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PEAPACK GLADSTONE FINANCIAL CORP  
Form 13F-HR  
February 01, 2007

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 12/31/2006  
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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: Michael Pylypyshyn  
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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:

/s/ Michael Pylypyshyn  
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Gladstone, NJ  
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1/31/07  
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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
	-----
Form 13F Information Table Entry Total:	10,087,610
	-----
Form 13F Information Table Value Total:	454,580
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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	PUT/ CALL	INVSTMT DSCRETN	
DAIMLERCHRYSLER AG ORD		D1668R123	115	1880	SH		DEFINED	
AXIS CAPITAL HOLDINGS	LTD	G0692U109	173	5200	SH		SOLE	

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INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	93	2400	SH	SOLE
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	367	9402	SH	DEFINED
NABORS CALL 32.50 02/17/07		G6359F0BZ	0	50	SH	CALL SOLE
NABORS INDUSTRIES LTD		G6359F103	1196	40180	SH	SOLE
NABORS INDUSTRIES LTD		G6359F103	331	11140	SH	DEFINED
NOBLE CORP		G65422100	8	115	SH	SOLE
PRUDENTIAL FINANCIAL PLC PFD 6.50%		G7293H189	50	2000	SH	SOLE
TRANSOCEAN		G90078109	1852	22905	SH	SOLE
TRANSOCEAN		G90078109	1110	13732	SH	DEFINED
ALCON INC		H01301102	1454	13015	SH	SOLE
ALCON INC		H01301102	1307	11695	SH	DEFINED
ORTHOFIX INTERNATIONAL N.V.		N6748L102	2	44	SH	SOLE
DIANA SHIPPING		Y2066G104	31	2000	SH	DEFINED
DOUBLE HULL TANKERS INC		Y21110104	32	2000	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	9	800	SH	DEFINED
TEEKAY SHIPPING CORP		Y8564W103	43	1000	SH	DEFINED
VERIGY, LTD		Y93691106	1	64	SH	DEFINED
ACCO BRANDS CORP		00081T108	6	258	SH	SOLE
ACCO BRANDS CORP		00081T108	21	799	SH	DEFINED
AFLAC INCORPORATED		001055102	38	845	SH	SOLE
AGCO CORPORATION		001084102	30	1000	SH	DEFINED
AGL RESOURCES INC	COM	001204106	6	174	SH	DEFINED
AES CORPORATION		00130H105	18	833	SH	SOLE
AES CORPORATION		00130H105	41	1905	SH	DEFINED
AT&T		00206R102	1054	29491	SH	SOLE
AT&T		00206R102	1383	38692	SH	DEFINED
AVI BIOPHARMA INC		002346104	79	25000	SH	DEFINED
AASTROM BIOSCIENCES		00253U107	4	3500	SH	DEFINED
ABBOTT LABORATORIES		002824100	464	9546	SH	SOLE
ABBOTT LABORATORIES		002824100	617	12671	SH	DEFINED
ADAMS EXPRESS COMPANY		006212104	15	1085	SH	DEFINED
ADESA INC		00686U104	11	400	SH	DEFINED
ADOBE SYSTEMS		00724F101	3770	91720	SH	SOLE
ADOBE SYSTEMS		00724F101	1952	47505	SH	DEFINED
ADVANCED MAGNETICS INC		00753P103	5	100	SH	SOLE
ADVENT CLAYMORE CONV SECS & INCOME FUND		00764C109	19	675	SH	SOLE
AGERE SYS INC COMMON		00845V308	0	3	SH	SOLE
AGERE SYS INC COMMON		00845V308	0	40	SH	DEFINED
AGILENT TECHNOLOGIES		00846U101	18	538	SH	DEFINED
AIM REAL ESTATE INCOME FUND		00888R107	58	3500	SH	SOLE
AIR PRODUCTS & CHEMICALS		009158106	2295	32660	SH	SOLE
AIR PRODUCTS & CHEMICALS		009158106	1023	14563	SH	DEFINED
AIRTRAN HOLDINGS INC	COM	00949P108	1	100	SH	DEFINED
ALBERTO CULVER CO NEW		013078100	9	425	SH	SOLE
ALBERTO CULVER CO NEW		013078100	3	175	SH	DEFINED
ALCOA INC	COM	013817101	8	285	SH	SOLE
ALCOA INC	COM	013817101	1	37	SH	DEFINED
ALCATEL - LUCENT		013904305	36	2587	SH	SOLE
ALCATEL - LUCENT		013904305	20	1461	SH	DEFINED
ALLERGAN INC COM		018490102	55	467	SH	DEFINED
ALLETE INC COM NEW		018522300	6	133	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
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ALLIANCE DATA SYSTEMS		018581108	12	200	SH	DEFINED	
ALLIANCE HOLDINGS		01861G100	39	2000	SH	SOLE	
ALLIANCE NATIONAL MUNICIPAL INCOME FUND		01864U106	15	1000		SOLE	
ALLIANCE RESOURCE PARTNERS L P		01877R108	69	2000	SH	DEFINED	
ALLIANT ENERGY CORP	COM	018802108	18	480	SH	SOLE	
ALLIANT ENERGY CORP	COM	018802108	80	2132	SH	DEFINED	
ALLIANCEBERNSTEIN HLDG LTD PARTNERSHIP INTERESTS		01881G106	12	150	SH	SOLE	
ALLIANCEBERNSTEIN HLDG LTD PARTNERSHIP INTERESTS		01881G106	18	225	SH	DEFINED	
ALLIED CAPITAL CORP	NEW	01903Q108	65	2000	SH	SOLE	
ALLSTATE CORP	COM	020002101	148	2280	SH	SOLE	
ALLSTATE CORP	COM	020002101	77	1184	SH	DEFINED	
ALLTELL CORPORATION		020039103	682	11285	SH	SOLE	
ALLTELL CORPORATION		020039103	184	3058	SH	DEFINED	
ALTRIA GROUP INC		02209S103	190	2225	SH	SOLE	
ALTRIA GROUP INC		02209S103	654	7633	SH	DEFINED	
AMBAC FINANCIAL GROUP INC		023139108	151	1700	SH	DEFINED	
AMEREN CORP	COM	023608102	139	2600	SH	DEFINED	
AMERICA MOVIL ADR		02364W105	54	1200	SH	DEFINED	
AMERICAN ELEC PWR INC	COM	025537101	71	1670	SH	SOLE	
AMERICAN ELEC PWR INC	COM	025537101	141	3326	SH	DEFINED	
AMERICAN EXPRESS CO	COM	025816109	279	4600	SH	SOLE	
AMERICAN EXPRESS CO	COM	025816109	321	5300	SH	DEFINED	
AMERICAN INTERNATIONAL GROUP		026874107	3685	51444	SH	SOLE	
AMERICAN INTERNATIONAL GROUP		026874107	2487	34711	SH	DEFINED	
AMERICAN STANDARD COMPANIES INC		029712106	73	1600	SH	SOLE	
AMERICAN TOWER CORP CLASS A		029912201	12	330	SH	DEFINED	
AMERIPRISE FINANCIAL INC		03076C106	6	120	SH	SOLE	
AMERIPRISE FINANCIAL INC		03076C106	16	300	SH	DEFINED	
AMERIGAS PARTNERS LP		030975106	6	200	SH	SOLE	
AMETEK INC (NEW)		031100100	26	840	SH	DEFINED	
AMGEN		031162100	2583	37828	SH	SOLE	
AMGEN		031162100	945	13835	SH	DEFINED	
ANADARKO PETROLEUM CORP	COM	032511107	114	2642	SH	SOLE	
ANADARKO PETROLEUM CORP	COM	032511107	761	17508	SH	DEFINED	
ANGLO AMERICAN PLC ADR		03485P102	9	400	SH	SOLE	
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	14	300	SH	DEFINED	
ANHEUSER BUSCH COS INC	COM	035229103	254	5167	SH	DEFINED	
ANTHRACITE CAPITAL INC		037023108	38	3000	SH	SOLE	
APACHE CORPORATION		037411105	33	500	SH	SOLE	
APPLE INC		037833100	57	675	SH	SOLE	
APPLE INC		037833100	71	845	SH	DEFINED	
APPLEBEE'S INTL INC		037899101	16	675	SH	SOLE	
APPLEBEE'S INTL INC		037899101	55	2250	SH	DEFINED	
APPLIED MATERIALS		038222105	1341	72730	SH	SOLE	
APPLIED MATERIALS		038222105	431	23405	SH	DEFINED	
AQUA AMERICA		03836W103	1013	44502	SH	SOLE	
AQUA AMERICA		03836W103	959	42144	SH	DEFINED	
ARCHER-DANIELS-MIDLAND	COMPANY	039483102	73	2310	SH	SOLE	
ASHLAND INC NEW		044209104	32	466	SH	DEFINED	
ASTRAZENECA PLC SPONSORED	ADR	046353108	61	1148	SH	SOLE	
ATLAS PIPELINE LTD PARTNERSHIP		049392103	9	200	SH	DEFINED	
ATMOS ENERGY		049560105	95	3000	SH	DEFINED	
AUTHENTIDATE HOLDING CORP		052666104	1	1000	SH	SOLE	
AUTOMATIC DATA PROCESSING		053015103	3527	71619	SH	SOLE	
AUTOMATIC DATA PROCESSING		053015103	2086	42363	SH	DEFINED	
AVATAR HOLDINGS INC		053494100	20	250	SH	SOLE	
AVAYA INC	COM	USD .01	053499109	0	27	SH	SOLE
AVAYA INC	COM	USD .01	053499109	0	46	SH	DEFINED
AVERY DENNISON CORP		053611109	23	350	SH	DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT MA
AVIS BUDGET GROUP INC		053774105	32	1510	SH	SOLE	
BB&T CORP		054937107	20	472	SH	SOLE	
BCE INC		05534B760	2	91	SH	SOLE	
BJ SERVICES		055482103	1407	48030	SH	SOLE	
BJ SERVICES		055482103	624	21315	SH	DEFINED	
BP PLC		055622104	1167	17406	SH	SOLE	
BP PLC		055622104	2019	30095	SH	DEFINED	
BAKER HUGHES INCORPORATED	COMMON	057224107	3	45	SH	SOLE	
BALLARD POWER SYSTEMS INC		05858H104	1	300	SH	DEFINED	
BANK AMERICA		060505104	6928	129795	SH	SOLE	
BANK AMERICA		060505104	6304	118103	SH	DEFINED	
BANK OF NEW YORK INC		064057102	27	702	SH	SOLE	
BANK OF NEW YORK INC		064057102	42	1068	SH	DEFINED	
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	9	214	SH	SOLE	
BARNES & NOBLE INC		067774109	31	800	SH	DEFINED	
BARRICK GOLD CORPORATION		067901108	29	965	SH	DEFINED	
BARR PHARMACEUTICAL INC		068306109	25	500	SH	SOLE	
BASIN WATER		07011T306	6	925	SH	DEFINED	
BAUSCH & LOMB INC	COM	071707103	52	1000	SH	SOLE	
BAXTER INTERNATIONAL		071813109	18	400	SH	SOLE	
BAXTER INTERNATIONAL		071813109	46	1000	SH	DEFINED	
BEA SYSTEMS INC.		073325102	12	1000	SH	DEFINED	
BEAR STEARNS CO		073902108	16	100	SH	SOLE	
BEARINGPOINT INC		074002106	31	4000	SH	SOLE	
BECTON DICKINSON & COMPANY		075887109	94	1350	SH	DEFINED	
BED BATH & BEYOND		075896100	28	754	SH	DEFINED	
BELLSOUTH CORP	COM	079860102	413	8778	SH	SOLE	
BELLSOUTH CORP	COM	079860102	558	11854	SH	DEFINED	
BEMA GOLD CORPORATION		08135F107	52	10000	SH	DEFINED	
BERKSHIRE HATHAWAY CLASS 'B'COMMON		084670207	403	110	SH	SOLE	
BERKSHIRE HATHAWAY CLASS 'B'COMMON		084670207	36	10	SH	DEFINED	
BEST BUY COMPANY		086516101	505	10287	SH	SOLE	
BEST BUY COMPANY		086516101	227	4623	SH	DEFINED	
BHP BILLINTON LTD SPONS ADR		088606108	9	250	SH	SOLE	
BHP BILLINTON LTD SPONS ADR		088606108	39	1000	SH	DEFINED	
BIOVAIL CORPORATION		09067J109	20	975	SH	DEFINED	
BLACK & DECKER CORP	COM	091797100	31	400	SH	DEFINED	
BLACKROCK INSD MUNICIPAL TERM TR INC		092474105	9	1000		SOLE	
BLACKROCK NJ MUNICIPAL INCOME TRUST		09248J101	33	1750		SOLE	
BLACKROCK NEW JERSEY MUNICIPAL BOND TR		09249A109	41	2200		SOLE	
BLACKROCK CORE BOND TRUST		09249E101	30	2400	SH	SOLE	
BLACKROCK LIMITED DURATION INCOME FUND		09249W101	11	625	SH	SOLE	
BLACKROCK MUN 2020 TERM TR COM SHS		09249X109	14	900		SOLE	
BLACKROCK DIVIDEND ACHVRS TR		09250N107	6	400	SH	DEFINED	
BLACKROCK MUNIYIELD FIND INC		09253W104	31	2000		SOLE	
BLACKROCK MUNI INTERDURATION FUND INC		09253X102	53	3500		SOLE	
BLACKROCK MUNIHOLDINGS INSD FUND II INC		09254C107	46	3600		SOLE	
BLACKROCK MUNIHOLDINGS NJ INSD FUND INC		09254X101	30	2000		SOLE	
BLACKROCK MUNIHOLDINGS NJ INSD FUND INC		09254X101	108	7200		DEFINED	
BLACKROCK MUNIYIELD NJ FUND INC		09254Y109	114	7583		SOLE	
BLACKROCK MUNIHOLDINGS NY INSD FUND INC		09255C106	17	1253		DEFINED	
BLACKROCK MUNIYIELD NEW YORK INSD FUND INC		09255E102	13	1000		SOLE	
BLACKROCK PREFERRED INCOME STRATEGIES FUND INC		09255H105	111	5525	SH	SOLE	
BLACKROCK DIVERSIFIED INCOME STRATEGIES FUND INC		09255W102	58	3000	SH	SOLE	

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BLOCK H & R INC	COM	093671105	36	1600	SH	DEFINED
BOEING CO	COM	097023105	45	510	SH	SOLE
BOEING CO	COM	097023105	87	985	SH	DEFINED
BRIGGS & STRATTON CORPORATION		109043109	6	238	SH	SOLE
THE BRINK'S COMPANY		109696104	70	1100	SH	SOLE

		FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
BRISTOL-MYERS SQUIBB		110122108	426	16200	SH		SOLE	
BRISTOL-MYERS SQUIBB		110122108	1494	56820	SH		DEFINED	
BROOKFIELD ASSET MANAGEMENT INC		112585104	101	2100	SH		DEFINED	
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING		115637100	26	400	SH		DEFINED	
BUCKEYE PIPELINE PARTNERS LP		118230101	459	9882	SH		SOLE	
BUCKEYE PIPELINE PARTNERS LP		118230101	436	9400	SH		DEFINED	
BURLINGTON NORTHERN SANTA FE CORP		12189T104	55	750	SH		SOLE	
BURLINGTON NORTHERN SANTA FE CORP		12189T104	149	2029	SH		DEFINED	
CBS CORP NEW		124857202	43	1400	SH		SOLE	
CBS CORP NEW		124857202	5	162	SH		DEFINED	
CRACKER BARREL GROUP INC		12489V106	36	825	SH		SOLE	
CIT GROUP INC NEW		125581108	44	800	SH		SOLE	
CSX CORP	COM	126408103	96	2792	SH		DEFINED	
CVS CORP	COM	126650100	24	800	SH		SOLE	
CVS CORP	COM	126650100	299	9680	SH		DEFINED	
CABOT CORPORATION		127055101	174	4000	SH		SOLE	
CACI INTL CLASS A		127190304	186	3300	SH		SOLE	
CACI INTL CLASS A		127190304	56	1000	SH		DEFINED	
CALAMOS CONVERTABLE & HIGH INCOME FUND		12811P108	15	882	SH		SOLE	
CALAMOS CONVERTBLE OPPORTUNITIES & INCOME FUND		128117108	15	765	SH		SOLE	
CALIPER LIFE SCIENCES INC		130872104	12	2200	SH		SOLE	
CAMPBELL SOUP CO	COM	134429109	3	100	SH		SOLE	
CAMPBELL SOUP CO	COM	134429109	38	1000	SH		DEFINED	
CANADIAN NATIONAL RY CO		136375102	8	200	SH		SOLE	
CANADIAN NATURAL RESOURCES	LTD	136385101	5	100	SH		SOLE	
CANADIAN NATURAL RESOURCES	LTD	136385101	21	400	SH		DEFINED	
CANETIC RES TR		137513107	13	1000	SH		SOLE	
CANETIC RES TR		137513107	4	312	SH		DEFINED	
CAPITAL ONE FINANCIAL		14040H105	1663	21655	SH		SOLE	
CAPITAL ONE FINANCIAL		14040H105	796	10375	SH		DEFINED	
CARDINAL HEALTH		14149Y108	12	200	SH		DEFINED	
CAREER EDUCATION CORP		141665109	14	600	SH		DEFINED	
CATERPILLAR INC		149123101	97	1586	SH		SOLE	
CATERPILLAR INC		149123101	701	11434	SH		DEFINED	
CELGENE CORPORATION		151020104	74	1300	SH		SOLE	
CELGENE CORPORATION		151020104	69	1200	SH		DEFINED	
CEMEX SPONS ADR		151290889	2	65	SH		SOLE	
CENTER BANCORP INC	COM	151408101	173	10941	SH		SOLE	
CENTER BANCORP INC	COM	151408101	4	260	SH		DEFINED	
CENTERPOINT ENERGY INC		15189T107	62	3800	SH		SOLE	
CENTERPOINT ENERGY INC		15189T107	18	1100	SH		DEFINED	
CENTURY BANCORP INC CL A		156432106	30	1100	SH		SOLE	
CENTURYTEL INC		156700106	122	2800	SH		SOLE	
CHESAPEAKE ENERGY CORP		165167107	17	600	SH		SOLE	
CHESAPEAKE ENERGY CORP		165167107	29	1000	SH		DEFINED	
CHEVRON		166764100	5615	76368	SH		SOLE	

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CHEVRON		166764100	4339	59022	SH	DEFINED
CHICAGO BRIDGE & IRON N.V.		167250109	200	7350	SH	SOLE
CHICAGO BRIDGE & IRON N.V.		167250109	287	10500	SH	DEFINED
CHICAGO MERCANTILE EXCHANGE		167760107	50	100	SH	DEFINED
CHINA MOBILE LTD		16941M109	198	4600	SH	DEFINED
CHUBB		171232101	3468	65566	SH	SOLE
CHUBB		171232101	2435	46040	SH	DEFINED
CHURCH & DWIGHT INC	COM	171340102	29	700	SH	DEFINED
CIENA CORP		171779309	1	71	SH	SOLE
CIMAREX ENERGY CO		171798101	73	2000	SH	DEFINED
CISCO SYSTEMS		17275R102	3305	120998	SH	SOLE
CISCO SYSTEMS		17275R102	1538	56325	SH	DEFINED
CINTAS		172908105	949	23905	SH	SOLE

							FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ CALL	INVTMT DSCRETN				
CINTAS		172908105	316	7975	SH		DEFINED				
CITIGROUP INC		172967101	3973	71331	SH		SOLE				
CITIGROUP INC		172967101	4282	76888	SH		DEFINED				
CITY NATIONAL CORP		178566105	7	100	SH		SOLE				
CLEVELAND CLIFFS INC		185896107	48	1000	SH		DEFINED				
CLOROX CO DEL	COM	189054109	41	650	SH		SOLE				
CLOUGH GLOBAL EQUITY FUND		18914C100	18	888	SH		SOLE				
CLOUGH GLOBAL OPPORTUNITIES FUND		18914E106	90	5000	SH		SOLE				
COCA COLA CO	COM	191216100	124	2571	SH		SOLE				
COCA COLA CO	COM	191216100	352	7312	SH		DEFINED				
COGNIZANT TECHNOLOGY CO		192446102	65	846	SH		DEFINED				
COLGATE PALMOLIVE		194162103	894	13705	SH		SOLE				
COLGATE PALMOLIVE		194162103	652	10005	SH		DEFINED				
COMCAST CORP NEW CLASS A		20030N101	47	1127	SH		SOLE				
COMCAST CORP NEW CLASS A		20030N101	132	3134	SH		DEFINED				
COMCAST CORP NEW CLASS A SPL		20030N200	50	1200	SH		SOLE				
COMERICA INC. CO		200340107	22	375	SH		DEFINED				
COMMERCE BANCORP NJ		200519106	14	425	SH		SOLE				
COMPANHIA SIDERURGICA NACIONS SPONSORED ADR		20440W105	8	300	SH		DEFINED				
CAMPANHIA VALE DO RIO DOCE SPONSORED ADR		204412209	29	1000	SH		DEFINED				
COMPASS BANCSHARES INC COM		20449H109	14	250	SH		SOLE				
CONAGRA FOODS INC	COM	205887102	37	1400	SH		SOLE				
CONAGRA FOODS INC	COM	205887102	16	600	SH		DEFINED				
CONOCOPHILLIPS CORP		20825C104	156	2172	SH		SOLE				
CONOCOPHILLIPS CORP		20825C104	1224	17025	SH		DEFINED				
CONSOLIDATED EDISON	COM	209115104	150	3139	SH		SOLE				
CONSOLIDATED EDISON	COM	209115104	61	1284	SH		DEFINED				
CONSTELLATION BRANDS CL	A	21036P108	969	33400	SH		SOLE				
CONSTELLATION BRANDS CL	A	21036P108	1342	46250	SH		DEFINED				
CONSTELLATION ENERGY GROUP INC	COM	210371100	61	900	SH		DEFINED				
CONTINENTAL AIRLINES INC CL B		210795308	82	2000	SH		SOLE				
CONVERA CORP		211919105	1	300	SH		SOLE				
CORN PRODS INTL INC	COM	219023108	41	1200	SH		DEFINED				
CORNING INC		219350105	80	4300	SH		SOLE				
CORNING INC		219350105	28	1550	SH		DEFINED				
CORRECTIONS CORP AMER NEW		22025Y407	6	150	SH		DEFINED				
COSTCO WHOLESALE		22160K105	4030	76252	SH		SOLE				
COSTCO WHOLESALE		22160K105	2556	48370	SH		DEFINED				

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CRANE CO		224399105	36	1000	SH	SOLE
CUMMINS ENGINE INC		231021106	118	1000	SH	DEFINED
CURRENCYSHARES EURO TR		23130C108	10	80	SH	DEFINED
CYTEC INDUSTRIES INC		232820100	51	910	SH	SOLE
DPL INC	COM	233293109	17	636	SH	SOLE
DTE ENERGY CO	COM	233331107	184	3805	SH	DEFINED
DARDEN RESTAURANTS		237194105	29	725	SH	SOLE
DARDEN RESTAURANTS		237194105	40	1000	SH	DEFINED
DATARAM CORP		238108203	32	7647	SH	SOLE
DEAN FOODS COMPANY		242370104	50	1200	SH	DEFINED
DEERE & COMPANY		244199105	158	1670	SH	SOLE
DEERE & COMPANY		244199105	921	9690	SH	DEFINED
DEL MONTE FOODS CO		24522P103	3	300	SH	SOLE
DELL		24702R101	102	4100	SH	SOLE
DELL		24702R101	215	8575	SH	DEFINED
DELTIC TIMBER CORP		247850100	167	3000	SH	DEFINED
DEVELOPERS DIVERSIFIED		251591103	9	150	SH	DEFINED
DEVON ENERGY CORPORATION NEW COM		25179M103	32	481	SH	SOLE
DIAMONDS TRUST SER I		252787106	32	260	SH	SOLE
DIAMONDS TRUST SER I		252787106	12	100	SH	DEFINED
DIEBOLD INC		253651103	204	4400	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVTMT DSCRETN	
DIRECTV GROUP INC		25459L106	34	1388	SH	SOLE	
DIRECTV GROUP INC		25459L106	0	12	SH	DEFINED	
DISNEY WALT		254687106	3763	109819	SH	SOLE	
DISNEY WALT		254687106	2728	79611	SH	DEFINED	
DOLBY LABORATORIES		25659T107	12	400	SH	DEFINED	
DOLLAR TREE STORES INC		256747106	21	700	SH	SOLE	
DOLLAR TREE STORES INC		256747106	6	200	SH	DEFINED	
DOMINION RES		25746U109	351	4190	SH	SOLE	
DOMINION RES		25746U109	689	8227	SH	DEFINED	
DOMINO'S PIZZA INC		25754A201	28	1000	SH	SOLE	
DONALDSON INC		257651109	55	1600	SH	SOLE	
DONALDSON INC		257651109	154	4450	SH	DEFINED	
DONNELLEY R R & SONS CO		257867101	17	500	SH	SOLE	
DOVER CORPORATION		260003108	186	3800	SH	SOLE	
DOW CHEM CO	COM	260543103	434	10900	SH	SOLE	
DOW CHEM CO	COM	260543103	502	12606	SH	DEFINED	
DREMAN CLAYMORE DIVIDEND & INCOME FUND		26153R100	188	8200	SH	SOLE	
DU PONT E I DE NEMOURS & CO COM		263534109	298	6127	SH	SOLE	
DU PONT E I DE NEMOURS & CO COM		263534109	447	9192	SH	DEFINED	
DUKE ENERGY HOLDING		26441C105	703	21202	SH	SOLE	
DUKE ENERGY HOLDING		26441C105	697	21001	SH	DEFINED	
DUKE REALTY CORP		264411505	8	200	SH	SOLE	
DUN & BRADSTREET CORP DEL	NEW COM	26483E100	49	600	SH	SOLE	
DYAX CORPORATION		26746E103	5	1850	SH	SOLE	
EMC CORP		268648102	1826	138365	SH	SOLE	
EMC CORP		268648102	1337	101335	SH	DEFINED	
ENSCO INTERNATIONAL INC		26874Q100	15	300	SH	DEFINED	
EOG RES INC		26875P101	267	4283	SH	DEFINED	
E ON AG ADR		268780103	18	400	SH	DEFINED	
EP MEDSYSTEMS INC		26881P103	1	1000	SH	DEFINED	



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EASTMAN CHEMICAL COMPANY		277432100	2	50	SH	SOLE
EASTMAN CHEMICAL COMPANY		277432100	8	139	SH	DEFINED
EASTMAN KODAK CO	COM	277461109	14	558	SH	DEFINED
EASYLINK SERVICES CORP CL A	COM PAR \$0.01	27784T309	0	30	SH	DEFINED
EATON VANCE TAX ADVANTAGED		27828G107	19	700	SH	SOLE
EATON VANCE TAX-ADVANTAGED GLOBAL DIV OPP FUND		27828U106	21	700	SH	SOLE
EBAY INC		278642103	142	4750	SH	SOLE
EL PASO CORPORATION		28336L109	24	1600	SH	SOLE
EL PASO CORPORATION		28336L109	61	4000	SH	DEFINED
ELECTRONIC ARTS INC		285512109	6	133	SH	DEFINED
EMBARQ CORP		29078E105	139	2660	SH	SOLE
EMBARQ CORP		29078E105	4	79	SH	DEFINED
EMERSON ELEC CO	COM	291011104	443	10050	SH	SOLE
EMERSON ELEC CO	COM	291011104	975	22116	SH	DEFINED
EMULEX CORP COM NEW		292475209	48	2500	SH	SOLE
ENBRIDGE INC.		29250N105	41	1200	SH	SOLE
ENBRIDGE ENERGY PARTNERS L P		29250R106	196	3975	SH	SOLE
ENBRIDGE ENERGY PARTNERS L P		29250R106	293	5950	SH	DEFINED
ENBRIDGE ENERGY MANAGEMENT LLC		29250X103	12	255	SH	SOLE
ENCORE ACQUISITION CO	COM	29255W100	4	175	SH	DEFINED
ENERGEN CORP	COM	29265N108	112	2400	SH	DEFINED
ENEL SPA ADS		29265W108	10	200	SH	DEFINED
ENERGY EAST CORP	COM	29266M109	71	2900	SH	DEFINED
ENERGIZER HOLDINGS INC		29266R108	17	250	SH	SOLE
ENERGY PARTNERS LTD		29270U105	4	200	SH	SOLE
ENERPLUS RESOURCES FUND TRUST UNITS		29274D604	191	4400	SH	DEFINED
ENGLOBAL CORP		293306106	4	700	SH	SOLE
ENTERGY CORP NEW	COM	29364G103	27	300	SH	SOLE
ENTERGY CORP NEW	COM	29364G103	297	3221	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DCRETN	
ENTERPRISE PRODUCTS PARTNERS LP		293792107	96	3333	SH	SOLE	
EQUIFAX, INC.		294429105	69	1700	SH	SOLE	
EQUIFAX, INC.		294429105	26	650	SH	DEFINED	
EQUITABLE RESOURCES		294549100	41	1000	SH	DEFINED	
EQUITY OFFICE PPTYS TR	COM	294741103	9	190	SH	SOLE	
EQUITY RESIDENTIAL SBI		29476L107	38	750	SH	SOLE	
EQUITY RESIDENTIAL SBI		29476L107	10	200	SH	DEFINED	
EVERGREEN SOLAR		30033R108	15	2000	SH	DEFINED	
EXATECH INC		30064E109	14	1000	SH	DEFINED	
EXELON CORP COM		30161N101	65	1064	SH	SOLE	
EXIDE TECHNOLOGIES WARRANTS		302051123	0	241	SH	SOLE	
EXXON MOBIL		30231G102	9637	125772	SH	SOLE	
EXXON MOBIL		30231G102	22467	293196	SH	DEFINED	
FPL GROUP		302571104	272	5000	SH	SOLE	
FPL GROUP		302571104	473	8700	SH	DEFINED	
FAIRPORT COMMUNICATIONS INC		305560104	5	300	SH	SOLE	
FEDERAL HOME LOAN MORTGAGE CORPORATION COMMON		313400301	6	90	SH	SOLE	
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	237	4000	SH	SOLE	
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	89	1500	SH	DEFINED	
FEDERAL REALTY INVESTMENT TRUST		313747206	35	423	SH	DEFINED	
FEDERATED DEPARTMENT STORES INC		31410H101	13	354	SH	DEFINED	
FEDEX CORPORATION		31428X106	2	20	SH	SOLE	

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FEDEX CORPORATION		31428X106	130	1200	SH	DEFINED
FIDELITY NATIONAL INFORMATION SERVICES INC COM		31620M106	13	325	SH	DEFINED
FIFTH THIRD BANCORP		316773100	1220	29820	SH	SOLE
FIFTH THIRD BANCORP		316773100	499	12195	SH	DEFINED
FIRST DATA CORPORATION		319963104	696	27308	SH	SOLE
FIRST DATA CORPORATION		319963104	5	200	SH	DEFINED
FIRSTENERGY CORP	COM	337932107	6	110	SH	SOLE
FIRSTENERGY CORP	COM	337932107	108	1800	SH	DEFINED
FLORIDA ROCK INDUSTRIES		341140101	86	2000	SH	SOLE
FLOWER FOODS INC		343498101	126	4687	SH	DEFINED
FORD MOTOR COMPANY CAP TR II CONV PRD		345395206	19	572	SH	SOLE
FORDING CANADIAN COAL		345425102	24	1200	SH	SOLE
FORDING CANADIAN COAL		345425102	7	339	SH	DEFINED
FOREST LABORATORIES INC		345838106	7	150	SH	DEFINED
FORTUNE BRANDS		349631101	2713	31773	SH	SOLE
FORTUNE BRANDS		349631101	1759	20608	SH	DEFINED
FRANKLIN RESOURCES INC		354613101	33	300	SH	SOLE
FRANKLIN TEMPLETON LTD DURATION INC TR		35472T101	15	1180	SH	SOLE
FUELCELL ENERGY INC		35952H106	6	1000	SH	DEFINED
GABELLI EQUITY TRUST INC		362397101	8	858	SH	SOLE
GABELLI DIVIDEND AND INCOME FUND		36242H104	53	2500	SH	SOLE
GALLAHER GROUP PLC SPONSORED ADR		363595109	120	1337	SH	DEFINED
GAP INC		364760108	2	150	SH	SOLE
GENENTECH		368710406	3004	37035	SH	SOLE
GENENTECH		368710406	2191	27015	SH	DEFINED
GENERAL CABLE CORP		369300108	17	400	SH	DEFINED
GENERAL DYNAMICS CORP		369550108	52	700	SH	SOLE
GENERAL ELECTRIC		369604103	10679	287071	SH	SOLE
GENERAL ELECTRIC		369604103	10494	282102	SH	DEFINED
GENERAL MTRS CORP	COM	370442105	12	415	SH	DEFINED
GERON CORP		374163103	4	500	SH	SOLE
GETTY REALTY CORP NEW		374297109	24	800	SH	SOLE
GILEAD SCIENCES INC		375558103	32	500	SH	SOLE
GILEAD SCIENCES INC		375558103	12	200	SH	DEFINED
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	372	7054	SH	SOLE
GLAXO SMITHKLINE PLC SPONSORED ADR		37733W105	227	4312	SH	DEFINED
GLOBAL INDUSTRIES INC		379336100	33	2600	SH	SOLE

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			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
GLOBAL SIGNAL INC		37944Q103	21	400	SH	SOLE	
GLOBAL PARTNERS LP		37946R109	25	1000	SH	SOLE	
GOLDCORP INC		380956409	152	5380	SH	DEFINED	
GOLDMAN SACHS GROUP		38141G104	1743	8745	SH	SOLE	
GOLDMAN SACHS GROUP		38141G104	949	4765	SH	DEFINED	
GOOGLE INC		38259P508	186	405	SH	SOLE	
GOOGLE INC		38259P508	147	320	SH	DEFINED	
GRAINGER W W INC		384802104	2	35	SH	SOLE	
GRANT PRIDECO INC		38821G101	0	20	SH	SOLE	
GREAT LAKES BANCORP INC NEW		390914109	2	200	SH	DEFINED	
GREAT PLAINS ENERGY INC		391164100	4	150	SH	DEFINED	
GROUPE CGI INC		39945C109	1	159	SH	SOLE	
HCC INS HLDGS		404132102	128	4000	SH	SOLE	
HSBC HOLDINGS ADR		404280406	7	86	SH	SOLE	

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HSBC HOLDINGS ADR		404280406	8	96	SH	DEFINED
HSBS HOLDINGS PLS ADR SER A 1/40 PFD SER A		404280604	40	1600	SH	SOLE
HAIN CELESTIAL GROUP INC		405217100	20	650	SH	DEFINED
HALLIBURTON CO	COM	406216101	12	400	SH	SOLE
HALLIBURTON CO	COM	406216101	248	8000	SH	DEFINED
HANCOCK JOHN TAX ADVANTAGED		41013V100	73	3600	SH	SOLE
JOHN HANCOCK PFD INCOME	FUND III	41021P103	13	600	SH	SOLE
HANESBRANDS INC COM		410345102	20	875	SH	SOLE
HANOVER INSURANCE GROUP INC		410867105	15	309	SH	SOLE
HANOVER INSURANCE GROUP INC		410867105	8	177	SH	DEFINED
HARLEY DAVIDSON		412822108	1323	18785	SH	SOLE
HARLEY DAVIDSON		412822108	454	6450	SH	DEFINED
HARRAHS ENTERTAINMENT INC		413619107	1	22	SH	SOLE
HARRAHS ENTERTAINMENT INC		413619107	18	221	SH	DEFINED
HARRIS CORP		413875105	36	800	SH	DEFINED
HARTFORD FINL SVCS GROUP INC COM		416515104	107	1150	SH	SOLE
HARTFORD FINL SVCS GROUP INC COM		416515104	131	1412	SH	DEFINED
HEELYS INC		42279M107	6	200	SH	DEFINED
H.J. HEINZ COMPANY		423074103	16	375	SH	DEFINED
HELIX ENERGY SOLUTIONS GROUP INC		42330P107	43	1400	SH	DEFINED
HERSHEY FOOD		427866108	415	8355	SH	SOLE
HERSHEY FOOD		427866108	482	9700	SH	DEFINED
HESS CORP		42809H107	9	200	SH	SOLE
HEWITT ASSOCIATES INC		42822Q100	7	300	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	12	300	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	166	4052	SH	DEFINED
HI / FN INC		428358105	18	3500	SH	SOLE
HOME DEPOT		437076102	1266	31533	SH	SOLE
HOME DEPOT		437076102	1796	44749	SH	DEFINED
HONEYWELL INTERNATIONAL INC COM		438516106	11	250	SH	SOLE
HONEYWELL INTERNATIONAL INC COM		438516106	210	4658	SH	DEFINED
HOSPITALITY PROPERTIES TRUST		44106M102	417	8795	SH	SOLE
HOSPITALITY PROPERTIES TRUST		44106M102	187	3945	SH	DEFINED
HOSPIRA INC		441060100	1	50	SH	DEFINED
HOST MARRIOTT CORPORATION		44107P104	20	830	SH	DEFINED
HUDSON CITY BANCORP		443683107	20	1500	SH	SOLE
HUDSON CITY BANCORP		443683107	13	1000	SH	DEFINED
HUGOTON ROYALTY TRUST		444717102	0	35	SH	SOLE
IAC / INTERACTIVECORP NEW		44919P300	2	60	SH	SOLE
ING CLARION GLOBAL REAL ESTATE		44982G104	66	2700	SH	SOLE
IMS HEALTH INCORPORATED		449934108	72	2632	SH	DEFINED
ITT INDUSTRIES		450911102	981	17285	SH	SOLE
ITT INDUSTRIES		450911102	1032	18172	SH	DEFINED
ICON PUB LTD CO		45103T107	65	1750	SH	DEFINED
IDACORP INC	COM	451107106	11	300	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
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IDACORP INC	COM	451107106	157	4066	SH	DEFINED	
IDEARC INC		451663108	30	1083	SH	SOLE	
IDEARC INC		451663108	73	2563	SH	DEFINED	
ILLINOIS TOOL WORKS INC	COM	452308109	32	700	SH	SOLE	
ILLINOIS TOOL WORKS INC	COM	452308109	42	922	SH	DEFINED	
IMATION CORP	COM	45245A107	5	126	SH	DEFINED	

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IMCLONE SYSTEMS INC		45245W109	13	500	SH	SOLE
IMPERIAL OIL LTD		453038408	55	1500	SH	DEFINED
INDIA FUND		454089103	11	250	SH	SOLE
INDYMAC BANCORP INC		456607100	13	300	SH	DEFINED
INERGY LP LTD		456615103	29	1000	SH	SOLE
ING GLOBAL EQUITY DIVIDEND & PREM OPPTY FUND		45684E107	32	1500	SH	SOLE
INSURED MUNICIPAL INCOME FUND		45809F104	9	730		SOLE
INTEGRATED DEVICE	TECHNOLOGY	458118106	15	1000	SH	SOLE
INTEL		458140100	480	23741	SH	SOLE
INTEL		458140100	770	38045	SH	DEFINED
INTERNATIONAL BUSINESS MACHINES		459200101	1578	16246	SH	SOLE
INTERNATIONAL BUSINESS MACHINES		459200101	3060	31500	SH	DEFINED
INTERNATIONAL GAME TECHNOLOGY		459902102	1119	24225	SH	SOLE
INTERNATIONAL GAME TECHNOLOGY		459902102	445	9650	SH	DEFINED
INTL PAPER CO	COM	460146103	27	800	SH	DEFINED
INTEVAC INC		461148108	85	3300	SH	DEFINED
INTUIT		461202103	6	200	SH	DEFINED
INVESTMENT GRADE MUNICIPAL	INCOME FUND	461368102	13	966		SOLE
INVESTORS BANCORP INC COM		46146P102	50	3200	SH	SOLE
INVITROGEN CORP		46185R100	38	683	SH	DEFINED
I SHARES SILVER TRUST		46428Q109	9	70	SH	DEFINED
I SHARES BRAZIL FUND		464286400	18	400	SH	SOLE
I SHARES INC MSCI JAPAN INDEX FUND		464286848	5	400	SH	DEFINED
I SHARES S&P 100 INDEX FIND		464287101	2	44	SH	SOLE
I SHARES TR S&P 500 INDEX	FIND	464287200	80	569	SH	SOLE
I SHARES TR S&P 500 INDEX	FIND	464287200	14	100	SH	DEFINED
I SHARES TR MSCI EMERGING	MKTS INDEX FD	464287234	1146	10045	SH	SOLE
I SHARES TR MSCI EMERGING	MKTS INDEX FD	464287234	372	3265	SH	DEFINED
ISHARES LEHMAN 1-3 YEAR TRS	BOND	464287457	14	180	SH	DEFINED
I SHARES EAFE INDEX FUND		464287465	4570	62423	SH	SOLE
I SHARES EAFE INDEX FUND		464287465	1641	22420	SH	DEFINED
I SHARES RUSSELL MIDCAP	VALUE INDEX	464287473	9	65	SH	DEFINED
I SHARES RUSSELL MIDCAP	GROWTH INDEX FUND	464287481	9	90	SH	DEFINED
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	44	560	SH	SOLE
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	24	300	SH	DEFINED
I SHARES NQ BIOTCH INX		464287556	31	400	SH	SOLE
ISHARES TR COHEN & STEERS REALTY MAJORS INDEX	FD	464287564	9	98	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	39	480	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	20	250	SH	DEFINED
ISHARES TR S&P MIDCAP 400	BARRA GRWTH INDEX	FD464287606	24	310	SH	SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	332	6040	SH	SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	18	335	SH	DEFINED
I SHARES RUSSELL 1000		464287622	32	425	SH	DEFINED
ISHARES TR RUSSELL 2000	INDEX FUND	464287655	66	850	SH	SOLE
I SHARES TR DOW JONES REAL ESTATE INDEX		464287739	33	400	SH	SOLE
I SHARES TR DOW JONES US	INDL SECTOR INDEX	FD464287754	42	645	SH	SOLE
I SHARES TR DOW JONES US	INDL SECTOR INDEX	FD464287754	15	235	SH	DEFINED
ISHARES DOW JONES US ENERGY SECTOR INDEX	FD	464287796	13	135	SH	SOLE
I SHARES S&P EURO IDX		464287861	10	100	SH	SOLE
I SHARES TR S & P SMALLCAP 600/BARRA VAL	INDEX	464287879	7	100	SH	SOLE
I SHARES TR S&P SMALLCAP 600BARRA GRWTH	INDEX	FD464287887	14	110	SH	SOLE
J P MORGAN CHASE & CO		46625H100	2539	52590	SH	SOLE
J P MORGAN CHASE & CO		46625H100	2824	58497	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	O	MA
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JARDEN		471109108	1050	30200	SH	SOLE
JARDEN		471109108	674	19400	SH	DEFINED
JETBLUE AIRWAYS		477143101	6	450	SH	DEFINED
JOHNSON & JOHNSON		478160104	5870	88928	SH	SOLE
JOHNSON & JOHNSON		478160104	7849	118897	SH	DEFINED
JOHNSON CTLS INC	COM	478366107	128	1500	SH	SOLE
JOHNSON CTLS INC	COM	478366107	309	3600	SH	DEFINED
KLA TENCOR CORP		482480100	2	45	SH	SOLE
KADANT INC		48282T104	1	69	SH	DEFINED
KANBAY INTERNATIONAL, INC		48369P207	402	14000	SH	SOLE
KANBAY INTERNATIONAL, INC		48369P207	300	10443	SH	DEFINED
KANSAS CITY SOUTHERN INDUSTRIES INC NEW		485170302	144	5000	SH	SOLE
KANSAS CITY SOUTHERN INDUSTRIES INC NEW		485170302	28	1000	SH	DEFINED
KAYNE ANDERSON MLP INVT CO		486606106	105	3200	SH	SOLE
KEMET CORP		488360108	7	1000	SH	DEFINED
KEYCORP		493267108	11	300	SH	DEFINED
KEYSPAN CORP	COM	49337W100	14	341	SH	DEFINED
KIMBERLY-CLARK CORPORATION		494368103	117	1724	SH	SOLE
KIMBERLY-CLARK CORPORATION		494368103	200	2950	SH	DEFINED
KIMCO REALTY		49446R109	269	6000	SH	SOLE
KIMCO REALTY		49446R109	341	7600	SH	DEFINED
KINDER MORGAN INC		49455P101	21	200	SH	SOLE
KINDER MORGAN ENERGY PARTNERS L P		494550106	149	3125	SH	SOLE
KINDER MORGAN ENERGY PARTNERS L P		494550106	205	4300	SH	DEFINED
KINROSS GOLD CORP COM NO PAR		496902404	15	1333	SH	DEFINED
KNOLOGY INC COM		499183804	21	2000	SH	DEFINED
KONINKLIJKE PHILIPS ELECTRS N V SP ADR		500472303	15	400	SH	SOLE
KRAFT FOODS INC		50075N104	35	1000	SH	DEFINED
KROGER COMPANY	COM	501044101	9	400	SH	DEFINED
LSI LOGIC CORPORATION		502161102	1	150	SH	SOLE
L-3 COMMUNICATIONS HDGS		502424104	3619	44254	SH	SOLE
L-3 COMMUNICATIONS HDGS		502424104	2360	28860	SH	DEFINED
ESTEE LAUDER COMPANY		518439104	8	200	SH	SOLE
LEAP FROG		52186N106	3	400	SH	DEFINED
LEGG MASON INC		524901105	9	100	SH	DEFINED
LEHMAN BROTHERS HOLDINGS INC		524908100	36	464	SH	SOLE
LEHMAN BROTHERS HOLDINGS INC		524908100	39	500	SH	DEFINED
LENNAR CORP		526057104	104	2000	SH	DEFINED
LENNAR CORPORATION CLASS B COMMON		526057302	9	200	SH	DEFINED
LEUCADIA NATIONAL CORP		527288104	124	4400	SH	SOLE
ELI LILLY & CO		532457108	427	8212	SH	SOLE
ELI LILLY & CO		532457108	727	13966	SH	DEFINED
LINCOLN NATIONAL CORP		534187109	106	1600	SH	SOLE
LINCOLN NATIONAL CORP		534187109	102	1542	SH	DEFINED
LIVE NATION INC		538034109	0	3	SH	SOLE
LIVE NATION INC		538034109	0	25	SH	DEFINED
LOCKHEED MARTIN CORP		539830109	36	400	SH	SOLE
LOCKHEED MARTIN CORP		539830109	9	100	SH	DEFINED
LOWES COMPANIES		548661107	1509	48468	SH	SOLE
LOWES COMPANIES		548661107	965	31010	SH	DEFINED
LYONDELL CHEMICAL COMPANY		552078107	7	300	SH	DEFINED
MBIA INCORPORATED		55262C100	200	2750	SH	SOLE
MBIA INCORPORATED		55262C100	301	4125	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	61	1200	SH	SOLE
MACQUARIE INFRASTRUCTURE CO TR		55607X108	5	149	SH	SOLE
MANITOWAC COMPANY INC		563571108	32	550	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
MANULIFE FINANCIAL CORP		56501R106	73	2164	SH	DEFINED	
MARATHON OIL CORP		565849106	302	3273	SH	DEFINED	
MARSHALL & ILSLEY		571834100	662	13775	SH	SOLE	
MARSHALL & ILSLEY		571834100	404	8410	SH	DEFINED	
MARRIOTT INTERNATIONAL-A		571903202	1566	32820	SH	SOLE	
MARRIOTT INTERNATIONAL-A		571903202	2135	44750	SH	DEFINED	
MARTHA STEWART LIVING		573083102	0	25	SH	SOLE	
MASTERCARD INC		57636Q104	39	400	SH	SOLE	
MCCLATCHY COMPANY		579489105	10	253	SH	DEFINED	
MCCORMICK & CO COMMON NO	N-VOTING	579780206	1250	32430	SH	SOLE	
MCCORMICK & CO COMMON NO	N-VOTING	579780206	1305	33847	SH	DEFINED	
MCDONALDS CORP	COM	580135101	7	165	SH	SOLE	
MCDONALDS CORP	COM	580135101	88	2000	SH	DEFINED	
MCGRAW HILL COMPANIES INC		580645109	112	1650	SH	SOLE	
MCGRAW HILL COMPANIES INC		580645109	228	3360	SH	DEFINED	
MEADWESTVACO CORP		583334107	35	1180	SH	DEFINED	
MEDAREX INC		583916101	5	400	SH	DEFINED	
MEDCO HEALTH SOLUTIONS		58405U102	16	309	SH	SOLE	
MEDCO HEALTH SOLUTIONS		58405U102	84	1582	SH	DEFINED	
MEDIVATION		58501N101	110	7000	SH	SOLE	
MEDTRONIC INC		585055106	85	1600	SH	SOLE	
MEDTRONIC INC		585055106	157	2940	SH	DEFINED	
MERCK & CO		589331107	521	11968	SH	SOLE	
MERCK & CO		589331107	1282	29412	SH	DEFINED	
MERRILL LYNCH & CO		590188108	561	6028	SH	SOLE	
MERRILL LYNCH & CO		590188108	636	6835	SH	DEFINED	
METABOLIX INC		591018809	11	600	SH	SOLE	
METLIFE INC		59156R108	30	518	SH	SOLE	
METLIFE INC		59156R108	59	1000	SH	DEFINED	
MICROSOFT CORP		594918104	1396	46755	SH	SOLE	
MICROSOFT CORP		594918104	1408	47187	SH	DEFINED	
MID PENN BANCORP		59540G107	2	105	SH	SOLE	
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	2133	14578	SH	SOLE	
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	465	3180	SH	DEFINED	
MINE SAFETY APPLIANCES		602720104	95	2600	SH	SOLE	
MIRANT CORP NEW		60467R100	135	4300	SH	SOLE	
MISSION WEST PPTYS INC MD		605203108	49	3750	SH	SOLE	
MOLEX INC CLASS A		608554200	124	4500	SH	SOLE	
MOLSON COORS BREWING COMPANY CLASS B		60871R209	3	40	SH	SOLE	
MONSANTO CO NEW		61166W101	13	250	SH	SOLE	
MONSANTO CO NEW		61166W101	21	414	SH	DEFINED	
MOODY'S CORPORATION		615369105	602	8720	SH	SOLE	
MOODY'S CORPORATION		615369105	488	7080	SH	DEFINED	
MORGAN STANLEY		617446448	3604	44260	SH	SOLE	
MORGAN STANLEY		617446448	2124	26090	SH	DEFINED	
MOTHERS WORK INC		619903107	2	51	SH	SOLE	
MOTOROLA, INC		620076109	16	800	SH	SOLE	
MOTOROLA, INC		620076109	163	7950	SH	DEFINED	
MUELLER WATER PRODUCTS INC		624758108	74	5000	SH	DEFINED	
MUELLER WATER PRODUCTS INC		624758207	98	6609	SH	DEFINED	
MUNICIPAL MORTGAGE & EQUITY LLC		62624B101	22	700		SOLE	
MURPHY OIL CORPORATION		626717102	152	3000	SH	DEFINED	

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NCR CORP	NEW	62886E108	8	208	SH	SOLE
NCR CORP	NEW	62886E108	0	14	SH	DEFINED
NYSE GROUP INC		62949W103	19	200	SH	SOLE
NALCO HOLDINGS CO		62985Q101	163	8000	SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	29	675	SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	4	100	SH	DEFINED
NATIONAL CITY CORP		635405103	47	1300	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
NATIONAL CITY CORP		635405103	109	3000	SH	DEFINED	
NATIONAL FUEL GAS CO N J	COM	636180101	30	800	SH	SOLE	
NATIONAL FUEL GAS CO N J	COM	636180101	102	2650	SH	DEFINED	
NATIONAL OILWELL VARCO		637071101	117	1913	SH	SOLE	
NATIONAL OILWELL VARCO		637071101	64	1050	SH	DEFINED	
NATIONWIDE FINANCIAL SERVIC ES CLASS A		638612101	23	427	SH	SOLE	
NATURAL GAS SERVICES GROUP		63886Q109	27	2000	SH	SOLE	
NATURAL RESOURCE PARTNERS		63900P509	17	300	SH	DEFINED	
NAUTILUS INC		63910B102	14	1000	SH	DEFINED	
NAVISTAR INTL CORP NEW	COM	63934E108	63	1900	SH	SOLE	
NETWORK APPLIANCE INC		64120L104	13	350	SH	SOLE	
NEUROBIOLOGICAL TECHNOLOGIES INC		64124W106	2	1000	SH	SOLE	
NEUROCRINE BIOSCIENCES INC		64125C109	4	400	SH	SOLE	
NEW JERSEY RESOURCES CORPORATION		646025106	159	3289	SH	SOLE	
NEW PLAN EXCEL RLTY TR INC	COM	648053106	30	1100	SH	DEFINED	
NEWMONT MINING CORP		651639106	20	447	SH	SOLE	
NEWMONT MINING CORP		651639106	148	3300	SH	DEFINED	
NEWS CORP CLASS A		65248E104	0	38	SH	DEFINED	
NEWS CORP CLASS B		65248E203	13	600	SH	DEFINED	
NEWTEK BUSINESS SERVICES INCCOM		652526104	3	2000	SH	DEFINED	
NFJ DIVIDEND INTEREST & PREMIUM STRATEGY FD COM		65337H109	25	1000	SH	SOLE	
NICHOLAS-APPLEGATE CONV & INCOME FUND COM		65370F101	16	1000	SH	SOLE	
NICOR INC	COM	654086107	37	800	SH	SOLE	
NIKE INC	CL B	654106103	3	40	SH	SOLE	
NIKE INC	CL B	654106103	9	100	SH	DEFINED	
NISOURCE INC	COM	65473P105	0	17	SH	SOLE	
NISOURCE INC	COM	65473P105	159	6633	SH	DEFINED	
NOBEL LEARNING COMMUNITIES INC		654889104	45	4000	SH	DEFINED	
NOKIA CORPORATION ADR		654902204	8	400	SH	SOLE	
NOKIA CORPORATION ADR		654902204	27	1350	SH	DEFINED	
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	20	20950	PRN	DEFINED	
NORDSON CORP		655663102	14	300	SH	DEFINED	
NORDSTROM, INC.		655664100	24	500	SH	DEFINED	
NORFOLK SOUTHERN CORP	COM	655844108	228	4535	SH	SOLE	
NORFOLK SOUTHERN CORP	COM	655844108	247	4915	SH	DEFINED	
NORSK HYDRO ADR		656531605	15	500	SH	DEFINED	
NORTEL NETWORKS CORP NEW		656568508	0	30	SH	SOLE	
NORTEL NETWORKS CORP NEW		656568508	8	300	SH	DEFINED	
NORTH EUROPEAN OIL ROYALTY TRUST BEN. INTEREST		659310106	29	800	SH	SOLE	
NORTHERN TRUST CORP		665859104	12	200	SH	SOLE	
NORTHROP GRUMMAN CORP		666807102	27	400	SH	SOLE	
NORTHROP GRUMMAN CORP		666807102	10	158	SH	DEFINED	
NOVA CHEMICALS CORP		66977W109	1	45	SH	SOLE	
NOVAGOLD RES INC		66987E206	17	1000	SH	DEFINED	

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NOVARTIS AG ADRS	66987V109	11	200	SH	SOLE
NOVARTIS AG ADRS	66987V109	5	100	SH	DEFINED
NOVELL INC	670006105	0	100	SH	SOLE
NVIDIA CORP	67066G104	18	500	SH	DEFINED
NUTRISYSTEM	67069D108	25	400	SH	SOLE
NUVEEN REAL ESTATE INCOME FUND	67071B108	5	200	SH	SOLE
OGE ENERGY CO.	670837103	16	400	SH	DEFINED
NUVEEN INVTS INC	67090F106	5	100	SH	DEFINED
NUVEEN MUNICIPAL VALUE FUND INC	670928100	5	500		SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM670971100	19	1400		DEFINED
NUVEEN SELECT QUALITY MUNICIPAL FUND	670973106	4	300		SOLE
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC	670984103	54	3740		SOLE
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND	670987106	23	1650		DEFINED
NUVEEN NJ PREMIUM INCOME	67101N106	61	4193		SOLE
OSI PHARMACEUTICALS INC. COM	671040103	2	64	SH	DEFINED

		FORM 13F INFORMATION TABLE							
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA	
OCCIDENTAL PETE CORP DEL	COM	674599105	88	1811	SH		SOLE		
OCCIDENTAL PETE CORP DEL	COM	674599105	19	400	SH		DEFINED		
OILSANDS QUEST INC		678046103	33	6700	SH		DEFINED		
ONEOK PARTNERS LIMITED PARTNERSHIP		68268N103	93	1475	SH		SOLE		
ONEOK PARTNERS LIMITED PARTNERSHIP		68268N103	82	1300	SH		DEFINED		
ORACLE CORPORATION		68389X105	150	8775	SH		SOLE		
ORACLE CORPORATION		68389X105	82	4800	SH		DEFINED		
OVERSEAS SHIPBUILDING GROUP	ICOM	690368105	56	1000	SH		DEFINED		
PDL BIOPHARMA INC		69329Y104	884	43953	SH		SOLE		
PG&E CORP	COM	69331C108	18	400	SH		DEFINED		
PHH CORPORATION COM		693320202	0	5	SH		SOLE		
PHH CORPORATION COM		693320202	0	10	SH		DEFINED		
PMC-SIERRA INC		69344F106	3	500	SH		SOLE		
PNC FINANCIAL SERVICES GROUP	COM	693475105	330	4458	SH		SOLE		
PNC FINANCIAL SERVICES GROUP	COM	693475105	639	8631	SH		DEFINED		
PPG INDS INC	COM	693506107	497	7745	SH		SOLE		
PPG INDS INC	COM	693506107	537	8370	SH		DEFINED		
PPL CORP		69351T106	25	700	SH		SOLE		
PPL CORP		69351T106	43	1200	SH		DEFINED		
PACCAR INC	COM	693718108	1	22	SH		SOLE		
PACCAR INC	COM	693718108	120	1855	SH		DEFINED		
PACTIV CORP	COM	695257105	2	64	SH		SOLE		
PALM INC NEW COM		696643105	0	36	SH		SOLE		
PARKER DRILLING CO	COM	701081101	2	300	SH		SOLE		
PARKER HANNIFIN CORP	COM	701094104	3	40	SH		SOLE		
PAXAR CORP		704227107	2	100	SH		SOLE		
PEABODY ENERGY		704549104	1917	47465	SH		SOLE		
PEABODY ENERGY		704549104	1230	30455	SH		DEFINED		
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	10233	364329	SH		SOLE		
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	13976	497566	SH		DEFINED		
PENGROWTH ENERGY TRUST WARRANTS		706902509	34	2000	SH		SOLE		
PENN VA RESOURCE PARTNERS LP		707884102	666	25650	SH		SOLE		
PENN VA RESOURCE PARTNERS LP		707884102	259	9975	SH		DEFINED		
PENN WEST ENERGY TRUST		707885109	13	450	SH		DEFINED		
J.C.PENNEY CO., INC.		708160106	123	1601	SH		DEFINED		
PEOPLES ENERGY CORPORATION		711030106	59	1333	SH		DEFINED		



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PEPCO HOLDINGS INC COM		713291102	37	1429	SH	SOLE
PEPCO HOLDINGS INC COM		713291102	86	3323	SH	DEFINED
PEPSICO		713448108	5513	88168	SH	SOLE
PEPSICO		713448108	3087	49376	SH	DEFINED
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH	DEFINED
PETRO CANADA		71644E102	4	100	SH	SOLE
PETROCHINA ADR		71646E100	70	500	SH	DEFINED
PETROLEO BRASILEIRO SA PETROBRAS P		71654V408	10	100	SH	DEFINED
PETROLEUM & RESOURCES CORPORATION		716549100	17	520	SH	DEFINED
PFIZER		717081103	1625	62790	SH	SOLE
PFIZER		717081103	1122	43357	SH	DEFINED
PHELPS DODGE CORP	COM	717265102	35	300	SH	DEFINED
THE PHOENIX COMPANIES, INC.		71902E109	59	3737	SH	SOLE
PIMCO MUNICIPAL INCOME FUND		72200R107	70	4010		SOLE
CEF PIMCO CORP INC FUND		72200U100	13	859	SH	SOLE
PIMCO MUNICIPAL INCOME FUND II		72200W106	13	816		SOLE
PIMCO HIGH INCOME FUND		722014107	17	1100	SH	SOLE
PIONEER MUNICIPAL HIGH INCOME TR		723763108	14	1006		SOLE
PIPER JAFFRAY COMPANIES		724078100	0	6	SH	SOLE
PITNEY BOWES INC	COM	724479100	30	650	SH	SOLE
PITNEY BOWES INC	COM	724479100	59	1282	SH	DEFINED
PLAINS ALL AMERICAN PIPELINE L P		726503105	39	770	SH	SOLE
PLAINS ALL AMERICAN PIPELINE L P		726503105	5	110	SH	DEFINED

		FORM 13F INFORMATION TABLE							
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	O	
PLAINS EXPLORATION & PRODUCTION CORP		726505100	23	490	SH		DEFINED		
PLUM CREEK TIMBER CO INC	COM	729251108	84	2125	SH		SOLE		
PLUM CREEK TIMBER CO INC	COM	729251108	22	575	SH		DEFINED		
POTASH CORP OF SASKATCHEWAN		73755L107	14	100	SH		DEFINED		
PRIMWEST ENERGY TRUST		741930309	18	1000	SH		SOLE		
PROCTER & GAMBLE		742718109	6582	102425	SH		SOLE		
PROCTER & GAMBLE		742718109	4794	74605	SH		DEFINED		
PROGRESS ENERGY INC COM		743263105	9	200	SH		SOLE		
PROLOGIS TRUST		743410102	902	14850	SH		SOLE		
PROLOGIS TRUST		743410102	1276	21000	SH		DEFINED		
PROTECTIVE LIFE CORP		743674103	28	596	SH		SOLE		
PROVIDENT ENERGY TR	UNIT	74386K104	21	2000	SH		SOLE		
PROVIDENT ENERGY TR	UNIT	74386K104	130	12000	SH		DEFINED		
PRUDENTIAL FINANCIAL INC		744320102	165	1928	SH		SOLE		
PRUDENTIAL FINANCIAL INC		744320102	31	369	SH		DEFINED		
PUBLIC SERVICE ENTERPRISE	GROUP	744573106	594	8956	SH		SOLE		
PUBLIC SERVICE ENTERPRISE	GROUP	744573106	1041	15689	SH		DEFINED		
PUGET ENERGY INC NEW		745310102	30	1187	SH		SOLE		
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	21	3000			DEFINED		
QUALCOMM		747525103	3126	82725	SH		SOLE		
QUALCOMM		747525103	1345	35615	SH		DEFINED		
QUEST DIAGNOSTICS		74834L100	3136	59175	SH		SOLE		
QUEST DIAGNOSTICS		74834L100	1502	28345	SH		DEFINED		
QUESTAR CORP		748356102	58	700	SH		DEFINED		
QWEST COMMUNICATIONS INT'L		749121109	0	89	SH		SOLE		
QWEST COMMUNICATIONS INT'L		749121109	2	317	SH		DEFINED		
QUOVADX INC		74913K106	5	2000	SH		DEFINED		
RPM INTERNATIONAL INC		749685103	120	5750	SH		SOLE		

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RAINING DATA CORP		75087R108	19	4900 SH	DEFINED
RAMTRON INTL CORP	COM NEW	751907304	1	282 SH	DEFINED
RANGE RES CORP		75281A109	13	500 SH	DEFINED
RAYONIER INC	COM	754907103	8	215 SH	SOLE
RAYTHEON CO		755111507	55	1050 SH	SOLE
RAYTHEON CO		755111507	295	5600 SH	DEFINED
REALTY INCOME CORP	COM	756109104	44	1600 SH	SOLE
REALTY INCOME CORP	COM	756109104	13	500 SH	DEFINED
REAVES UTIL INCOME FUND		756158101	318	13225 SH	SOLE
RED HAT INC	COM	756577102	0	30 SH	DEFINED
REGIONS FINL CORP NEW		7591EP100	50	1345 SH	DEFINED
RENTECH INC		760112102	11	3000 SH	DEFINED
REYNOLDS AMERICAN INC		761713106	78	1200 SH	SOLE
RIO TINTO PLC SPON ADR		767204100	10	50 SH	SOLE
ROCKWELL AUTOMATION		773903109	886	14517 SH	SOLE
ROCKWELL AUTOMATION		773903109	408	6690 SH	DEFINED
ROCKWELL COLLINS INC		774341101	23	367 SH	SOLE
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	357	6000 SH	SOLE
ROPER INDUSTRIES INC		776696106	80	1600 SH	SOLE
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	38	1600 SH	SOLE
ROYAL BK SCOTLD GROUP PLC SPONS'D ADR SER L PFD		780097788	96	4000 SH	DEFINED
ROYAL BANK OF SCOTLAND PLC PRD SHRS SER M		780097796	45	1800 SH	SOLE
ROYAL DUTCH SHELL PLC CLASS B		780259107	55	775 SH	SOLE
ROYAL DUTCH SHELL PLC CLASS A		780259206	42	600 SH	SOLE
ROYAL DUTCH SHELL PLC CLASS A		780259206	887	12538 SH	DEFINED
RUBY TUESDAY INC.		781182100	17	656 SH	DEFINED
SAIC INC		78390X101	118	6650 SH	SOLE
SCOLR PHARMA INC		78402X107	27	5800 SH	DEFINED
SLM CORP		78442P106	291	5975 SH	SOLE
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	1377	9728 SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	186	1319 SH		DEFINED	
SAFEGUARD SCIENTIFIC INC.COM		786449108	4	2000 SH		DEFINED	
SAFeway INC		786514208	6	200 SH		DEFINED	
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	128	2386 SH		SOLE	
THE ST. PAUL TRAVELERS COMPANIES INC.		792860108	77	1437 SH		DEFINED	
SALLY BEAUTY HOLDINGS INC		79546E104	3	425 SH		SOLE	
SALLY BEAUTY HOLDINGS INC		79546E104	1	175 SH		DEFINED	
SARA LEE CORP	COM	803111103	119	7000 SH		SOLE	
SASOL LTD SPONSORED ADR		803866300	36	1000 SH		SOLE	
SCANA CORP NEW		80589M102	146	3600 SH		DEFINED	
HENRY SCHEIN, INC	COM	806407102	29	600 SH		DEFINED	
SCHERING PLOUGH		806605101	583	24709 SH		SOLE	
SCHERING PLOUGH		806605101	293	12419 SH		DEFINED	
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	833	14650 SH		SOLE	
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	619	10900 SH		DEFINED	
SCHLUMBERGER LTD	COM	806857108	443	7028 SH		SOLE	
SCHLUMBERGER LTD	COM	806857108	944	14956 SH		DEFINED	
SEABRIDGE GOLD		811916105	18	1300 SH		SOLE	
SEALED AIR CORP NEW		81211K100	100	1550 SH		SOLE	
SEALED AIR CORP NEW		81211K100	123	1903 SH		DEFINED	

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S&P SECTOR SPDR HEALTH	CARE	81369Y209	24	735	SH	SOLE
S&P STAPLES		81369Y308	19	750	SH	SOLE
ENERGY SELECT SECTOR	SPDR FD	81369Y506	11	200	SH	SOLE
SECTOR SPDR TR SHS BEN INT	FINANCIAL	81369Y605	31	865	SH	SOLE
SPDR TECHNOLOGY SELECT	SECTOR	81369Y803	161	6950	SH	SOLE
SELECTIVE INS. GROUP INC.		816300107	498	8700	SH	SOLE
SEMPRA ENERGY	COM	816851109	257	4600	SH	DEFINED
SEPRACOR INC		817315104	92	1500	SH	SOLE
SIEMENS AG SPONSORED ADR		826197501	19	200	SH	SOLE
SIGMA-ALDRICH CORP		826552101	46	600	SH	SOLE
SIMON PROPERTY GROUP NEW		828806109	1642	16216	SH	SOLE
SIMON PROPERTY GROUP NEW		828806109	1826	18030	SH	DEFINED
SIRIUS SATELLITE RADIO INC		82966U103	1	500	SH	SOLE
SIRIUS SATELLITE RADIO INC		82966U103	7	2100	SH	DEFINED
SMITH INTERNATIONAL INC COM		832110100	5	134	SH	DEFINED
J. M. SMUCKER CO		832696405	24	500	SH	DEFINED
SONIC CORP		835451105	8	337	SH	DEFINED
SONOCO PRODUCTS		835495102	274	7218	SH	SOLE
SOUTH JERSEY INDUSTRIES, INC		838518108	11	342	SH	DEFINED
SOUTHERN CO	COM	842587107	428	11613	SH	SOLE
SOUTHERN CO	COM	842587107	474	12875	SH	DEFINED
SOUTHERN UNION CO		844030106	53	1900	SH	SOLE
SOVEREIGN BANCORP INC		845905108	55	2205	SH	SOLE
SOVEREIGN BANCORP INC		845905108	13	525	SH	DEFINED
SPRINT NEXTEL CORP		852061100	954	50563	SH	SOLE
SPRINT NEXTEL CORP		852061100	30	1595	SH	DEFINED
STAPLES INC		855030102	58	2200	SH	SOLE
STAPLES INC		855030102	20	750	SH	DEFINED
STARBUCKS		855244109	1008	28485	SH	SOLE
STARBUCKS		855244109	1271	35920	SH	DEFINED
STARWOOD HOTELS & RESORTS WORLDWIDE INC COM		85590A401	31	501	SH	SOLE
STARWOOD HOTELS & RESORTS WORLDWIDE INC COM		85590A401	53	857	SH	DEFINED
STATOIL ASA SPONSORED ADR		85771P102	47	1800	SH	DEFINED
STEMCELLS INC C OM		85857R105	0	200	SH	SOLE
STRATTEC SECURITY CORPORATION		863111100	0	20	SH	SOLE
STREETTRACKS GOLD TR		863307104	25	400	SH	SOLE
STREETTRACKS GOLD TR		863307104	20	325	SH	DEFINED
STRYKER CORP		863667101	5	100	SH	SOLE
STRYKER CORP		863667101	102	1860	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DCRETN
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	125	3300	SH	SOLE	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	254	6700	SH	DEFINED	
SUN MICROSYSTEMS INC	COM	866810104	13	2500	SH	SOLE	
SUN MICROSYSTEMS INC	COM	866810104	24	4550	SH	DEFINED	
SUNAMERICA FOCUSED ALPHA GROWTH FUND INC		867037103	118	6000	SH	SOLE	
SUNCOR ENERGY INC		867229106	9	115	SH	SOLE	
SUNCOR ENERGY INC		867229106	31	400	SH	DEFINED	
SUNOCO INC		86764P109	29	478	SH	SOLE	
SUNOCO INC		86764P109	124	2000	SH	DEFINED	
SUNTRUST BANKS INC		867914103	193	2292	SH	SOLE	
SUPERGEN INC	COM	868059106	3	700	SH	SOLE	
SUPERGEN INC	COM	868059106	152	30000	SH	DEFINED	

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SUPER VALUE INC		868536103	0	6	SH	SOLE
SYMANTEC		871503108	58	2800	SH	SOLE
SYMBOL TECHNOLOGIES INC	COM	871508107	0	4	SH	DEFINED
SYNGENTA AG		87160A100	2	55	SH	SOLE
SYNGENTA AG		87160A100	18	500	SH	DEFINED
SYSKO		871829107	474	12900	SH	SOLE
SYSKO		871829107	222	6060	SH	DEFINED
TC PIPELINES LTD		87233Q108	18	500	SH	SOLE
TECO ENERGY INC	COM	872375100	112	6530	SH	SOLE
TECO ENERGY INC	COM	872375100	89	5217	SH	DEFINED
TEPPCO PARTNERS LP		872384102	40	1000	SH	SOLE
TJX COMPANIES		872540109	45	1600	SH	SOLE
TJX COMPANIES		872540109	57	2000	SH	DEFINED
TXU CORP		873168108	140	2600	SH	DEFINED
TAG-IT PAC INC		873774103	1	1000	SH	SOLE
TALISMAN ENERGY		87425E103	824	48545	SH	SOLE
TALISMAN ENERGY		87425E103	691	40725	SH	DEFINED
TARGET		87612E106	2243	39325	SH	SOLE
TARGET		87612E106	2038	35745	SH	DEFINED
TAUBMAN CTRS INC COM		876664103	25	500	SH	SOLE
TAUBMAN CTRS INC COM		876664103	20	400	SH	DEFINED
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	22	800	SH	DEFINED
TELUS CORP NON-VOTING		87971M202	44	1000	SH	DEFINED
TEMPLETON GLOBAL INCOME FUND INC		880198106	3	371	SH	SOLE
TERADYNE INC		880770102	52	3500	SH	SOLE
TEVA PHARMACEUTICAL INDS ADR		881624209	1574	50680	SH	SOLE
TEVA PHARMACEUTICAL INDS ADR		881624209	1353	43550	SH	DEFINED
TEXAS INSTRUMENTS		882508104	2543	88354	SH	SOLE
TEXAS INSTRUMENTS		882508104	1440	50028	SH	DEFINED
THERMO FISHER SCIENTIFIC INCCOM		883556102	27	600	SH	SOLE
THERMO FISHER SCIENTIFIC INCCOM		883556102	102	2272	SH	DEFINED
THOMAS & BETTS CORPORATION		884315102	18	400	SH	DEFINED
THORNBURG MORTGAGE INC		885218107	10	400	SH	SOLE
3COM CORP	COM	885535104	0	185	SH	SOLE
3COM CORP	COM	885535104	4	1000	SH	DEFINED
3M COMPANY		88579Y101	1397	17934	SH	SOLE
3M COMPANY		88579Y101	2185	28044	SH	DEFINED
TIME WARNER INC NEW		887317105	82	3781	SH	SOLE
TIME WARNER INC NEW		887317105	42	1963	SH	DEFINED
TIMKEN CO		887389104	58	2000	SH	DEFINED
TORONTO DOMINION BANK		891160509	5	100	SH	SOLE
TOTAL SYSTEM SVCS		891906109	18	700	SH	DEFINED
TOYOTA MOTOR CORP ADR		892331307	13	100	SH	DEFINED
TRANSCANADA CORP		89353D107	5	152	SH	SOLE
TRANSCANADA CORP		89353D107	34	1000	SH	DEFINED
TREEHOUSE FOODS INC		89469A104	1	60	SH	DEFINED
TRI-CONTINENTAL CORPORATION		895436103	16	739	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	
TRIBUNE CO NEW COM		896047107	37	1227	SH		DEFINED	
TRONOX INC COM CL B		897051207	0	3	SH		DEFINED	
TUPPERWARE BRANDS CORP		899896104	2	100	SH		DEFINED	
TYCO INTL LTD	NEW COM	902124106	94	3100	SH		SOLE	

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TYCO INTL LTD	NEW COM	902124106	4	150	SH	DEFINED
UGI CORP NEW		902681105	90	3325	SH	SOLE
UGI CORP NEW		902681105	79	2900	SH	DEFINED
UIL HLDG CORP		902748102	44	1061	SH	DEFINED
UST INC	COM	902911106	29	500	SH	SOLE
UST INC	COM	902911106	29	500	SH	DEFINED
US BANCORP DEL		902973304	2505	69250	SH	SOLE
US BANCORP DEL		902973304	1784	49310	SH	DEFINED
UNILEVER PLC AMER SHS ADR	NEW	904767704	55	2000	SH	DEFINED
UNILIVER NV NY SHARE F NEW		904784709	32	1200	SH	DEFINED
UNION PACIFIC CORP	COM	907818108	152	1658	SH	SOLE
UNION PACIFIC CORP	COM	907818108	417	4542	SH	DEFINED
UNITED ONLINE INC		911268100	5	400	SH	SOLE
UNITED PARCEL SERVICE		911312106	3096	41301	SH	SOLE
UNITED PARCEL SERVICE		911312106	1529	20400	SH	DEFINED
UNITED TECHNOLOGIES		913017109	2976	47609	SH	SOLE
UNITED TECHNOLOGIES		913017109	2716	43454	SH	DEFINED
VCA ANTECH		918194101	29	912	SH	DEFINED
VALERO LP		91913W104	35	636	SH	SOLE
VALERO LP		91913W104	22	407	SH	DEFINED
VALERO ENERGY CORP		91913Y100	51	1000	SH	DEFINED
VALLEY NATIONAL BANCORP.		919794107	465	17568	SH	SOLE
VAN KAMPEN AM CAP TR INVT	GRADE NJ MUNS COM	920933108	37	2240		SOLE
VECTREN		92240G101	401	14210	SH	SOLE
VECTREN		92240G101	224	7925	SH	DEFINED
VANGUARD SMALL CAP VALUE		922908611	793	11155	SH	SOLE
VANGUARD SMALL CAP VALUE		922908611	188	2645	SH	DEFINED
VANGUARD SMALL CAP ETF		922908751	270	3975	SH	SOLE
VANGUARD SMALL CAP ETF		922908751	5	75	SH	DEFINED
VERIZON		92343V104	1055	28351	SH	SOLE
VERIZON		92343V104	2025	54417	SH	DEFINED
VIACOM INC NEW CL B		92553P201	6	162	SH	DEFINED
VODAFONE GROUP PLC NEW SPONSORED ADR		92857W209	77	2791	SH	SOLE
VODAFONE GROUP PLC NEW SPONSORED ADR		92857W209	257	9266	SH	DEFINED
VORNADO REALTY TRUST		929042109	167	1375	SH	SOLE
VORNADO REALTY TRUST		929042109	170	1400	SH	DEFINED
VULCAN MATERIALS COMPANY COM		929160109	179	2000	SH	DEFINED
WGL HOLDINGS INC		92924F106	175	5400	SH	DEFINED
WPS RESOURCES CORP	COM	92931B106	43	800	SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	5014	88045	SH	SOLE
WACHOVIA CORP 2ND NEW COM		929903102	1990	34956	SH	DEFINED
WAL-MART STORES INC		931142103	58	1260	SH	SOLE
WAL-MART STORES INC		931142103	221	4790	SH	DEFINED
WALGREEN CO		931422109	4	100	SH	SOLE
WALGREEN CO		931422109	27	602	SH	DEFINED
WALTER INDUSTRIES		93317Q105	108	4000	SH	DEFINED
WASHINGTON MUTUAL INC		939322103	36	800	SH	SOLE
WASHINGTON MUTUAL INC		939322103	45	1000	SH	DEFINED
WASHINGTON REAL ESTATE INVT TR SBI		939653101	20	500	SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	88	3163	SH	DEFINED
WASTE MANAGEMENT INC		94106L109	5	145	SH	DEFINED
WELLPOINT COM		94973V107	67	860	SH	SOLE
WELLPOINT COM		94973V107	15	200	SH	DEFINED
WELLS FARGO & CO NEW		949746101	3324	93513	SH	SOLE
WELLS FARGO & CO NEW		949746101	2960	83284	SH	DEFINED

FORM 13F INFORMATION TABLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
WESTERN UNION COMPANY		959802109	569	25408	SH		SOLE	
WESTERN UNION COMPANY		959802109	4	200	SH		DEFINED	
WEYERHAEUSER CO	COM	962166104	141	2000	SH		DEFINED	
WHIRLPOOL CORP	COM	963320106	29	350	SH		DEFINED	
WHOLE FOOD MARKET INC		966837106	6	140	SH		SOLE	
WHOLE FOOD MARKET INC		966837106	42	900	SH		DEFINED	
WILLIAMS COS INC DEL	COM	969457100	2	100	SH		SOLE	
WILLIAMS COS INC DEL	COM	969457100	78	3000	SH		DEFINED	
WILLIAMS SONOMA INC	COM	969904101	213	6800	SH		DEFINED	
WINDSTREAM CORP		97381W104	97	6873	SH		SOLE	
WINDSTREAM CORP		97381W104	30	2124	SH		DEFINED	
WISCONSIN ENERGY CORP	COM	976657106	234	4936	SH		DEFINED	
WISDOM TREE INTERNATIONAL	DIVIDEND TOP 100 FD	97717W786	623	9790	SH		SOLE	
WISDOM TREE INTERNATIONAL	DIVIDEND TOP 100 FD	97717W786	212	3330	SH		DEFINED	
WRIGLEY WM JR		982526105	281	5448	SH		SOLE	
WRIGLEY WM JR		982526105	439	8490	SH		DEFINED	
WYETH		983024100	1838	36113	SH		SOLE	
WYETH		983024100	2225	43724	SH		DEFINED	
WYNDHAM WORLDWIDE CORP		98310W108	32	1000	SH		SOLE	
WYNDHAM WORLDWIDE CORP		98310W108	1	40	SH		DEFINED	
XTO ENERGY INC		98385X106	28	600	SH		SOLE	
XTO ENERGY INC		98385X106	121	2583	SH		DEFINED	
XILINX INC		983919101	14	600	SH		SOLE	
XILINX INC		983919101	76	3200	SH		DEFINED	
YAHOO INC		984332106	122	4812	SH		SOLE	
YAHOO INC		984332106	7	275	SH		DEFINED	
YUM BRANDS INC		988498101	8	150	SH		SOLE	
YUM BRANDS INC		988498101	2	40	SH		DEFINED	
ZIMMER HOLDINGS GROUP		98956P102	369	4715	SH		SOLE	
ZIMMER HOLDINGS GROUP		98956P102	607	7754	SH		DEFINED	
GRAND TOTALS			454580	10087610				