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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
January 24, 2006

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 12/31/05  
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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  
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Title: Vice President  
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Phone: 908 719 3306  
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Signature, Place, and Date of Signing:

Roy C. Miller Gladstone, NJ 1/24/06  
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[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
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Form 13F Information Table Entry Total:	9,938,737
	-----
Form 13F Information Table Value Total:	409,041
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	(thousands)

List of Other Included Managers:

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

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

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
-----	-----	-----	-----	-----	-----	-----	-----	-----
DAIMLERCHRYSLER AG ORD		D1668R123	55	1080	SH		DEFINED	
ACCENTURE LTD CLASS A		G1150G111	8	300	SH		DEFINED	
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	96	2400	SH		SOLE	

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INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	508	12594	SH	DEFINED
MONTPELIER RE HLD		G62185106	37	2000	SH	SOLE
NABORS INDUSTRIES LTD COM		G6359F103	1024	13525	SH	SOLE
NABORS INDUSTRIES LTD COM		G6359F103	242	3200	SH	DEFINED
NOBLE CORP		G65422100	2	40	SH	SOLE
WP STEWART & CO		G84922106	68	2900	SH	SOLE
TRANSOCEAN INC		G90078109	980	14070	SH	SOLE
TRANSOCEAN INC		G90078109	466	6692	SH	DEFINED
ALCON INC		H01301102	1427	11015	SH	SOLE
ALCON INC		H01301102	926	7150	SH	DEFINED
GILAT SATELLITE NETWORKS LTD		M51474118	0	120	SH	SOLE
ORTHOFIX INTERNATIONAL N.V.		N6748L102	1	44	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	26	2500	SH	DEFINED
TEEKAY LNG PARTNERS L P PARTNERSHIP UNITS		Y8564M105	59	2000	SH	DEFINED
TEEKAY SHIPPING CORP		Y8564W103	79	2000	SH	DEFINED
ACCO BRANDS CORP		00081T108	327	13375	SH	SOLE
ACCO BRANDS CORP		00081T108	162	6626	SH	DEFINED
AFLAC INCORPORATED		001055102	48	1045	SH	SOLE
AFLAC INCORPORATED		001055102	67	1450	SH	DEFINED
AGCO CORPORATION		001084102	16	1000	SH	DEFINED
AGL RESOURCES INC	COM	001204106	6	174	SH	DEFINED
AES CORPORATION		00130H105	13	833	SH	SOLE
AES CORPORATION		00130H105	30	1905	SH	DEFINED
AT&T INC		00206R102	360	14725	SH	SOLE
AT&T INC		00206R102	625	25536	SH	DEFINED
AVI BIOPHARMA INC		002346104	144	42000	SH	DEFINED
AASTROM BIOSCIENCES		00253U107	7	3500	SH	DEFINED
ABBOTT LABS	COM	002824100	316	8021	SH	SOLE
ABBOTT LABS	COM	002824100	573	14536	SH	DEFINED
ABERCROMBIE & FITCH		002896207	19	300	SH	DEFINED
ABBAY NATIONAL PLC	7.375% PFD	002920700	31	1200	SH	SOLE
ADAMS EXPRESS COMPANY		006212104	13	1085	SH	DEFINED
ADESA INC		00686U104	9	400	SH	DEFINED
ADOBE SYSTEMS INCORPORATED		00724F101	3914	105945	SH	SOLE
ADOBE SYSTEMS INCORPORATED		00724F101	1938	52455	SH	DEFINED
ADVANTAGE ENERGY INCOME FUND TRUST UNIT		00762L101	67	3500	SH	DEFINED
AGERE SYS INC COMMON		00845V308	0	75	SH	DEFINED
AGILENT TECHNOLOGIES		00846U101	17	538	SH	DEFINED
AIM REAL ESTATE INCOME FUND		00888R107	61	4100	SH	SOLE
AIR PRODUCTS & CHEMICALS INC		009158106	1966	33233	SH	SOLE
AIR PRODUCTS & CHEMICALS INC		009158106	953	16115	SH	DEFINED
AIRTRAN HOLDINGS INC	COM	00949P108	1	100	SH	DEFINED
ALBERTO CULVER CO COM		013068101	637	13925	SH	SOLE
ALBERTO CULVER CO COM		013068101	123	2700	SH	DEFINED
ALCOA INC	COM	013817101	2	100	SH	SOLE
ALCOA INC	COM	013817101	1	37	SH	DEFINED
ALLERGAN INC COM		018490102	50	467	SH	DEFINED
ALLETE INC COM NEW		018522300	5	133	SH	DEFINED
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	16	300	SH	SOLE
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	12	225	SH	DEFINED
ALLIANCE RESOURCE PARTNERS L P		01877R108	74	2000	SH	DEFINED
ALLIANT ENERGY CORP	COM	018802108	13	480	SH	SOLE
ALLIANT ENERGY CORP	COM	018802108	59	2132	SH	DEFINED
ALLIED CAPITAL CORP	NEW	01903Q108	58	2000	SH	SOLE
ALLIED IRISH BANKS PLC ADR		019228402	21	500	SH	SOLE
ALLSTATE CORP	COM	020002101	145	2700	SH	SOLE
ALLSTATE CORP	COM	020002101	85	1584	SH	DEFINED
ALLTELL CORPORATION		020039103	456	7234	SH	SOLE

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ALLTELL CORPORATION			020039103	197	3125 SH	DEFINED
ALTRIA GROUP INC			02209S103	22	305 SH	SOLE
ALTRIA GROUP INC			02209S103	665	8900 SH	DEFINED
AMBAC FINANCIAL GROUP INC			023139108	131	1700 SH	DEFINED
AMEREN CORP	COM		023608102	138	2700 SH	DEFINED
AMERICA MOVIL ADR			02364W105	35	1200 SH	DEFINED
AMERICAN ELEC PWR INC	COM		025537101	99	2670 SH	SOLE
AMERICAN ELEC PWR INC	COM		025537101	123	3326 SH	DEFINED
AMERICAN EXPRESS CO	COM		025816109	141	2751 SH	SOLE
AMERICAN EXPRESS CO	COM		025816109	401	7800 SH	DEFINED
AMERICAN INTERNATIONAL GROUP			026874107	2610	38269 SH	SOLE
AMERICAN INTERNATIONAL GROUP			026874107	2440	35767 SH	DEFINED
AMERICAN REALTY INVESTORS, INC.			029174109	3	417 SH	DEFINED
AMERICAN STANDARD COMPANIES INC			029712106	59	1500 SH	DEFINED
AMERICAN STATES WATER CO			029899101	4	150 SH	SOLE
AMERICAN TOWER CORP CLASS A			029912201	8	330 SH	DEFINED
AMERIPRISE FINANCIAL INC			03076C106	22	550 SH	SOLE
AMERIPRISE FINANCIAL INC			03076C106	38	940 SH	DEFINED
AMETEK INC (NEW)			031100100	23	560 SH	DEFINED
AMGEN INC			031162100	1769	22438 SH	SOLE
AMGEN INC			031162100	606	7685 SH	DEFINED
AMSOUTH BANCORPORATION			032165102	44	1687 SH	DEFINED
ANADARKO PETE CORP	COM		032511107	98	1035 SH	SOLE
ANADARKO PETE CORP	COM		032511107	867	9154 SH	DEFINED
ANGLO AMERICAN PLC	ADR		03485P102	6	200 SH	SOLE
ANGLOGOLD LIMITED ADR'S	PV R0.50		035128206	14	300 SH	DEFINED
ANHEUSER BUSCH COS INC	COM		035229103	8	200 SH	SOLE
ANHEUSER BUSCH COS INC	COM		035229103	261	6084 SH	DEFINED
ANTHRACITE CAPITAL INC			037023108	21	2000 SH	SOLE
AON CORP			037389103	99	2772 SH	SOLE
APACHE CORPORATION			037411105	195	2850 SH	SOLE
APOLLO GROUP INC CL A			037604105	56	940 SH	DEFINED
APPLE COMPUTER INC			037833100	30	425 SH	SOLE
APPLE COMPUTER INC			037833100	15	220 SH	DEFINED
APPLEBEE'S INTL INC			037899101	507	22480 SH	SOLE
APPLEBEE'S INTL INC			037899101	407	18056 SH	DEFINED
APPLERA CORP COM CELERA GENOMICS GROUP			038020202	0	13 SH	DEFINED
APPLIED MATERIALS INC			038222105	15	850 SH	SOLE
APPLIED MATERIALS INC			038222105	62	3500 SH	DEFINED
AQUA AMERICA INC			03836W103	803	29459 SH	SOLE
AQUA AMERICA INC			03836W103	716	26259 SH	DEFINED
ARCHER-DANIELS-MIDLAND	COMPANY		039483102	2	100 SH	SOLE
ARGON ST INC COM			040149106	9	300 SH	DEFINED
ASHLAND INC NEW			044209104	26	466 SH	DEFINED
ASTRAZENECA PLC SPONSORED	ADR		046353108	60	1248 SH	SOLE
ATLAS PIPELINE LTD PARTNERSHIP			049392103	8	200 SH	DEFINED
ATMOS ENERGY			049560105	78	3000 SH	DEFINED
AUTHENTIDATE HOLDING CORP			052666104	1	1000 SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	3128	68167 SH	SOLE
AUTOMATIC DATA PROCESSING			053015103	1883	41030 SH	DEFINED
AVATAR HOLDINGS INC			053494100	27	500 SH	SOLE
AVAYA INC	COM	USD .01	053499109	2	276 SH	SOLE
AVAYA INC	COM	USD .01	053499109	0	46 SH	DEFINED
AVERY DENNISON CORP			053611109	19	350 SH	DEFINED
AVON PRODUCTS			054303102	5	200 SH	DEFINED
AXA ADR			054536107	1	34 SH	SOLE
AXA ADR			054536107	9	300 SH	DEFINED
BB&T CORP			054937107	19	472 SH	SOLE

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BCE INC	COM	05534B109	2	100	SH	SOLE
BJ SERVICES CO		055482103	605	16525	SH	SOLE
BJ SERVICES CO		055482103	663	18100	SH	DEFINED
BOC GROUP PLC ADR		055617609	20	500	SH	DEFINED
BP PLC		055622104	1169	18209	SH	SOLE
BP PLC		055622104	2173	33845	SH	DEFINED
BAKER HUGHES INCORPORATED	COMMON	057224107	6	100	SH	SOLE
BALL CORP		058498106	5	133	SH	DEFINED
BALLARD POWER SYSTEMS INC		05858H104	1	400	SH	DEFINED
BANK AMERICA CORP	COM	060505104	4810	104239	SH	SOLE
BANK AMERICA CORP	COM	060505104	4823	104522	SH	DEFINED
BANK OF NEW YORK INC		064057102	194	6102	SH	SOLE
BANK OF NEW YORK INC		064057102	34	1068	SH	DEFINED
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	8	214	SH	SOLE
BARCLAYS PLC ADR		06738E204	8	200	SH	SOLE
BARNES & NOBLE INC		067774109	34	800	SH	DEFINED
BARR PHARMACEUTICAL INC		068306109	80	1300	SH	DEFINED
BAUSCH & LOMB INC	COM	071707103	67	1000	SH	SOLE
BAXTER INTERNATIONAL		071813109	37	1000	SH	SOLE
BAXTER INTERNATIONAL		071813109	37	1000	SH	DEFINED
BAY VIEW CAPITAL CORP NEW		07262L309	3	200	SH	DEFINED
BECTON DICKINSON & COMPANY		075887109	81	1350	SH	DEFINED
BED BATH & BEYOND		075896100	45	1254	SH	DEFINED
BEDFORD PROPERTY INVESTORS INC		076446301	2	100	SH	DEFINED
BELLSOUTH CORP	COM	079860102	195	7210	SH	SOLE
BELLSOUTH CORP	COM	079860102	366	13516	SH	DEFINED
BEMA GOLD CORPORATION		08135F107	29	10000	SH	DEFINED
BERKSHIRE HATHAWAY CLASS 'B'COMMON		084670207	29	10	SH	SOLE
BERKSHIRE HATHAWAY CLASS 'B'COMMON		084670207	29	10	SH	DEFINED
BERRY PETROLEUM		085789105	17	300	SH	DEFINED
BEST BUY COMPANY INC		086516101	118	2733	SH	SOLE
BEST BUY COMPANY INC		086516101	309	7121	SH	DEFINED
BIOGEN IDEC INC		09062X103	10	225	SH	SOLE
BIOVAIL CORPORATION		09067J109	64	2700	SH	DEFINED
BLACK & DECKER CORP	COM	091797100	34	400	SH	DEFINED
BLACKROCK NJ MUNICIPAL INCOME TRUST		09248J101	10	643		SOLE
BLACKROCK NEW JERSEY MUNICIPAL BOND TR		09249A109	57	3400		SOLE
BLACKROCK CORE COND TRUST		09249E101	5	400	SH	SOLE
BLACKROCK DIVIDEND ACHVRS	TR	09250N107	4	400	SH	DEFINED
BLOCK H & R INC	COM	093671105	39	1600	SH	DEFINED
BOEING CO	COM	097023105	37	530	SH	SOLE
BOEING CO	COM	097023105	35	500	SH	DEFINED
BOSTON PROPERTIES INC.		101121101	18	250	SH	SOLE
BOSTON SCIENTIFIC CORP.		101137107	29	1200	SH	DEFINED
BRIGGS & STRATTON CORPORATION		109043109	9	238	SH	SOLE
THE BRINK'S COMPANY		109696104	19	400	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	715	31153	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	1433	62406	SH	DEFINED
BROADCOM CORPORATION	COM	111320107	14	300	SH	DEFINED
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING		115637100	28	400	SH	DEFINED
BUCKEYE PIPELINE PARTNERS LP		118230101	626	14832	SH	SOLE
BUCKEYE PIPELINE PARTNERS LP		118230101	483	11450	SH	DEFINED
BURLINGTON NORTHERN SANTA FE CORP		12189T104	53	750	SH	SOLE
BURLINGTON NORTHERN SANTA FE CORP		12189T104	258	3649	SH	DEFINED
BURLINGTON RESOURCES		122014103	185	2150	SH	DEFINED
CRACKER BARREL GROUP INC		12489V106	60	1725	SH	SOLE
CIT GROUP INC NEW		125581108	15	300	SH	SOLE
CSX CORP	COM	126408103	50	1000	SH	DEFINED

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CVS CORP	COM	126650100	31	1200	SH	SOLE
CVS CORP	COM	126650100	447	16930	SH	DEFINED
CABELAS INC		126804301	49	3000	SH	SOLE
CACI INTL INC CLASS A		127190304	441	7700	SH	SOLE
CACI INTL INC CLASS A		127190304	74	1300	SH	DEFINED
CAL DIVE INTL INC		127914109	50	1400	SH	DEFINED
CALIPER LIFE SCIENCES INC		130872104	12	2200	SH	SOLE
CAMBREX CORP		132011107	41	2200	SH	SOLE
CAMPBELL SOUP CO	COM	134429109	2	100	SH	SOLE
CAMPBELL SOUP CO	COM	134429109	59	2000	SH	DEFINED
CANADIAN NATIONAL RY CO		136375102	7	100	SH	SOLE
CANADIAN NATURAL RESOURCES	LTD	136385101	4	100	SH	SOLE
CANADIAN NATURAL RESOURCES	LTD	136385101	29	600	SH	DEFINED
CAPITAL ONE FINANCIAL		14040H105	2758	31932	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	1186	13735	SH	DEFINED
CARDINAL HEALTH		14149Y108	24	350	SH	SOLE
CARDINAL HEALTH		14149Y108	13	200	SH	DEFINED
CAREER EDUCATION CORP		141665109	230	6850	SH	DEFINED
CAREMARK RX INC		141705103	10	200	SH	DEFINED
CATERPILLAR INC		149123101	63	1100	SH	SOLE
CATERPILLAR INC		149123101	487	8434	SH	DEFINED
CCE SPINCO, INC		14985W109	0	37	SH	DEFINED
CEDAR FAIR L.P.		150185106	5	200	SH	DEFINED
CELGENE CORPORATION		151020104	32	500	SH	SOLE
CELGENE CORPORATION		151020104	38	600	SH	DEFINED
CENDANT CORPORATION		151313103	1	100	SH	SOLE
CENDANT CORPORATION		151313103	10	600	SH	DEFINED
CENTER BANCORP INC	COM	151408101	87	7999	SH	SOLE
CENTER BANCORP INC	COM	151408101	109	10032	SH	DEFINED
CENTERPOINT ENERGY INC		15189T107	14	1100	SH	DEFINED
CENTURY BANCORP INC CL A		156432106	32	1100	SH	SOLE
CENTURYTEL INC		156700106	92	2800	SH	SOLE
CERADYNE INC		156710105	7	162	SH	SOLE
CERTEGY INC		156880106	34	850	SH	SOLE
CERTEGY INC		156880106	13	325	SH	DEFINED
CHESAPEAKE ENERGY CORP		165167107	63	2000	SH	DEFINED
CHEVRON CORPORATION		166764100	3754	66136	SH	SOLE
CHEVRON CORPORATION		166764100	2838	50009	SH	DEFINED
CHICAGO BRIDGE & IRON N.V.		167250109	390	15500	SH	SOLE
CHICAGO BRIDGE & IRON N.V.		167250109	173	6900	SH	DEFINED
CHINA MOBILE HONG KONG LTD ADR		16941M109	110	4600	SH	DEFINED
CHOICEPOINT INC	COM	170388102	62	1400	SH	DEFINED
THE CHUBB CORPORATION		171232101	2451	25105	SH	SOLE
THE CHUBB CORPORATION		171232101	1932	19790	SH	DEFINED
CHURCH & DWIGHT INC	COM	171340102	23	700	SH	DEFINED
CIMAREX ENERGY CO		171798101	86	2000	SH	DEFINED
CINERGY CORP		172474108	23	550	SH	DEFINED
CISCO SYS INC		17275R102	2292	134011	SH	SOLE
CISCO SYS INC		17275R102	1165	68116	SH	DEFINED
CINTAS CORP		172908105	1300	31610	SH	SOLE
CINTAS CORP		172908105	511	12425	SH	DEFINED
CITIGROUP INC		172967101	3376	69592	SH	SOLE
CITIGROUP INC		172967101	3966	81747	SH	DEFINED
CITY NATIONAL CORP		178566105	7	100	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS		184502102	9	300	SH	DEFINED
CLOROX CO DEL	COM	189054109	91	1600	SH	SOLE
CLOROX CO DEL	COM	189054109	5	100	SH	DEFINED
COACH INC.		189754104	6	200	SH	SOLE

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COACH INC.		189754104	40	1200 SH	DEFINED
COCA COLA CO	COM	191216100	118	2934 SH	SOLE
COCA COLA CO	COM	191216100	443	11012 SH	DEFINED
COGNIZANT TECHNOLOGY CO		192446102	42	846 SH	DEFINED
COHEN & STEERS SELECT UTIL FD		19248A109	10	500 SH	SOLE
COLEY PHARMACEUTICAL GROUP INC		19388P106	8	550 SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	822	14990 SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	552	10075 SH	DEFINED
COMCAST CORP NEW CLASS A		20030N101	49	1919 SH	SOLE
COMCAST CORP NEW CLASS A		20030N101	120	4647 SH	DEFINED
COMERICA INC. CO		200340107	21	375 SH	DEFINED
COMMERCE BANCORP NJ		200519106	10	300 SH	SOLE
CAMPANHIA VALE DO RIO DOCE	SPONSORED ADR	204412209	12	300 SH	DEFINED
COMPASS BANCSHARES INC COM		20449H109	12	250 SH	SOLE
CONAGRA FOODS INC	COM	205887102	28	1400 SH	SOLE
CONAGRA FOODS INC	COM	205887102	12	600 SH	DEFINED
CONOCOPHILLIPS CORP		20825C104	86	1480 SH	SOLE
CONOCOPHILLIPS CORP		20825C104	1166	20046 SH	DEFINED
CONSOLIDATED EDISON	COM	209115104	234	5061 SH	SOLE
CONSOLIDATED EDISON	COM	209115104	40	884 SH	DEFINED
CONSTELLATION BRANDS INC CL A		21036P108	1084	41380 SH	SOLE
CONSTELLATION BRANDS INC CL A		21036P108	1301	49650 SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COM	210371100	11	206 SH	SOLE
CONSTELLATION ENERGY GROUP INC	COM	210371100	51	900 SH	DEFINED
CONTINENTAL AIRLINES INC CL B		210795308	42	2000 SH	SOLE
CONTINENTAL AIRLINES INC CL B		210795308	25	1200 SH	DEFINED
CORINTHIAN COLLEGES INC		218868107	2	200 SH	DEFINED
CORN PRODS INTL INC	COM	219023108	28	1200 SH	DEFINED
CORNING INC		219350105	76	3900 SH	SOLE
CORNING INC		219350105	99	5050 SH	DEFINED
CORPORATE HIGH YIELD FUND III INC		219925104	14	2000 SH	DEFINED
CORRECTIONS CORP AMER NEW		22025Y407	4	100 SH	DEFINED
COSTCO WHOLESALE CORPORATION		22160K105	3845	77727 SH	SOLE
COSTCO WHOLESALE CORPORATION		22160K105	2225	44995 SH	DEFINED
COUSINS PROPERTIES		222795106	5	200 SH	SOLE
CRESCENT REAL ESTATE EQUITIES COMPANY		225756105	3	200 SH	SOLE
CUMMINS ENGINE INC		231021106	179	2000 SH	DEFINED
CYTEC INDUSTRIES INC		232820100	0	10 SH	SOLE
DPL INC	COM	233293109	16	636 SH	SOLE
DTE ENERGY CO	COM	233331107	76	1775 SH	SOLE
DTE ENERGY CO	COM	233331107	177	4105 SH	DEFINED
DARDEN RESTAURANTS		237194105	28	725 SH	SOLE
DARDEN RESTAURANTS		237194105	38	1000 SH	DEFINED
DEAN FOODS COMPANY		242370104	67	1800 SH	DEFINED
DECODE GENETICS INC		243586104	5	619 SH	DEFINED
DEERE & COMPANY		244199105	282	4145 SH	SOLE
DEERE & COMPANY		244199105	716	10525 SH	DEFINED
DEL MONTE FOODS CO		24522P103	3	300 SH	SOLE
DEL MONTE FOODS CO		24522P103	1	132 SH	DEFINED
DELL INC		24702R101	2214	73941 SH	SOLE
DELL INC		24702R101	1771	59140 SH	DEFINED
DELTIC TIMBER CORP		247850100	155	3000 SH	DEFINED
DEVELOPERS DIVERSIFIED		251591103	8	179 SH	DEFINED
DEVON ENERGY CORPORATION NEW COM		25179M103	30	481 SH	SOLE
DIAMONDS TRUST SER I		252787106	39	370 SH	SOLE
DIAMONDS TRUST SER I		252787106	10	100 SH	DEFINED
DIEBOLD INC		253651103	167	4400 SH	DEFINED
DIRECTV GROUP INC		25459L106	19	1388 SH	SOLE

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DIRECTV GROUP INC		25459L106	12	915	SH	DEFINED
DISNEY WALT CO	COM DISNEY	254687106	2671	111508	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	1890	78888	SH	DEFINED
DOLLAR TREE STORES INC		256747106	4	200	SH	DEFINED
DOMINION RES INC		25746U109	604	7833	SH	SOLE
DOMINION RES INC		25746U109	1042	13509	SH	DEFINED
DONALDSON INC		257651109	378	11900	SH	SOLE
DONALDSON INC		257651109	336	10575	SH	DEFINED
DORCHESTER MINERALS LP		25820R105	1	60	SH	SOLE
DOVER CORPORATION		260003108	79	1965	SH	SOLE
DOW CHEM CO	COM	260543103	408	9323	SH	SOLE
DOW CHEM CO	COM	260543103	552	12606	SH	DEFINED
DREMAN CLAYMORE DIVIDEND & INCOME FUND		26153R100	157	8700	SH	SOLE
DREYFUS MUNICIPAL INCOME		26201R102	4	500		SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	315	7427	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	486	11442	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	764	27869	SH	SOLE
DUKE ENERGY CORP	COM	264399106	681	24833	SH	DEFINED
DUN & BRADSTREET CORP DEL	NEW COM	26483E100	40	600	SH	SOLE
DYAX CORPORATION		26746E103	9	1800	SH	SOLE
E M C CORPORATION		268648102	1923	141225	SH	SOLE
E M C CORPORATION		268648102	1234	90610	SH	DEFINED
ENSCO INTERNATIONAL INC		26874Q100	8	200	SH	SOLE
ENSCO INTERNATIONAL INC		26874Q100	13	300	SH	DEFINED
EOG RES INC		26875P101	261	3566	SH	DEFINED
EP MEDSYSTEMS INC		26881P103	2	1000	SH	DEFINED
EASTMAN CHEMICAL COMPANY		277432100	7	139	SH	DEFINED
EASTMAN KODAK CO	COM	277461109	16	711	SH	DEFINED
EASYLINK SERVICES CORP CLASS A		27784T200	0	150	SH	DEFINED
EATON VANCE MUNICIPAL INCOME TR		27826U108	22	1500		SOLE
EATON VANCE NJ MUN INCOME TRUST SH BEN INT		27826V106	31	2200		SOLE
EATON VANCE LIMITED DURATION		27828H105	15	978	SH	SOLE
EBAY INC		278642103	11	260	SH	SOLE
EBAY INC		278642103	10	250	SH	DEFINED
EL PASO CORPORATION		28336L109	19	1600	SH	SOLE
EL PASO CORPORATION		28336L109	48	4000	SH	DEFINED
ELECTRONIC ARTS INC		285512109	10	200	SH	SOLE
ELECTRONIC ARTS INC		285512109	12	233	SH	DEFINED
ELECTRONIC DATA SYSTEMS CORP		285661104	4	192	SH	SOLE
ELECTRONIC DATA SYSTEMS CORP		285661104	2	100	SH	DEFINED
EMERSON ELEC CO	COM	291011104	310	4150	SH	SOLE
EMERSON ELEC CO	COM	291011104	826	11058	SH	DEFINED
ENBRIDGE ENERGY PARTNERS L P		29250R106	224	5110	SH	SOLE
ENBRIDGE ENERGY PARTNERS L P		29250R106	272	6200	SH	DEFINED
ENBRIDGE ENERGY MANAGEMENT LLC		29250X103	10	237	SH	SOLE
ENERGEN CORP	COM	29265N108	87	2400	SH	DEFINED
ENEL SPA ADS		29265W108	7	200	SH	DEFINED
ENERGY EAST CORP	COM	29266M109	98	4310	SH	DEFINED
ENERPLUS RESOURCES FUND TRUST UNITS		29274D604	211	4400	SH	DEFINED
ENGELHARD CORP	COM	292845104	79	2630	SH	DEFINED
ENTERGY CORP NEW	COM	29364G103	23	349	SH	SOLE
ENTERGY CORP NEW	COM	29364G103	221	3221	SH	DEFINED
ENTERPRISE PRODUCTS PARTNERS LP		293792107	86	3604	SH	SOLE
EQUIFAX, INC.		294429105	64	1700	SH	SOLE
EQUIFAX, INC.		294429105	24	650	SH	DEFINED
EQUITABLE RESOURCES		294549100	73	2000	SH	DEFINED
EQUITY OFFICE PPTYS TR	COM	294741103	5	190	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	48	1250	SH	SOLE



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EQUITY RESIDENTIAL SBI		29476L107	7	200	SH	DEFINED
EVERGREEN INC ADVANTAGE FUND		30023Y105	0	9	SH	SOLE
EXATECH INC		30064E109	11	1000	SH	DEFINED
EXELON CORP COM		30161N101	70	1321	SH	DEFINED
EXIDE TECHNOLOGIES WARRANTS		302051123	0	241	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	8062	143534	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	17379	309412	SH	DEFINED
FPL GROUP INC	COM	302571104	416	10028	SH	SOLE
FPL GROUP INC	COM	302571104	386	9300	SH	DEFINED
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	25	390	SH	SOLE
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	8	134	SH	DEFINED
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE) COM		313586109	433	8879	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE) COM		313586109	113	2325	SH	DEFINED
FEDERAL REALTY INVESTMENT TRUST		313747206	25	423	SH	DEFINED
FEDERATED DEPARTMENT STORES INC		31410H101	8	135	SH	SOLE
FEDERATED DEPARTMENT STORES INC		31410H101	11	177	SH	DEFINED
FEDEX CORPORATION		31428X106	72	700	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	1204	31925	SH	SOLE
FIFTH THIRD BANCORP	COM	316773100	514	13630	SH	DEFINED
FIRST ALBANY COS INC		318465101	5	835	SH	SOLE
FIRST DATA CORPORATION		319963104	890	20708	SH	SOLE
FIRST DATA CORPORATION		319963104	12	300	SH	DEFINED
FIRST TR VALUE LINE DIVIDEND FUND		33735A100	29	2100	SH	SOLE
FISERV INCORPORATED	WISCONSON	337738108	52	1203	SH	SOLE
FIRSTENERGY CORP	COM	337932107	5	110	SH	SOLE
FIRSTENERGY CORP	COM	337932107	112	2300	SH	DEFINED
FLAHERTY & CRUMRINE PFD SECS INCOME FUND		338478100	0	17	SH	SOLE
FLOWER FOODS INC		343498101	129	4687	SH	DEFINED
FORD MOTOR CO DEL		345370860	1	200	SH	SOLE
FORDING CANADIAN COAL		345425102	69	2000	SH	DEFINED
FOREST LABORATORIES INC		345838106	18	450	SH	SOLE
FOREST LABORATORIES INC		345838106	6	150	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	2695	34545	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	1469	18830	SH	DEFINED
FRANKLIN RESOURCES INC		354613101	28	300	SH	SOLE
FREESCALE SEMICONDUCTOR CLASS B		35687M206	1	55	SH	SOLE
FREESCALE SEMICONDUCTOR CLASS B		35687M206	30	1206	SH	DEFINED
GALLAHER GROUP PLC SPONSORED ADR		363595109	20	337	SH	DEFINED
GAMESTOP CORP NEW CLASS B		36467W208	9	339	SH	DEFINED
GANNETT COMPANY INC		364730101	84	1400	SH	SOLE
GANNETT COMPANY INC		364730101	6	100	SH	DEFINED
GAP INC		364760108	2	150	SH	SOLE
GENENTECH INC		368710406	3292	35590	SH	SOLE
GENENTECH INC		368710406	2252	24355	SH	DEFINED
GENERAL DYNAMICS CORP		369550108	39	350	SH	SOLE
GENERAL ELEC CO	COM	369604103	11560	329932	SH	SOLE
GENERAL ELEC CO	COM	369604103	9713	277201	SH	DEFINED
GENERAL MILLS, INC		370334104	9	200	SH	SOLE
GENERAL MTRS CORP	COM	370442105	40	2100	SH	SOLE
GENERAL MTRS CORP	COM	370442105	26	1341	SH	DEFINED
GENVEC INC		37246C109	0	500	SH	DEFINED
GEORGIA PAC CORP	COM	373298108	23	493	SH	DEFINED
GILEAD SCIENCES INC		375558103	15	300	SH	SOLE
GLAMIS GOLD LTD	COMMON	376775102	54	2000	SH	DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	350	6954	SH	SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	237	4712	SH	DEFINED
GLOBAL PARTNERS LP		37946R109	18	1000	SH	SOLE
GOLDCORP INC		380956409	44	2000	SH	DEFINED

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GOLDEN STAR RESOURCES LTD		38119T104	7	3000 SH	DEFINED
GOLDMAN SACHS GROUP		38141G104	114	900 SH	SOLE
GOLDMAN SACHS GROUP		38141G104	256	2010 SH	DEFINED
GOOGLE INC		38259P508	124	300 SH	SOLE
GREAT PLAINS ENERGY INC		391164100	4	150 SH	SOLE
GREAT PLAINS ENERGY INC		391164100	4	150 SH	DEFINED
GROUPE CGI INC		39945C109	1	159 SH	SOLE
GUIDANT CORP	COM	401698105	97	1508 SH	SOLE
HSBC HOLDINGS ADR		404280406	6	86 SH	SOLE
HSBC HOLDINGS ADR		404280406	7	96 SH	DEFINED
HSBS HOLDINGS PLS ADR SER A 1/40 PFD SER A		404280604	39	1600 SH	SOLE
HAIN CELESTIAL GROUP INC		405217100	21	1000 SH	SOLE
HAIN CELESTIAL GROUP INC		405217100	13	650 SH	DEFINED
HALLIBURTON CO	COM	406216101	392	6332 SH	DEFINED
HANCOCK JOHN PATRIOT PREMIUM DIVIDEND FUND II		41013T105	11	1100 SH	DEFINED
HANCOCK JOHN TAX ADVANTAGED		41013V100	46	2750 SH	SOLE
HANOVER INSURANCE GROUP INC		410867105	12	309 SH	SOLE
HANOVER INSURANCE GROUP INC		410867105	7	177 SH	DEFINED
HARLEY DAVIDSON		412822108	1441	28005 SH	SOLE
HARLEY DAVIDSON		412822108	496	9650 SH	DEFINED
HARRAHS ENTERTAINMENT INC		413619107	1	22 SH	SOLE
HARRAHS ENTERTAINMENT INC		413619107	15	221 SH	DEFINED
HARRIS CORP		413875105	34	800 SH	DEFINED
HARTFORD FINL SVCS GROUP INC COM		416515104	98	1150 SH	SOLE
HARTFORD FINL SVCS GROUP INC COM		416515104	104	1212 SH	DEFINED
HEALTH MANAGEMENT ASSOCIATION INC NEW CLASS A		421933102	19	900 SH	SOLE
H.J. HEINZ COMPANY		423074103	22	675 SH	DEFINED
HERSHEY CO	COM	427866108	675	12220 SH	SOLE
HERSHEY CO	COM	427866108	719	13025 SH	DEFINED
HEWLETT PACKARD CO	COM	428236103	150	5252 SH	DEFINED
HIGH INCOME OPPORTUNITY FUND		42967Q105	8	1324 SH	SOLE
HOME DEPOT, INC		437076102	2712	67015 SH	SOLE
HOME DEPOT, INC		437076102	2543	62856 SH	DEFINED
HONEYWELL INTERNATIONAL INC COM		438516106	104	2794 SH	SOLE
HONEYWELL INTERNATIONAL INC COM		438516106	217	5833 SH	DEFINED
HOOPER HOLMES INC		439104100	2	1000 SH	SOLE
HOSPITALITY PROPERTIES TRUST		44106M102	346	8655 SH	SOLE
HOSPITALITY PROPERTIES TRUST		44106M102	216	5395 SH	DEFINED
HOSPIRA INC		441060100	8	205 SH	DEFINED
HUDSON CITY BANCORP		443683107	101	8412 SH	DEFINED
ING CLARION GLOBAL REAL ESTATE		44982G104	43	2700 SH	SOLE
IMS HEALTH INCORPORATED		449934108	65	2632 SH	DEFINED
ITT INDUSTRIES INC	COM	450911102	174	1695 SH	SOLE
ITT INDUSTRIES INC	COM	450911102	283	2756 SH	DEFINED
ICON PUB LTD CO		45103T107	41	1000 SH	DEFINED
IDACORP INC	COM	451107106	8	300 SH	SOLE
IDACORP INC	COM	451107106	119	4066 SH	DEFINED
ILLINOIS TOOL WORKS INC	COM	452308109	26	300 SH	SOLE
ILLINOIS TOOL WORKS INC	COM	452308109	40	461 SH	DEFINED
IMATION CORP	COM	45245A107	5	126 SH	DEFINED
IMCLONE SYSTEMS INC		45245W109	34	1000 SH	SOLE
INDYMAC BANCORP INC		456607100	39	1000 SH	DEFINED
INERGY LP LTD		456615103	25	1000 SH	SOLE
ING GLOBAL EQUITY DIVIDEND & PREM OPPTY FUND		45684E107	25	1500 SH	SOLE
INTEGRATED DEVICE	TECHNOLOGY	458118106	13	1000 SH	SOLE
INTEL CORP	COM	458140100	2505	100411 SH	SOLE
INTEL CORP	COM	458140100	1723	69062 SH	DEFINED
INTL BUSINESS MACHINE CORP	COMMON	459200101	2099	25543 SH	SOLE

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INTL BUSINESS MACHINE CORP	COMMON	459200101	3318	40367	SH	DEFINED
INTL PAPER CO	COM	460146103	62	1867	SH	DEFINED
INTERVOICE INC		461142101	9	1250	SH	SOLE
INTEVAC INC		461148108	43	3300	SH	DEFINED
INTUIT		461202103	5	100	SH	DEFINED
INVITROGEN CORP		46185R100	45	683	SH	DEFINED
I SHARES TR DOW JONES SELECT DIV INDEX FD		464287168	6	100	SH	SOLE
I SHARES TR S&P 500 INDEX	FIND	464287200	86	694	SH	SOLE
I SHARES TR S&P 500 INDEX	FIND	464287200	12	100	SH	DEFINED
I SHARES EAFE INDEX FUND		464287465	102	1728	SH	SOLE
I SHARES EAFE INDEX FUND		464287465	41	700	SH	DEFINED
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	45	620	SH	SOLE
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	47	640	SH	DEFINED
I SHARES NQ BIOTCH INX		464287556	7	100	SH	SOLE
ISHARES TR COHEN & STEERS REALTY MAJORS						
INDEX FD		464287564	7	98	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	22	320	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	10	150	SH	DEFINED
I SHARES TR S&P MIDCAP 400	BARRA GRWTH					
INDEX FD		464287606	12	160	SH	SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	25	495	SH	SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	18	360	SH	DEFINED
ISHARES TR RUSSELL 2000	INDEX FUND	464287655	40	600	SH	SOLE
ISHARES DJ US UTILITIES SCTR INDEX FUND		464287697	15	200	SH	SOLE
I SHARES TR DOW JONES REAL ESTATE INDEX		464287739	25	400	SH	SOLE
I SHARES TR DOW JONES US	INDL SECTOR					
INDEX FD		464287754	37	645	SH	SOLE
I SHARES TR DOW JONES US	INDL SECTOR					
INDEX FD		464287754	13	235	SH	DEFINED
I SHARES DOW JONES HEALTHCARE SECTOR						
INDEX FUND		464287762	12	200	SH	SOLE
I SHARES TR S & P SMALLCAP 600/BARRA VAL						
INDEX		464287879	6	100	SH	SOLE
I SHARES TR S&P SMALLCAP 600BARRA GRWTH						
INDEX FD		464287887	12	110	SH	SOLE
J P MORGAN CHASE & CO		46625H100	1412	35594	SH	SOLE
J P MORGAN CHASE & CO		46625H100	2284	57561	SH	DEFINED
JARDEN CORP		471109108	1034	34325	SH	SOLE
JARDEN CORP		471109108	723	24000	SH	DEFINED
JEFFERSON PILOT CORPORATION		475070108	48	859	SH	SOLE
JEFFERSON PILOT CORPORATION		475070108	48	859	SH	DEFINED
JETBLUE AIRWAYS		477143101	6	450	SH	DEFINED
JOHNSON & JOHNSON	COM	478160104	5699	94835	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	7920	131783	SH	DEFINED
JOHNSON CTLS INC	COM	478366107	43	600	SH	SOLE
JOHNSON CTLS INC	COM	478366107	262	3600	SH	DEFINED
JUNIPER NETWORKS		48203R104	2	100	SH	SOLE
KLA TENCOR CORP		482480100	4	100	SH	DEFINED
KADANT INC		48282T104	1	69	SH	DEFINED
KANBAY INTERNATIONAL, INC		48369P207	635	40000	SH	SOLE
KANBAY INTERNATIONAL, INC		48369P207	201	12672	SH	DEFINED
KANSAS CITY SOUTHERN INDUSTRIES INC NEW		485170302	122	5000	SH	SOLE
KAYNE ANDERSON MLP INVT CO		486606106	77	3200	SH	SOLE
KELLOGG COMPANY		487836108	8	200	SH	DEFINED
KEMET CORP		488360108	7	1000	SH	DEFINED
KERR MCGEE CORP		492386107	1	18	SH	DEFINED
KEYCORP		493267108	16	500	SH	DEFINED
KEYSPAN CORP	COM	49337W100	47	1341	SH	DEFINED
KIMBERLY-CLARK CORPORATION		494368103	132	2224	SH	SOLE
KIMBERLY-CLARK CORPORATION		494368103	164	2750	SH	DEFINED
KIMCO REALTY CORPORATION		49446R109	330	10300	SH	SOLE
KIMCO REALTY CORPORATION		49446R109	327	10200	SH	DEFINED

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KINDER MORGAN INC	49455P101	9	100 SH	SOLE
KINDER MORGAN INC	49455P101	9	100 SH	DEFINED
KINDER MORGAN ENERGY PARTNERS L P	494550106	115	2425 SH	SOLE
KINDER MORGAN ENERGY PARTNERS L P	494550106	205	4300 SH	DEFINED
KINROSS GOLD CORP COM NO PAR	496902404	12	1333 SH	DEFINED
KNIGHT-RIDDER INC	499040103	30	475 SH	SOLE
KNIGHT-RIDDER INC	499040103	104	1650 SH	DEFINED
KNOLOGY INC COM	499183804	7	2000 SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N V SP ADR	500472303	12	400 SH	SOLE
KRAFT FOODS INC	50075N104	28	1000 SH	DEFINED
KROGER COMPANY COM	501044101	7	400 SH	DEFINED
LSI LOGIC CORPORATION	502161102	1	150 SH	SOLE
L-3 COMMUNICATIONS HLDGS INC	502424104	2541	34184 SH	SOLE
L-3 COMMUNICATIONS HLDGS INC	502424104	2009	27030 SH	DEFINED
LAM RESH CORP	512807108	14	400 SH	SOLE
ESTEE LAUDER COMPANY	518439104	6	200 SH	SOLE
LEAP FROG	52186N106	4	400 SH	DEFINED
LEGG MASON INC	524901105	11	100 SH	DEFINED
LEHMAN BROTHERS HOLDINGS INC	524908100	29	232 SH	SOLE
LENNAR CORP	526057104	122	2000 SH	DEFINED
LENNAR CORPORATION CLASS B COMMON	526057302	11	200 SH	DEFINED
LEXMARK INTERNATIONAL INC CL A	529771107	8	200 SH	DEFINED
LILLY ELI & CO COM	532457108	325	5747 SH	SOLE
LILLY ELI & CO COM	532457108	567	10031 SH	DEFINED
THE LIMITED INC	532716107	26	1200 SH	SOLE
LINCOLN NATIONAL CORP	534187109	84	1600 SH	SOLE
LINEAR TECHNOLOGY CORP	535678106	3	100 SH	SOLE
LLOYDS TSB GROUP ADR	539439109	13	400 SH	DEFINED
LOCKHEED MARTIN CORP	539830109	444	6982 SH	SOLE
LOCKHEED MARTIN CORP	539830109	6	100 SH	DEFINED
LOWES COMPANIES INC	548661107	1181	17724 SH	SOLE
LOWES COMPANIES INC	548661107	639	9600 SH	DEFINED
LUBRIZOL CORP COM	549271104	43	1000 SH	DEFINED
LUCENT TECHNOLOGY INC	549463107	20	7671 SH	SOLE
LUCENT TECHNOLOGY INC	549463107	47	17959 SH	DEFINED
LYONDELL CHEMICAL COMPANY	552078107	7	300 SH	DEFINED
MBIA, INC	55262C100	1513	25155 SH	SOLE
MBIA, INC	55262C100	1377	22900 SH	DEFINED
MBNA CORPORATION	55262L100	56	2100 SH	SOLE
MBNA CORPORATION	55262L100	18	700 SH	DEFINED
MFS CHARTER INCOME TRUST	552727109	40	4750 SH	SOLE
MFS CHARTER INCOME TRUST	552727109	12	1500 SH	DEFINED
MGI PHARMACEUTICALS	552880106	3	200 SH	DEFINED
MACK-CALI REALTY CORP	554489104	17	400 SH	SOLE
MAGELLAN MIDSTREAM PARTNERS LP	559080106	9	300 SH	SOLE
MANITOWAC COMPANY INC	563571108	26	525 SH	DEFINED
MANULIFE FINANCIAL CORP	56501R106	63	1082 SH	DEFINED
MARATHON OIL CORP	565849106	199	3273 SH	DEFINED
MARSHALL & ILSLEY CORP	571834100	291	6765 SH	SOLE
MARSHALL & ILSLEY CORP	571834100	245	5700 SH	DEFINED
MARRIOTT INTERNATIONAL-A	571903202	1727	25790 SH	SOLE
MARRIOTT INTERNATIONAL-A	571903202	1415	21130 SH	DEFINED
MASCO CORPORATION	574599106	3	100 SH	DEFINED
MATTEL INC COM	577081102	3	200 SH	SOLE
MAXIM INTERGRATED PRODUCTS INC	57772K101	7	200 SH	DEFINED
MAYTAG CORPORATION	578592107	7	425 SH	DEFINED
MCCLATCHY COMPANY	579489105	59	1000 SH	SOLE
MCCLATCHY COMPANY	579489105	67	1150 SH	DEFINED

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MCCORMICK & CO INC COMMON NON-VOTING		579780206	1475	47740	SH	SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1335	43192	SH	DEFINED
MCDERMOTT ITL INC		580037109	13	300	SH	SOLE
MCDONALDS CORP	COM	580135101	3	100	SH	SOLE
MCDONALDS CORP	COM	580135101	80	2400	SH	DEFINED
MCGRAW HILL COMPANIES INC		580645109	7	150	SH	SOLE
MCGRAW HILL COMPANIES INC		580645109	173	3360	SH	DEFINED
MCKESSON CORPORATION		58155Q103	7	148	SH	DEFINED
MEADWESTVACO CORP		583334107	33	1180	SH	DEFINED
MEDAREX INC		583916101	5	400	SH	DEFINED
MEDCO HEALTH SOLUTIONS		58405U102	4	81	SH	SOLE
MEDCO HEALTH SOLUTIONS		58405U102	92	1666	SH	DEFINED
MEDTRONIC INC		585055106	31	545	SH	SOLE
MEDTRONIC INC		585055106	169	2940	SH	DEFINED
MELLON FINANCIAL CORP	COM	58551A108	27	800	SH	DEFINED
MERCANTILE BANKSHARES CORP	COM	587405101	22	400	SH	DEFINED
MERCK & CO INC	COM	589331107	202	6375	SH	SOLE
MERCK & CO INC	COM	589331107	1004	31582	SH	DEFINED
MERCURY INTERACTIVE CORP		589405109	8	300	SH	DEFINED
MERRILL LYNCH & CO INC		590188108	34	505	SH	SOLE
MERRILL LYNCH & CO INC		590188108	216	3200	SH	DEFINED
METLIFE INC		59156R108	25	518	SH	SOLE
METLIFE INC		59156R108	49	1000	SH	DEFINED
MICROSOFT CORP		594918104	1516	58013	SH	SOLE
MICROSOFT CORP		594918104	1411	54003	SH	DEFINED
MID PENN BANCORP		59540G107	2	100	SH	SOLE
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	201	1495	SH	SOLE
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	92	685	SH	DEFINED
MIDDLESEX WATER CO	COM	596680108	69	4000	SH	DEFINED
MILLENNIUM PHARMACEUTICALS		599902103	7	800	SH	DEFINED
MOLEX INC CLASS A		608554200	9	400	SH	SOLE
MONSANTO CO NEW		61166W101	1	25	SH	SOLE
MONSANTO CO NEW		61166W101	16	207	SH	DEFINED
MOODYS CORP		615369105	73	1200	SH	SOLE
MOODYS CORP		615369105	12	200	SH	DEFINED
MORGAN STANLEY COMPANY		617446448	1088	19180	SH	SOLE
MORGAN STANLEY COMPANY		617446448	792	13974	SH	DEFINED
MOTHERS WORK INC		619903107	0	51	SH	SOLE
MOTOROLA, INC		620076109	9	400	SH	SOLE
MOTOROLA, INC		620076109	299	13250	SH	DEFINED
MUNIHOLDINGS NY INSD FUND INC		625931100	18	1253		DEFINED
MUNIHOLDINGS NEW JERSEY INS D FUND INC		625936109	111	7200		DEFINED
MURPHY OIL CORPORATION		626717102	215	4000	SH	DEFINED
NCR CORP	NEW	62886E108	6	188	SH	SOLE
NCR CORP	NEW	62886E108	0	14	SH	DEFINED
NASDAQ 100 TRUST UNIT SER 1		631100104	23	585	SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	4	100	SH	DEFINED
NASTECH PHARMACETICAL		631728409	7	500	SH	DEFINED
NATIONAL CITY CORP		635405103	33	1000	SH	SOLE
NATIONAL CITY CORP		635405103	45	1350	SH	DEFINED
NATIONAL FUEL GAS CO N J	COM	636180101	24	800	SH	SOLE
NATIONAL FUEL GAS CO N J	COM	636180101	87	2792	SH	DEFINED
NATURAL RESOURCE PARTNERS L. P.		63900P103	12	250	SH	SOLE
NAUTILUS INC		63910B102	18	1000	SH	DEFINED
NEORX CORPORATION		640520300	0	50	SH	DEFINED
NETWORK APPLIANCE INC		64120L104	9	350	SH	SOLE
NEW JERSEY RESOURCES CORPORATION		646025106	96	2314	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	34	1500	SH	DEFINED

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NEWMONT MINING CORP		651639106	176	3300 SH	DEFINED
NEWS CORP CLASS A		65248E104	0	32 SH	SOLE
NEWS CORP CLASS A		65248E104	3	240 SH	DEFINED
NEWS CORP CLASS B		65248E203	19	1200 SH	DEFINED
NEWTEK BUSINESS SERVICES INCCOM		652526104	3	2000 SH	DEFINED
NICOR INC	COM	654086107	15	400 SH	SOLE
NIKE INC	CL B	654106103	3	40 SH	SOLE
NIKE INC	CL B	654106103	8	100 SH	DEFINED
NISOURCE INC	COM	65473P105	0	17 SH	SOLE
NISOURCE INC	COM	65473P105	20	1000 SH	DEFINED
NOBEL LEARNING COMMUNITIES INC		654889104	37	4000 SH	DEFINED
NOKIA CORPORATION ADR		654902204	250	13680 SH	SOLE
NOKIA CORPORATION ADR		654902204	60	3317 SH	DEFINED
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	23	23300 PRN	DEFINED
NORDSON CORP		655663102	12	300 SH	DEFINED
NORDSTROM, INC.		655664100	18	500 SH	DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	211	4730 SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	226	5060 SH	DEFINED
NORTEL NETWORKS CORP NEW		656568102	0	300 SH	SOLE
NORTEL NETWORKS CORP NEW		656568102	9	3000 SH	DEFINED
NORTH EUROPEAN OIL ROYALTY TRUST BEN. INTEREST		659310106	20	800 SH	SOLE
NORTHEAST UTILS		664397106	5	300 SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	68	1625 SH	SOLE
NORTHERN BORDER PARTNERS L P UNIT LTD PARTN		664785102	54	1300 SH	DEFINED
NORTHERN TRUST CORP		665859104	10	200 SH	SOLE
NORTHROP GRUMMAN CORP		666807102	24	400 SH	SOLE
NORTHROP GRUMMAN CORP		666807102	9	158 SH	DEFINED
NORTHSTAR REALTY		66704R100	10	1000 SH	SOLE
NORTHWEST NATURAL GAS CO.		667655104	13	400 SH	SOLE
NOVARTIS AG ADRS		66987V109	23	455 SH	SOLE
NOVARTIS AG ADRS		66987V109	5	100 SH	DEFINED
NOVELL INC		670006105	6	766 SH	SOLE
NUVEEN EQUITY PREM OPPORTUNITY		6706EM102	46	2650 SH	SOLE
NUVEEN PFD & CONV INCOME FUND 2		67073D102	24	2000 SH	SOLE
OGE ENERGY CO.		670837103	26	1000 SH	SOLE
OGE ENERGY CO.		670837103	10	400 SH	DEFINED
NUVEEN INVTS INC		67090F106	4	100 SH	DEFINED
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	108	7658	SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	19	1400	DEFINED
NUVEEN SELECT QUALITY MUNICIPAL FUND		670973106	4	300	SOLE
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	58	4070	SOLE
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	23	1650	DEFINED
NUVEEN NJ PREMIUM INCOME		67101N106	21	1493	SOLE
OSI PHARMACEUTICALS INC. COM		671040103	1	64 SH	DEFINED
OCCIDENTAL PETE CORP DEL	COM	674599105	43	550 SH	SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	55	698 SH	DEFINED
OFFICEMAX INC DEL		67622P101	11	437 SH	DEFINED
ONEOK INC NEW	COM	682680103	106	4000 SH	DEFINED
ORACLE CORPORATION		68389X105	75	6200 SH	SOLE
ORACLE CORPORATION		68389X105	148	12200 SH	DEFINED
PG&E CORP	COM	69331C108	14	400 SH	DEFINED
PHH CORPORATION COM		693320202	0	21 SH	SOLE
PHH CORPORATION COM		693320202	0	10 SH	DEFINED
PNC FINANCIAL SERVICES GROUP	COM	693475105	188	3050 SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	750	12139 SH	DEFINED
PPG INDS INC	COM	693506107	1049	18130 SH	SOLE
PPG INDS INC	COM	693506107	1023	17670 SH	DEFINED
PPL CORP		69351T106	20	700 SH	SOLE

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PPL CORP		69351T106	35	1200	SH	DEFINED
PACCAR INC	COM	693718108	85	1237	SH	DEFINED
PACIFIC ENERGY PARTNERS LP		69422R105	33	1150	SH	SOLE
PACTIV CORP	COM	695257105	1	64	SH	SOLE
PALM INC NEW COM		696643105	0	18	SH	SOLE
PARKER DRILLING CO	COM	701081101	3	300	SH	SOLE
PAXAR CORP		704227107	1	100	SH	SOLE
PEABODY ENERGY CORP		704549104	2085	25305	SH	SOLE
PEABODY ENERGY CORP		704549104	1342	16290	SH	DEFINED
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	9945	356585	SH	SOLE
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	18830	675157	SH	DEFINED
PENGROWTH ENERGY TRUST CLASS A		706902301	47	2000	SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	130	2350	SH	SOLE
PENN VA RESOURCE PARTNERS LP		707884102	141	2550	SH	DEFINED
J.C.PENNEY CO., INC.		708160106	88	1601	SH	DEFINED
PEOPLES ENERGY CORPORATION		711030106	46	1333	SH	DEFINED
PEPCO HOLDINGS INC COM		713291102	87	3923	SH	DEFINED
PEPSICO INC	COM	713448108	4755	80491	SH	SOLE
PEPSICO INC	COM	713448108	2809	47556	SH	DEFINED
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH	DEFINED
PETRO CANADA		71644E102	4	100	SH	SOLE
PETROCHINA ADR		71646E100	12	150	SH	DEFINED
PETROFUND ENERGY TRUST		71648W108	13	750	SH	DEFINED
PETROLEUM & RESOURCES CORPORATION		716549100	16	520	SH	DEFINED
PFIZER INC	COM	717081103	2114	90707	SH	SOLE
PFIZER INC	COM	717081103	1788	76722	SH	DEFINED
THE PHOENIX COMPANIES, INC.		71902E109	62	4553	SH	SOLE
PIMCO MUNICIPAL INCOME FUND II		72200W106	63	4000		DEFINED
PIPER JAFFRAY COMPANIES		724078100	0	2	SH	SOLE
PITNEY BOWES INC	COM	724479100	19	450	SH	SOLE
PITNEY BOWES INC	COM	724479100	71	1682	SH	DEFINED
PLACER DOME INC	COM	725906101	64	2800	SH	SOLE
PLACER DOME INC	COM	725906101	29	1300	SH	DEFINED
PLAINS EXPLORATION & PRODUCTION CORP		726505100	19	490	SH	DEFINED
PLUM CREEK TIMBER CO INC	COM	729251108	58	1625	SH	SOLE
PLUM CREEK TIMBER CO INC	COM	729251108	20	575	SH	DEFINED
PRIMEWEST ENERGY TRUST		741930309	30	1000	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	5592	96628	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	4563	78837	SH	DEFINED
PROGRESS ENERGY INC COM		743263105	8	200	SH	SOLE
PROLOGIS TRUST		743410102	1496	32038	SH	SOLE
PROLOGIS TRUST		743410102	1291	27650	SH	DEFINED
PROTECTIVE LIFE CORP		743674103	26	596	SH	SOLE
PROTEIN DESIGN LABS INC		74369L103	1121	39471	SH	SOLE
PROVIDENT ENERGY TR	UNIT	74386K104	90	8400	SH	DEFINED
PRUDENTIAL FINANCIAL INC		744320102	139	1908	SH	SOLE
PRUDENTIAL FINANCIAL INC		744320102	27	369	SH	DEFINED
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	1029	15850	SH	SOLE
PUBLIC SERVICE ENTERPRISE	GROUP, INC.	744573106	1481	22810	SH	DEFINED
PUGET ENERGY INC NEW		745310102	2	99	SH	SOLE
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	33	5000		DEFINED
QLOGIC CORP		747277101	16	500	SH	DEFINED
QUALCOMM INC		747525103	2965	68845	SH	SOLE
QUALCOMM INC		747525103	1285	29850	SH	DEFINED
QUALITY SYS INC		747582104	23	300	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	3888	75559	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	2340	45475	SH	DEFINED
QUESTAR CORP		748356102	71	950	SH	DEFINED

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QWEST COMMUNICATIONS INT'L		749121109	1	317 SH	DEFINED
QUOVADX INC		74913K106	4	2000 SH	DEFINED
RPM INTERNATIONAL INC		749685103	99	5750 SH	SOLE
RAINING DATA CORP		75087R108	17	4900 SH	DEFINED
RAMTRON INTL CORP	COM NEW	751907304	0	282 SH	DEFINED
RANGE RES CORP		75281A109	19	750 SH	DEFINED
RAYONIER INC	COM	754907103	18	465 SH	SOLE
RAYTHEON CO		755111507	40	1000 SH	SOLE
RAYTHEON CO		755111507	184	4600 SH	DEFINED
REALTY INCOME CORP	COM	756109104	34	1600 SH	SOLE
REALTY INCOME CORP	COM	756109104	10	500 SH	DEFINED
REAVES UTIL INCOME FUND		756158101	252	13225 SH	SOLE
RED HAT INC	COM	756577102	0	30 SH	DEFINED
RIO TINTO PLC SPON ADR		767204100	18	100 SH	DEFINED
ROCKWELL AUTOMATION INC		773903109	385	6517 SH	SOLE
ROCKWELL AUTOMATION INC		773903109	334	5650 SH	DEFINED
ROCKWELL COLLINS INC		774341101	17	367 SH	SOLE
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	295	7000 SH	SOLE
ROYAL BANK OF SCOTLAND	GROUP PLC SER D	780097606	31	1200 SH	DEFINED
ROYAL BANK SCOTLAND GROUP	PLC PRF 6.35%	780097770	25	1000 SH	SOLE
ROYAL BK SCOTLD GROUP PLC SPONS'D ADR SER L PFD		780097788	36	1600 SH	SOLE
ROYAL BK SCOTLD GROUP PLC SPONS'D ADR SER L PFD		780097788	92	4000 SH	DEFINED
ROYAL BANK OF SCOTLAND PLC PRD SHRS SER M		780097796	45	1800 SH	SOLE
ROYAL DUTCH SHELL PLC CLASS B		780259107	50	775 SH	SOLE
ROYAL DUTCH SHELL PLC CLASS A		780259206	54	884 SH	SOLE
ROYAL DUTCH SHELL PLC CLASS A		780259206	826	13438 SH	DEFINED
RUBY TUESDAY INC.		781182100	16	656 SH	DEFINED
SCOLR PHARMA INC		78402X107	21	3600 SH	DEFINED
SLM CORP		78442P106	329	5975 SH	SOLE
SLM CORP		78442P106	165	3000 SH	DEFINED
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	491	3945 SH	SOLE
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	102	824 SH	DEFINED
SPX CORP	COM	784635104	6	150 SH	DEFINED
SAFEGUARD SCIENTIFIC INC.COM		786449108	3	2000 SH	DEFINED
SAFEGUARD SCIENTIFIC INC.COM		786449108	3	2000 SH	DEFINED
SAFEMART INC		786514208	4	200 SH	DEFINED
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	6	142 SH	SOLE
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	117	2637 SH	DEFINED
SALOMON BROTHERS HIGH INCOME FUND		79547Q106	2	300 SH	SOLE
THE SALOMON BROTHERS FUND	INC	795477108	17	1175 SH	DEFINED
SARA LEE CORP	COM	803111103	170	9000 SH	SOLE
SARA LEE CORP	COM	803111103	37	2000 SH	DEFINED
SCANA CORP NEW		80589M102	141	3600 SH	DEFINED
HENRY SCHEIN, INC	COM	806407102	26	600 SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	292	14059 SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	194	9319 SH	DEFINED
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	763	14200 SH	SOLE
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	364	6775 SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	440	4539 SH	SOLE
SCHLUMBERGER LTD	COM	806857108	726	7478 SH	DEFINED
SCUDDER GLOBAL COMMODITIES STOCK		81114Y108	45	3000 SH	SOLE
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100 SH	DEFINED
SEALED AIR CORP NEW	COM	81211K100	400	7125 SH	SOLE
SEALED AIR CORP NEW	COM	81211K100	240	4278 SH	DEFINED
SELECTIVE INS. GROUP INC.		816300107	504	9500 SH	SOLE
SELIGMAN QUALITY MUNICIPAL FD INC		816343107	51	4050	SOLE
SEMPRA ENERGY	COM	816851109	228	5100 SH	DEFINED
SEPRACOR INC		817315104	25	500 SH	SOLE
THE SHERWIN-WILLIAMS COMPANY		824348106	21	481 SH	DEFINED



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SIEMENS AG SPONSORED ADR		826197501	17	200	SH	SOLE
SIGMA-ALDRICH CORP		826552101	37	600	SH	SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	1824	23811	SH	SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	1821	23765	SH	DEFINED
SIRIUS SATELLITE RADIO INC		82966U103	3	500	SH	SOLE
SIRIUS SATELLITE RADIO INC		82966U103	14	2100	SH	DEFINED
SKYWORKS SOLUTIONS		83088M102	1	233	SH	SOLE
SIMTH INTERNATIONAL INC COM		832110100	4	134	SH	DEFINED
J. M. SMUCKER CO		832696405	70	1600	SH	SOLE
J. M. SMUCKER CO		832696405	22	500	SH	DEFINED
SONIC CORP		835451105	16	550	SH	SOLE
SONIC CORP		835451105	55	1875	SH	DEFINED
SONOCO PRODUCTS		835495102	212	7218	SH	SOLE
SONY CORP ADR AMERN SH NEW	EA REPR 1 JAPANESE	835699307	32	800	SH	DEFINED
SOUTH JERSEY INDUSTRIES, INC		838518108	9	342	SH	DEFINED
SOUTHERN CO	COM	842587107	319	9245	SH	SOLE
SOUTHERN CO	COM	842587107	449	13025	SH	DEFINED
SOVEREIGN BANCORP INC		845905108	10	500	SH	DEFINED
SPRINT NEXTEL CORP		852061100	8	380	SH	SOLE
SPRINT NEXTEL CORP		852061100	40	1721	SH	DEFINED
STANLEY WORKS		854616109	67	1400	SH	SOLE
STAPLES INC		855030102	57	2552	SH	SOLE
STAPLES INC		855030102	17	750	SH	DEFINED
STARBUCKS CORPORATION		855244109	978	32610	SH	SOLE
STARBUCKS CORPORATION		855244109	1148	38280	SH	DEFINED
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	31	501	SH	SOLE
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	54	857	SH	DEFINED
STRATTEC SECURITY CORPORATION		863111100	0	20	SH	SOLE
STREETTRACKS GOLD TR		863307104	5	100	SH	SOLE
STREETTRACKS GOLD TR		863307104	42	825	SH	DEFINED
STRYKER CORP		863667101	4	100	SH	SOLE
STRYKER CORP		863667101	82	1860	SH	DEFINED
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	86	3300	SH	SOLE
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	175	6700	SH	DEFINED
SUN MICROSYSTEMS INC	COM	866810104	2	500	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	29	7050	SH	DEFINED
SUNAMERICA FOCUSED ALPHA GROWTH FUND INC		867037103	51	3000	SH	SOLE
SUNCOR ENERGY INC		867229106	25	400	SH	DEFINED
SUNOCO INC		86764P109	18	238	SH	SOLE
SUNOCO INC		86764P109	471	6018	SH	DEFINED
SUNTRUST BANKS INC		867914103	166	2292	SH	SOLE
SUPERGEN INC	COM	868059106	237	47000	SH	DEFINED
SYMANTEC		871503108	548	31315	SH	SOLE
SYMANTEC		871503108	470	26888	SH	DEFINED
SYMBOL TECHNOLOGIES INC	COM	871508107	0	8	SH	DEFINED
SYNGENTA AG		87160A100	2	85	SH	SOLE
SYSCO CORPORATION		871829107	512	16520	SH	SOLE
SYSCO CORPORATION		871829107	254	8204	SH	DEFINED
TC PIPELINES LTD		87233Q108	16	500	SH	SOLE
TECO ENERGY INC	COM	872375100	134	7830	SH	SOLE
TECO ENERGY INC	COM	872375100	95	5550	SH	DEFINED
TEPPCO PARTNERS LP		872384102	83	2400	SH	SOLE
TJX COMPANIES		872540109	51	2234	SH	DEFINED
TXU CORP		873168108	33	666	SH	SOLE
TXU CORP		873168108	130	2600	SH	DEFINED
TALISMAN ENERGY INC		87425E103	912	17255	SH	SOLE
TALISMAN ENERGY INC		87425E103	635	12020	SH	DEFINED
TARGET CORPORATION		87612E106	2122	38610	SH	SOLE

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TARGET CORPORATION		87612E106	2104	38285	SH	DEFINED
TAUBMAN CTRS INC COM		876664103	17	500	SH	SOLE
TAUBMAN CTRS INC COM		876664103	41	1200	SH	DEFINED
TELEFONOS DE MEXICO SA DE CV ADR		879403780	19	800	SH	DEFINED
TEMPLETON GLOBAL INCOME FUND INC		880198106	2	371	SH	SOLE
TERADYNE INC		880770102	50	3500	SH	SOLE
TEVA PHARMACEUTICAL INDS ADR		881624209	2679	62320	SH	SOLE
TEVA PHARMACEUTICAL INDS ADR		881624209	1618	37640	SH	DEFINED
TEXAS INSTRUMENTS		882508104	2136	66629	SH	SOLE
TEXAS INSTRUMENTS		882508104	1602	49993	SH	DEFINED
THERMO ELECTRON CORP	COM	883556102	68	2272	SH	DEFINED
THOMAS & BETTS CORPORATION		884315102	16	400	SH	DEFINED
THORNBURG MORTGAGE INC		885218107	10	400	SH	SOLE
3COM CORP	COM	885535104	3	1000	SH	DEFINED
3M CO COM		88579Y101	1711	22088	SH	SOLE
3M CO COM		88579Y101	2640	34069	SH	DEFINED
TIFFANY & CO. INC		886547108	1	50	SH	SOLE
TIME WARNER INC NEW		887317105	24	1405	SH	SOLE
TIME WARNER INC NEW		887317105	123	7063	SH	DEFINED
TIMKEN CO		887389104	128	4000	SH	DEFINED
TOYOTA MOTOR CORP ADR		892331307	10	100	SH	DEFINED
TRANSCANADA CORP		89353D107	4	152	SH	SOLE
TRANSMONTAIGNE PARTNERS LP		89376V100	3	150	SH	SOLE
TREEHOUSE FOODS INC		89469A104	4	260	SH	DEFINED
TRI-CONTINENTAL CORPORATION		895436103	13	739	SH	DEFINED
TRIBUNE CO NEW COM		896047107	37	1227	SH	DEFINED
TRIZEC PROPERTIES INC		89687P107	329	14400	SH	SOLE
TRIZEC PROPERTIES INC		89687P107	443	19350	SH	DEFINED
TUPPERWARE CORP	COM	899896104	2	100	SH	DEFINED
TYCO INTL LTD	NEW COM	902124106	23	800	SH	SOLE
TYCO INTL LTD	NEW COM	902124106	20	700	SH	DEFINED
UGI CORPORATION		902681105	78	3825	SH	SOLE
UGI CORPORATION		902681105	150	7300	SH	DEFINED
UIL HLDG CORP		902748102	29	637	SH	DEFINED
UST INC	COM	902911106	20	500	SH	DEFINED
US BANCORP DEL COM		902973304	176	5905	SH	SOLE
US BANCORP DEL COM		902973304	62	2100	SH	DEFINED
UNILIVER NV NY SHARE F NEW		904784709	27	400	SH	DEFINED
UNION PACIFIC CORP	COM	907818108	291	3616	SH	SOLE
UNION PACIFIC CORP	COM	907818108	621	7715	SH	DEFINED
UNITED PARCEL SERVICE		911312106	2504	33331	SH	SOLE
UNITED PARCEL SERVICE		911312106	1337	17800	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	2000	35794	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	2268	40579	SH	DEFINED
UNITEDHEALTH GROUP INC		91324P102	18	300	SH	SOLE
UNIVERSAL CORP		913456109	0	2	SH	SOLE
UNIVERSAL TECHNICAL		913915104	24	800	SH	DEFINED
VALERO LP		91913W104	40	789	SH	SOLE
VALERO LP		91913W104	29	562	SH	DEFINED
VALLEY NATIONAL BANCORP.		919794107	47	1992	SH	DEFINED
VARIAN MEDICAL SYSTEMS INC		92220P105	6	133	SH	DEFINED
VANGUARD VIPERS SMALL CAP		922908611	66	1095	SH	SOLE
VANGUARD VIPERS SMALL CAP		922908611	6	100	SH	DEFINED
VERIZON CORPORATION		92343V104	737	24487	SH	SOLE
VERIZON CORPORATION		92343V104	1658	55076	SH	DEFINED
VIACOM INC. CLASS B COMMON		925524308	7	229	SH	SOLE
VIACOM INC. CLASS B COMMON		925524308	14	458	SH	DEFINED
VODAFONE GROUP PLC		92857W100	201	9408	SH	SOLE

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VODAFONE GROUP PLC		92857W100	491	22914	SH	DEFINED
VORNADO REALTY TRUST		929042109	604	7240	SH	SOLE
VORNADO REALTY TRUST		929042109	805	9650	SH	DEFINED
VULCAN MATERIALS COMPANY COM		929160109	135	2000	SH	DEFINED
WGL HOLDINGS INC		92924F106	162	5400	SH	DEFINED
W.P. CAREY & CO LLC		92930Y107	7	300	SH	SOLE
WPS RESOURCES CORP	COM	92931B106	44	800	SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	3810	72087	SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	1847	34956	SH	DEFINED
WAL-MART STORES INC		931142103	64	1375	SH	SOLE
WAL-MART STORES INC		931142103	311	6648	SH	DEFINED
WALGREEN CO		931422109	22	500	SH	SOLE
WALGREEN CO		931422109	26	602	SH	DEFINED
WASHINGTON MUTUAL INC		939322103	4	100	SH	SOLE
WASHINGTON MUTUAL INC		939322103	43	1000	SH	DEFINED
WASHINGTON REAL ESTATE INVT TR SBI		939653101	15	500	SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	82	3163	SH	DEFINED
WASTE MANAGEMENT INC		94106L109	4	145	SH	DEFINED
WELLPOINT COM		94973V107	53	670	SH	SOLE
WELLPOINT COM		94973V107	15	200	SH	DEFINED
WELLS FARGO & CO NEW	COM	949746101	3218	51219	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	2701	42992	SH	DEFINED
WESTERN GAS RESOURCES INC		958259103	94	2000	SH	DEFINED
WEYERHAEUSER CO	COM	962166104	12	186	SH	SOLE
WEYERHAEUSER CO	COM	962166104	149	2250	SH	DEFINED
WHIRLPOOL CORP	COM	963320106	25	300	SH	DEFINED
WHITING PETROLEUM CORP		966387102	40	1000	SH	DEFINED
WHOLE FOOD MARKET INC		966837106	57	370	SH	SOLE
WHOLE FOOD MARKET INC		966837106	69	450	SH	DEFINED
WILLIAMS COS INC DEL	COM	969457100	2	100	SH	SOLE
WILLIAMS COS INC DEL	COM	969457100	115	5000	SH	DEFINED
WILLIAMS SONOMA INC	COM	969904101	207	4800	SH	DEFINED
WISCONSIN ENERGY CORP	COM	976657106	192	4936	SH	DEFINED
WRIGLEY WM JR CO		982526105	719	10827	SH	SOLE
WRIGLEY WM JR CO		982526105	877	13205	SH	DEFINED
WYETH INC.		983024100	1306	28373	SH	SOLE
WYETH INC.		983024100	1825	39629	SH	DEFINED
XTO ENERGY INC		98385X106	113	2583	SH	DEFINED
XCEL ENERGY INC		98389B100	11	641	SH	DEFINED
XILINX INC		983919101	25	1000	SH	SOLE
XILINX INC		983919101	80	3200	SH	DEFINED
YAHOO INC		984332106	31	800	SH	SOLE
YAHOO INC		984332106	46	1175	SH	DEFINED
YUM BRANDS INC		988498101	7	150	SH	SOLE
YUM BRANDS INC		988498101	1	40	SH	DEFINED
ZIMMER HOLDINGS GROUP		98956P102	93	1385	SH	SOLE
ZIMMER HOLDINGS GROUP		98956P102	478	7092	SH	DEFINED
GRAND TOTALS			409041	9938737		