CORPORATION		151313103	4	200	SH		DEFINED
CENTER BANCORP INC	COM	151408101	174	8864	SH		DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
CENTERPOINT ENERGY INC		15189T107	10	1100	SH		DEFINED
CERTEGY INC		156880106	10	325	SH		DEFINED
CHESAPEAKE ENERGY CORP		165167107	27	2000	SH		DEFINED
CHEVRONTEXACO CORP		166764100	1894	21924	SH		SOLE

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CHEVRONTEXACO CORP		166764100	1816	21025	SH	DEFINED
CHINA MOBILE HONG KONG LTD ADR		16941M109	71	4600	SH	DEFINED
CHOICEPOINT INC	COM	170388102	53	1400	SH	DEFINED
CHORDIANT SOFTWARE INC.		170404107	1	240	SH	DEFINED
THE CHUBB CORPORATION		171232101	882	12955	SH	SOLE
THE CHUBB CORPORATION		171232101	1093	16050	SH	DEFINED
CHURCH & DWIGHT INC	COM	171340102	79	2000	SH	DEFINED
CIENA CORPORATION		171779101	1	300	SH	DEFINED
CIGNA INVESTMENT SECURITIES, INC.		17179X106	37	2191	SH	DEFINED
CIMAREX ENERGY CO		171798101	53	2000	SH	DEFINED
CINERGY CORP		172474108	9	250	SH	DEFINED
CISCO SYS INC		17275R102	2006	82837	SH	SOLE
CISCO SYS INC		17275R102	1730	71444	SH	DEFINED
CITIGROUP INC		172967101	1939	39965	SH	SOLE
CITIGROUP INC		172967101	4044	83320	SH	DEFINED
CITRIX SYSTEMS INC		177376100	2	100	SH	DEFINED
CLEAR CHANNEL COMMUNICATIONS		184502102	2257	48225	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS		184502102	1398	29875	SH	DEFINED
CLOROX CO DEL	COM	189054109	4	100	SH	DEFINED
COCA COLA CO	COM	191216100	132	2607	SH	SOLE
COCA COLA CO	COM	191216100	537	10600	SH	DEFINED
COGNIZANT TECHNOLOGY CO		192446102	12	273	SH	DEFINED
COLGATE PALMOLIVE CO	COM	194162103	1620	32376	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	1966	39297	SH	DEFINED
COMCAST CORP NEW CLASS A		20030N101	59	1811	SH	SOLE
COMCAST CORP NEW CLASS A		20030N101	175	5347	SH	DEFINED
COMERICA INC. CO		200340107	21	375	SH	DEFINED
COMPASS BANCSHARES INC COM		20449H109	9	250	SH	SOLE
CONAGRA FOODS INC	COM	205887102	21	800	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
CONOCOPHILLIPS CORP		20825C104	88	1350	SH		SOLE
CONOCOPHILLIPS CORP		20825C104	688	10506	SH		DEFINED
CONSOLIDATED EDISON	COM	209115104	208	4842	SH		SOLE
CONSOLIDATED EDISON	COM	209115104	62	1448	SH		DEFINED
CONSTELLATION BRANDS INC CL A		21036P108	828	25170	SH		SOLE
CONSTELLATION BRANDS INC CL A		21036P108	1125	34175	SH		DEFINED
CONSTELLATION ENERGY GROUP INC	COM	210371100	93	2400	SH		DEFINED
CONTINENTAL AIRLINES INC CL B		210795308	9	600	SH		DEFINED
CORINTHIAN COLLEGES INC		218868107	577	10400	SH		SOLE
CORINTHIAN COLLEGES INC		218868107	296	5350	SH		DEFINED
CORN PRODS INTL INC	COM	219023108	20	600	SH		DEFINED
CORNING INC		219350105	65	6300	SH		SOLE
CORNING INC		219350105	233	22386	SH		DEFINED
CORPORATE HIGH YIELD FUND III INC		219925104	17	2000	SH		DEFINED
CORRECTIONS CORP AMER NEW		22025Y407	2	100	SH		DEFINED

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COSTCO WHOLESALE CORPORATION		22160K105	2115	56900	SH	SOLE
COSTCO WHOLESALE CORPORATION		22160K105	1226	32980	SH	DEFINED
COX COMMUNICATIONS INC NEW CL A		224044107	20	604	SH	DEFINED
CUBIST PHARMACEUTICAL INC		229678107	3	300	SH	DEFINED
CUMMINS ENGINE INC		231021106	195	4000	SH	DEFINED
CYTEC INDUSTRIES INC		232820100	0	10	SH	SOLE
DNP SELECT INCOME FUND INC	COM	23325P104	23	2160	SH	DEFINED

DTE ENERGY CO	COM	233331107	69	1775	SH	SOLE
DTE ENERGY CO	COM	233331107	124	3154	SH	DEFINED
DANAHER CORP		235851102	9	100	SH	SOLE
DARDEN RESTAURANTS		237194105	28	1340	SH	DEFINED
DATATEC SYSTEMS INC		238128102	0	500	SH	DEFINED
DECODE GENETICS INC		243586104	5	619	SH	DEFINED
DEERE & COMPANY		244199105	630	9700	SH	DEFINED
DEL MONTE FOODS CO		24522P103	2	198	SH	DEFINED
DELL INC		24702R101	1899	55921	SH	SOLE
DELL INC		24702R101	1645	48440	SH	DEFINED
DELPHI CORPORATION	CORP	247126105	1	116	SH	SOLE
DELPHI CORPORATION	CORP	247126105	3	313	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
DELTIC TIMBER CORP		247850100	151	5000	SH		DEFINED
DEPOMED INC		249908104	7	1000	SH		SOLE
DEVELOPERS DIVERSIFIED		251591103	0	29	SH		DEFINED
DEVON ENERGY CORPORATION NEW	COM	25179M103	1	20	SH		SOLE
DEVON ENERGY CORPORATION NEW	COM	25179M103	17	300	SH		DEFINED
DIAMONDS TRUST SER I		252787106	20	200	SH		DEFINED
DIEBOLD INC		253651103	26	500	SH		SOLE
DIEBOLD INC		253651103	236	4400	SH		DEFINED
DISNEY WALT CO	COM DISNEY	254687106	16	701	SH		SOLE
DISNEY WALT CO	COM DISNEY	254687106	454	19502	SH		DEFINED
DOLLAR TREE STORES INC		256747106	6	200	SH		DEFINED
DOMINION RES INC		25746U109	40	639	SH		SOLE
DOMINION RES INC		25746U109	486	7617	SH		DEFINED
DONALDSON INC		257651109	350	5925	SH		SOLE
DONALDSON INC		257651109	223	3775	SH		DEFINED
DOVER CORPORATION		260003108	131	3315	SH		SOLE
DOW CHEM CO	COM	260543103	384	9259	SH		SOLE
DOW CHEM CO	COM	260543103	549	13222	SH		DEFINED
DU PONT E I DE NEMOURS & CO	COM	263534109	439	9572	SH		SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	774	16890	SH		DEFINED
DUKE ENERGY CORP	COM	264399106	448	21914	SH		SOLE

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DUKE ENERGY CORP	COM	264399106	344	16833	SH	DEFINED
DUKE REALTY CORP		264411505	6	200	SH	DEFINED
DUN & BRADSTREET CORP DEL	NEW COM	26483E100	30	600	SH	SOLE
DYAX CORPORATION		26746E103	16	2000	SH	SOLE
E M C CORPORATION		268648102	92	7125	SH	SOLE
E M C CORPORATION		268648102	88	6860	SH	DEFINED
EMS TECHNOLOGIES INC		26873N108	6	300	SH	DEFINED
EOG RES INC		26875P101	115	2500	SH	DEFINED
EP MEDSYSTEMS INC		26881P103	3	1000	SH	SOLE
EP MEDSYSTEMS INC		26881P103	3	1000	SH	DEFINED
E*TRADE FINANCIAL CORP		269246104	10	800	SH	DEFINED
EASTMAN CHEMICAL COMPANY		277432100	3	100	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN
EASTMAN KODAK CO	COM	277461109	9	351	SH		SOLE
EASTMAN KODAK CO	COM	277461109	12	500	SH		DEFINED
EASYLINK SERVICES CORP CLASS A		27784T200	0	150	SH		DEFINED
EATON VANCE CORP		278265103	36	1000	SH		SOLE
EATON VANCE INSD MUNICIPAL BOND FUND		27827X101	4	350			DEFINED
EBAY INC		278642103	3	50	SH		SOLE
ELECTRONIC DATA SYSTEMS CORP		285661104	30	1237	SH		SOLE
EMERSON ELEC CO	COM	291011104	74	1150	SH		SOLE
EMERSON ELEC CO	COM	291011104	764	11808	SH		DEFINED
ENBRIDGE ENERGY PARTNERS L P		29250R106	157	3150	SH		SOLE
ENBRIDGE ENERGY PARTNERS L P		29250R106	336	6750	SH		DEFINED
ENERGEN CORP	COM	29265N108	49	1200	SH		DEFINED
ENERGY EAST CORP	COM	29266M109	133	5950	SH		DEFINED
ENERPLUS RESOURCES FUND TRUST UNITS		29274D604	109	3600	SH		DEFINED
ENGELHARD CORP	COM	292845104	75	2530	SH		DEFINED
ENTERGY CORP NEW	COM	29364G103	142	2500	SH		DEFINED
ENTREMED INC	COM	29382F103	3	1200	SH		DEFINED
EQUIFAX, INC.		294429105	15	650	SH		DEFINED
EQUITABLE RESOURCES		294549100	42	1000	SH		DEFINED
EQUITY INCOME FUND EXCHANGE SER.AT&T SHS 1ST		294700703	48	576	SH		DEFINED
EQUITY OFFICE PPTYS TR	COM	294741103	5	190	SH		SOLE
EQUITY OFFICE PPTYS TR	COM	294741103	28	1000	SH		DEFINED
EQUITY RESIDENTIAL SBI		29476L107	36	1250	SH		SOLE
EQUITY RESIDENTIAL SBI		29476L107	5	200	SH		DEFINED
ETHYL CORP		297659609	6	320	SH		SOLE
EVERGREEN INC ADVANTAGE FUND		30023Y105	0	9	SH		SOLE
EXATECH INC		30064E109	14	1000	SH		DEFINED
EXELON CORP COM		30161N101	39	594	SH		DEFINED
EXXON MOBIL CORP	COM	30231G102	5134	125229	SH		SOLE

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EXXON MOBIL CORP	COM	30231G102	11423	278623	SH	DEFINED
FPL GROUP INC	COM	302571104	343	5250	SH	SOLE
FPL GROUP INC	COM	302571104	392	6000	SH	DEFINED
FAMILY DEALER STORES INC		307000109	2	70	SH	SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
FEDERAL HOME LOAN MORTGAGE CORPORATION	COMMON	313400301	5	90	SH		SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	1017	13550	SH		SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	629	8380	SH		DEFINED
FEDERAL REALTY INVESTMENT TRUST		313747206	16	423	SH		DEFINED
FEDEX CORPORATION		31428X106	33	500	SH		DEFINED
FIFTH THIRD BANCORP	COM	316773100	11	200	SH		SOLE
FIFTH THIRD BANCORP	COM	316773100	8	150	SH		DEFINED
FIRST DATA CORPORATION		319963104	1117	27200	SH		SOLE
FIRST DATA CORPORATION		319963104	398	9700	SH		DEFINED
FIRSTENERGY CORP	COM	337932107	24	700	SH		DEFINED
FLEETBOSTON FINANCIAL CORP	COM	339030108	1814	41573	SH		DEFINED
FLOWER FOODS INC		343498101	29	1125	SH		DEFINED
FORD MOTOR CO DEL		345370860	3	200	SH		SOLE
FORD MOTOR CO DEL		345370860	47	2996	SH		DEFINED
FORDING CANADIAN COAL		345425102	149	4200	SH		DEFINED
FOREST LABORATORIES INC		345838106	1421	23000	SH		SOLE
FOREST LABORATORIES INC		345838106	871	14100	SH		DEFINED
FORTUNE BRANDS INC	COM	349631101	393	5508	SH		SOLE
FORTUNE BRANDS INC	COM	349631101	239	3350	SH		DEFINED

FRANKLIN RESOURCES INC		354613101	78	1500	SH		SOLE
GABLES RESIDENTIAL TRUST		362418105	34	1000	SH		DEFINED
GALLAHER GROUP PLC SPONSORED ADR		363595109	22	528	SH		SOLE
GALLAHER GROUP PLC SPONSORED ADR		363595109	99	2337	SH		DEFINED
GAP INC		364760108	3	150	SH		SOLE
GARTNER GROUP INC NEW	CL B	366651206	4	417	SH		SOLE
GENENTECH INC		368710406	882	9435	SH		SOLE
GENENTECH INC		368710406	921	9850	SH		DEFINED
GENERAL DYNAMICS CORP		369550108	42	475	SH		SOLE
GENERAL ELEC CO	COM	369604103	6421	207341	SH		SOLE
GENERAL ELEC CO	COM	369604103	8822	284859	SH		DEFINED
GENERAL MILLS, INC		370334104	13	300	SH		SOLE
GENERAL MTRS CORP	COM	370442105	693	12982	SH		SOLE
GENERAL MTRS CORP	COM	370442105	649	12159	SH		DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
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GENVEC INC		37246C109	1	500	SH	DEFINED
GEORGIA PAC CORP	COM GA PAC GRP	373298108	97	3193	SH	DEFINED
GILLETTE COMPANY		375766102	148	4033	SH	SOLE
GILLETTE COMPANY		375766102	135	3700	SH	DEFINED
GLAMIS GOLD LTD	COMMON	376775102	17	1000	SH	DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	282	6062	SH	SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	233	5012	SH	DEFINED
GOLDCORP INC		380956409	15	1000	SH	DEFINED
GOLDEN STAR RESOURCES LTD		38119T104	20	3000	SH	DEFINED

GOLDMAN SACHS GROUP		38141G104	148	1500	SH	SOLE
GOLDMAN SACHS GROUP		38141G104	218	2210	SH	DEFIN
GULFTERRA ENERGY PARTNERS LP		40274U108	6	150	SH	DEFIN
HRPT PPTYS TR COMM SH BEN INT		40426W101	90	9000	SH	DEFIN
HSBC HOLDINGS ADR		404280406	16	206	SH	SOLE
HSBC HOLDINGS ADR		404280406	63	802	SH	DEFIN
HAIN CELESTIAL GROUP INC		405217100	15	650	SH	DEFIN
HALLIBURTON CO	COM	406216101	26	1020	SH	SOLE
HALLIBURTON CO	COM	406216101	193	7432	SH	DEFIN
JOHN HANCOCK INCOME	SECURITIES TRUST	410123103	4	267	SH	DEFIN
JOHN HANCOCK PATRIOT PREMIUM	DIV FD I COM	41013Q101	17	1834	SH	DEFIN
HANCOCK JOHN PATRIOT PREMIUM	DIVIDEND FUND II	41013T105	12	1100	SH	DEFIN
JOHN HANCOCK FINANCIAL	SERVICES, INC.	41014S106	38	1014	SH	DEFIN
JOHN HANCOCK PFD INCOME	FUND III	41021P103	50	2000	SH	DEFIN
HARLEY DAVIDSON		412822108	14	300	SH	SOLE
HARLEY DAVIDSON		412822108	209	4400	SH	DEFIN
HARMONY GOLD MINING ADR		413216300	16	1000	SH	DEFIN
HARTFORD FINL SVCS GROUP INC	COM	416515104	69	1172	SH	SOLE
HARTFORD FINL SVCS GROUP INC	COM	416515104	65	1112	SH	DEFIN
HAWAIIAN ELECTRIC INDUSTRIES INC		419870100	23	500	SH	SOLE
H.J. HEINZ COMPANY		423074103	5	150	SH	SOLE
H.J. HEINZ COMPANY		423074103	32	900	SH	DEFIN
HERSHEY FOODS CORP	COM	427866108	2	35	SH	SOLE
HERSHEY FOODS CORP	COM	427866108	230	3000	SH	DEFIN

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
HEWLETT PACKARD CO	COM	428236103	56	2452	SH		SOLE
HEWLETT PACKARD CO	COM	428236103	213	9295	SH		DEFINED
HIBERNIA CORP		428656102	7	300	SH		SOLE
HITACHI LTD ADR		433578507	1	30	SH		SOLE
HOME DEPOT, INC		437076102	1911	53879	SH		SOLE
HOME DEPOT, INC		437076102	2451	69092	SH		DEFINED
HONEYWELL INTERNATIONAL INC	COM	438516106	153	4598	SH		SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	182	5458	SH		DEFINED
HUDSON CITY BANCORP		443683107	190	5000	SH		SOLE

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HUDSON CITY BANCORP		443683107	83	2200	SH	DEFINED
HUDSON UNITED BANCORP		444165104	18	500	SH	DEFINED
HYPERION TOTAL RETURN FUND INC		449145101	32	3150	SH	SOLE
IMS HEALTH INCORPORATED		449934108	65	2632	SH	DEFINED
ITT INDUSTRIES INC	COM	450911102	50	682	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	41	556	SH	DEFINED
ICON PUB LTD CO		45103T107	43	1000	SH	DEFINED
IDACORP INC	COM	451107106	8	300	SH	SOLE
IDACORP INC	COM	451107106	119	4000	SH	DEFINED
ILLINOIS TOOL WORKS INC	COM	452308109	30	361	SH	DEFINED
IMAGISTICS INTERNATIONAL INC		45247T104	15	400	SH	DEFINED
INDYMAC BANCORP INC		456607100	29	1000	SH	DEFINED
INNKEEPERS USA TRUST		4576J0104	16	2000	SH	DEFINED
INTEL CORP	COM	458140100	1877	58599	SH	SOLE
INTEL CORP	COM	458140100	2120	66180	SH	DEFINED
INTERACTIVECORP		45840Q101	5	154	SH	SOLE
INTERMEDIATE MUNICIPAL FUND INC		45880P104	20	2000		DEFINED
INTL BUSINESS MACHINE CORP	COMMON	459200101	2631	28390	SH	SOLE
INTL BUSINESS MACHINE CORP	COMMON	459200101	5478	59116	SH	DEFINED

INTL PAPER CO	COM	460146103	156	3626	SH	DEFINED
INTERNET HOLDERS TRUST		46059W102	5	100	SH	SOLE
INTEVAC INC		461148108	46	3300	SH	DEFINED
INTUIT		461202103	5	100	SH	DEFINED
INVITROGEN CORP		46185R100	47	683	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	IN DS
ISHARES TR S&P 500 INDEX FUND		464287200	29	269	SH		SO
I SHARES TR MSCI EMERGING	MKTS INDEX FD	464287234	49	300	SH		SO
ISHARES TR COHEN & STEERS	REALTY MAJORS INDEX FD	464287564	9	94	SH		SO
I SHARES TR S&P MIDCAP 400	BARRA GRWTH INDEX FD	464287606	9	80	SH		SO
ISHARES TR RUSSELL 2000	INDEX FUND	464287655	95	865	SH		SO
I SHARES TR S&P SMALLCAP 600	BARRA GRWTH INDEX FD	464287887	9	110	SH		SO
IVAX CORP		465823102	4	187	SH		DE
J P MORGAN CHASE & CO		46625H100	343	9365	SH		SO
J P MORGAN CHASE & CO		46625H100	1650	44957	SH		DE
JABIL CIRCUIT INC		466313103	4	150	SH		SO
JABIL CIRCUIT INC		466313103	7	250	SH		DE
JEFFERSON PILOT CORPORATION		475070108	43	859	SH		SO
JEFFERSON PILOT CORPORATION		475070108	43	859	SH		DE
JETBLUE AIRWAYS		477143101	7	300	SH		DE
JOHNSON & JOHNSON	COM	478160104	3058	59224	SH		SO
JOHNSON & JOHNSON	COM	478160104	7648	148088	SH		DE
JOHNSON CTLS INC	COM	478366107	209	1800	SH		DE
JUNIPER NETWORKS		48203R104	1	100	SH		SO

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KADANT INC		48282T104	12	558	SH	DE
KANEB PIPE LINE PARTNERS LP		484169107	284	5600	SH	DE
KEMET CORP		488360108	13	1000	SH	DE
KERR MCGEE CORP		492386107	2	50	SH	SO
KERR MCGEE CORP		492386107	0	18	SH	DE
KEYSPAN CORP	COM	49337W100	49	1341	SH	DE
KEYSTONE PROPERTY TRUST MD		493596100	35	1600	SH	DE
KIMBERLY-CLARK CORPORATION		494368103	215	3650	SH	SO
KIMBERLY-CLARK CORPORATION		494368103	227	3850	SH	DE
KIMCO REALITY CORPORATION		49446R109	293	6550	SH	SO
KIMCO REALITY CORPORATION		49446R109	463	10350	SH	DE
KINDER MORGAN ENERGY PARTNERS L P		494550106	261	5300	SH	DE
KING PHARMACEUTICALS INC		495582108	30	2000	SH	SO
KNIGHT-RIDDER INC		499040103	1550	20034	SH	SO
KNIGHT-RIDDER INC		499040103	1311	16950	SH	DE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTM DSCRET
KONINKLIJKE PHILIPS ELECTRS	N V SP ADR	500472303	8	291	SH		DEFINE
KRAFT FOODS INC		50075N104	32	1000	SH		DEFINE
KRAMONT REALTY TRUST COM		50075Q107	14	800	SH		DEFINE
KRISPY KREME DOUGHNUTS		501014104	7	200	SH		DEFINE
KROGER COMPANY	COM	501044101	16	900	SH		SOLE
KROGER COMPANY	COM	501044101	38	2100	SH		DEFINE
KROLL INC		501049100	26	1000	SH		SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	716	13948	SH		SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	850	16550	SH		DEFINE
LEAP FROG		52186N106	440	16625	SH		SOLE
LEAP FROG		52186N106	182	6875	SH		DEFINE
LEHMAN BROTHERS HOLDINGS INC		524908100	7	100	SH		SOLE
LENNAR CORP		526057104	96	1000	SH		DEFINE
LENNAR CORPORATION CLASS B	COMMON	526057302	9	100	SH		DEFINE
LILLY ELI & CO	COM	532457108	63	897	SH		SOLE
LILLY ELI & CO	COM	532457108	632	8996	SH		DEFINE
LOCKHEED MARTIN CORP		539830109	339	6600	SH		SOLE
LOCKHEED MARTIN CORP		539830109	5	100	SH		DEFINE
LOWES COMPANIES INC		548661107	879	15883	SH		SOLE
LOWES COMPANIES INC		548661107	440	7950	SH		DEFINE
LUBRIZOL CORP	COM	549271104	65	2000	SH		DEFINE
LUCENT TECHNOLOGY INC		549463107	22	7775	SH		SOLE
LUCENT TECHNOLOGY INC		549463107	88	31445	SH		DEFINE
MBIA, INC		55262C100	1814	30635	SH		SOLE
MBIA, INC		55262C100	1231	20800	SH		DEFINE
MBNA CORPORATION		55262L100	10	423	SH		SOLE
MBNA CORPORATION		55262L100	84	3400	SH		DEFINE
MFS CHARTER INCOME TRUST		552727109	13	1500	SH		DEFINE
MGI PHARMACEUTICALS		552880106	4	100	SH		SOLE
MGI PHARMACEUTICALS		552880106	8	200	SH		DEFINE

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MACK-CALI REALTY CORP	554489104	16	400	SH	SOLE
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.	561662107	22	2000		DEFINE
MARATHON OIL CORP	565849106	39	1200	SH	DEFINE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTM DSCRET
MARSHALL & ILSLEY CORP		571834100	491	12850	SH		SOLE
MARSHALL & ILSLEY CORP		571834100	480	12550	SH		DEFINE
MARRIOTT INTERNATIONAL-A		571903202	46	1000	SH		DEFINE
MASSMUTUAL PARTN INVS SH BEN	INT	576299101	60	5200	SH		SOLE
MAYTAG CORPORATION		578592107	13	500	SH		SOLE
MAYTAG CORPORATION		578592107	11	425	SH		DEFINE
MCCLATCHY COMPANY		579489105	619	9009	SH		SOLE
MCCLATCHY COMPANY		579489105	464	6750	SH		DEFINE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	472	15705	SH		SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	761	25300	SH		DEFINE
MCDATA CORPORATION-CLASS A		580031201	0	29	SH		DEFINE
MCDONALDS CORP	COM	580135101	59	2400	SH		DEFINE
MCGRAW HILL COMPANIES INC		580645109	8	120	SH		SOLE
MCGRAW HILL COMPANIES INC		580645109	117	1680	SH		DEFINE
MCKESSON CORPORATION		581550103	4	148	SH		DEFINE
MEADWESTVACO CORP		583334107	80	2700	SH		DEFINE
MEDAREX INC		583916101	2	400	SH		DEFINE
MEDCO HEALTH SOLUTIONS		584050102	32	963	SH		SOLE
MEDCO HEALTH SOLUTIONS		584050102	143	4214	SH		DEFINE
MEDTRONIC INC		585055106	14	295	SH		SOLE
MEDTRONIC INC		585055106	196	4040	SH		DEFINE
MELLON FINANCIAL CORP	COM	58551A108	32	1000	SH		DEFINE
MERCANTILE BANKSHARES CORP	COM	587405101	18	400	SH		DEFINE
MERCK & CO INC	COM	589331107	896	19399	SH		SOLE
MERCK & CO INC	COM	589331107	3120	67550	SH		DEFINE
MERCURY INTERACTIVE CORP		589405109	14	300	SH		DEFINE
MERRILL LYNCH & CO INC		590188108	152	2600	SH		DEFINE
METLIFE INC		59156R108	100	3000	SH		DEFINE
MICROSOFT CORP		594918104	2395	87568	SH		SOLE
MICROSOFT CORP		594918104	2325	85000	SH		DEFINE
MIDDLESEX WATER CO	COM	596680108	127	6301	SH		DEFINE
MILLENNIUM PHARMACEUTICALS		599902103	14	800	SH		DEFINE
MIPS TECHNOLOGIES INC CLASS A		604567107	0	27	SH		DEFINE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTM DSCRET
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MIRANT CORP		604675108	0	397	SH	DEFINE
ROBERT MONDAVI		609200100	3	100	SH	SOLE
MONSANTO CO NEW		61166W101	0	12	SH	SOLE
MONSANTO CO NEW		61166W101	19	690	SH	DEFINE
MOODYS CORP		615369105	72	1200	SH	SOLE
MORGAN STANLEY DEAN WITTER & CO		617446448	66	1150	SH	SOLE
MORGAN STANLEY DEAN WITTER & CO		617446448	328	5684	SH	DEFINE
MOTOROLA, INC		620076109	7	500	SH	SOLE
MOTOROLA, INC		620076109	161	11550	SH	DEFINE
MUNI HOLDING NY INSD FUND INC		625931100	17	1253	SH	DEFINE
MUNI HOLDINGS NEW JERSEY INS D FUND INC		625936109	104	7200		DEFINE
MURPHY OIL CORPORATION		626717102	130	2000	SH	DEFINE
MYLAN LABORATORUES INC		628530107	37	1500	SH	DEFINE
NCR CORP	NEW	62886E108	11	297	SH	DEFINE
NUI HOLDING CORP		629431107	8	500	SH	DEFINE
NAM TAI ELECTRONICS		629865205	39	1402	SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	3	100	SH	DEFINE

NASTECH PHARMACETICAL		631728409	1	200	SH	SOLE
NASTECH PHARMACETICAL		631728409	7	800	SH	DEFINE
NATIONAL CITY CORP		635405103	39	1150	SH	SOLE
NATIONAL CITY CORP		635405103	40	1200	SH	DEFINE
NATIONAL FUEL GAS CO N J COM		636180101	82	3392	SH	DEFINE
NATIONWIDE FINANCIAL SERVICES CLASS A		638612101	3	112	SH	DEFINE
NAUTILUS GROUP INC		63910B102	14	1000	SH	DEFINE
NEORX CORPORATION		640520300	0	50	SH	DEFINE
NETWORK APPLIANCE INC		64120L104	7	350	SH	SOLE
NEUROGEN CORP		64124E106	8	1000	SH	DEFINE
NEW JERSEY RESOURCES CORPORATION		646025106	46	1200	SH	SOLE
NEW PLAN EXCEL RLTY TR INC COM		648053106	36	1500	SH	DEFINE
NEW YORK TIMES CO		650111107	167	3500	SH	DEFINE
NEWMONT MINING CORP		651639106	3	79	SH	SOLE
NEWMONT MINING CORP		651639106	48	1000	SH	DEFINE
NEWS CORP LTD SPNSRD ADR REPRSNTNG 4 LTD VTG PFD		652487802	7	251	SH	SOLE
NEWS CORP LTD SPNSRD ADR REPRSNTNG 4 LTD VTG PFD		652487802	5	175	SH	DEFINE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTM DSCRET
NEXTEL COMMUNICATIONS INC CL A		65332V103	28	1020	SH		DEFINE
NISOURCE INC	COM	65473P105	10	500	SH		SOLE
NISOURCE INC	COM	65473P105	94	4300	SH		DEFINE
NOBEL LEARNING COMMUNITIES INC		654889104	21	4000	SH		DEFINE
NOKIA CORPORATION ADR		654902204	233	13727	SH		SOLE
NOKIA CORPORATION ADR		654902204	38	2250	SH		DEFINE

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NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	24	25000	PRN	DEFINE
NORFOLK SOUTHERN CORP	COM	655844108	150	6354	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	119	5060	SH	DEFINE
NORSK HYDRO ADR		656531605	137	2222	SH	DEFINE
NORTEL NETWORKS CORP NEW		656568102	0	23	SH	SOLE
NORTEL NETWORKS CORP NEW		656568102	4	1100	SH	DEFINE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	50	1275	SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	290	7400	SH	DEFINE
NORTHERN TRUST CORP		665859104	136	2950	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	42	440	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	135	1414	SH	DEFINE
NOVARTIS AG ADRS		66987V109	16	355	SH	SOLE
NOVARTIS AG ADRS		66987V109	22	500	SH	DEFINE
NU HORIZON ELECTRONICS CORP		669908105	23	2362	SH	DEFINE
NOVELL INC		670006105	136	13000	SH	DEFINE
NSTAR	COM	67019E107	19	405	SH	SOLE
NUVEEN PERFORMANCE PLUS MUNICIPAL FUND		67062P108	22	1500		SOLE
NUVEEN QUALITY PFD INCOME FUND II		67072C105	6	400	SH	DEFINE
OGE ENERGY CO.		670837103	48	2000	SH	SOLE
OGE ENERGY CO.		670837103	9	400	SH	DEFINE
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	138	8658		SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	111	6974		DEFINE
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	65	4070		SOLE
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	51	3200		DEFINE
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	26	1650		DEFINE
NUVEEN NJ PREMIUM INCOME		67101N106	24	1493		SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	21	500	SH	DEFINE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTM DISCRET
ONEOK INC NEW	COM	682680103	88	4000	SH		DEFINE
ORACLE CORPORATION		68389X105	655	49550	SH		SOLE
ORACLE CORPORATION		68389X105	362	27420	SH		DEFINE
OPPENHEIMER MULTI-SECTOR INCOME FUND		683933105	14	1700	SH		SOLE
PG&E CORP	COM	69331C108	11	400	SH		DEFINE
PNC FINANCIAL SERVICES GROUP	COM	693475105	229	4190	SH		SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	56	1025	SH		DEFINE
PPG INDS INC	COM	693506107	12	200	SH		SOLE
PPG INDS INC	COM	693506107	192	3000	SH		DEFINE
PPL CORP		69351T106	8	200	SH		SOLE
PPL CORP		69351T106	26	600	SH		DEFINE
PACCAR INC	COM	693718108	70	825	SH		DEFINE
PACIFIC ENERGY PARTNERS LP		69422R105	165	5650	SH		DEFINE
PARAGON TECHNOLOGIES INC		69912T108	9	1000	SH		DEFINE
PARK PL ENTMT CORP	COM	700690100	10	1000	SH		DEFINE
PAYCHEX INC	COM	704326107	111	3000	SH		DEFINE
PAYLESS SHOESOURCE, INC.		704379106	8	600	SH		DEFINE
PEABODY ENERGY CORP		704549104	965	23150	SH		SOLE
PEABODY ENERGY CORP		704549104	552	13250	SH		DEFINE
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	7357	237327	SH		SOLE
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	20637	665739	SH		DEFINE

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PENNGROWTH ENERGY TRUST		706902103	16	1000	SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	255	7450	SH	DEFINE
J.C.PENNEY CO., INC.		708160106	136	5200	SH	DEFINE
PEOPLES ENERGY CORPORATION		711030106	50	1200	SH	DEFINE
PEOPLESOFT INC		712713106	2	100	SH	SOLE
PEPCO HOLDINGS INC COM		713291102	98	5023	SH	DEFINE
PEPSICO INC	COM	713448108	475	10212	SH	SOLE
PEPSICO INC	COM	713448108	433	9291	SH	DEFINE
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH	DEFINE
PERKINELMER INC	COM	714046109	78	4628	SH	DEFINE
PETROLEUM & RESOURCES CORPORATION		716549100	11	500	SH	DEFINE
PFIZER INC	COM	717081103	2892	81883	SH	SOLE
PFIZER INC	COM	717081103	3429	97086	SH	DEFINE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTM DSCRET
THE PHOENIX COMPANIES, INC.		71902E109	54	4553	SH	SOLE	
PIMCO MUNICIPAL INCOME FUND II		72200W106	55	4000	SH	DEFINE	
PIMCO STRATEGIC GLOBAL GOVERNMENT FUND COMMON		72200X104	38	3098	SH	DEFINE	
PITNEY BOWES INC	COM	724479100	206	5075	SH	DEFINE	
PLUM CREEK TIMBER CO INC	COM	729251108	38	1249	SH	DEFINE	
PREMCO INC		74045Q104	52	2000	SH	SOLE	
PRIMEWEST ENERGY TRUST		741930309	21	1000	SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	2625	26285	SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	3194	31982	SH	DEFINE	
PROGRESS ENERGY INC COM		743263105	9	200	SH	SOLE	
PROLOGIS TRUST		743410102	1491	46465	SH	SOLE	
PROLOGIS TRUST		743410102	1321	41195	SH	DEFINE	
PROTECTIVE LIFE CORP		743674103	20	596	SH	SOLE	
PROVIDIAN FINANCIAL CORP		74406A102	8	700	SH	SOLE	
PRUDENTIAL FINANCIAL INC		744320102	101	2425	SH	SOLE	
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	787	17980	SH	SOLE	
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	1297	29634	SH	DEFINE	
PUGET ENERGY INC NEW		745310102	6	258	SH	SOLE	
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	34	5000	SH	DEFINE	
QLOGIC CORP		747277101	10	200	SH	SOLE	
QLOGIC CORP		747277101	25	500	SH	DEFINE	
QUALCOMM INC		747525103	48	900	SH	SOLE	
QUALCOMM INC		747525103	72	1350	SH	DEFINE	
QUEST DIAGNOSTICS INC	COM	74834L100	1347	18425	SH	SOLE	
QUEST DIAGNOSTICS INC	COM	74834L100	958	13110	SH	DEFINE	
QUESTAR CORP		748356102	24	700	SH	DEFINE	
QUIXOTE CORP		749056107	36	1500	SH	DEFINE	

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QWEST COMMUNICATIONS INT'L		749121109	9	2245	SH	DEFINE
RF MICRO-DEVICES		749941100	8	800	SH	DEFINE
RAINING DATA CORP		75087R108	3	1000	SH	DEFINE
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH	DEFINE
RAYTHEON CO		755111507	73	2450	SH	SOLE
RAYTHEON CO		755111507	162	5419	SH	DEFINE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTM DSCRET
READERS DIGEST ASSN.CLASS A	NON VOTING	755267101	14	1000	SH		DEFINE
RED HAT INC	COM	756577102	0	30	SH		DEFINE
RELIANT RES INC		75952B105	6	867	SH		DEFINE
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	138	8400	SH		SOLE
ROYAL BANK OF SCOTLAND	GROUP PLC SER D	780097606	32	1200	SH		DEFINE
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	26	500	SH		SOLE
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	811	15492	SH		DEFINE
RUBY TUESDAY INC.		781182100	18	656	SH		DEFINE
SBC COMMUNICATIONS INC		78387G103	551	21169	SH		SOLE
SBC COMMUNICATIONS INC		78387G103	1609	61767	SH		DEFINE
SLM CORP		78442P106	409	10875	SH		SOLE
SLM CORP		78442P106	113	3000	SH		DEFINE
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	20	180	SH		SOLE
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	47	430	SH		DEFINE
SAFEGUARD SCIENTIFIC INC.COM		786449108	8	2000	SH		DEFINE
SAFeway INC		786514208	4	200	SH		DEFINE
THE ST. PAUL COMPANIES, INC	COM	792860108	79	2000	SH		DEFINE
THE SALOMON BROTHERS FUND	INC	795477108	14	1175	SH		DEFINE
SANCHEZ COMPUTER ASSOCIATES		799702105	4	1000	SH		DEFINE
SANMINA-SCI CORP		800907107	6	500	SH		DEFINE
SARA LEE CORP	COM	803111103	220	10179	SH		SOLE
SARA LEE CORP	COM	803111103	34	1600	SH		DEFINE
SCANA CORP NEW		80589M102	123	3600	SH		DEFINE
SCHERING PLOUGH CORP	COM	806605101	14	837	SH		SOLE
SCHERING PLOUGH CORP	COM	806605101	36	2113	SH		DEFINE
SCHLUMBERGER LTD	COM	806857108	214	3925	SH		SOLE
SCHLUMBERGER LTD	COM	806857108	505	9231	SH		DEFINE
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH		DEFINE
SEALED AIR CORP NEW	COM	81211K100	648	11975	SH		SOLE
SEALED AIR CORP NEW	COM	81211K100	294	5444	SH		DEFINE
SEARS ROEBUCK & CO	COM	812387108	4	100	SH		SOLE
SECTOR SPDR TR TECHNOLOGY		81369Y803	28	1400	SH		SOLE
SELECTIVE INS. GROUP INC.		816300107	388	12000	SH		SOLE

FORM 13F INFORMATION TABLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTM DSCRET
SEMPRA ENERGY	COM	816851109	4	150	SH		SOLE
SEMPRA ENERGY	COM	816851109	48	1600	SH		DEFINE
SEPRACOR INC		817315104	15	640	SH		SOLE
SHAW GROUP INC		820280105	13	1000	SH		DEFINE
SIEBEL SYSTEMS		826170102	1	100	SH		SOLE
SIEMENS AG SPONSORED ADR		826197501	33	425	SH		SOLE
SIGMA-ALDRICH CORP		826552101	5	100	SH		SOLE
SIGMATRON INTL INC COM		82661L101	18	725	SH		SOLE
SILICON GRAPHICS INC		827056102	0	200	SH		DEFINE
SIMON PPTY GROUP INC NEW	COM	828806109	966	20860	SH		SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	1240	26780	SH		DEFINE
SMITHFIELD FOODS		832248108	3	150	SH		SOLE
J. M. SMUCKER CO		832696405	2	64	SH		SOLE
J. M. SMUCKER CO		832696405	77	1716	SH		DEFINE
SONIC CORP		835451105	171	5600	SH		SOLE
SONIC CORP		835451105	66	2150	SH		DEFINE
SONOCO PRODUCTS		835495102	18	750	SH		DEFINE
SONY CORP ADR AMERN SH NEW	EA REPR 1 JAPANESE	835699307	20	600	SH		DEFINE
SOUTH JERSEY INDUSTRIES, INC		838518108	6	171	SH		DEFINE
SOUTHERN CO	COM	842587107	102	3378	SH		SOLE
SOUTHERN CO	COM	842587107	354	11725	SH		DEFINE
SPRINT CORPORATION		852061100	8	539	SH		SOLE

SPRINT CORPORATION		852061100	34	2076	SH		DEFINE
SPRINT CORP PCS SER 1		852061506	3	648	SH		SOLE
SPRINT CORP PCS SER 1		852061506	3	638	SH		DEFINE
STARBUCKS CORPORATION		855244109	205	6200	SH		SOLE
STARBUCKS CORPORATION		855244109	288	8700	SH		DEFINE
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	25	704	SH		SOLE
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	30	857	SH		DEFINE
STATE STREET CORP	COM	857477103	31	600	SH		SOLE
STRATTEC SECURITY CORPORATION		863111100	1	20	SH		SOLE
STRYKER CORP		863667101	36	430	SH		DEFINE
STURM RUGER & CO.		864159108	22	2000	SH		SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTM DSCRET
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	95	3000	SH		SOLE
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	214	6700	SH		DEFINE
SUN MICROSYSTEMS INC	COM	866810104	39	8800	SH		SOLE
SUN MICROSYSTEMS INC	COM	866810104	72	16176	SH		DEFINE
SUNGARD DATA SYSTEMS INC		867363103	6	250	SH		SOLE
SUNOCO INC		86764P109	6	119	SH		SOLE
SUNOCO INC		86764P109	153	3009	SH		DEFINE
SUPERGEN INC	COM	868059106	473	43000	SH		DEFINE

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SYMANTEC		871503108	922	26725	SH	SOLE
SYMANTEC		871503108	838	24300	SH	DEFINE
SYNGENTA AG		87160A100	2	200	SH	SOLE
SYSCO CORPORATION		871829107	6	170	SH	SOLE
TC PIPELINES LTD		87233Q108	16	500	SH	SOLE
TECO ENERGY INC	COM	872375100	136	9450	SH	SOLE
TECO ENERGY INC	COM	872375100	93	6475	SH	DEFINE
TEPPCO PARTNERS LP		872384102	104	2600	SH	DEFINE
TJX COMPANIES		872540109	44	2000	SH	DEFINE
TXU CORP		873168108	30	1300	SH	DEFINE
TARGET CORPORATION		87612E106	278	7265	SH	SOLE
TARGET CORPORATION		87612E106	811	21150	SH	DEFINE
TELECOM CORP OF NEW ZEALAND	LT SPON ADR	879278208	11	400	SH	DEFINE
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	13	400	SH	DEFINE
TEVA PHARMACEUTICAL INDS	ADR	881624209	133	2350	SH	SOLE
TEVA PHARMACEUTICAL INDS	ADR	881624209	262	4625	SH	DEFINE
TEXAS GENCO COM		882443104	1	55	SH	DEFINE
TEXAS INSTRUMENTS		882508104	1024	34856	SH	SOLE
TEXAS INSTRUMENTS		882508104	1458	49630	SH	DEFINE
THERMO ELECTRON CORP	COM	883556102	57	2272	SH	DEFINE
THOMAS & BETTS CORPORATION		884315102	9	400	SH	DEFINE
THORNBURG MORTGAGE INC		885218107	81	3000	SH	SOLE
3COM CORP	COM	885535104	8	1000	SH	DEFINE
3M CO COM		88579Y101	1543	18155	SH	SOLE
3M CO COM		88579Y101	2224	26157	SH	DEFINE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTM DISCRET
TIMKEN CO		887389104	100	5000	SH		DEFINE
TORCHMARK CORP.		891027104	88	1950	SH		DEFINE
TOYS "R" US INC		892335100	3	300	SH		SOLE
TRANSCANADA CORP		89353D107	3	152	SH		SOLE
TRAVELERS PPTY CAS CORP NEW CLASS A		89420G109	8	502	SH		SOLE
TRAVELERS PPTY CAS CORP NEW CLASS A		89420G109	19	1138	SH		DEFINE
TRAVELERS PPTY CAS CORP CLASS B NEW		89420G406	39	2343	SH		DEFINE
TREDEGAR INDUSTRIES INC		894650100	11	720	SH		SOLE
TRI-CONTINENTAL CORPORATION		895436103	12	739	SH		DEFINE
TRIBUNE CO NEW COM		896047107	63	1227	SH		DEFINE
TRICO MARINE SERVICES INC		896106101	17	10000	SH		SOLE
TUPPERWARE CORP	COM	899896104	1	100	SH		DEFINE
TYCO INTL LTD	NEW COM	902124106	79	3000	SH		SOLE
TYCO INTL LTD	NEW COM	902124106	22	850	SH		DEFINE
UGI CORPORATION		902681105	241	7125	SH		SOLE

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UGI CORPORATION		902681105	277	8200	SH	DEFINE
UST INC	COM	902911106	42	1200	SH	SOLE
US BANCORP DEL COM		902973304	18	625	SH	SOLE
UNILIVER NV NY SHARE F NEW		904784709	25	400	SH	DEFINE
UNION PACIFIC CORP	COM	907818108	629	9066	SH	SOLE
UNION PACIFIC CORP	COM	907818108	498	7183	SH	DEFINE
UNITED PARCEL SERVICE		911312106	224	3015	SH	DEFINE
UNITED TECHNOLOGIES CORP	COM	913017109	337	3557	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	1478	15603	SH	DEFINE
VALLEY NATIONAL BANCORP.		919794107	112	3841	SH	DEFINE
VAN KAMPEN TRUST MUNICIPALS		920929106	9	600	SH	SOLE
VERIZON CORPORATION		92343V104	742	21172	SH	SOLE
VERIZON CORPORATION		92343V104	2617	74636	SH	DEFINE
VERITAS SOFTWARE CORP		923436109	18	500	SH	SOLE
VERITAS SOFTWARE CORP		923436109	88	2400	SH	DEFINE

VERMONT TEDDY BEAR INC		92427X109	0	50	SH	SOLE
VIACOM INC COM CLASS A		925524100	39	900	SH	DEFINE
VIACOM INC. CLASS B COMMON		925524308	92	2095	SH	SOLE
VIACOM INC. CLASS B COMMON		925524308	52	1193	SH	DEFINE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTM DISCRET
VIASYS HEALTHCARE INC		92553Q209	3	165	SH		DEFINE
VODAFONE GROUP PLC		92857W100	264	10573	SH		SOLE
VODAFONE GROUP PLC		92857W100	852	34046	SH		DEFINE
VORNADO REALTY TRUST		929042109	322	5890	SH		SOLE
VORNADO REALTY TRUST		929042109	355	6500	SH		DEFINE
VULCAN MATERIALS COMPANY COM		929160109	152	3200	SH		DEFINE
WGL HOLDINGS INC		92924F106	150	5400	SH		DEFINE
WACHOVIA CORP 2ND NEW COM		929903102	3462	74310	SH		SOLE
WACHOVIA CORP 2ND NEW COM		929903102	1666	35762	SH		DEFINE
WAL-MART STORES INC		931142103	1001	18880	SH		SOLE
WAL-MART STORES INC		931142103	878	16570	SH		DEFINE
WALGREEN CO		931422109	18	500	SH		SOLE
WALGREEN CO		931422109	3	100	SH		DEFINE
WASHINGTON MUTUAL INC		939322103	24	600	SH		SOLE
WASHINGTON MUTUAL INC		939322103	52	1300	SH		DEFINE
WASHINGTON TRUST BANCORP INC		940610108	82	3163	SH		DEFINE
WASTE MANAGEMENT INC		94106L109	4	145	SH		DEFINE
WATERS CORPORATION		941848103	33	1000	SH		SOLE
WELLS FARGO & CO NEW	COM	949746101	2413	40991	SH		SOLE
WELLS FARGO & CO NEW	COM	949746101	2163	36750	SH		DEFINE
WESTERN GAS RESOURCES INC		958259103	47	1000	SH		DEFINE

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WEYERHAEUSER CO	COM	962166104	23	366	SH	SOLE
WEYERHAEUSER CO	COM	962166104	128	2000	SH	DEFINE
WHIRLPOOL CORP	COM	963320106	21	300	SH	DEFINE
WHOLE FOOD MARKET INC		966837106	26	400	SH	SOLE
WHOLE FOOD MARKET INC		966837106	46	700	SH	DEFINE
WILLIAMS COS INC DEL	COM	969457100	3	400	SH	SOLE
WILLIAMS COS INC DEL	COM	969457100	49	5000	SH	DEFINE
WILLIAMS SONOMA INC	COM	969904101	166	4800	SH	DEFINE
WISCONSIN ENERGY CORP	COM	976657106	136	4089	SH	DEFINE
WISER OIL CO		977284108	1	200	SH	SOLE
WISER OIL CO		977284108	15	1800	SH	DEFINE
WRIGLEY WM JR CO		982526105	11	200	SH	SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTM DSCRET
WYETH INC.		983024100	537	12653	SH		SOLE
WYETH INC.		983024100	1688	39774	SH		DEFINE
XM SATELLITE RADIO HOLDINGS INC		983759101	3	150	SH		DEFINE
XTO ENERGY INC		98385X106	56	2000	SH		DEFINE
XCEL ENERGY INC		98389B100	7	441	SH		SOLE
XILINX INC		983919101	123	3200	SH		DEFINE
XEROX CORP	COM	984121103	8	600	SH		DEFINE
YUM BRANDS INC		988498101	1	50	SH		DEFINE
ZIMMER HOLDINGS GROUP		98956P102	13	195	SH		SOLE
ZIMMER HOLDINGS GROUP		98956P102	574	8165	SH		DEFINE
ZWEIG TOTAL RETURN FD INC		989837109	9	1812	SH		DEFINE
GRAND TOTALS			301573	7692862			