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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
November 07, 2002

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 9/30/02  
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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  
-----

11/7/02  
-----

[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:	6,175,130
	-----
Form 13F Information Table Value Total:	187,661
	-----
	(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	INV DSC
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DAIMLER-CHRYSLER AG ORD	D1668R123	28	848	SH	DEF
ACE LTD	G0070K103	1	37	SH	DEF
ACCENTURE LTD CLASS A	G1150G111	1	100	SH	DEF
COOPER INDUSTRIES LTD CLASS A	G24182100	15	500	SH	DEF
FOSTER WHEELER LTD	G36535105	1	700	SH	DEF
INGERSOLL RAND COMPANY CLASS A COMMON	G4776G101	64	1875	SH	SOL
INGERSOLL RAND COMPANY CLASS A COMMON	G4776G101	237	6900	SH	DEF
KNIGHTSBRIDGE TANKERS	G5299G106	17	1500	SH	DEF
NOBLE CORP	G65422100	3	100	SH	SOL
NORDIC AMERN TANKER SHIPPING LTD	G65773106	21	2000	SH	DEF
TRANSOCEAN INC	G90078109	116	5614	SH	SOL
TRANSOCEAN INC	G90078109	10	521	SH	DEF
EXEL LIMITED CAPITAL CLASS A	G98255105	2	30	SH	DEF
GILAT SATELLITE NETWORK LTD	M51474100	1	2412	SH	SOL
FLEXTRONICS INTERNATIONAL	Y2573F102	29	4200	SH	SOL
FLEXTRONICS INTERNATIONAL	Y2573F102	141	20300	SH	DEF
OMI CORP NEW	Y6476W104	0	150	SH	SOL
AFLAC INCORPORATED	001055102	36	1200	SH	DEF
AGCO CORPORATION	001084102	527	22750	SH	SOL
AGCO CORPORATION	001084102	271	11700	SH	DEF
AES CORPORATION	00130H105	2	933	SH	SOL
AK STEEL HOLDING CORP	001547108	14	2000	SH	DEF
AOL TIME WARNER INC	00184A105	148	12700	SH	SOL
AOL TIME WARNER INC	00184A105	556	47578	SH	DEF
A T & T CORPORATION	001957109	102	8534	SH	SOL
A T & T CORPORATION	001957109	358	29828	SH	DEF
ATMI , INC.	00207R101	14	1000	SH	SOL
AT&T WIRELESS SERVICES INC	00209A106	15	3645	SH	SOL
AT&T WIRELESS SERVICES INC	00209A106	49	12074	SH	DEF

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
AASTROM BIOSCIENCES		00253U107	0	3500	SH		DEF
ABBOTT LABS	COM	002824100	488	12102	SH		SOL
ABBOTT LABS	COM	002824100	1293	32028	SH		DEF
ABERCROMBIE & FITCH		002896207	7	400	SH		DEF
ADAMS EXPRESS COMPANY		006212104	4	446	SH		DEF
ADOBE SYSTEMS INCORPORATED		00724F101	9	500	SH		SOL
ADVANCED MEDICAL OPTICS INC		00763M108	0	27	SH		DEF
AEGON N V ORD		007924103	16	1744	SH		SOL
AETNA U S HEALTHCARE INC		00817Y108	2	75	SH		DEF
AGERE SYSTEMS INC CLASS A		00845V100	0	13	SH		SOL
AGERE SYSTEMS INC CLASS A		00845V100	0	125	SH		DEF
AGERE SYSTEMS INC CLASS B		00845V209	0	400	SH		SOL
AGERE SYSTEMS INC CLASS B		00845V209	3	3263	SH		DEF
AGILENT TECHNOLOGIES		00846U101	67	5158	SH		DEF
AIR PRODUCTS & CHEMICALS INC		009158106	405	9650	SH		SOL
AIR PRODUCTS & CHEMICALS INC		009158106	285	6800	SH		DEF
AIRTRAN HOLDINGS INC	COM	00949P108	0	100	SH		DEF
ALBEMARLE CORP		012653101	20	800	SH		SOL
ALCOA INC	COM	013817101	11	600	SH		SOL
ALCOA INC	COM	013817101	65	3400	SH		DEF
ALLEGHENY ENERGY INC		017361106	35	2700	SH		SOL
ALLEGHENY ENERGY INC		017361106	44	3400	SH		DEF

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ALLERGAN INC	COM	018490102	6	125 SH	DEF
ALLETE INC		018522102	8	400 SH	DEF
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	20	725 SH	DEF
ALLIANCE RESOURCE PARTNERS L P		01877R108	23	1000 SH	DEF
ALLIANCE PHARMACEUTICAL CORP	COM NEW	018773309	0	112 SH	DEF
ALLIANT ENERGY CORP	COM	018802108	20	1066 SH	DEF
ALLIED CAPITAL CORP	NEW	01903Q108	57	2626 SH	SOL
ALLMERICA FINANCIAL CORPORATION		019754100	3	309 SH	SOL
ALLMERICA FINANCIAL CORPORATION		019754100	2	177 SH	DEF
ALLSTATE CORP	COM	020002101	63	1800 SH	SOL
ALLSTATE CORP	COM	020002101	42	1184 SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
ALLTELL CORPORATION		020039103	618	15400 SH			SOL
ALLTELL CORPORATION		020039103	127	3171 SH			DEF
AMAZON COM INC	COM	023135106	4	300 SH			DEF
AMEREN CORP	COM	023608102	79	1900 SH			SOL
AMEREN CORP	COM	023608102	112	2700 SH			DEF
AMERICA MOVIL ADS		02364W105	4	400 SH			DEF
AMERICAN ELEC PWR INC	COM	025537101	40	1420 SH			SOL
AMERICAN ELEC PWR INC	COM	025537101	280	9854 SH			DEF
AMERICAN EXPRESS CO	COM	025816109	190	6100 SH			SOL
AMERICAN EXPRESS CO	COM	025816109	585	18775 SH			DEF
AMERICAN INTERNATIONAL GROUP		026874107	809	14802 SH			SOL
AMERICAN INTERNATIONAL GROUP		026874107	2083	38087 SH			DEF
AMERICAN STANDARD COMPANIES INC		029712106	31	500 SH			DEF
AMERICAN TOWER CORP CLASS A		029912201	0	100 SH			DEF
AMERICAN WATER WORKS CO		030411102	44	1000 SH			SOL
AMERICAN WATER WORKS CO		030411102	89	2000 SH			DEF
AMETEK INC (NEW)		031100100	93	3200 SH			SOL
AMETEK INC (NEW)		031100100	8	280 SH			DEF
AMGEN INC		031162100	147	3538 SH			SOL
AMGEN INC		031162100	61	1470 SH			DEF
AMSOUTH BANCORPORATION		032165102	34	1687 SH			DEF
ANADARKO PETE CORP	COM	032511107	542	12179 SH			SOL
ANADARKO PETE CORP	COM	032511107	1127	25319 SH			DEF
ANHEUSER BUSCH COS INC	COM	035229103	656	12975 SH			SOL
ANHEUSER BUSCH COS INC	COM	035229103	1063	21020 SH			DEF
ANNALY MTG MANAGEMENT		035710409	27	1500 SH			DEF
ANTIGENICS INC DEL		037032109	0	89 SH			DEF
AON CORP		037389103	2	125 SH			DEF
APACHE CORPORATION		037411105	214	3613 SH			SOL
APOLLO GROUP INC CL A		037604105	19	450 SH			SOL
APOLLO GROUP INC CL A		037604105	13	300 SH			DEF
APPLERA CORP COM CELERA GENOMICS GROUP		038020202	0	13 SH			DEF
APPLIED MICRO CIRCUITS CORP		03822W109	0	100 SH			SOL

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
APPLIED MATERIALS INC		038222105	34	3000	SH		SOL
AQUILA INC DEL NEW		03840P102	1	450	SH		DEF
ARCHER-DANIELS-MIDLAND	COMPANY	039483102	1	100	SH		SOL
ASTRAZENECA PLC SPONSORED	ADR	046353108	59	1948	SH		SOL
ATEL CORPORATION		049513104	0	400	SH		DEF
AURORA FOODS INC		05164B106	0	1501	SH		SOL
AUTHENTIDATE HOLDING CORP		052666104	1	1000	SH		SOL
AUTOMATIC DATA PROCESSING		053015103	615	17710	SH		SOL
AUTOMATIC DATA PROCESSING		053015103	660	19005	SH		DEF
AVAYA INC	COM USD .01	053499109	0	333	SH		SOL
AVAYA INC	COM USD .01	053499109	6	4642	SH		DEF
AVISTA CORP	COM	05379B107	6	600	SH		DEF
AVON PRODUCTS		054303102	85	1850	SH		DEF
BCE INC	COM	05534B109	1	100	SH		SOL
BOC GROUP PLC ADR		055617609	13	500	SH		DEF
BP PLC		055622104	711	17827	SH		SOL
BP PLC		055622104	1524	38229	SH		DEF
BACK YARD BURGERS INC		05635W101	6	1000	SH		DEF
BAKER HUGHES INCORPORATED	COMMON	057224107	3	125	SH		SOL
BAKER HUGHES INCORPORATED	COMMON	057224107	21	750	SH		DEF
BALLARD POWER SYSTEMS INC		05858H104	5	600	SH		DEF
BANK AMERICA CORP	COM	060505104	255	4000	SH		SOL
BANK AMERICA CORP	COM	060505104	490	7687	SH		DEF
BANK OF NEW YORK INC		064057102	525	18300	SH		SOL
BANK OF NEW YORK INC		064057102	285	9948	SH		DEF
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	3	107	SH		SOL
BANC ONE CORP	COM	06423A103	97	2615	SH		DEF
BARR LABS INC		068306109	18	300	SH		DEF
BAUSCH & LOMB INC	COM	071707103	33	1000	SH		SOL
BAXTER INTERNATIONAL		071813109	42	1400	SH		SOL
BAXTER INTERNATIONAL		071813109	30	1000	SH		DEF
BECTON DICKINSON & COMPANY		075887109	36	1300	SH		DEF
BED BATH & BEYOND		075896100	73	2250	SH		DEF

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
BELLSOUTH CORP	COM	079860102	135	7364	SH		SOL
BELLSOUTH CORP	COM	079860102	699	38076	SH		DEF
BEST BUY COMPANY INC		086516101	76	3450	SH		SOL
BEST BUY COMPANY INC		086516101	41	1872	SH		DEF
BIOVAIL CORPORATION		09067J109	111	4500	SH		SOL
BIOVAIL CORPORATION		09067J109	9	400	SH		DEF
BLACK & DECKER CORP	COM	091797100	26	635	SH		DEF
BLACKROCK NJ MUNICIPAL INCOME TRUST		09248J101	24	1700	SH		DEF
BLOCK H & R INC	COM	093671105	33	800	SH		DEF
BOEING CO	COM	097023105	103	3036	SH		SOL
BOEING CO	COM	097023105	63	1852	SH		DEF
BOSTON PROPERTIES INC.		101121101	9	250	SH		SOL
BOSTON SCIENTIFIC CORP.		101137107	12	400	SH		DEF

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BRIGGS & STRATTON CORPORATION		109043109	0	19	SH	SOL
BRISTOL-MYERS SQUIBB		110122108	840	35337	SH	SOL
BRISTOL-MYERS SQUIBB		110122108	2612	109822	SH	DEF
BROADCOM CORPORATION	COM	111320107	3	300	SH	DEF
BROWN FORMAN DISTILLERS CORP						
CLASS 'A' VOTING		115637100	40	600	SH	DEF
BUCKEYE PIPELINE PARTNERS LP		118230101	31	850	SH	SOL
BUCKEYE PIPELINE PARTNERS LP		118230101	99	2700	SH	DEF
BURLINGTON NORTHERN SANTA FE CORP		12189T104	7	310	SH	SOL
BURLINGTON NORTHERN SANTA FE CORP		12189T104	94	3949	SH	DEF
BURLINGTON RESOURCES		122014103	42	1095	SH	DEF
CSX CORP	COM	126408103	15	600	SH	SOL
CSX CORP	COM	126408103	31	1200	SH	DEF
CVS CORP	COM	126650100	542	21425	SH	SOL
CVS CORP	COM	126650100	768	30340	SH	DEF
CAL DIVE INTL INC		127914109	14	700	SH	DEF
CALIPER TECHNOLOGIES CORP		130876105	9	2200	SH	SOL
CALPINE CORP		131347106	0	100	SH	SOL
CALPINE CORP		131347106	0	200	SH	DEF
CAMBREX CORP		132011107	7	200	SH	SOL
CAMPBELL SOUP CO	COM	134429109	44	2000	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
CAPITAL ONE FINANCIAL		14040H105	569	16325	SH		SOL
CAPITAL ONE FINANCIAL		14040H105	165	4750	SH		DEF
CARDINAL HEALTH		14149Y108	27	450	SH		SOL
CARDINAL HEALTH		14149Y108	15	250	SH		DEF
CATELLUS DEVELOPMENT CORP		149111106	1	77	SH		SOL
CATERPILLAR INC		149123101	37	1000	SH		SOL
CATERPILLAR INC		149123101	48	1300	SH		DEF
CELL PATHWAYS INC		15114R101	4	5900	SH		DEF
CENDANT CORPORATION		151313103	2	200	SH		DEF
CEPHALON INC.		156708109	1	47	SH		DEF
CERTEGY INC		156880106	6	325	SH		DEF
CHARTER COMMUNICATIONS		16117M107	1	700	SH		DEF
CHEVRONTEXACO CORP		166764100	640	9247	SH		SOL
CHEVRONTEXACO CORP		166764100	1003	14495	SH		DEF
CHICO'S FAS INC		168615102	6	400	SH		DEF
CHINA MOBILE HONG KONG LTD ADR		16941M109	51	4600	SH		DEF
CHORDIANT SOFTWARE INC.		170404107	0	240	SH		DEF
THE CHUBB CORPORATION		171232101	828	15105	SH		SOL
THE CHUBB CORPORATION		171232101	758	13825	SH		DEF
CHURCH & DWIGHT INC	COM	171340102	66	2000	SH		DEF
CIENA CORPORATION		171779101	1	600	SH		DEF
CIGNA INVESTMENT SECURITIES, INC.		17179X106	36	2191	SH		DEF
CINERGY CORP		172474108	17	550	SH		DEF
CIRCUIT CITY STORES		172737306	16	1000	SH		SOL
CISCO SYS INC		17275R102	882	84177	SH		SOL
CISCO SYS INC		17275R102	792	75599	SH		DEF
CITIGROUP INC		172967101	1429	48235	SH		SOL
CITIGROUP INC		172967101	3485	117594	SH		DEF
CITRIX SYSTEMS INC		177376100	0	100	SH		DEF
CLEAR CHANNEL COMMUNICATIONS		184502102	650	18725	SH		SOL

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CLEAR CHANNEL COMMUNICATIONS		184502102	243	7000	SH	DEF
CLOROX CO DEL	COM	189054109	4	100	SH	DEF
COCA COLA CO	COM	191216100	211	4417	SH	SOL
COCA COLA CO	COM	191216100	874	18243	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
COLGATE PALMOLIVE CO	COM	194162103	1477	27391	SH		SOL
COLGATE PALMOLIVE CO	COM	194162103	2351	43594	SH		DEF
COMERICA INC. CO		200340107	36	750	SH		DEF
COMMERCE BANCORP NJ		200519106	16	400	SH		DEF
CONAGRA FOODS INC	COM	205887102	52	2100	SH		DEF
COMSHARE INC		205912108	0	500	SH		DEF
CONEXANT SYS INC	COM	207142100	1	1600	SH		DEF
CONSOLIDATED EDISON	COM	209115104	58	1448	SH		DEF
CONSTELLATION BRANDS INC CL A		21036P108	587	25445	SH		SOL
CONSTELLATION BRANDS INC CL A		21036P108	898	38925	SH		DEF
CONSTELLATION ENERGY GROUP INC	COM	210371100	7	300	SH		SOL
CONSTELLATION ENERGY GROUP INC	COM	210371100	74	3020	SH		DEF
CONTINENTAL AIRLINES INC CL B		210795308	1	300	SH		DEF
CORN PRODS INTL INC	COM	219023108	17	600	SH		DEF
CORNING INC		219350105	5	3220	SH		SOL
CORNING INC		219350105	46	29536	SH		DEF
CORPORATE HIGH YIELD FUND III INC		219925104	12	2000	SH		DEF
COSTCO WHOLESALE CORPORATION		22160K105	3	100	SH		SOL
COVANTA ENERGY INC		22281N103	0	307	SH		SOL
COX COMMUNICATIONS INC	NEW CL A	224044107	14	604	SH		DEF
CROWN CORK & SEAL CO INC		228255105	185	35375	SH		SOL
CROWN CORK & SEAL CO INC		228255105	50	9700	SH		DEF
CUBIST PHARMACEUTICAL INC		229678107	1	300	SH		DEF
CUMMINS ENGINE INC		231021106	47	2000	SH		DEF
CYTEC INDUSTRIES INC		232820100	1	67	SH		SOL
DNP SELECT INCOME FUND INC	COM	23325P104	21	2160	SH		DEF
DTE ENERGY CO	COM	233331107	18	454	SH		DEF
DARDEN RESTAURANTS		237194105	72	3000	SH		SOL
DARDEN RESTAURANTS		237194105	29	1200	SH		DEF
DATATEC SYSTEMS INC		238128102	0	500	SH		DEF
DECODE GENETICS INC		243586104	1	619	SH		DEF
DEERE & COMPANY		244199105	170	3755	SH		DEF
DELL COMPUTER CORP		247025109	401	17105	SH		SOL
DELL COMPUTER CORP		247025109	148	6330	SH		DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
DELPHI CORPORATION	CORP	247126105	0	116	SH		SOL
DELPHI CORPORATION	CORP	247126105	8	1012	SH		DEF

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DELTIC TIMBER CORP		247850100	109	5000	SH	DEF
DELUXE CORP	COM	248019101	4	100	SH	DEF
DEVON ENERGY CORPORATION	NEW COM	25179M103	4	92	SH	SOL
DEVON ENERGY CORPORATION	NEW COM	25179M103	14	300	SH	DEF
DISNEY WALT CO	COM DISNEY	254687106	18	1200	SH	SOL
DISNEY WALT CO	COM DISNEY	254687106	186	12291	SH	DEF
DOMINION RES INC		25746U109	27	533	SH	SOL
DOMINION RES INC		25746U109	330	6521	SH	DEF
DOVER CORPORATION		260003108	79	3150	SH	SOL
DOW CHEM CO	COM	260543103	250	9193	SH	SOL
DOW CHEM CO	COM	260543103	280	10290	SH	DEF
DU PONT E I DE NEMOURS & CO	COM	263534109	398	11052	SH	SOL
DU PONT E I DE NEMOURS & CO	COM	263534109	852	23650	SH	DEF
DUKE ENERGY CORP	COM	264399106	213	10906	SH	SOL
DUKE ENERGY CORP	COM	264399106	352	18033	SH	DEF
DYAX CORPORATION		26746E103	3	1750	SH	SOL
E M C CORPORATION		268648102	12	2750	SH	SOL
E M C CORPORATION		268648102	34	7520	SH	DEF
EMS TECHNOLOGIES INC		26873N108	3	300	SH	DEF
EOG RES INC		26875P101	89	2500	SH	DEF
E*TRADE GROUP		269246104	5	1200	SH	DEF
EASTMAN CHEMICAL COMPANY		277432100	3	87	SH	SOL
EASTMAN CHEMICAL COMPANY		277432100	3	100	SH	DEF
EASTMAN KODAK CO	COM	277461109	9	351	SH	SOL
EASTMAN KODAK CO	COM	277461109	17	650	SH	DEF
EBAY INC		278642103	52	1000	SH	DEF
EDISON SCHOOLS INC		281033100	0	1800	SH	DEF
EL PASO CORPORATION		28336L109	127	15460	SH	SOL
EL PASO CORPORATION		28336L109	20	2419	SH	DEF
EL PASO ENERGY PARTNERS L P	COM	28368B102	13	450	SH	DEF
ELECTRONIC DATA SYSTEMS CORP		285661104	4	300	SH	SOL
ELECTRONIC DATA SYSTEMS CORP		285661104	7	550	SH	DEF

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
EMERSON ELEC CO	COM	291011104	155	3550	SH		SOL
EMERSON ELEC CO	COM	291011104	400	9108	SH		DEF
ENBRIDGE ENERGY PARTNERS L P		29250R106	21	500	SH		SOL
ENBRIDGE ENERGY PARTNERS L P		29250R106	263	6025	SH		DEF
ENERGEN CORP	COM	29265N108	30	1200	SH		DEF
ENERGY CONVERSION DEVICES INC	COM	292659109	7	700	SH		DEF
ENERGY EAST CORP	COM	29266M109	198	10003	SH		DEF
ENGELHARD CORP	COM	292845104	66	2802	SH		DEF
ENTERGY CORP	NEW COM	29364G103	103	2500	SH		DEF
ENTREMED INC	COM	29382F103	1	1200	SH		DEF
EQUIFAX, INC.		294429105	14	650	SH		DEF
EQUITABLE RESOURCES		294549100	34	1000	SH		DEF
EQUITY INCOME FUND EXCHANGE SER.AT&T SHS 1ST		294700703	103	1776	SH		DEF
EQUITY OFFICE PPTYS TR	COM	294741103	91	3562	SH		DEF
EQUITY OIL CO		294749106	2	1000	SH		DEF
EQUITY RESIDENTIAL SBI		29476L107	29	1250	SH		SOL
EQUITY RESIDENTIAL SBI		29476L107	4	200	SH		DEF
ERICSSON L M TEL CO ADR CL B		294821400	7	21680	SH		DEF

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ETHYL CORP		297659104	1	1600	SH	SOL
EXELON CORP COM		30161N101	21	462	SH	DEF
EXXON MOBIL CORP	COM	30231G102	2822	88514	SH	SOL
EXXON MOBIL CORP	COM	30231G102	9501	297940	SH	DEF
FPL GROUP INC	COM	302571104	207	3850	SH	SOL
FPL GROUP INC	COM	302571104	502	9350	SH	DEF
FEDERAL AGRICULTURE MORTGAGE CORP		313148306	9	325	SH	SOL
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	389	6550	SH	SOL
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	300	5040	SH	DEF
FEDERAL REALTY INVESTMENT TRUST		313747206	11	423	SH	DEF
FEDERAL SIGNAL CORPORATION		313855108	23	1300	SH	DEF
FEDEX CORPORATION		31428X106	25	500	SH	DEF
FIFTH THIRD BANCORP	COM	316773100	21	350	SH	DEF
FINISAR CORPORATION		31787A101	0	400	SH	SOL
FIRST DATA CORPORATION		319963104	531	19028	SH	SOL
FIRST DATA CORPORATION		319963104	36	1300	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
FIRST SENTINEL BANCORP INC.		33640T103	10	752	SH		DEF
FIRST VIRGINIA BANK INC		337477103	25	675	SH		SOL
FIRSTENERGY CORP	COM	337932107	74	2500	SH		DEF
FIVE STAR QUALITY CARE INC		33832D106	0	10	SH		DEF
FLEETBOSTON FINANCIAL CORP	COM	339030108	1025	50462	SH		DEF
FLOWER FOODS INC		343498101	17	750	SH		DEF
FOOT LOCKER INC.		344849104	2	204	SH		SOL
FORD MOTOR CO DEL		345370860	19	2034	SH		SOL
FORD MOTOR CO DEL		345370860	75	7740	SH		DEF
FORTUNE BRANDS INC	COM	349631101	24	528	SH		SOL
FORTUNE BRANDS INC	COM	349631101	58	1245	SH		DEF
FRANKLIN RESOURCES INC		354613101	46	1500	SH		SOL
GATX CORP	COM	361448103	15	800	SH		DEF
GABLES RESIDENTIAL TRUST		362418105	26	1000	SH		DEF
GALLAHER GROUP PLC SPONSORED ADR		363595109	93	2437	SH		DEF
GAP INC		364760108	1	150	SH		SOL
GATEWAY INC	COM	367626108	1	600	SH		DEF
GENENTECH INC		368710406	44	1350	SH		SOL
GENENTECH INC		368710406	305	9375	SH		DEF
GENERAL ELEC CO	COM	369604103	3283	133268	SH		SOL
GENERAL ELEC CO	COM	369604103	7005	284312	SH		DEF
GENERAL MTRS CORP	COM	370442105	450	11588	SH		SOL
GENERAL MTRS CORP	COM	370442105	585	15061	SH		DEF
GENERAL MOTORS CLASS H	NEW	370442832	22	2410	SH		SOL
GENERAL MOTORS CLASS H	NEW	370442832	134	14671	SH		DEF
GENZYME CORP BIOSURGERY DIVISION		372917708	1	670	SH		DEF
GEORGIA PAC CORP	COM GA PAC GRP	373298108	10	800	SH		SOL
GEORGIA PAC CORP	COM GA PAC GRP	373298108	155	11893	SH		DEF
GILLETTE COMPANY		375766102	157	5333	SH		SOL
GILLETTE COMPANY		375766102	144	4900	SH		DEF
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	232	6062	SH		SOL
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	200	5212	SH		DEF
GOLDMAN SACHS GROUP		38141G104	394	5975	SH		SOL
GOLDMAN SACHS GROUP		38141G104	569	8625	SH		DEF

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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	INV/ DSC
GUIDANT CORP	COM	401698105	249	7725	SH		SOL
GUIDANT CORP	COM	401698105	64	2000	SH		DEF
GUILFORD PHARMACEUTICALS INC		401829106	1	300	SH		DEF
HRPT PPTYS TR COMM SH BEN INT		40426W101	8	1000	SH		DEF
HALLIBURTON CO	COM	406216101	10	816	SH		SOL
HALLIBURTON CO	COM	406216101	137	10682	SH		DEF
JOHN HANCOCK INCOME SECURITIES TRUST		410123103	4	267	SH		DEF
JOHN HANCOCK PATRIOT PREMIUM DIV FD I	COM	41013Q101	16	1834	SH		DEF
JOHN HANCOCK FINANCIAL SERVICES, INC.		41014S106	37	1342	SH		DEF
HANDSPRING INC		410293104	0	200	SH		SOL
HARBOR FLA BANCSHARES		411901101	10	502	SH		DEF
HARLEY DAVIDSON		412822108	13	300	SH		SOL
HARLEY DAVIDSON		412822108	195	4200	SH		DEF
HARTFORD FINL SVCS GROUP INC	COM	416515104	45	1100	SH		SOL
HARTFORD FINL SVCS GROUP INC	COM	416515104	76	1862	SH		DEF
HEALTH CARE PPTY INVS INC	COM	421915109	72	1700	SH		DEF
H.J. HEINZ COMPANY		423074103	5	150	SH		SOL
H.J. HEINZ COMPANY		423074103	36	1085	SH		DEF
HERSHEY FOODS CORP	COM	427866108	229	3700	SH		DEF
HEWLETT PACKARD CO	COM	428236103	42	3652	SH		SOL
HEWLETT PACKARD CO	COM	428236103	394	33806	SH		DEF
HIBERNIA CORP		428656102	5	300	SH		SOL
HOME DEPOT, INC		437076102	898	34450	SH		SOL
HOME DEPOT, INC		437076102	1857	71188	SH		DEF
HONEYWELL INTERNATIONAL INC	COM	438516106	21	996	SH		SOL
HONEYWELL INTERNATIONAL INC	COM	438516106	119	5508	SH		DEF
HOST MARRIOTT CORPORATION		44107P104	28	3074	SH		DEF
HOUSEHOLD INTL INC	COM	441815107	3	126	SH		SOL
HOUSEHOLD INTL INC	COM	441815107	99	3500	SH		DEF
HUDSON CITY BANCORP		443683107	35	2200	SH		DEF
HUDSON UNITED BANCORP		444165104	13	500	SH		SOL
HUNTINGTON BANCSHARES INC		446150104	49	2722	SH		DEF
IMS HEALTH INCORPORATED		449934108	43	2928	SH		DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV/ DSC
ITT INDUSTRIES INC	COM	450911102	42	682	SH		SOL
ITT INDUSTRIES INC	COM	450911102	34	556	SH		DEF
ICON PUB LTD CO		45103T107	21	1000	SH		DEF
IDACORP INC	COM	451107106	7	300	SH		SOL
IDACORP INC	COM	451107106	145	6000	SH		DEF
ILLINOIS TOOL WORKS INC	COM	452308109	12	214	SH		DEF

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IMAGISTICS INTERNATIONAL INC		45247T104	10	624	SH	DEF
INDYMAC BANCORP INC		456607100	19	1000	SH	DEF
INKTOMI CORP	COM	457277101	0	800	SH	DEF
INNKEEPERS USA TRUST		4576J0104	15	2000	SH	DEF
INTEL CORP	COM	458140100	522	37650	SH	SOL
INTEL CORP	COM	458140100	894	64424	SH	DEF
INTERMEDIATE MUNICIPAL FUND INC		45880P104	20	2000		DEF
INTERNATIONAL BUSINESS MACHINE CORP	COM	459200101	1067	18310	SH	SOL
INTERNATIONAL BUSINESS MACHINE CORP	COM	459200101	3617	62041	SH	DEF
INTL PAPER CO	COM	460146103	136	4097	SH	DEF
INTERNET HOLDERS TRUST		46059W102	1	100	SH	SOL
INTERPUBLIC GROUP OF COMPANIES INC		460690100	15	1000	SH	DEF
INTEVAC INC		461148108	12	3300	SH	DEF
INTUIT		461202103	4	100	SH	DEF
INVITROGEN CORP		46185R100	23	683	SH	DEF
JDN REALTY CORP		465917102	0	56	SH	DEF
JDS UNIPHASE CORPORATION		46612J101	0	200	SH	SOL
JDS UNIPHASE CORPORATION		46612J101	0	400	SH	DEF
J P MORGAN CHASE & CO		46625H100	334	17599	SH	SOL
J P MORGAN CHASE & CO		46625H100	1128	59477	SH	DEF
JABIL CIRCUIT INC		466313103	2	150	SH	SOL
JABIL CIRCUIT INC		466313103	3	250	SH	DEF
JEFFERSON PILOT CORPORATION		475070108	27	683	SH	SOL
JEFFERSON PILOT CORPORATION		475070108	41	1035	SH	DEF
JOHNSON & JOHNSON	COM	478160104	2675	49476	SH	SOL
JOHNSON & JOHNSON	COM	478160104	7213	133382	SH	DEF
JOHNSON CTLS INC	COM	478366107	13	180	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
JUNIPER NETWORKS		48203R104	0	100	SH		SOL
KPMG CONSULTING INC		48265R109	1	185	SH		DEF
KADANT INC		48282T104	8	627	SH		DEF
KELLOGG COMPANY		487836108	52	1575	SH		SOL
KERR MCGEE CORP		492386107	0	18	SH		DEF
KEYSPAN CORP	COM	49337W100	44	1341	SH		DEF
KEYSTONE PROPERTY TRUST MD		493596100	26	1600	SH		DEF
KIMBERLY-CLARK CORPORATION		494368103	591	10449	SH		SOL
KIMBERLY-CLARK CORPORATION		494368103	603	10650	SH		DEF
KINDER MORGAN ENERGY PARTNERS L P		494550106	223	7000	SH		DEF
KING PHARMACEUTICALS INC		495582108	3	200	SH		DEF
KNIGHT-RIDDER INC		499040103	826	14650	SH		SOL
KNIGHT-RIDDER INC		499040103	692	12275	SH		DEF
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	6	417	SH		DEF
KRAFT FOODS INC		50075N104	3	100	SH		SOL
KRAMONT REALTY TRUST	COM	50075Q107	11	800	SH		DEF
KRISPY KREME DOUGHNUTS		501014104	6	200	SH		DEF
KROGER COMPANY	COM	501044101	135	9600	SH		SOL
KROGER COMPANY	COM	501044101	296	21000	SH		DEF
L-3 COMMUNICATIONS HLDGS INC		502424104	500	9500	SH		SOL
L-3 COMMUNICATIONS HLDGS INC		502424104	137	2600	SH		DEF
LA-Z-BOY INC		505336107	48	2100	SH		SOL
LA-Z-BOY INC		505336107	46	2000	SH		DEF
LEHMAN BROTHERS HOLDINGS INC		524908100	4	100	SH		SOL

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LENDING TREE INC		52602Q105	3	250	SH	SOL
LENNAR CORP		526057104	55	1000	SH	DEF
LIBERTY MEDIA CORP	NEW COM					
	SERIAL A	530718105	2	416	SH	DEF
LILLY ELI & CO	COM	532457108	56	1012	SH	SOL
LILLY ELI & CO	COM	532457108	834	15087	SH	DEF
LOCKHEED MARTIN CORP		539830109	457	7068	SH	SOL
LOCKHEED MARTIN CORP		539830109	0	3	SH	DEF
LOWES COMPANIES INC		548661107	285	6900	SH	SOL
LOWES COMPANIES INC		548661107	121	2925	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
LUBRIZOL CORP	COM	549271104	33	1200	SH		SOL
LUBRIZOL CORP	COM	549271104	56	2000	SH		DEF
LUCENT TECHNOLOGY INC		549463107	11	15058	SH		SOL
LUCENT TECHNOLOGY INC		549463107	41	54327	SH		DEF
MBIA, INC		55262C100	289	7250	SH		SOL
MBIA, INC		55262C100	19	500	SH		DEF
MBNA CORPORATION		55262L100	45	2491	SH		DEF
MFS CHARTER INCOME TRUST		552727109	12	1500	SH		DEF
MFS MULTIMARKET INCOME TRUST		552737108	8	1500	SH		SOL
MGI PHARMACEUTICALS		552880106	3	500	SH		DEF
MACK-CALI REALTY CORP		554489104	32	1000	SH		DEF
SMITH BARNEY MANAGED MUNICIPALS PORTFOLIO, INC.		561662107	22	2000			DEF
MANUGISTICS GROUP		565011103	0	200	SH		DEF
MARATHON OIL CORP		565849106	27	1200	SH		DEF
MARSHALL & ILSLEY CORP		571834100	422	15150	SH		SOL
MARSHALL & ILSLEY CORP		571834100	314	11275	SH		DEF
MARTHA STEWART LIVING		573083102	2	400	SH		DEF
MCCLATCHY COMPANY		579489105	255	4200	SH		SOL
MCCLATCHY COMPANY		579489105	91	1500	SH		DEF
MCCORMICK & CO INC COMMON NON-VOTING		579780206	459	20180	SH		SOL
MCCORMICK & CO INC COMMON NON-VOTING		579780206	460	20225	SH		DEF
MCDATA CORPORATION-CLASS A		580031201	0	4	SH		SOL
MCDATA CORPORATION-CLASS A		580031201	0	3	SH		DEF
MCDONALDS CORP	COM	580135101	70	4000	SH		SOL
MCDONALDS CORP	COM	580135101	90	5100	SH		DEF
MCGRAW HILL COMPANIES INC		580645109	379	6200	SH		SOL
MCGRAW HILL COMPANIES INC		580645109	131	2150	SH		DEF
MCKESSON CORPORATION		58155Q103	4	148	SH		DEF
MEADWESTVACO CORP		583334107	11	600	SH		SOL
MEADWESTVACO CORP		583334107	88	4600	SH		DEF
MEDAREX INC		583916101	1	400	SH		DEF
MEDTRONIC INC		585055106	29	700	SH		SOL
MEDTRONIC INC		585055106	199	4740	SH		DEF

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
MELLON FINANCIAL CORP	COM	58551A108	25	1000	SH		DEF
MERCANTILE BANKSHARES CORP	COM	587405101	15	400	SH		DEF
MERCK & CO INC	COM	589331107	1005	21994	SH		SOL
MERCK & CO INC	COM	589331107	3867	84633	SH		DEF
MERCURY INTERACTIVE CORP		589405109	5	300	SH		DEF
MERRILL LYNCH & CO INC		590188108	42	1300	SH		SOL
MERRILL LYNCH & CO INC		590188108	85	2600	SH		DEF
METLIFE INC		59156R108	68	3000	SH		DEF
MICROSOFT CORP		594918104	1028	23525	SH		SOL
MICROSOFT CORP		594918104	1556	35584	SH		DEF
MIDDLESEX WATER CO	COM	596680108	67	3000	SH		DEF
MILLENNIUM PHARMACEUTICALS		599902103	2	296	SH		DEF
MIPS TECHNOLOGIES INC		604567206	0	27	SH		DEF
MIRANT CORP		604675108	9	4318	SH		SOL
MIRANT CORP		604675108	11	5218	SH		DEF
ROBERT MONDAVI		609200100	3	100	SH		SOL
MONSANTO CO	NEW	61166W101	2	169	SH		SOL
MONSANTO CO	NEW	61166W101	18	1216	SH		DEF
MORGAN STANLEY DEAN WITTER & CO		617446448	56	1678	SH		SOL
MORGAN STANLEY DEAN WITTER & CO		617446448	189	5584	SH		DEF
MOTOROLA, INC		620076109	3	300	SH		SOL
MOTOROLA, INC		620076109	194	19106	SH		DEF
MUNI HOLDING NY INSD FUND INC		625931100	18	1253	SH		DEF
MUNI HOLDINGS NEW JERSEY INS D FUND INC		625936109	11	778			DEF
MUNIYIELD INSD FUND INC		62630E107	14	950			DEF
NCE PETRO FUND I TR UNIT		62885E406	7	1000	SH		SOL
NCR CORP	NEW	62886E108	0	25	SH		SOL
NCR CORP	NEW	62886E108	2	145	SH		DEF
NUI HOLDING CORP		629431107	10	500	SH		DEF
NASDAQ 100 TRUST UNIT SER 1		631100104	4	200	SH		SOL
NASDAQ 100 TRUST UNIT SER 1		631100104	6	300	SH		DEF
NATIONAL FUEL GAS CO N J	COM	636180101	83	4192	SH		DEF
NATIONAL WESTMINSTER BANK PLC PFD		638539700	7	300	SH		DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
NAUTILUS GROUP INC		63910B102	19	1000	SH		DEF
NEORX CORPORATION		640520300	0	50	SH		DEF
NET.BANK INC		640933107	3	300	SH		DEF
NEUROGEN CORP		64124E106	8	1000	SH		DEF
NEW JERSEY RESOURCES CORPORATION		646025106	39	1200	SH		SOL
NEW JERSEY RESOURCES CORPORATION		646025106	14	450	SH		DEF
NEW PLAN EXCEL RLTY TR INC	COM	648053106	7	400	SH		DEF
NEWMONT MINING CORP		651639106	5	186	SH		SOL
NISOURCE INC	COM	65473P105	68	4000	SH		DEF
NOKIA CORPORATION ADR		654902204	11	850	SH		SOL
NOKIA CORPORATION ADR		654902204	62	4750	SH		DEF
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	17	25000	PRN		DEF
NORFOLK SOUTHERN CORP	COM	655844108	118	5853	SH		SOL

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NORFOLK SOUTHERN CORP	COM	655844108	99	4906	SH	DEF
NORSK HYDRO ADR		656531605	84	2222	SH	DEF
NORTEL NETWORKS CORP	NEW	656568102	0	580	SH	SOL
NORTEL NETWORKS CORP	NEW	656568102	0	1300	SH	DEF
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	46	1275	SH	SOL
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	158	4300	SH	DEF
NORTHERN TRUST CORP		665859104	218	5800	SH	SOL
NORTHERN TRUST CORP		665859104	15	400	SH	DEF
NORTHROP GRUMMAN CORP		666807102	6	50	SH	SOL
NORTHROP GRUMMAN CORP		666807102	49	400	SH	DEF
NOVARTIS AG ADRS		66987V109	19	500	SH	DEF
NOVELL INC		670006105	20	10000	SH	DEF
NSTAR	COM	67019E107	33	840	SH	DEF
OGE ENERGY CO.		670837103	6	400	SH	DEF
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	101	6358		SOL
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	111	6974		DEF
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	51	3200		DEF
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	26	1650		DEF
OCCIDENTAL PETE CORP DEL	COM	674599105	14	500	SH	DEF
ONEOK INC	NEW COM	682680103	75	4000	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
OPENWAVE SYS INC	COM	683718100	0	300	SH		DEF
ORACLE CORPORATION		68389X105	68	8750	SH		SOL
ORACLE CORPORATION		68389X105	184	23488	SH		DEF
PG&E CORP	COM	69331C108	4	400	SH		DEF
PIMCO COMMERCIAL MORTGAGE	SECS TR INC	693388100	59	4000	SH		DEF
PNC FINANCIAL SERVICES GROUP	COM	693475105	205	4873	SH		SOL
PNC FINANCIAL SERVICES GROUP	COM	693475105	91	2160	SH		DEF
PPG INDS INC	COM	693506107	8	200	SH		SOL
PPL CORP		69351T106	6	200	SH		SOL
PPL CORP		69351T106	52	1600	SH		DEF
PACCAR INC	COM	693718108	27	825	SH		DEF
PACTIV CORP	COM	695257105	1	100	SH		SOL
PALL CORP	COM	696429307	11	700	SH		DEF
PALM INC		696642107	0	500	SH		DEF
PARAGON TECHNOLOGIES INC		69912T108	53	6422	SH		DEF
PARK PL ENTMT CORP	COM	700690100	7	1000	SH		DEF
PAYCHEX INC	COM	704326107	72	3000	SH		DEF
PAYLESS SHOESOURCE, INC.		704379106	10	200	SH		DEF
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	6792	104503	SH		SOL
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	18597	286123	SH		DEF
PENN VA RESOURCE PARTNERS LP		707884102	60	3000	SH		DEF
J.C.PENNEY CO., INC.		708160106	79	5000	SH		DEF
PEOPLES ENERGY CORPORATION		711030106	84	2500	SH		DEF
PEPSI BOTTLING GROUP		713409100	9	400	SH		DEF
PEPSICO INC	COM	713448108	183	4975	SH		SOL
PEPSICO INC	COM	713448108	311	8421	SH		DEF
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH		DEF
PERKINELMER INC	COM	714046109	25	4628	SH		DEF

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PFIZER INC	COM	717081103	1480	51025	SH	SOL
PFIZER INC	COM	717081103	2305	79444	SH	DEF
PHARMACIA CORP		71713U102	26	677	SH	SOL
PHARMACIA CORP		71713U102	268	6896	SH	DEF
PHILIP MORRIS COMPANIES		718154107	128	3300	SH	SOL
PHILIP MORRIS COMPANIES		718154107	385	9950	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
THE PHOENIX COMPANIES, INC.		71902E109	13	966	SH		SOL
PIMCO STRATEGIC GLOBAL GOVERNMENT FUND COMMON		72200X104	37	3098	SH		DEF
PITNEY BOWES INC	COM	724479100	207	6800	SH		DEF
PLUM CREEK TIMBER CO INC	COM	729251108	28	1249	SH		DEF
POLYONE CORP		73179P106	64	7526	SH		DEF
POTLATCH CORP	COM	737628107	86	3000	SH		DEF
PROCTER & GAMBLE CO	COM	742718109	842	9425	SH		SOL
PROCTER & GAMBLE CO	COM	742718109	2135	23892	SH		DEF
PROGRESS ENERGY INC	COM	743263105	8	200	SH		SOL
PROLOGIS TRUST		743410102	24	1000	SH		DEF
PRUDENTIAL FINANCIAL INC		744320102	21	750	SH		SOL
PRUDENTIAL FINANCIAL INC		744320102	2	97	SH		DEF
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	267	8772	SH		SOL
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	514	16855	SH		DEF
PUGET ENERGY INC NEW		745310102	10	500	SH		DEF
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	39	5000	SH		DEF
QLOGIC CORP		747277101	5	200	SH		SOL
QLOGIC CORP		747277101	26	1000	SH		DEF
QUALCOMM INC		747525103	28	1050	SH		SOL
QUALCOMM INC		747525103	37	1350	SH		DEF
QUESTAR CORP		748356102	15	700	SH		DEF
QUINTILES TRANSNATIONAL CORP	COM	748767100	1	179	SH		DEF
QUIXOTE CORP		749056107	18	1000	SH		DEF
QWEST COMMUNICATIONS INT'L		749121109	4	1875	SH		SOL
QWEST COMMUNICATIONS INT'L		749121109	19	8633	SH		DEF
RF MICRO-DEVICES		749941100	6	1000	SH		DEF
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH		DEF
RAYONIER INC	COM	754907103	1	33	SH		SOL
RAYTHEON CO		755111507	29	1000	SH		SOL
RAYTHEON CO		755111507	192	6568	SH		DEF
READERS DIGEST ASSN.	CLASS A NON VOTING	755267101	15	1000	SH		DEF
RED HAT INC	COM	756577102	0	30	SH		DEF
RELIANT RES INC		75952B105	0	180	SH		DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
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RELIANT ENERGY INC	COM	75952J108	24	2100	SH	DEF
ROCKWELL INTL CORP	NEW COM	773903109	32	2014	SH	DEF
ROCKWELL COLLINS INC		774341101	44	2014	SH	DEF
ROGERS COMMUNICATION INC.	CL.B					
	NON VOTING	775109200	52	8400	SH	SOL
ROYAL BANK OF SCOTLAND	GROUP PLC					
	SER D	780097606	8	300	SH	DEF
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	20	500	SH	SOL
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	658	16392	SH	DEF
RUBY TUESDAY INC.		781182100	12	656	SH	DEF
SBC COMMUNICATIONS INC		78387G103	468	23317	SH	SOL
SBC COMMUNICATIONS INC		78387G103	1510	75197	SH	DEF
SLM CORP		78442P106	353	3800	SH	SOL
SLM CORP		78442P106	46	500	SH	DEF
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	21	260	SH	DEF
SPX CORP	COM	784635104	28	279	SH	DEF
SAFEWAY INC		786514208	4	200	SH	DEF
THE ST. PAUL COMPANIES, INC	COM	792860108	2	100	SH	DEF
THE SALOMON BROTHERS FUND INC		795477108	10	1175	SH	DEF
SANCHEZ COMPUTER ASSOCIATES		799702105	0	200	SH	DEF
SANMINA-SCI CORP		800907107	1	500	SH	DEF
SANGSTAT MEDICAL CORP		801003104	53	2550	SH	SOL
SARA LEE CORP	COM	803111103	226	12400	SH	SOL
SARA LEE CORP	COM	803111103	13	725	SH	DEF
SCANA CORP NEW		80589M102	93	3600	SH	DEF
SCANSOFT INC		80603P107	3	1000	SH	DEF
SCHERING PLOUGH CORP	COM	806605101	60	2826	SH	SOL
SCHERING PLOUGH CORP	COM	806605101	295	13850	SH	DEF
SCHLUMBERGER LTD	COM	806857108	424	11050	SH	SOL
SCHLUMBERGER LTD	COM	806857108	289	7531	SH	DEF
SCHOLASTIC CORPORATION		807066105	192	4300	SH	SOL
SCHOLASTIC CORPORATION		807066105	17	400	SH	DEF
SCIENTIFIC-ATLANTA INC		808655104	18	1500	SH	DEF
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH	DEF
SEALED AIR CORP NEW	COM	81211K100	28	1710	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
SEALED AIR CORP NEW PFD CONV SER A \$2		81211K209	12	570	SH		SOL
SEALED AIR CORP NEW PFD CONV SER A \$2		81211K209	40	1820	SH		DEF
SEARS ROEBUCK & CO	COM	812387108	3	100	SH		SOL
SECTOR SPDR TR TECHNOLOGY		81369Y803	16	1400	SH		SOL
SEMPRA ENERGY	COM	816851109	31	1600	SH		DEF
SENIOR HSG PPTYS TR COM SH BEN INT		81721M109	22	2000	SH		DEF
SEPRACOR INC		817315104	3	640	SH		SOL
SHAW GROUP INC		820280105	31	2200	SH		SOL
SHAW GROUP INC		820280105	158	11150	SH		DEF
SICOR INC	COM	825846108	15	1000	SH		DEF
SIEBEL SYSTEMS		826170102	0	100	SH		SOL
SIEBEL SYSTEMS		826170102	0	100	SH		DEF
SIEMENS AG SPONSORED ADR		826197501	14	425	SH		SOL
SIGMA-ALDRICH CORP		826552101	4	100	SH		SOL
SILICON GRAPHICS INC		827056102	0	200	SH		DEF

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SIMTH INTERNATIONAL INC	COM	832110100	14	500	SH	DEF
J. M. SMUCKER CO		832696405	56	1544	SH	DEF
SOLETRON CORP		834182107	3	1500	SH	SOL
SOLETRON CORP		834182107	0	250	SH	DEF
SOLUTIA INC	COM	834376105	38	7300	SH	SOL
SOMERA COMMUNICATIONS		834458101	2	1000	SH	DEF
SONIC CORP		835451105	23	1000	SH	SOL
SONOCO PRODUCTS		835495102	15	750	SH	DEF
SONY CORP ADR AMERN SH NEW EA REPR 1 JAPANESE		835699307	24	600	SH	DEF
SOUTH JERSEY INDUSTRIES, INC		838518108	5	171	SH	DEF
SOUTHERN CO	COM	842587107	59	2078	SH	SOL
SOUTHERN CO	COM	842587107	341	11875	SH	DEF
SPRINT CORPORATION		852061100	38	4276	SH	DEF
SPRINT CORP PCS SER 1		852061506	1	930	SH	SOL
SPRINT CORP PCS SER 1		852061506	3	2003	SH	DEF
STARBUCKS CORPORATION		855244109	290	14075	SH	SOL
STARBUCKS CORPORATION		855244109	185	9000	SH	DEF
STARWOOD HOTELS & RESORTS WORLDWIDE INC		85590A203	11	501	SH	SOL
STARWOOD HOTELS & RESORTS WORLDWIDE INC		85590A203	19	857	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
STATE STREET CORP	COM	857477103	92	2400	SH		DEF
STRATTEC SECURITY CORPORATION		863111100	1	20	SH		SOL
STURM RUGER & CO.		864159108	24	2000	SH		SOL
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	174	6500	SH		DEF
SUN MICROSYSTEMS INC	COM	866810104	202	78350	SH		SOL
SUN MICROSYSTEMS INC	COM	866810104	223	86781	SH		DEF
SUNOCO INC		86764P109	3	119	SH		SOL
SUNOCO INC		86764P109	96	3209	SH		DEF
SUNTRUST BANKS INC		867914103	18	300	SH		DEF
SUPERGEN INC	COM	868059106	31	18000	SH		DEF
SYNAPTIC PHARMACEUTICAL CORP		87156R109	45	9160	SH		SOL
TECO ENERGY INC	COM	872375100	165	10400	SH		SOL
TECO ENERGY INC	COM	872375100	72	4550	SH		DEF
TJX COMPANIES		872540109	34	2000	SH		DEF
TRW INC		872649108	67	1148	SH		DEF
TXU CORP		873168108	102	2450	SH		DEF
TARGET CORPORATION		87612E106	273	9250	SH		SOL
TARGET CORPORATION		87612E106	676	22923	SH		DEF
TEKTRONIX INC		879131100	82	5000	SH		SOL
TELECOM CORP OF NEW ZEALAND LT SPON ADR		879278208	7	400	SH		DEF
TELEFONOS DE MEXICO SA DE CV ADR		879403780	11	400	SH		DEF
TEMPLE INLAND INC		879868107	47	1218	SH		DEF
TENET HEALTHCARE CORPORATION		88033G100	23	481	SH		DEF
TERAYON COMMUNICATION		880775101	0	200	SH		DEF
TEVA PHARMACEUTICAL INDS ADR		881624209	606	9050	SH		SOL
TEVA PHARMACEUTICAL INDS ADR		881624209	606	9050	SH		DEF
TEXAS INSTRUMENTS		882508104	363	24597	SH		SOL
TEXAS INSTRUMENTS		882508104	720	48770	SH		DEF
TEXTRON INC		883203101	23	700	SH		DEF
THERMO ELECTRON CORP	COM	883556102	36	2272	SH		DEF
THESTREET COM INC		88368Q103	0	100	SH		DEF

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THOMAS & BETTS CORPORATION		884315102	5	400 SH	DEF
3M CO	COM	88579Y101	672	6116 SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
TIMKEN CO		887389104	67	4000 SH			DEF
TORCHMARK CORP.		891027104	82	2400 SH			DEF
TOUCH AMERICA HOLDINGS INC.		891539108	1	2000 SH			DEF
TOYS "R" US INC		892335100	3	300 SH			SOL
TRANSCANADA PIPELINES LTD		893526103	2	152 SH			SOL
TRAVELERS PPTY CAS CORP	NEW CLASS A	89420G109	0	29 SH			SOL
TRAVELERS PPTY CAS CORP	NEW CLASS A	89420G109	34	2644 SH			DEF
TREDEGAR INDUSTRIES INC		894650100	4	240 SH			SOL
TRI-CONTINENTAL CORPORATION		895436103	9	739 SH			DEF
TRIBUNE CO	NEW COM	896047107	54	1297 SH			DEF
TUPPERWARE CORP	COM	899896104	1	66 SH			DEF
TYCO INTL LTD	NEW COM	902124106	54	3900 SH			SOL
TYCO INTL LTD	NEW COM	902124106	59	4222 SH			DEF
UGI CORPORATION		902681105	218	6000 SH			SOL
UGI CORPORATION		902681105	314	8650 SH			DEF
UST INC	COM	902911106	33	1200 SH			SOL
U S ENERGY SYSTEMS INC		902951102	0	1 SH			DEF
US BANCORP DEL	COM	902973304	4	225 SH			SOL
US BANCORP DEL	COM	902973304	1	95 SH			DEF
UNION PACIFIC CORP	COM	907818108	166	2886 SH			SOL
UNION PACIFIC CORP	COM	907818108	255	4408 SH			DEF
UNITED NATIONAL BANCORP NJ		910909100	127	6203 SH			DEF
UNITED PARCEL SERVICE		911312106	188	3015 SH			DEF
UNITED TECHNOLOGIES CORP	COM	913017109	355	6285 SH			SOL
UNITED TECHNOLOGIES CORP	COM	913017109	1025	18146 SH			DEF
UNITEDHEALTH GROUP INC		91324P102	10	121 SH			DEF
UNOCAL CORP	COM	915289102	9	315 SH			DEF
UNUMPROVIDENT CORP	COM	91529Y106	2	125 SH			DEF
VALLEY NATIONAL BANCORP.		919794107	3	125 SH			SOL
VALLEY NATIONAL BANCORP.		919794107	97	3659 SH			DEF
VAN KAMPEN TRUST MUNICIPALS		920929106	10	600 SH			SOL
VERITAS DGC INC		92343P107	5	500 SH			SOL
VERIZON CORPORATION		92343V104	534	19498 SH			SOL
VERIZON CORPORATION		92343V104	2435	88800 SH			DEF

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
VERITAS SOFTWARE CORP		923436109	13	933 SH			SOL
VERITAS SOFTWARE CORP		923436109	64	4411 SH			DEF
VERMONT TEDDY BEAR INC		92427X109	0	50 SH			SOL
VIACOM INC	COM CLASS A	925524100	40	1000 SH			DEF

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VIACOM INC.	CLASS B COMMON	925524308	65	1607	SH	DEF
VIASYS HEALTHCARE INC		92553Q209	5	331	SH	DEF
VISTEON CORP		92839U107	3	330	SH	DEF
VODAFONE GROUP PLC		92857W100	104	8180	SH	SOL
VODAFONE GROUP PLC		92857W100	375	29241	SH	DEF
VORNADO REALTY TRUST		929042109	39	1000	SH	DEF
VULCAN MATERIALS COMPANY	COM	929160109	43	1200	SH	DEF
WGL HOLDINGS INC		92924F106	129	5400	SH	DEF
WACHOVIA CORP 2ND	NEW COM	929903102	2497	76410	SH	SOL
WACHOVIA CORP 2ND	NEW COM	929903102	1253	38347	SH	DEF
WAL-MART STORES INC		931142103	349	7100	SH	SOL
WAL-MART STORES INC		931142103	673	13675	SH	DEF
WALGREEN CO		931422109	12	400	SH	SOL
WASHINGTON MUTUAL INC		939322103	84	2700	SH	DEF
WASHINGTON TRUST BANCORP INC		940610108	62	3163	SH	DEF
WASTE MANAGEMENT INC		94106L109	3	145	SH	DEF
WELLS FARGO & CO NEW	COM	949746101	117	2450	SH	SOL
WELLS FARGO & CO NEW	COM	949746101	432	8985	SH	DEF
WESTERN GAS RESOURCES INC		958259103	31	1000	SH	DEF
WEYERHAEUSER CO	COM	962166104	16	366	SH	SOL
WEYERHAEUSER CO	COM	962166104	43	1000	SH	DEF
WHIRLPOOL CORP	COM	963320106	13	300	SH	DEF
WHOLE FOOD MARKET INC		966837106	17	400	SH	SOL
WHOLE FOOD MARKET INC		966837106	12	300	SH	DEF
WILLIAMS COS INC DEL	COM	969457100	11	5000	SH	DEF
WILLIAMS SONOMA INC	COM	969904101	113	4800	SH	DEF
WIND RIVER SYSTEMS		973149107	8	2550	SH	SOL
WIND RIVER SYSTEMS		973149107	0	100	SH	DEF
WISCONSIN ENERGY CORP	COM	976657106	99	4089	SH	DEF

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INV DSC
WORLD WRESTLING ENTERTAINMENT INC.		98156Q108	0	50	SH		DEF
WORLDCOM INC GA NEW MCI GROUP	COM	98157D304	0	9	SH		SOL
WORLDCOM INC GA NEW MCI GROUP	COM	98157D304	0	100	SH		DEF
WRIGLEY WM JR CO		982526105	9	200	SH		SOL
WYETH INC.		983024100	502	15805	SH		SOL
WYETH INC.		983024100	1350	42479	SH		DEF
XM SATELLITE RADIO HOLDINGS INC		983759101	0	150	SH		DEF
XCEL ENERGY INC		98389B100	0	10	SH		DEF
XILINX INC		983919101	50	3200	SH		DEF
XEROX CORP	COM	984121103	15	3100	SH		DEF
XYBERNAUT CORP		984149104	0	1000	SH		SOL
YUM BRANDS INC		988498101	28	1040	SH		DEF
ZIMMER HOLDINGS GROUP		98956P102	46	1200	SH		SOL
ZIMMER HOLDINGS GROUP		98956P102	642	16765	SH		DEF
ZORAN CORP		98975F101	28	2600	SH		SOL
ZWEIG TOTAL RETURN FD INC		989837109	10	1812	SH		DEF
GRAND TOTALS			187661	6175130			