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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
January 17, 2003

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 12/31/02  
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Check here if Amendment [ ]; Amendment Number: \_\_\_\_\_

This Amendment (Check only one.): [ ] is a restatement.  
[ ] adds new holdings entries

Institutional Investment Manager Filing this Report:

Name: PEAPACK GLADSTONE FINANCIAL CORPORATION  
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Address: 158 ROUTE 206 NORTH  
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GLADSTONE, NJ 07934  
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Form 13F File Number: 28-  
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The Institutional Investment Manager filing this report and the person by whom it is signed represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: ROY C. MILLER  
-----

Title: VICE PRESIDENT  
-----

Phone: 908 719 3306  
-----

Signature, Place, and Date of Signing:

/s/ Roy C. Miller  
-----

Gladstone, NJ  
-----

1/16/03  
-----

[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:	6,786,090
	-----
Form 13F Information Table Value Total:	213,241
	-----
	(thousands)

List of Other Included Managers:

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

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

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE					OT MAN
				SHARES/AMT	SH/PRN	PUT/CALL	INVSTMT DCRETN	OT MAN	
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DAIMLER-CHRYSLER AG ORD		D1668R123	25	848	SH		DEFINED		

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COOPER INDUSTRIES LTD CLASS A		G24182100	18	500	SH	DEFINED
FOSTER WHEELER LTD		G36535105	0	200	SH	DEFINED
INGERSOLL RAND COMPANY CLASS A	COMMON	G4776G101	80	1875	SH	SOLE
INGERSOLL RAND COMPANY CLASS A	COMMON	G4776G101	286	6650	SH	DEFINED
KNIGHTSBRIDGE TANKERS		G5299G106	22	1500	SH	DEFINED
NABORS INDUSTRIES LTD COM		G6359F103	3	100	SH	DEFINED
NORDIC AMERN TANKER SHIPPING LTD		G65773106	27	2000	SH	DEFINED
TRANSOCEAN INC		G90078109	11	477	SH	DEFINED
GILAT SATELLITE NETWORK LTD		M51474100	0	2412	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	34	4200	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	156	19100	SH	DEFINED
ACM MANAGED INCOME FUND		000919100	1	300	SH	DEFINED
AFLAC INCORPORATED		001055102	36	1200	SH	DEFINED
AGCO CORPORATION		001084102	576	26100	SH	SOLE
AGCO CORPORATION		001084102	247	11200	SH	DEFINED
AES CORPORATION		00130H105	2	933	SH	SOLE
AK STEEL HOLDING CORP		001547108	8	1000	SH	DEFINED
AOL TIME WARNER INC		00184A105	222	17000	SH	SOLE
AOL TIME WARNER INC		00184A105	591	45188	SH	DEFINED
ATMI , INC.		00207R101	18	1000	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	13	2473	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	66	11760	SH	DEFINED
AASTROM BIOSCIENCES		00253U107	1	3500	SH	DEFINED
ABBOTT LABS	COMMON	002824100	477	11927	SH	SOLE
ABBOTT LABS	COMMON	002824100	1182	29560	SH	DEFINED
ABERCROMBIE & FITCH		002896207	8	400	SH	DEFINED
ADAMS EXPRESS COMPANY		006212104	11	1085	SH	DEFINED
ADOBE SYSTEMS INCORPORATED		00724F101	12	500	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE			INVTMT DCRETN	OT MAN
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL		
AEGON N V ORD		007924103	25	2000	SH	SOLE		
AGERE SYSTEMS INC CLASS A		00845V100	0	16	SH	SOLE		
AGERE SYSTEMS INC CLASS A		00845V100	0	87	SH	DEFINED		
AGERE SYSTEMS INC CLASS B		00845V209	0	664	SH	SOLE		
AGERE SYSTEMS INC CLASS B		00845V209	4	2906	SH	DEFINED		
AGILENT TECHNOLOGIES		00846U101	67	3752	SH	DEFINED		
AIR PRODUCTS & CHEMICALS INC		009158106	463	10850	SH	SOLE		
AIR PRODUCTS & CHEMICALS INC		009158106	283	6625	SH	DEFINED		
AIRTRAN HOLDINGS INC	COM	00949P108	0	100	SH	DEFINED		
ALBEMARLE CORP		012653101	22	800	SH	SOLE		
ALCOA INC	COM	013817101	127	5600	SH	SOLE		
ALCOA INC	COM	013817101	9	400	SH	DEFINED		
ALLEGHENY ENERGY INC		017361106	24	3200	SH	DEFINED		
ALLERGAN INC COM		018490102	7	125	SH	DEFINED		
ALLETE INC		018522102	9	400	SH	DEFINED		
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	22	725	SH	DEFINED		
ALLIANCE RESOURCE PARTNERS L P		01877R108	24	1000	SH	DEFINED		
ALLIANT ENERGY CORP	COM	018802108	17	1066	SH	DEFINED		
ALLIED CAPITAL CORP	NEW	01903Q108	43	2000	SH	SOLE		
ALLMERICA FINANCIAL CORPORATION		019754100	3	309	SH	SOLE		

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ALLMERICA FINANCIAL CORPORATION		019754100	1	177	SH	DEFINED
ALLSTATE CORP	COM	020002101	69	1892	SH	SOLE
ALLSTATE CORP	COM	020002101	43	1184	SH	DEFINED
ALLTELL CORPORATION		020039103	744	14600	SH	SOLE
ALLTELL CORPORATION		020039103	156	3071	SH	DEFINED
AMEREN CORP	COM	023608102	78	1900	SH	SOLE
AMEREN CORP	COM	023608102	112	2700	SH	DEFINED
AMERICA MOVIL ADS		02364W105	5	400	SH	DEFINED
AMERICAN ELEC PWR INC	COM	025537101	77	2820	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	291	10654	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	113	3200	SH	SOLE
AMERICAN EXPRESS CO	COM	025816109	572	16200	SH	DEFINED
AMERICAN INTERNATIONAL GROUP		026874107	1218	21070	SH	SOLE
AMERICAN INTERNATIONAL GROUP		026874107	2203	38095	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OT MAN
AMERICAN STANDARD COMPANIES INC		029712106	35	500	SH		DEFINED	
AMERICAN TOWER CORP CLASS A		029912201	0	100	SH		DEFINED	
AMERICAN WATER WORKS CO		030411102	45	1000	SH		SOLE	
AMERICAN WATER WORKS CO		030411102	90	2000	SH		DEFINED	
AMETEK INC (NEW)		031100100	123	3200	SH		SOLE	
AMETEK INC (NEW)		031100100	10	280	SH		DEFINED	
AMGEN INC		031162100	511	10588	SH		SOLE	
AMGEN INC		031162100	85	1770	SH		DEFINED	
AMSOUTH BANCORPORATION		032165102	32	1687	SH		DEFINED	
ANADARKO PETE CORP	COM	032511107	582	12154	SH		SOLE	
ANADARKO PETE CORP	COM	032511107	1137	23754	SH		DEFINED	
ANHEUSER BUSCH COS INC	COM	035229103	884	18275	SH		SOLE	
ANHEUSER BUSCH COS INC	COM	035229103	1059	21890	SH		DEFINED	
ANNALY MTG MANAGEMENT		035710409	104	5550	SH		DEFINED	
ATHEM INC		03674B104	31	500	SH		SOLE	
ANTIGENICS INC DEL		037032109	0	89	SH		DEFINED	
APACHE CORPORATION		037411105	205	3613	SH		SOLE	
APOLLO GROUP INC CL A		037604105	19	450	SH		SOLE	
APPLERA CORP COM CELERA GENOMICS GROUP		038020202	0	13	SH		DEFINED	
APPLIED MICRO CIRCUITS CORP		03822W109	1	300	SH		SOLE	
APPLIED MATERIALS INC		038222105	39	3000	SH		SOLE	
ARCH CHEMICALS INC		03937R102	6	333	SH		DEFINED	
ARCHER-DANIELS-MIDLAND COMPANY		039483102	1	100	SH		SOLE	
ARM HOLDINGS PLC ADR		042068106	13	5000	SH		SOLE	
ARVINMERITOR INC COM		043353101	1	100	SH		DEFINED	
ASTRAZENECA PLC SPONSORED	ADR	046353108	117	3348	SH		SOLE	
ATEMEL CORPORATION		049513104	1	600	SH		DEFINED	
AURORA FOODS INC		05164B106	1	1501	SH		SOLE	
AUTHENTIDATE HOLDING CORP		052666104	3	1000	SH		SOLE	
AUTOMATIC DATA PROCESSING		053015103	777	19810	SH		SOLE	
AUTOMATIC DATA PROCESSING		053015103	783	19960	SH		DEFINED	
AVAYA INC	COM USD							
	.01	053499109	0	333	SH		SOLE	
AVAYA INC	COM USD							
	.01	053499109	6	2517	SH		DEFINED	

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NAME OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	VALUE (X\$1000) -----	FORM 13F INFORMATION TABLE					OT MAN -----
				SHARES/ PRN AMT ---	SH/ PRN ---	PUT/ CALL ---	INVSTMT DSCRETN -----		
AVISTA CORP	COM	05379B107	6	600	SH		DEFINED		
AVON PRODUCTS		054303102	99	1850	SH		DEFINED		
BASF AG ADR		055262505	15	417	SH		SOLE		
BCE INC	COM	05534B109	1	100	SH		SOLE		
BOC GROUP PLC ADR		055617609	14	500	SH		DEFINED		
BP PLC		055622104	653	16077	SH		SOLE		
BP PLC		055622104	1427	35123	SH		DEFINED		
BAKER HUGHES INCORPORATED	COMMON	057224107	4	125	SH		SOLE		
BALLARD POWER SYSTEMS INC		05858H104	5	500	SH		DEFINED		
BANK AMERICA CORP	COM	060505104	438	6306	SH		SOLE		
BANK AMERICA CORP	COM	060505104	548	7887	SH		DEFINED		
BANK OF NEW YORK INC		064057102	675	28200	SH		SOLE		
BANK OF NEW YORK INC		064057102	260	10868	SH		DEFINED		
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	3	107	SH		SOLE		
BANC ONE CORP	COM	06423A103	95	2615	SH		DEFINED		
BARR LABS INC		068306109	19	300	SH		DEFINED		
BAUSCH & LOMB INC	COM	071707103	36	1000	SH		SOLE		
BAXTER INTERNATIONAL		071813109	39	1400	SH		SOLE		
BAXTER INTERNATIONAL		071813109	28	1000	SH		DEFINED		
BECTON DICKINSON & COMPANY		075887109	39	1300	SH		DEFINED		
BED BATH & BEYOND		075896100	77	2250	SH		DEFINED		
BELLSOUTH CORP	COM	079860102	157	6076	SH		SOLE		
BELLSOUTH CORP	COM	079860102	1043	40361	SH		DEFINED		
BEST BUY COMPANY INC		086516101	83	3450	SH		SOLE		
BEST BUY COMPANY INC		086516101	45	1872	SH		DEFINED		
BIOVAIL CORPORATION		09067J109	368	13950	SH		SOLE		
BIOVAIL CORPORATION		09067J109	235	8905	SH		DEFINED		
BLACK & DECKER CORP	COM	091797100	17	400	SH		DEFINED		
BLACKROCK MUNICIPAL INCOME TRUST		09248F109	5	400	SH		DEFINED		
BLACKROCK STRATEGIC MUNICIPAL TRUST		09248T109	5	400	SH		DEFINED		
BLOCK H & R INC	COM	093671105	40	1000	SH		SOLE		
BLOCK H & R INC	COM	093671105	32	800	SH		DEFINED		
BOEING CO	COM	097023105	134	4065	SH		SOLE		
BOEING CO	COM	097023105	62	1886	SH		DEFINED		

NAME OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	VALUE (X\$1000) -----	FORM 13F INFORMATION TABLE					OT MAN -----
				SHARES/ PRN AMT ---	SH/ PRN ---	PUT/ CALL ---	INVSTMT DSCRETN -----		
BOSTON PROPERTIES INC.		101121101	9	250	SH		SOLE		
BOSTON SCIENTIFIC CORP.		101137107	17	400	SH		DEFINED		
BRIGGS & STRATTON CORPORATION		109043109	0	19	SH		SOLE		
BRISTOL-MYERS SQUIBB		110122108	842	36417	SH		SOLE		
BRISTOL-MYERS SQUIBB		110122108	2451	105961	SH		DEFINED		
BROADCOM CORPORATION	COM	111320107	4	300	SH		DEFINED		

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BROWN FORMAN DISTILLERS CORP	CLASS 'A'							
	VOTING	115637100	40	600 SH				DEFINED
BUCKEYE PIPELINE PARTNERS LP		118230101	171	4475 SH				SOLE
BUCKEYE PIPELINE PARTNERS LP		118230101	261	6800 SH				DEFINED
BURLINGTON NORTHERN SANTA FE CORP		12189T104	9	381 SH				SOLE
BURLINGTON NORTHERN SANTA FE CORP		12189T104	102	3949 SH				DEFINED
BURLINGTON RESOURCES		122014103	42	1000 SH				DEFINED
CRACKER BARREL GROUP INC		12489V106	24	825 SH				SOLE
CSX CORP	COM	126408103	16	600 SH				SOLE
CSX CORP	COM	126408103	33	1200 SH				DEFINED
CVS CORP	COM	126650100	645	25875 SH				SOLE
CVS CORP	COM	126650100	774	31015 SH				DEFINED
CAL DIVE INTL INC		127914109	16	700 SH				DEFINED
CALIPER TECHNOLOGIES CORP		130876105	6	2200 SH				SOLE
CALPINE CORP		131347106	0	100 SH				SOLE
CALPINE CORP		131347106	0	200 SH				DEFINED
CAMPBELL SOUP CO	COM	134429109	46	2000 SH				DEFINED
CAPITAL ONE FINANCIAL		14040H105	771	25975 SH				SOLE
CAPITAL ONE FINANCIAL		14040H105	282	9525 SH				DEFINED
CARDINAL HEALTH		14149Y108	26	450 SH				SOLE
CARDINAL HEALTH		14149Y108	2	50 SH				DEFINED
CARMAX INC		143130102	35	2000 SH				SOLE
CATERPILLAR INC		149123101	4	100 SH				SOLE
CATERPILLAR INC		149123101	77	1700 SH				DEFINED
CELGENE CORPORATION		151020104	10	500 SH				DEFINED
CELL PATHWAYS INC		15114R101	2	5900 SH				DEFINED
CENDANT CORPORATION		151313103	6	600 SH				DEFINED
CENTER BANCORP INC	COM	151408101	104	4432 SH				DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE				INVTSTMT DSCRETN	OT MAN
				SHARES/AMT	SH/PRN	PUT/ CALL			
CENTEX CORPORATION		152312104	25	500 SH				DEFINED	
CEPHALON INC.		156708109	2	47 SH				DEFINED	
CERTEGY INC		156880106	7	325 SH				DEFINED	
CHARTER MUNICIPAL MORTGAGE ACCEPTANCE CORP		160908109	17	1000 SH				DEFINED	
CHEVRONTEXACO CORP		166764100	694	10447 SH				SOLE	
CHEVRONTEXACO CORP		166764100	981	14769 SH				DEFINED	
CHICO'S FAS INC		168615102	7	400 SH				DEFINED	
CHINA MOBILE HONG KONG LTD ADR		16941M109	55	4600 SH				DEFINED	
CHORDIANT SOFTWARE INC.		170404107	0	240 SH				DEFINED	
THE CHUBB CORPORATION		171232101	802	15380 SH				SOLE	
THE CHUBB CORPORATION		171232101	729	13975 SH				DEFINED	
CHURCH & DWIGHT INC	COM	171340102	60	2000 SH				DEFINED	
CIENA CORPORATION		171779101	1	300 SH				DEFINED	
CIGNA INVESTMENT SECURITIES, INC.		17179X106	36	2191 SH				DEFINED	
CINERGY CORP		172474108	18	550 SH				DEFINED	
CISCO SYS INC		17275R102	1303	99527 SH				SOLE	
CISCO SYS INC		17275R102	876	66899 SH				DEFINED	
CITIGROUP INC		172967101	1844	52435 SH				SOLE	
CITIGROUP INC		172967101	3893	110683 SH				DEFINED	
CITRIX SYSTEMS INC		177376100	1	100 SH				DEFINED	
CLEAR CHANNEL COMMUNICATIONS		184502102	948	25425 SH				SOLE	
CLEAR CHANNEL COMMUNICATIONS		184502102	542	14550 SH				DEFINED	

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CLOROX CO DEL	COM	189054109	4	100	SH	DEFINED
COCA COLA CO	COM	191216100	149	3417	SH	SOLE
COCA COLA CO	COM	191216100	758	17304	SH	DEFINED
COLGATE PALMOLIVE CO	COM	194162103	1577	30091	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	2186	41709	SH	DEFINED
COMERICA INC. CO		200340107	32	750	SH	DEFINED
CONAGRA FOODS INC	COM	205887102	20	800	SH	SOLE
CONAGRA FOODS INC	COM	205887102	52	2100	SH	DEFINED
COMSHARE INC		205912108	1	500	SH	DEFINED
CONEXANT SYS INC	COM	207142100	3	1966	SH	DEFINED
CONOCOPHILLIPS CORP		20825C104	181	3744	SH	SOLE
CONOCOPHILLIPS CORP		20825C104	712	14723	SH	DEFINED

NAME OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	VALUE (X\$1000) -----	FORM 13F INFORMATION TABLE SHARES/				INVTMT DSCRETN -----	OT MAN -----
				PRN AMT ---	SH/ PRN ---	PUT/ CALL ----			
CONSOLIDATED EDISON	COM	209115104	17	400	SH		SOLE		
CONSOLIDATED EDISON	COM	209115104	61	1448	SH		DEFINED		
CONSTELLATION BRANDS INC	CL A	21036P108	726	30670	SH		SOLE		
CONSTELLATION BRANDS INC	CL A	21036P108	952	40175	SH		DEFINED		
CONSTELLATION ENERGY GROUP INC	COM	210371100	66	2400	SH		DEFINED		
CONTINENTAL AIRLINES INC	CL B	210795308	2	300	SH		DEFINED		
CORN PRODS INTL INC	COM	219023108	18	600	SH		DEFINED		
CORNING INC		219350105	19	5800	SH		SOLE		
CORNING INC		219350105	92	28036	SH		DEFINED		
CORPORATE HIGH YIELD FUND III INC		219925104	13	2000	SH		DEFINED		
COX COMMUNICATIONS INC	NEW CL A	224044107	17	604	SH		DEFINED		
CROWN CASTLE INTERNATIONAL CORP		228227104	22	6000	SH		DEFINED		
CROWN CORK & SEAL CO INC		228255105	401	50525	SH		SOLE		
CROWN CORK & SEAL CO INC		228255105	91	11500	SH		DEFINED		
CUBIST PHARMACEUTICAL INC		229678107	2	300	SH		DEFINED		
CUMMINS ENGINE INC		231021106	56	2000	SH		DEFINED		
CYTEC INDUSTRIES INC		232820100	0	10	SH		SOLE		
DNP SELECT INCOME FUND INC	COM	23325P104	21	2160	SH		DEFINED		
D R HORTON INC		23331A109	3	200	SH		DEFINED		
DTE ENERGY CO	COM	233331107	82	1775	SH		SOLE		
DTE ENERGY CO	COM	233331107	21	454	SH		DEFINED		
DARDEN RESTAURANTS		237194105	158	7750	SH		SOLE		
DARDEN RESTAURANTS		237194105	204	10000	SH		DEFINED		
DATATEC SYSTEMS INC		238128102	0	500	SH		DEFINED		
DECODE GENETICS INC		243586104	1	619	SH		DEFINED		
DEERE & COMPANY		244199105	169	3700	SH		DEFINED		
DEL MONTE FOODS CO		24522P103	0	66	SH		SOLE		
DEL MONTE FOODS CO		24522P103	3	454	SH		DEFINED		
DELL COMPUTER CORP		247025109	807	30200	SH		SOLE		
DELL COMPUTER CORP		247025109	500	18730	SH		DEFINED		
DELPHI CORPORATION	CORP	247126105	0	116	SH		SOLE		
DELPHI CORPORATION	CORP	247126105	4	523	SH		DEFINED		
DELTIC TIMBER CORP		247850100	133	5000	SH		DEFINED		

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	INVSTMT DSCRETN	OT MAN
DELUXE CORP	COM	248019101	4	100	SH		DEFINED	
DEVON ENERGY CORPORATION NEW	COM	25179M103	0	20	SH		SOLE	
DEVON ENERGY CORPORATION NEW	COM	25179M103	13	300	SH		DEFINED	
DIAGEO PLC SPONSERED ADR		25243Q205	4	100	SH		DEFINED	
DIEBOLD INC		253651103	41	1000	SH		SOLE	
DISNEY WALT CO	COM							
	DISNEY	254687106	101	6200	SH		SOLE	
DISNEY WALT CO	COM							
	DISNEY	254687106	174	10691	SH		DEFINED	
DOMINION RES INC		25746U109	29	533	SH		SOLE	
DOMINION RES INC		25746U109	407	7417	SH		DEFINED	
DONALDSON INC		257651109	82	2300	SH		SOLE	
DONALDSON INC		257651109	25	700	SH		DEFINED	
DOVER CORPORATION		260003108	91	3150	SH		SOLE	
DOW CHEM CO	COM	260543103	273	9193	SH		SOLE	
DOW CHEM CO	COM	260543103	303	10222	SH		DEFINED	
DU PONT E I DE NEMOURS & CO	COM	263534109	919	21677	SH		SOLE	
DU PONT E I DE NEMOURS & CO	COM	263534109	995	23490	SH		DEFINED	
DUKE ENERGY CORP	COM	264399106	205	10506	SH		SOLE	
DUKE ENERGY CORP	COM	264399106	288	14777	SH		DEFINED	
DYAX CORPORATION		26746E103	2	1500	SH		SOLE	
E M C CORPORATION		268648102	47	7750	SH		SOLE	
E M C CORPORATION		268648102	43	7060	SH		DEFINED	
EMS TECHNOLOGIES INC		26873N108	4	300	SH		DEFINED	
EOG RES INC		26875P101	99	2500	SH		DEFINED	
E*TRADE GROUP		269246104	3	800	SH		DEFINED	
EASTMAN CHEMICAL COMPANY		277432100	3	100	SH		DEFINED	
EASTMAN KODAK CO	COM	277461109	12	351	SH		SOLE	
EASTMAN KODAK CO	COM	277461109	22	650	SH		DEFINED	
EATON VANCE CORP		278265103	14	500	SH		SOLE	
EATON VANCE INSD MUNICIPAL BOND FUND		27827X101	4	350			DEFINED	
EBAY INC		278642103	67	1000	SH		DEFINED	
EDISON SCHOOLS INC		281033100	2	1800	SH		DEFINED	
EL PASO CORPORATION		28336L109	0	75	SH		SOLE	
EL PASO CORPORATION		28336L109	4	666	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	OT MAN
EL PASO ENERGY PARTNERS L P	COM	28368B102	4	150	SH		DEFINED	
ELECTRONIC DATA SYSTEMS CORP		285661104	3	200	SH		SOLE	
ELECTRONIC DATA SYSTEMS CORP		285661104	10	550	SH		DEFINED	
EMERSON ELEC CO	COM	291011104	190	3750	SH		SOLE	
EMERSON ELEC CO	COM	291011104	503	9908	SH		DEFINED	
ENBRIDGE ENERGY PARTNERS L P		29250R106	63	1500	SH		SOLE	
ENBRIDGE ENERGY PARTNERS L P		29250R106	190	4525	SH		DEFINED	
ENERGEN CORP	COM	29265N108	34	1200	SH		DEFINED	
ENERGY EAST CORP	COM	29266M109	143	6478	SH		DEFINED	
ENGELHARD CORP	COM	292845104	62	2802	SH		DEFINED	

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ENTERGY CORP NEW	COM	29364G103	113	2500	SH	DEFINED
ENTREMED INC	COM	29382F103	1	1200	SH	DEFINED
EQUIFAX, INC.		294429105	15	650	SH	DEFINED
EQUITABLE RESOURCES		294549100	35	1000	SH	DEFINED
EQUITY INCOME FUND EXCHANGE	SER.AT&T					
	SHS 1ST	294700703	46	576	SH	DEFINED
EQUITY OFFICE PPTYS TR	COM	294741103	88	3562	SH	DEFINED
EQUITY RESIDENTIAL SBI		29476L107	30	1250	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	4	200	SH	DEFINED
ETHYL CORP		297659609	2	320	SH	SOLE
EXELON CORP COM		30161N101	24	462	SH	DEFINED
EXXON MOBIL CORP	COM	30231G102	3878	111044	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	10090	288878	SH	DEFINED
FPL GROUP INC	COM	302571104	255	4250	SH	SOLE
FPL GROUP INC	COM	302571104	529	8800	SH	DEFINED
FEDERAL AGRICULTURE MORTGAGE CORP		313148306	9	325	SH	SOLE
FEDERAL HOME LOAN MORTGAGE CORPORATION	COMMON	313400301	92	1575	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	715	11125	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	324	5040	SH	DEFINED
FEDERAL REALTY INVESTMENT TRUST		313747206	11	423	SH	DEFINED
FEDERAL SIGNAL CORPORATION		313855108	25	1300	SH	DEFINED
FEDEX CORPORATION		31428X106	27	500	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	8	150	SH	DEFINED
FIRST DATA CORPORATION		319963104	673	19028	SH	SOLE
FIRST DATA CORPORATION		319963104	56	1600	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE				INVTMT DCRETN	OT MAN
				SHARES/AMT	SH/PRN	PUT/ CALL			
FIRST SENTINEL BANCORP INC.		33640T103	10	752	SH		DEFINED		
FIRST VIRGINIA BANK INC		337477103	25	675	SH		SOLE		
FIRSTENERGY CORP	COM	337932107	23	700	SH		DEFINED		
FLEETBOSTON FINANCIAL CORP	COM	339030108	1194	49166	SH		DEFINED		
FLOWER FOODS INC		343498101	14	750	SH		DEFINED		
FORD MOTOR CO DEL		345370860	14	1598	SH		SOLE		
FORD MOTOR CO DEL		345370860	73	7940	SH		DEFINED		
FORTUNE BRANDS INC	COM	349631101	24	528	SH		SOLE		
FORTUNE BRANDS INC	COM	349631101	83	1800	SH		DEFINED		
FRANKLIN RESOURCES INC		354613101	51	1500	SH		SOLE		
GABLES RESIDENTIAL TRUST		362418105	24	1000	SH		DEFINED		
GALLAHER GROUP PLC SPONSORED ADR		363595109	95	2437	SH		DEFINED		
GAP INC		364760108	2	150	SH		SOLE		
GATEWAY INC	COM	367626108	1	600	SH		DEFINED		
GENENTECH INC		368710406	111	3350	SH		SOLE		
GENENTECH INC		368710406	290	8775	SH		DEFINED		
GENERAL ELEC CO	COM	369604103	3544	145618	SH		SOLE		
GENERAL ELEC CO	COM	369604103	7517	308864	SH		DEFINED		
GENERAL MAGIC INC.		370253403	0	71	SH		DEFINED		
GENERAL MTRS CORP	COM	370442105	306	8304	SH		SOLE		
GENERAL MTRS CORP	COM	370442105	481	13061	SH		DEFINED		
GENERAL MOTORS CLASS H	NEW	370442832	15	1410	SH		SOLE		
GENERAL MOTORS CLASS H	NEW	370442832	154	14445	SH		DEFINED		

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GENZYME CORP BIOSURGERY DIVISION		372917708	1	670 SH	DEFINED
GEORGIA PAC CORP	COM GA				
	PAC GRP	373298108	171	10593 SH	DEFINED
GILLETTE COMPANY		375766102	152	5033 SH	SOLE
GILLETTE COMPANY		375766102	72	2400 SH	DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	227	6062 SH	SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	195	5212 SH	DEFINED
GOLDMAN SACHS GROUP		38141G104	229	3375 SH	SOLE
GOLDMAN SACHS GROUP		38141G104	445	6535 SH	DEFINED
GUIDANT CORP	COM	401698105	40	1300 SH	DEFINED
GUILFORD PHARMACEUTICALS INC		401829106	1	300 SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F INFORMATION TABLE				OT MAN
				SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DCRETN	
HRPT PPTYS TR COMM SH BEN INT		40426W101	8	1000 SH			DEFINED	
HAIN CELESTIAL GROUP INC		405217100	9	650 SH			DEFINED	
HALLIBURTON CO	COM	406216101	15	816 SH			SOLE	
HALLIBURTON CO	COM	406216101	181	9682 SH			DEFINED	
JOHN HANCOCK INCOME SECURITIES TRUST		410123103	3	267 SH			DEFINED	
JOHN HANCOCK PATRIOT PREMIUM DIV FD I	COM	41013Q101	15	1834 SH			DEFINED	
HANCOCK JOHN PATRIOT PREMIUM DIVIDEND FUND II		41013T105	10	1100 SH			DEFINED	
JOHN HANCOCK FINANCIAL SERVICES, INC.		41014S106	28	1014 SH			DEFINED	
HANDSPRING INC		410293104	0	200 SH			SOLE	
HARBOR FLA BANCSHARES		411901101	11	502 SH			DEFINED	
HARLEY DAVIDSON		412822108	13	300 SH			SOLE	
HARLEY DAVIDSON		412822108	203	4400 SH			DEFINED	
HARTFORD FINL SVCS GROUP INC	COM	416515104	49	1100 SH			SOLE	
HARTFORD FINL SVCS GROUP INC	COM	416515104	50	1112 SH			DEFINED	
HEALTH CARE PPTY INVS INC	COM	421915109	45	1200 SH			DEFINED	
H.J. HEINZ COMPANY		423074103	4	150 SH			SOLE	
H.J. HEINZ COMPANY		423074103	33	1025 SH			DEFINED	
HERSHEY FOODS CORP	COM	427866108	202	3000 SH			DEFINED	
HEWLETT PACKARD CO	COM	428236103	52	3052 SH			SOLE	
HEWLETT PACKARD CO	COM	428236103	453	26146 SH			DEFINED	
HIBERNIA CORP		428656102	5	300 SH			SOLE	
HOME DEPOT, INC		437076102	897	37375 SH			SOLE	
HOME DEPOT, INC		437076102	1685	70188 SH			DEFINED	
HOME PROPERTIES OF NEW YORK INC		437306103	6	200 SH			DEFINED	
HONEYWELL INTERNATIONAL INC	COM	438516106	63	2654 SH			SOLE	
HONEYWELL INTERNATIONAL INC	COM	438516106	130	5458 SH			DEFINED	
HOST MARRIOTT CORPORATION		44107P104	27	3074 SH			DEFINED	
HOUSEHOLD INTL INC	COM	441815107	10	386 SH			SOLE	
HOUSEHOLD INTL INC	COM	441815107	41	1500 SH			DEFINED	
HUDSON CITY BANCORP		443683107	40	2200 SH			DEFINED	
HUDSON UNITED BANCORP		444165104	15	500 SH			SOLE	
HUNTINGTON BANCSHARES INC		446150104	50	2722 SH			DEFINED	
IMS HEALTH INCORPORATED		449934108	46	2928 SH			DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN	
ITT INDUSTRIES INC	COM	450911102	41	682	SH	SOLE	
ITT INDUSTRIES INC	COM	450911102	33	556	SH	DEFINED	
ICON PUB LTD CO		45103T107	26	1000	SH	DEFINED	
IDACORP INC	COM	451107106	7	300	SH	SOLE	
IDACORP INC	COM	451107106	99	4000	SH	DEFINED	
ILLINOIS TOOL WORKS INC	COM	452308109	30	463	SH	DEFINED	
IMAGISTICS INTERNATIONAL INC		45247T104	11	588	SH	DEFINED	
INDYMAC BANCORP INC		456607100	18	1000	SH	DEFINED	
INKTOMI CORP	COM	457277101	1	800	SH	DEFINED	
INNKEEPERS USA TRUST		4576J0104	15	2000	SH	DEFINED	
INTEL CORP	COM	458140100	634	40775	SH	SOLE	
INTEL CORP	COM	458140100	931	59799	SH	DEFINED	
INTERMEDIATE MUNICIPAL FUND INC		45880P104	19	2000		DEFINED	
INTL BUSINESS MACHINE CORP	COMMON	459200101	1698	21910	SH	SOLE	
INTL BUSINESS MACHINE CORP	COMMON	459200101	4697	60619	SH	DEFINED	
INTL PAPER CO	COM	460146103	143	4097	SH	DEFINED	
INTERNET HOLDERS TRUST		46059W102	2	100	SH	SOLE	
INTEVAC INC		461148108	13	3300	SH	DEFINED	
INTUIT		461202103	4	100	SH	DEFINED	
INVITROGEN CORP		46185R100	21	683	SH	DEFINED	
IVAX CORP		465823102	2	187	SH	DEFINED	
JDN REALTY CORP		465917102	0	56	SH	DEFINED	
JDS UNIPHASE CORPORATION		46612J101	0	200	SH	SOLE	
JDS UNIPHASE CORPORATION		46612J101	0	400	SH	DEFINED	
J P MORGAN CHASE & CO		46625H100	109	4550	SH	SOLE	
J P MORGAN CHASE & CO		46625H100	1206	50287	SH	DEFINED	
JABIL CIRCUIT INC		466313103	2	150	SH	SOLE	
JABIL CIRCUIT INC		466313103	4	250	SH	DEFINED	
JEFFERSON PILOT CORPORATION		475070108	26	683	SH	SOLE	
JEFFERSON PILOT CORPORATION		475070108	39	1035	SH	DEFINED	
JOHNSON & JOHNSON	COM	478160104	2979	55479	SH	SOLE	
JOHNSON & JOHNSON	COM	478160104	7194	133972	SH	DEFINED	
JUNIPER NETWORKS		48203R104	0	100	SH	SOLE	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN	
KADANT INC		48282T104	8	558	SH	DEFINED	
KANEB PIPE LINE PARTNERS LP		484169107	139	4000	SH	DEFINED	
KELLOGG COMPANY		487836108	53	1575	SH	SOLE	
KERR MCGEE CORP		492386107	0	18	SH	DEFINED	
KEYSPAN CORP	COM	49337W100	47	1341	SH	DEFINED	
KEYSTONE PROPERTY TRUST MD		493596100	27	1600	SH	DEFINED	
KIMBERLY-CLARK CORPORATION		494368103	625	13174	SH	SOLE	
KIMBERLY-CLARK CORPORATION		494368103	616	12985	SH	DEFINED	
KIMCO REALTY CORPORATION		49446R109	41	1350	SH	DEFINED	
KINDER MORGAN ENERGY PARTNERS L P		494550106	346	9900	SH	DEFINED	

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KING PHARMACEUTICALS INC		495582108	3	200	SH	DEFINED
KNIGHT-RIDDER INC		499040103	939	14850	SH	SOLE
KNIGHT-RIDDER INC		499040103	828	13100	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	5	291	SH	DEFINED
KRAFT FOODS INC		50075N104	78	2005	SH	SOLE
KRAMONT REALTY TRUST COM		50075Q107	11	800	SH	DEFINED
KRISPY KREME DOUGHNUTS		501014104	6	200	SH	DEFINED
KROGER COMPANY	COM	501044101	300	19455	SH	SOLE
KROGER COMPANY	COM	501044101	309	20000	SH	DEFINED
L-3 COMMUNICATIONS HLDGS INC		502424104	755	16825	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	634	14125	SH	DEFINED
LA-Z-BOY INC		505336107	50	2100	SH	SOLE
LA-Z-BOY INC		505336107	67	2800	SH	DEFINED
LEHMAN BROTHERS HOLDINGS INC		524908100	5	100	SH	SOLE
LENDING TREE INC		52602Q105	3	250	SH	SOLE
LENNAR CORP		526057104	51	1000	SH	DEFINED
LIBERTY MEDIA CORP	NEW COM SERIAL A	530718105	3	416	SH	DEFINED
LILLY ELI & CO	COM	532457108	51	812	SH	SOLE
LILLY ELI & CO	COM	532457108	799	12596	SH	DEFINED
LOCKHEED MARTIN CORP		539830109	523	9068	SH	SOLE
LOCKHEED MARTIN CORP		539830109	101	1750	SH	DEFINED
LOWES COMPANIES INC		548661107	303	8100	SH	SOLE
LOWES COMPANIES INC		548661107	147	3925	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
LUBRIZOL CORP	COM	549271104	61	2000	SH	DEFINED	
LUCENT TECHNOLOGY INC		549463107	14	11341	SH	SOLE	
LUCENT TECHNOLOGY INC		549463107	61	48959	SH	DEFINED	
MBIA, INC		55262C100	586	13375	SH	SOLE	
MBIA, INC		55262C100	184	4200	SH	DEFINED	
MBNA CORPORATION		55262L100	47	2491	SH	DEFINED	
MFS CHARTER INCOME TRUST		552727109	12	1500	SH	DEFINED	
MFS MULTIMARKET INCOME TRUST		552737108	8	1500	SH	SOLE	
MGI PHARMACEUTICALS		552880106	15	2200	SH	DEFINED	
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.		561662107	21	2000		DEFINED	
MANUGISTICS GROUP		565011103	0	200	SH	DEFINED	
MARATHON OIL CORP		565849106	25	1200	SH	DEFINED	
MARSHALL & ILSLEY CORP		571834100	504	18450	SH	SOLE	
MARSHALL & ILSLEY CORP		571834100	330	12075	SH	DEFINED	
MCCLATCHY COMPANY		579489105	323	5700	SH	SOLE	
MCCLATCHY COMPANY		579489105	170	3000	SH	DEFINED	
MCCORMICK & CO INC	COMMON NON-VOTING	579780206	519	22380	SH	SOLE	
MCCORMICK & CO INC	COMMON NON-VOTING	579780206	446	19250	SH	DEFINED	
MCDONALDS CORP	COM	580135101	144	9000	SH	SOLE	
MCDONALDS CORP	COM	580135101	48	3000	SH	DEFINED	
MCGRAW HILL COMPANIES INC		580645109	374	6200	SH	SOLE	
MCGRAW HILL COMPANIES INC		580645109	113	1880	SH	DEFINED	
MCKESSON CORPORATION		58155Q103	3	148	SH	DEFINED	
MEADWESTVACO CORP		583334107	106	4300	SH	DEFINED	
MEDAREX INC		583916101	1	400	SH	DEFINED	

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MEDTRONIC INC		585055106	18	400	SH	SOLE
MEDTRONIC INC		585055106	216	4740	SH	DEFINED
MELLON FINANCIAL CORP	COM	58551A108	26	1000	SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	15	400	SH	DEFINED
MERCK & CO INC	COM	589331107	1669	29494	SH	SOLE
MERCK & CO INC	COM	589331107	4821	85163	SH	DEFINED
MERCURY INTERACTIVE CORP		589405109	8	300	SH	DEFINED
MERRILL LYNCH & CO INC		590188108	24	650	SH	SOLE
MERRILL LYNCH & CO INC		590188108	98	2600	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVTMT DSCRETN	
METLIFE INC		59156R108	81	3000	SH	DEFINED	
MICROSOFT CORP		594918104	1570	30375	SH	SOLE	
MICROSOFT CORP		594918104	1817	35164	SH	DEFINED	
MIDDLESEX WATER CO	COM	596680108	62	3000	SH	DEFINED	
MILLENNIUM PHARMACEUTICALS		599902103	2	296	SH	DEFINED	
MIPS TECHNOLOGIES INC		604567206	0	27	SH	DEFINED	
MIRANT CORP		604675108	0	318	SH	SOLE	
MIRANT CORP		604675108	8	4523	SH	DEFINED	
ROBERT MONDAVI		609200100	3	100	SH	SOLE	
MONSANTO CO NEW		61166W101	1	100	SH	SOLE	
MONSANTO CO NEW		61166W101	20	1075	SH	DEFINED	
MORGAN STANLEY DEAN WITTER & CO		617446448	63	1600	SH	SOLE	
MORGAN STANLEY DEAN WITTER & CO		617446448	182	4566	SH	DEFINED	
MOTOROLA, INC		620076109	2	300	SH	SOLE	
MOTOROLA, INC		620076109	125	14556	SH	DEFINED	
MUNIHOLDING NY INSD FUND INC		625931100	17	1253	SH	DEFINED	
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	10	778		DEFINED	
MUNIIYIELD INSD FUND INC		62630E107	13	950		DEFINED	
NCE PETRO FUND I TR UNIT		62885E406	6	1000	SH	SOLE	
NCR CORP	NEW	62886E108	7	297	SH	DEFINED	
NUI HOLDING CORP		629431107	8	500	SH	DEFINED	
N V R INC		62944T105	6	20	SH	DEFINED	
NASDAQ 100 TRUST UNIT SER 1		631100104	2	100	SH	DEFINED	
NATIONAL CITY CORP		635405103	32	1200	SH	DEFINED	
NATIONAL FUEL GAS CO N J	COM	636180101	70	3392	SH	DEFINED	
NATIONWIDE FINANCIAL SERVICES	CLASS A	638612101	3	112	SH	DEFINED	
NAUTILUS GROUP INC		63910B102	13	1000	SH	DEFINED	
NEORX CORPORATION		640520300	0	50	SH	DEFINED	
NET.BANK INC		640933107	4	500	SH	DEFINED	
NEUROGEN CORP		64124E106	3	1000	SH	DEFINED	
NEW JERSEY RESOURCES CORPORATION		646025106	37	1200	SH	SOLE	
NEW PLAN EXCEL RLTY TR INC	COM	648053106	28	1500	SH	DEFINED	
NEWMONT MINING CORP		651639106	2	79	SH	SOLE	

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

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NISOURCE INC	COM	65473P105	80	4000	SH	DEFINED
NOKIA CORPORATION ADR		654902204	155	10030	SH	SOLE
NOKIA CORPORATION ADR		654902204	67	4350	SH	DEFINED
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	17	25000	PRN	DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	123	6159	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	101	5060	SH	DEFINED
NORSK HYDRO ADR		656531605	98	2222	SH	DEFINED
NORTEL NETWORKS CORP NEW		656568102	0	100	SH	SOLE
NORTEL NETWORKS CORP NEW		656568102	1	1100	SH	DEFINED
NORTHERN BORDER PARTNERS L P	UNIT LTD PARTN	664785102	48	1275	SH	SOLE
NORTHERN BORDER PARTNERS L P	UNIT LTD PARTN	664785102	276	7300	SH	DEFINED
NORTHERN TRUST CORP		665859104	175	5000	SH	SOLE
NORTHERN TRUST CORP		665859104	14	400	SH	DEFINED
NORTHROP GRUMMAN CORP		666807102	19	200	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	137	1414	SH	DEFINED
NOVARTIS AG ADRS		66987V109	18	500	SH	DEFINED
NOVELL INC		670006105	33	10000	SH	DEFINED
NSTAR	COM	67019E107	37	840	SH	DEFINED
OGE ENERGY CO.		670837103	7	400	SH	DEFINED
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	95	6358		SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	104	6974		DEFINED
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	50	3200		DEFINED
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	26	1650		DEFINED
ONEOK INC NEW	COM	682680103	76	4000	SH	DEFINED
OPENWAVE SYS INC	COM	683718100	0	300	SH	DEFINED
ORACLE CORPORATION		68389X105	79	7400	SH	SOLE
ORACLE CORPORATION		68389X105	234	21720	SH	DEFINED
PG&E CORP	COM	69331C108	5	400	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COM	693475105	205	4915	SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	42	1025	SH	DEFINED
PPG INDS INC	COM	693506107	10	200	SH	SOLE
PPL CORP		69351T106	6	200	SH	SOLE
PPL CORP		69351T106	41	1200	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN	
PACCAR INC	COM	693718108	38	825	SH	DEFINED	
PACIFIC ENERGY PARTNERS LP		69422R105	103	5250	SH	DEFINED	
PACTIV CORP	COM	695257105	2	100	SH	SOLE	
PARAGON TECHNOLOGIES INC		69912T108	21	2500	SH	DEFINED	
PARK PL ENTMT CORP	COM	700690100	8	1000	SH	DEFINED	
PAYCHEX INC	COM	704326107	83	3000	SH	DEFINED	
PAYLESS SHOESOURCE, INC.		704379106	10	200	SH	DEFINED	
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	6969	203484	SH	SOLE	
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	19546	570706	SH	DEFINED	
PENN VA RESOURCE PARTNERS LP		707884102	82	4000	SH	DEFINED	
J.C.PENNEY CO., INC.		708160106	119	5200	SH	DEFINED	
PEOPLES ENERGY CORPORATION		711030106	96	2500	SH	DEFINED	

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PEPCO HOLDINGS INC COM		713291102	13	703 SH	SOLE
PEPCO HOLDINGS INC COM		713291102	97	5023 SH	DEFINED
PEPSI BOTTLING GROUP		713409100	10	400 SH	DEFINED
PEPSICO INC	COM	713448108	400	9475 SH	SOLE
PEPSICO INC	COM	713448108	304	7221 SH	DEFINED
PEREGRINE PHARMACEUTICALS INC		713661106	0	100 SH	DEFINED
PERKINELMER INC	COM	714046109	38	4628 SH	DEFINED
PFIZER INC	COM	717081103	1744	57075 SH	SOLE
PFIZER INC	COM	717081103	2544	83272 SH	DEFINED
PHARMACIA CORP		71713U102	179	4292 SH	SOLE
PHARMACIA CORP		71713U102	287	6881 SH	DEFINED
PHILIP MORRIS COMPANIES		718154107	109	2700 SH	SOLE
PHILIP MORRIS COMPANIES		718154107	431	10650 SH	DEFINED
THE PHOENIX COMPANIES, INC.		71902E109	33	4395 SH	SOLE
PIMCO STRATEGIC GLOBAL GOVERNMENT FUND	COMMON	72200X104	36	3098 SH	DEFINED
PITNEY BOWES INC	COM	724479100	207	6350 SH	DEFINED
PLUM CREEK TIMBER CO INC	COM	729251108	38	1649 SH	DEFINED
POLYONE CORP		73179P106	29	7526 SH	DEFINED
POTLATCH CORP	COM	737628107	71	3000 SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	1281	14910 SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	2038	23717 SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN	
PROGRESS ENERGY INC COM		743263105	8	200 SH	SOLE		
PROLOGIS TRUST		743410102	50	2000 SH	DEFINED		
PRUDENTIAL FINANCIAL INC		744320102	47	1488 SH	SOLE		
PRUDENTIAL FINANCIAL INC		744320102	1	52 SH	DEFINED		
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	336	10472 SH	SOLE		
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	524	16355 SH	DEFINED		
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	36	5000 SH	DEFINED		
QLOGIC CORP		747277101	6	200 SH	SOLE		
QLOGIC CORP		747277101	34	1000 SH	DEFINED		
QUALCOMM INC		747525103	25	700 SH	SOLE		
QUALCOMM INC		747525103	49	1350 SH	DEFINED		
QUESTAR CORP		748356102	19	700 SH	DEFINED		
QUINTILES TRANSNATIONAL CORP	COM	748767100	2	179 SH	DEFINED		
QUIXOTE CORP		749056107	27	1500 SH	DEFINED		
QWEST COMMUNICATIONS INT'L		749121109	2	546 SH	SOLE		
QWEST COMMUNICATIONS INT'L		749121109	24	4876 SH	DEFINED		
RPM INTERNATIONAL INC		749685103	6	400 SH	SOLE		
RF MICRO-DEVICES		749941100	5	800 SH	DEFINED		
RAMTRON INTL CORP	COM NEW	751907304	0	282 SH	DEFINED		
RAYTHEON CO		755111507	30	1000 SH	SOLE		
RAYTHEON CO		755111507	197	6419 SH	DEFINED		
READERS DIGEST ASSN.CLASS A	NON VOTING	755267101	15	1000 SH	DEFINED		
REALTY INCOME CORP	COM	756109104	7	200 SH	DEFINED		
RED HAT INC	COM	756577102	0	30 SH	DEFINED		
RELIANT RES INC		75952B105	2	867 SH	DEFINED		
ROCKWELL AUTOMATION INC		773903109	49	2380 SH	DEFINED		
ROCKWELL COLLINS INC		774341101	55	2380 SH	DEFINED		
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	78	8400 SH	SOLE		

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ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	22	500	SH	SOLE
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	729	16572	SH	DEFINED
RUBY TUESDAY INC.		781182100	11	656	SH	DEFINED
SBC COMMUNICATIONS INC		78387G103	576	21254	SH	SOLE
SBC COMMUNICATIONS INC		78387G103	1988	73345	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN	
SLM CORP		78442P106	363	3500	SH	SOLE	
SLM CORP		78442P106	103	1000	SH	DEFINED	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	22	260	SH	DEFINED	
SAFeway INC		786514208	4	200	SH	DEFINED	
THE ST. PAUL COMPANIES, INC	COM	792860108	3	100	SH	DEFINED	
THE SALOMON BROTHERS FUND	INC	795477108	10	1175	SH	DEFINED	
SANCHEZ COMPUTER ASSOCIATES		799702105	0	200	SH	DEFINED	
SANMINA-SCI CORP		800907107	2	500	SH	DEFINED	
SANGSTAT MEDICAL CORP		801003104	28	2550	SH	SOLE	
SARA LEE CORP	COM	803111103	279	12400	SH	SOLE	
SARA LEE CORP	COM	803111103	13	600	SH	DEFINED	
SCANA CORP NEW		80589M102	111	3600	SH	DEFINED	
SCANSOFT INC		80603P107	5	1000	SH	DEFINED	
SCHERING PLOUGH CORP	COM	806605101	21	970	SH	SOLE	
SCHERING PLOUGH CORP	COM	806605101	263	11850	SH	DEFINED	
SCHLUMBERGER LTD	COM	806857108	573	13625	SH	SOLE	
SCHLUMBERGER LTD	COM	806857108	321	7631	SH	DEFINED	
SCHOLASTIC CORPORATION		807066105	154	4300	SH	SOLE	
SCHOLASTIC CORPORATION		807066105	14	400	SH	DEFINED	
SCIENTIFIC-ATLANTA INC		808655104	17	1500	SH	DEFINED	
SEA CONTAINERS LTD	CLASS A COMMON	811371707	0	100	SH	DEFINED	
SEALED AIR CORP NEW	COM	81211K100	43	1169	SH	DEFINED	
SEALED AIR CORP NEW PFD CONV	SER A \$2	81211K209	24	570	SH	SOLE	
SEALED AIR CORP NEW PFD CONV	SER A \$2	81211K209	57	1340	SH	DEFINED	
SEARS ROEBUCK & CO	COM	812387108	2	100	SH	SOLE	
SECTOR SPDR TR TECHNOLOGY		81369Y803	20	1400	SH	SOLE	
SEMPRA ENERGY	COM	816851109	37	1600	SH	DEFINED	
SEPRACOR INC		817315104	6	640	SH	SOLE	
SHAW GROUP INC		820280105	32	2000	SH	SOLE	
SHAW GROUP INC		820280105	122	7450	SH	DEFINED	
SICOR INC	COM	825846108	15	1000	SH	DEFINED	
SIEBEL SYSTEMS		826170102	0	100	SH	SOLE	
SIEBEL SYSTEMS		826170102	0	100	SH	DEFINED	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN	
SIEMENS AG SPONSORED ADR		826197501	17	425	SH	SOLE	
SIGMA-ALDRICH CORP		826552101	4	100	SH	SOLE	
SILICON GRAPHICS INC		827056102	0	200	SH	DEFINED	
SIMON PPTY GROUP INC NEW	COM	828806109	20	600	SH	SOLE	
SKYWORKS SOLUTIONS		83088M102	5	689	SH	DEFINED	

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J. M. SMUCKER CO		832696405	2	60	SH	SOLE
J. M. SMUCKER CO		832696405	61	1544	SH	DEFINED
SOLETRON CORP		834182107	0	250	SH	DEFINED
SOLUTIA INC	COM	834376105	26	7300	SH	SOLE
SOMERA COMMUNICATIONS		834458101	2	1000	SH	DEFINED
SONIC CORP		835451105	20	1000	SH	SOLE
SONIC CORP		835451105	18	900	SH	DEFINED
SONOCO PRODUCTS		835495102	17	750	SH	DEFINED
SONY CORP ADR AMERN SH NEW	EA REPR 1 JAPANESE	835699307	24	600	SH	DEFINED
SOUTH JERSEY INDUSTRIES, INC		838518108	5	171	SH	DEFINED
SOUTHERN CO	COM	842587107	58	2078	SH	SOLE
SOUTHERN CO	COM	842587107	342	12075	SH	DEFINED
SPRINT CORPORATION		852061100	43	3000	SH	DEFINED
SPRINT CORP PCS SER 1		852061506	4	930	SH	SOLE
SPRINT CORP PCS SER 1		852061506	4	1100	SH	DEFINED
STARBUCKS CORPORATION		855244109	465	22875	SH	SOLE
STARBUCKS CORPORATION		855244109	405	19920	SH	DEFINED
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	16	704	SH	SOLE
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	20	857	SH	DEFINED
STATE STREET CORP	COM	857477103	93	2400	SH	DEFINED
STRATTEC SECURITY CORPORATION		863111100	0	20	SH	SOLE
STRYKER CORP		863667101	6	100	SH	DEFINED
STURM RUGER & CO.		864159108	19	2000	SH	SOLE
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	184	6500	SH	DEFINED
SUN MICROSYSTEMS INC	COM	866810104	120	38875	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	185	59936	SH	DEFINED
SUNOCO INC		86764P109	3	119	SH	SOLE
SUNOCO INC		86764P109	99	3009	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN	
SUNTRUST BANKS INC		867914103	17	300	SH	DEFINED	
SUPERGEN INC	COM	868059106	172	47500	SH	DEFINED	
SYNAPTIC PHARMACEUTICAL CORP		87156R109	58	9160	SH	SOLE	
TECO ENERGY INC	COM	872375100	131	8500	SH	SOLE	
TECO ENERGY INC	COM	872375100	54	3500	SH	DEFINED	
TEPPCO PARTNERS LP		872384102	72	2600	SH	DEFINED	
TJX COMPANIES		872540109	39	2000	SH	DEFINED	
TXU CORP		873168108	27	1450	SH	DEFINED	
TARGET CORPORATION		87612E106	351	11725	SH	SOLE	
TARGET CORPORATION		87612E106	717	23923	SH	DEFINED	
TEKTRONIX INC		879131100	90	5000	SH	SOLE	
TELECOM CORP OF NEW ZEALAND	LT SPON ADR	879278208	7	400	SH	DEFINED	
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	12	400	SH	DEFINED	
TEMPLE INLAND INC		879868107	54	1218	SH	DEFINED	
TENET HEALTHCARE CORPORATION		88033G100	2	181	SH	DEFINED	
TERAYON COMMUNICATION		880775101	0	200	SH	DEFINED	
TEVA PHARMACEUTICAL INDS ADR		881624209	735	19050	SH	SOLE	
TEVA PHARMACEUTICAL INDS ADR		881624209	743	19250	SH	DEFINED	
TEXAS INSTRUMENTS		882508104	400	26682	SH	SOLE	
TEXAS INSTRUMENTS		882508104	694	46280	SH	DEFINED	
THERMO ELECTRON CORP	COM	883556102	45	2272	SH	DEFINED	
THESTREET COM INC		88368Q103	0	100	SH	DEFINED	
THOMAS & BETTS CORPORATION		884315102	6	400	SH	DEFINED	

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THORNBURG MORTGAGE INC		885218107	60	3000	SH	SOLE
3M CO COM		88579Y101	781	6341	SH	DEFINED
TIMKEN CO		887389104	76	4000	SH	DEFINED
TORCHMARK CORP.		891027104	87	2400	SH	DEFINED
TOYS "R" US INC		892335100	3	300	SH	SOLE
TRANSCANADA PIPELINES LTD		893526103	2	152	SH	SOLE
TRAVELERS PPTY CAS CORP NEW	CLASS A	89420G109	2	193	SH	SOLE
TRAVELERS PPTY CAS CORP NEW	CLASS A	89420G109	29	2009	SH	DEFINED
TRAVELERS PPTY CAS CORP	CLASS B NEW	89420G406	6	416	SH	SOLE
TRAVELERS PPTY CAS CORP	CLASS B NEW	89420G406	62	4236	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
TREDEGAR INDUSTRIES INC		894650100	3	240	SH	SOLE	
TRI-CONTINENTAL CORPORATION		895436103	9	739	SH	DEFINED	
TRIBUNE CO	NEW COM	896047107	39	875	SH	SOLE	
TRIBUNE CO	NEW COM	896047107	55	1227	SH	DEFINED	
TUPPERWARE CORP	COM	899896104	1	100	SH	DEFINED	
TYCO INTL LTD	NEW COM	902124106	103	6050	SH	SOLE	
TYCO INTL LTD	NEW COM	902124106	69	4069	SH	DEFINED	
UGI CORPORATION		902681105	237	6350	SH	SOLE	
UGI CORPORATION		902681105	285	7650	SH	DEFINED	
UST INC	COM	902911106	40	1200	SH	SOLE	
US BANCORP DEL	COM	902973304	57	2725	SH	SOLE	
UNION PACIFIC CORP	COM	907818108	164	2750	SH	SOLE	
UNION PACIFIC CORP	COM	907818108	263	4408	SH	DEFINED	
UNITED NATIONAL BANCORP NJ		910909100	229	9950	SH	SOLE	
UNITED NATIONAL BANCORP NJ		910909100	198	8620	SH	DEFINED	
UNITED PARCEL SERVICE		911312106	190	3015	SH	DEFINED	
UNITED TECHNOLOGIES CORP	COM	913017109	345	5585	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	1049	16946	SH	DEFINED	
UNITEDHEALTH GROUP INC		91324P102	10	121	SH	DEFINED	
VALLEY NATIONAL BANCORP.		919794107	3	125	SH	SOLE	
VALLEY NATIONAL BANCORP.		919794107	96	3659	SH	DEFINED	
VAN KAMPEN TRUST MUNICIPALS		920929106	9	600	SH	SOLE	
VERITAS DGC INC		92343P107	3	500	SH	SOLE	
VERIZON CORPORATION		92343V104	964	24885	SH	SOLE	
VERIZON CORPORATION		92343V104	3470	89571	SH	DEFINED	
VERITAS SOFTWARE CORP		923436109	12	800	SH	SOLE	
VERITAS SOFTWARE CORP		923436109	48	3136	SH	DEFINED	
VERMONT TEDDY BEAR INC		92427X109	0	50	SH	SOLE	
VIACOM INC	COM CLASS A	925524100	40	1000	SH	DEFINED	
VIACOM INC.	CLASS B COMMON	925524308	65	1607	SH	DEFINED	
VIASYS HEALTHCARE INC		92553Q209	2	165	SH	DEFINED	
VISTEON CORP		92839U107	2	330	SH	DEFINED	
VODAFONE GROUP PLC		92857W100	113	6240	SH	SOLE	
VODAFONE GROUP PLC		92857W100	575	31787	SH	DEFINED	

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

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VULCAN MATERIALS COMPANY	COM	929160109	45	1200	SH	DEFINED
WGL HOLDINGS INC		92924F106	129	5400	SH	DEFINED
WACHOVIA CORP 2ND NEW	COM	929903102	2747	75410	SH	SOLE
WACHOVIA CORP 2ND NEW	COM	929903102	1396	38347	SH	DEFINED
WAL-MART STORES INC		931142103	469	9300	SH	SOLE
WAL-MART STORES INC		931142103	710	14075	SH	DEFINED
WALGREEN CO		931422109	11	400	SH	SOLE
WALGREEN CO		931422109	2	100	SH	DEFINED
WASHINGTON MUTUAL INC		939322103	44	1300	SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	61	3163	SH	DEFINED
WASTE MANAGEMENT INC		94106L109	3	145	SH	DEFINED
WELLS FARGO & CO	NEW COM	949746101	302	6450	SH	SOLE
WELLS FARGO & CO	NEW COM	949746101	421	8985	SH	DEFINED
WESTERN GAS RESOURCES INC		958259103	36	1000	SH	DEFINED
WEYERHAEUSER CO	COM	962166104	18	366	SH	SOLE
WEYERHAEUSER CO	COM	962166104	49	1000	SH	DEFINED
WHIRLPOOL CORP	COM	963320106	15	300	SH	DEFINED
WHOLE FOOD MARKET INC		966837106	21	400	SH	SOLE
WHOLE FOOD MARKET INC		966837106	15	300	SH	DEFINED
WILLIAMS COS INC DEL	COM	969457100	13	5000	SH	DEFINED
WILLIAMS SONOMA INC	COM	969904101	130	4800	SH	DEFINED
WIND RIVER SYSTEMS		973149107	6	1500	SH	SOLE
WIND RIVER SYSTEMS		973149107	0	100	SH	DEFINED
WISCONSIN ENERGY CORP	COM	976657106	103	4089	SH	DEFINED
WORLDCOM INC GA NEW MCI GROUP	COM	98157D304	0	16	SH	DEFINED
WRIGLEY WM JR CO		982526105	10	200	SH	SOLE
WYETH INC.		983024100	757	20255	SH	SOLE
WYETH INC.		983024100	1589	42504	SH	DEFINED
XM SATELLITE RADIO HOLDINGS INC		983759101	0	150	SH	DEFINED
XCEL ENERGY INC		98389B100	0	10	SH	DEFINED
XILINX INC		983919101	65	3200	SH	DEFINED
XEROX CORP	COM	984121103	17	2200	SH	DEFINED
YUM BRANDS INC		988498101	25	1050	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
ZIMMER HOLDINGS GROUP		98956P102	15	370	SH	SOLE	
ZIMMER HOLDINGS GROUP		98956P102	459	11071	SH	DEFINED	
ZORAN CORP		98975F101	36	2600	SH	SOLE	
ZWEIG TOTAL RETURN FD INC		989837109	9	1812	SH	DEFINED	
GRAND TOTALS			213241	6786090			