

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR/A

Initial quarterly Form 13F holdings report filed by institutional managers [amend]

Filing Date: **1999-09-10** | Period of Report: **1998-12-31**
SEC Accession No. **0000700829-99-000003**

([HTML Version](#) on [secdatabase.com](#))

FILER

SUMMIT BANK

CIK: **700829** | IRS No.: **220834947** | State of Incorporation: **NJ** | Fiscal Year End: **1231**
Type: **13F-HR/A** | Act: **34** | File No.: **028-01123** | Film No.: **99709797**

Mailing Address

210 MAIN ST
8TH FL
HACKENSACK NJ 07601

Business Address

210 MAIN ST
8TH FL
HACKENSACK NJ 07601

[DESCRIPTION]

FORM 13F

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 13F
FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12/31/1998

Check here if Amendment [X] Amendment Number: 1
This Amendment [X] is a restatement
 [] adds new holding entries

Institutional Investment Manager Filing this Report:

Name: SUMMIT BANK
Address: 210 MAIN STREET
HACKENSACK, NJ 07601

13F File Number: 28-01123

The institutional investment Manager filing this report and the person by whom it is signed hereby 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 intergral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: HILTON JERVEY
Title: SENIOR VICE PRESIDENT
Phone: 201-646-5230
Signature, Place, and Date of Signing:

1 HACKENSACK NJ 09/03/1999

Report Type (Check only one)
 [X] 13F HOLDINGS REPORT
 [] 13F NOTICE
 [] 13F COMBINATION REPORT

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0
Form 13F Information Table Entry Total: 964
Form 13F Information Table Value Total: \$ 2,934,005

List of Other Included Managers:

NONE

<TABLE>

<C>

<C>

FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS SUBCLASS	CUSIP	VALUE (X \$1000)	SHARES/ PRN AMOUNT	SH/ PUT/ PRN CALL
A C MOORE ARTS & CRAFTS	COMMON STOCK	00086T103	61	10000	SH
ADC TELECOMMUNICATIONS	COMMON STOCK	000886101	226	6500	SH
AFLAC	COMMON STOCK	001055102	247	5624	SH
AT&T	COMMON STOCK	001957109	18298	241554	SH
AT&T	COMMON STOCK	001957109	1259	16618	SH
AT&T	COMMON STOCK	001957109	4265	56307	SH
ABBOTT LABS	COMMON STOCK	002824100	5846	119308	SH
ABBOTT LABS	COMMON STOCK	002824100	78	1600	SH
ABBOTT LABS	COMMON STOCK	002824100	6143	125370	SH
ACCLAIM ENMNT	COMMON STOCK	004325205	184	15000	SH
AEGON N V	COMMON STOCK	007924103	314	2568	SH
AETNA	COMMON STOCK	008117103	885	11250	SH
AETNA	COMMON STOCK	008117103	126	1600	SH
AIR PRODUCTS & CHEMICALS	COMMON STOCK	009158106	5534	138350	SH
AIR PRODUCTS & CHEMICALS	COMMON STOCK	009158106	352	8800	SH
AIRTOUCH COMMUNICATIONS	COMMON STOCK	00949T100	2011	27767	SH
AIRTOUCH COMMUNICATIONS	COMMON STOCK	00949T100	122	1687	SH
AIRTOUCH COMMUNICATIONS	COMMON STOCK	00949T100	723	9979	SH
AIRTOUCH COMMUNICATIONS	CONVERTIBLE PRE	00949T308	2472	24000	SH
ALLEGHENY ENERGY	COMMON STOCK	017361106	436	12634	SH
ALLEGHENY ENERGY	COMMON STOCK	017361106	28	800	SH
ALLEGHENY ENERGY	COMMON STOCK	017361106	28	800	SH
ALLERGAN	COMMON STOCK	018490102	447	6904	SH
ALLIANCE CAPITAL MGMT	COMMON STOCK	018548107	1087	42200	SH
ALLIANCE CAPITAL MGMT	COMMON STOCK	018548107	98	3800	SH
ALLIANCE CAPITAL MGMT	COMMON STOCK	018548107	997	38700	SH
ALLIED IRISH BANKS PLC	COMMON STOCK	019228402	408	3700	SH
ALLIED IRISH BANKS PLC	COMMON STOCK	019228402	276	2500	SH
ALLIED SIGNAL	COMMON STOCK	019512102	2963	66868	SH
ALLIED SIGNAL	COMMON STOCK	019512102	80	1800	SH
ALLIED SIGNAL	COMMON STOCK	019512102	405	9134	SH
ALLSTATE	COMMON STOCK	020002101	2853	74106	SH
ALLSTATE	COMMON STOCK	020002101	90	2326	SH
ALLSTATE	COMMON STOCK	020002101	216	5618	SH
ALLTELL	COMMON STOCK	020039103	1132	18929	SH
ALLTELL	COMMON STOCK	020039103	113	1885	SH
AMERICA ONLINE	COMMON STOCK	02364J104	36070	232523	SH
AMERICA ONLINE	COMMON STOCK	02364J104	592	3818	SH
AMERICA ONLINE	COMMON STOCK	02364J104	2791	17995	SH
AMERICAN ELECTRIC POWER	COMMON STOCK	025537101	338	7183	SH
AMERICAN ELECTRIC POWER	COMMON STOCK	025537101	61	1299	SH
AMERICAN ELECTRIC POWER	COMMON STOCK	025537101	1090	23167	SH
AMERICAN EXPRESS	COMMON STOCK	025816109	11857	115682	SH
AMERICAN EXPRESS	COMMON STOCK	025816109	3356	32746	SH
AMERICAN FINL GROUP INC	COMMON STOCK	025932104	658	15000	SH
AMERICAN GENERAL	COMMON STOCK	026351106	2831	36300	SH
AMERICAN GENERAL	COMMON STOCK	026351106	194	2490	SH
AMERICAN HOME PRODUCTS	COMMON STOCK	026609107	18553	329100	SH
AMERICAN HOME PRODUCTS	COMMON STOCK	026609107	856	15190	SH
AMERICAN HOME PRODUCTS	COMMON STOCK	026609107	8578	152168	SH

AMERICAN INTL GROUP	COMMON STOCK	026874107	40861	422885	SH
AMERICAN INTL GROUP	COMMON STOCK	026874107	1130	11698	SH
AMERICAN INTL GROUP	COMMON STOCK	026874107	8041	83222	SH
AMERICAN POWER CONVERSION	COMMON STOCK	029066107	6195	127890	SH
AMERICAN POWER CONVERSION	COMMON STOCK	029066107	271	5600	SH
AMERICAN POWER CONVERSION	COMMON STOCK	029066107	262	5400	SH
AMERICAN WATER WORKS	COMMON STOCK	030411102	211	6260	SH
AMERITECH	COMMON STOCK	030954101	16664	262949	SH
AMERITECH	COMMON STOCK	030954101	971	15320	SH
AMERITECH	COMMON STOCK	030954101	4149	65460	SH
AMGEN	COMMON STOCK	031162100	868	8300	SH
AMGEN	COMMON STOCK	031162100	21	200	SH
AMGEN	COMMON STOCK	031162100	178	1700	SH
AMP	COMMON STOCK	031897101	378	7261	SH
AMP	COMMON STOCK	031897101	80	1537	SH
ANHEUSER BUSCH	COMMON STOCK	035229103	1172	17855	SH
ANHEUSER BUSCH	COMMON STOCK	035229103	53	800	SH
ANHEUSER BUSCH	COMMON STOCK	035229103	1051	16014	SH
ASCEND COMMUNICATIONS	COMMON STOCK	043491109	222	3375	SH
ASSOCIATES FIRST CAPITAL CRP	COMMON STOCK	046008108	759	17919	SH
ASSOCIATES FIRST CAPITAL CRP	COMMON STOCK	046008108	17	400	SH
ASSOCIATES FIRST CAPITAL CRP	COMMON STOCK	046008108	123	2914	SH
ATLANTIC RICHFIELD	COMMON STOCK	048825103	12189	186452	SH
ATLANTIC RICHFIELD	COMMON STOCK	048825103	77	1182	SH
ATLANTIC RICHFIELD	COMMON STOCK	048825103	1644	25146	SH
AUTOMATIC DATA PROCESSING	COMMON STOCK	053015103	16295	203208	SH
AUTOMATIC DATA PROCESSING	COMMON STOCK	053015103	811	10111	SH
AUTOMATIC DATA PROCESSING	COMMON STOCK	053015103	5417	67550	SH
AVERY DENNISON	COMMON STOCK	053611109	759	16850	SH
AVERY DENNISON	COMMON STOCK	053611109	68	1500	SH
AVERY DENNISON	COMMON STOCK	053611109	135	3000	SH
AVON PRODUCTS	COMMON STOCK	054303102	205	4640	SH
AVON PRODUCTS	COMMON STOCK	054303102	389	8800	SH
BB&T CORP	COMMON STOCK	054937107	204	5052	SH
BP AMOCO PLC	COMMON STOCK	055622104	19271	212356	SH
BP AMOCO PLC	COMMON STOCK	055622104	943	10388	SH
BP AMOCO PLC	COMMON STOCK	055622104	5061	55770	SH
BP AMOCO PLC	COMMON STOCK	055622104	9	100	SH
BSB BANCORP	COMMON STOCK	055652101	760	23119	SH
BAKER FENTRESS	MUTUAL FUNDS-EQ	057213100	707	46173	SH
BAKER FENTRESS	MUTUAL FUNDS-EQ	057213100	1630	106422	SH
BALTIMORE GAS & ELEC	COMMON STOCK	059165100	275	8922	SH
BALTIMORE GAS & ELEC	COMMON STOCK	059165100	78	2525	SH
BANK OF NY	COMMON STOCK	064057102	32204	800089	SH
BANK OF NY	COMMON STOCK	064057102	113	2800	SH
BANK OF NY	COMMON STOCK	064057102	2758	68516	SH
BANK ONE	COMMON STOCK	06423A103	2066	40460	SH
BANK ONE	COMMON STOCK	06423A103	51	1005	SH
BANK ONE	COMMON STOCK	06423A103	314	6142	SH
BANKAMERICA NEW	COMMON STOCK	06605F102	3969	66005	SH
BANKAMERICA NEW	COMMON STOCK	06605F102	2270	37752	SH
BANKBOSTON CORP	COMMON STOCK	06605R106	249	6392	SH
BANKBOSTON CORP	COMMON STOCK	06605R106	8	216	SH
BANKERS TRUST	COMMON STOCK	066365107	460	5381	SH
BANKERS TRUST	COMMON STOCK	066365107	111	1300	SH
BANKERS TRUST	COMMON STOCK	066365107	68	800	SH
BARD C R	COMMON STOCK	067383109	86	1740	SH
BARD C R	COMMON STOCK	067383109	35	700	SH
BARD C R	COMMON STOCK	067383109	114	2300	SH
BAXTER INTL	COMMON STOCK	071813109	4777	74279	SH

BAXTER INTL	COMMON STOCK	071813109	26	400	SH
BAXTER INTL	COMMON STOCK	071813109	109	1700	SH
BECTON DICKINSON & CO	COMMON STOCK	075887109	1515	35500	SH
BECTON DICKINSON & CO	COMMON STOCK	075887109	803	18800	SH
BELL ATLANTIC	COMMON STOCK	077853109	16990	314628	SH
BELL ATLANTIC	COMMON STOCK	077853109	996	18452	SH
BELL ATLANTIC	COMMON STOCK	077853109	9820	181850	SH
BELLSOUTH	COMMON STOCK	079860102	38367	769256	SH
BELLSOUTH	COMMON STOCK	079860102	1357	27204	SH
BELLSOUTH	COMMON STOCK	079860102	11632	233230	SH
BELLSOUTH	COMMON STOCK	079860102	20	400	SH
BERKLEY W R	COMMON STOCK	084423102	341	10000	SH
BERKSHIRE	COMMON STOCK	084670108	560	8	SH
BERKSHIRE	COMMON STOCK	084670108	70	1	SH
BESTFOODS	COMMON STOCK	08658U101	20626	387338	SH
BESTFOODS	COMMON STOCK	08658U101	732	13748	SH
BESTFOODS	COMMON STOCK	08658U101	2602	48873	SH
BESTFOODS	COMMON STOCK	08658U101	11	200	SH
BIOMET	COMMON STOCK	090613100	237	5900	SH
BOEING	COMMON STOCK	097023105	502	15394	SH
BOEING	COMMON STOCK	097023105	42	1300	SH
BOEING	COMMON STOCK	097023105	158	4848	SH
BOSTON SCIENTIFIC	COMMON STOCK	101137107	217	8100	SH
BOSTON SCIENTIFIC	COMMON STOCK	101137107	75	2800	SH
BRISTOL MYERS SQUIBB	COMMON STOCK	110122108	41408	309446	SH
BRISTOL MYERS SQUIBB	COMMON STOCK	110122108	1469	10980	SH
BRISTOL MYERS SQUIBB	COMMON STOCK	110122108	15416	115204	SH
BROWNING FERRIS	COMMON STOCK	115885105	1736	61046	SH
BURLINGTON NORTHERN SANTA FE	COMMON STOCK	12189T104	10785	314894	SH
BURLINGTON NORTHERN SANTA FE	COMMON STOCK	12189T104	51	1500	SH
BURLINGTON NORTHERN SANTA FE	COMMON STOCK	12189T104	570	16640	SH
BURLINGTON RESOURCES	COMMON STOCK	122014103	261	7299	SH
BURLINGTON RESOURCES	COMMON STOCK	122014103	55	1525	SH
BURLINGTON RESOURCES	COMMON STOCK	122014103	109	3034	SH
CBS	COMMON STOCK	12490K107	165	5032	SH
CBS	COMMON STOCK	12490K107	31	930	SH
CBS	COMMON STOCK	12490K107	15	444	SH
CIGNA	COMMON STOCK	125509109	1915	24771	SH
CIGNA	COMMON STOCK	125509109	155	2000	SH
CIGNA	COMMON STOCK	125509109	557	7200	SH
CNF TRANSPORTATION	COMMON STOCK	12612W104	864	23000	SH
CSX	COMMON STOCK	126408103	2797	67402	SH
CSX	COMMON STOCK	126408103	75	1800	SH
CSX	COMMON STOCK	126408103	249	6000	SH
CVS	COMMON STOCK	126650100	897	16300	SH
CVS	COMMON STOCK	126650100	198	3600	SH
CAMPBELL SOUP	COMMON STOCK	134429109	6988	127050	SH
CAMPBELL SOUP	COMMON STOCK	134429109	1356	24650	SH
CARDINAL HEALTH	COMMON STOCK	14149Y108	422	5563	SH
CARDINAL HEALTH	COMMON STOCK	14149Y108	22	284	SH
CARNIVAL	COMMON STOCK	143658102	4879	101650	SH
CARNIVAL	COMMON STOCK	143658102	96	2000	SH
CARNIVAL	COMMON STOCK	143658102	86	1800	SH
CAROLINA PWR & LT	COMMON STOCK	144141108	487	10348	SH
CAROLINA PWR & LT	COMMON STOCK	144141108	56	1200	SH
CATERPILLAR	COMMON STOCK	149123101	552	12000	SH
CATERPILLAR	COMMON STOCK	149123101	400	8695	SH
CENDANT	COMMON STOCK	151313103	579	29975	SH
CENDANT	COMMON STOCK	151313103	95	4900	SH
CENTOCOR	COMMON STOCK	152342101	271	6000	SH

CENTRAL & SOUTHWEST	COMMON STOCK	152357109	149	5433	SH
CENTRAL & SOUTHWEST	COMMON STOCK	152357109	55	2000	SH
CENTRAL & SOUTHWEST	COMMON STOCK	152357109	129	4700	SH
CENTURY TELEPHONE	COMMON STOCK	156686107	623	9237	SH
CERIDIAN	COMMON STOCK	156777106	2094	30000	SH
CHASE MANHATTAN	COMMON STOCK	16161A108	12138	170961	SH
CHASE MANHATTAN	COMMON STOCK	16161A108	362	5100	SH
CHASE MANHATTAN	COMMON STOCK	16161A108	556	7832	SH
CHEVRON	COMMON STOCK	166751107	5785	69747	SH
CHEVRON	COMMON STOCK	166751107	450	5420	SH
CHEVRON	COMMON STOCK	166751107	1317	15876	SH
CHIRON	COMMON STOCK	170040109	445	17000	SH
CHUBB	COMMON STOCK	171232101	926	14300	SH
CHUBB	COMMON STOCK	171232101	1538	23757	SH
CINCINNATI BELL	COMMON STOCK	171870108	98	2600	SH
CINCINNATI BELL	COMMON STOCK	171870108	492	13000	SH
CIRCUIT CITY	COMMON STOCK	172737108	295	5900	SH
CIRCUIT CITY	COMMON STOCK	172737108	25	500	SH
CISCO SYSTEMS	COMMON STOCK	17275R102	27278	293903	SH
CISCO SYSTEMS	COMMON STOCK	17275R102	612	6597	SH
CISCO SYSTEMS	COMMON STOCK	17275R102	3104	33448	SH
CINTAS	COMMON STOCK	172908105	483	6860	SH
CINTAS	COMMON STOCK	172908105	42	600	SH
CITIGROUP	COMMON STOCK	172967101	13977	281298	SH
CITIGROUP	COMMON STOCK	172967101	724	14575	SH
CITIGROUP	COMMON STOCK	172967101	1282	25810	SH
CLOROX	COMMON STOCK	189054109	584	5000	SH
CLOROX	COMMON STOCK	189054109	561	4800	SH
COCA COLA	COMMON STOCK	191216100	21448	320120	SH
COCA COLA	COMMON STOCK	191216100	644	9605	SH
COCA COLA	COMMON STOCK	191216100	14063	209897	SH
COLGATE PALMOLIVE	COMMON STOCK	194162103	18852	202980	SH
COLGATE PALMOLIVE	COMMON STOCK	194162103	51	550	SH
COLGATE PALMOLIVE	COMMON STOCK	194162103	1737	18705	SH
COLUMBIA ENERGY GROUP	COMMON STOCK	197648108	20	352	SH
COLUMBIA ENERGY GROUP	COMMON STOCK	197648108	1169	20250	SH
COMERICA	COMMON STOCK	200340107	363	5325	SH
COMERICA	COMMON STOCK	200340107	426	6244	SH
COMPAQ COMPUTER	COMMON STOCK	204493100	21581	513834	SH
COMPAQ COMPUTER	COMMON STOCK	204493100	71	1700	SH
COMPAQ COMPUTER	COMMON STOCK	204493100	1474	35100	SH
COMPAQ COMPUTER	COMMON STOCK	204493100	4	100	SH
COMPUTER ASSOCIATES	COMMON STOCK	204912109	2410	56542	SH
COMPUTER ASSOCIATES	COMMON STOCK	204912109	171	4000	SH
COMPUTER ASSOCIATES	COMMON STOCK	204912109	608	14268	SH
COMPUWARE	COMMON STOCK	205638109	5969	76400	SH
COMPUWARE	COMMON STOCK	205638109	39	500	SH
CONAGRA	COMMON STOCK	205887102	203	6450	SH
CONAGRA	COMMON STOCK	205887102	7	226	SH
CONAGRA	COMMON STOCK	205887102	865	27450	SH
CONECTIV	COMMON STOCK	206829103	363	14798	SH
CONECTIV	COMMON STOCK	206829103	7	300	SH
CONECTIV	COMMON STOCK	206829103	48	1950	SH
CONSECO	COMMON STOCK	208464107	307	10081	SH
CONSECO	COMMON STOCK	208464107	58	1894	SH
CONSECO	COMMON STOCK	208464107	156	5100	SH
CONSECO	CONVERTIBLE PRE	208464602	15	400	SH
CONSECO	CONVERTIBLE PRE	208464602	94	2450	SH
CONSECO	CONVERTIBLE PRE	208464602	131	3400	SH
CONSECO	PREFERRED STOCK	20846F201	581	22800	SH

CONSECO	PREFERRED STOCK	20846F201	105	4110	SH
CONSOLIDATED EDISON	COMMON STOCK	209115104	1966	37173	SH
CONSOLIDATED EDISON	COMMON STOCK	209115104	126	2375	SH
CONSOLIDATED EDISON	COMMON STOCK	209115104	202	3826	SH
CONSOLIDATED NATURAL GAS	COMMON STOCK	209615103	9172	169861	SH
CONSOLIDATED NATURAL GAS	COMMON STOCK	209615103	124	2300	SH
CONSOLIDATED NATURAL GAS	COMMON STOCK	209615103	771	14272	SH
COOPER COS	COMMON STOCK	216648402	232	11216	SH
COOPER IND	COMMON STOCK	216669101	152	3188	SH
COOPER IND	COMMON STOCK	216669101	73	1532	SH
CORNING	COMMON STOCK	219350105	2848	63287	SH
CORNING	COMMON STOCK	219350105	122	2700	SH
CORNING	COMMON STOCK	219350105	944	20988	SH
CRIIMI MAE	COMMON STOCK	226603108	35	10000	SH
CRIIMI MAE	COMMON STOCK	226603108	2	700	SH
CROWN CORK & SEAL	COMMON STOCK	228255105	83	2691	SH
CROWN CORK & SEAL	COMMON STOCK	228255105	128	4150	SH
DANA	COMMON STOCK	235811106	2912	71235	SH
DANA	COMMON STOCK	235811106	19	464	SH
DANA	COMMON STOCK	235811106	65	1588	SH
DANAHER	COMMON STOCK	235851102	716	13180	SH
DANAHER	COMMON STOCK	235851102	87	1600	SH
DARDEN RESTAURANTS	COMMON STOCK	237194105	29	1600	SH
DARDEN RESTAURANTS	COMMON STOCK	237194105	196	10912	SH
DAYTON HUDSON	COMMON STOCK	239753106	641	11820	SH
DAYTON HUDSON	COMMON STOCK	239753106	1421	26200	SH
DEERE	COMMON STOCK	244199105	3306	100562	SH
DEERE	COMMON STOCK	244199105	621	18900	SH
DELL COMPUTER	COMMON STOCK	247025109	35596	486363	SH
DELL COMPUTER	COMMON STOCK	247025109	3910	53426	SH
DELL COMPUTER	COMMON STOCK	247025109	3226	44074	SH
DELPHI FINL GROUP	COMMON STOCK	247131105	278	5304	SH
DEVELOPERS DIVERS REALTY	COMMON STOCK	251591103	247	13900	SH
DEVRY INC DEL	COMMON STOCK	251893103	413	13500	SH
DIAL	COMMON STOCK	25247D101	44	1538	SH
DIAL	COMMON STOCK	25247D101	185	6400	SH
DIAMETRICS MED	COMMON STOCK	252532106	25	5000	SH
DIAMETRICS MED	COMMON STOCK	252532106	99	20000	SH
DISNEY WALT	COMMON STOCK	254687106	11794	393124	SH
DISNEY WALT	COMMON STOCK	254687106	446	14870	SH
DISNEY WALT	COMMON STOCK	254687106	3681	122703	SH
DOMINION RESOURCES	COMMON STOCK	257470104	318	6807	SH
DOMINION RESOURCES	COMMON STOCK	257470104	21	450	SH
DOMINION RESOURCES	COMMON STOCK	257470104	39	825	SH
DOVER	COMMON STOCK	260003108	450	12290	SH
DOVER	COMMON STOCK	260003108	73	2000	SH
DOVER	COMMON STOCK	260003108	129	3520	SH
DOW CHEMICAL	COMMON STOCK	260543103	1933	21256	SH
DOW CHEMICAL	COMMON STOCK	260543103	20	225	SH
DOW CHEMICAL	COMMON STOCK	260543103	1952	21462	SH
DU PONT E I DE NEMOURS	COMMON STOCK	263534109	20255	381715	SH
DU PONT E I DE NEMOURS	COMMON STOCK	263534109	451	8500	SH
DU PONT E I DE NEMOURS	COMMON STOCK	263534109	6146	115828	SH
DU PONT E I DE NEMOURS	COMMON STOCK	263534109	16	300	SH
DUFF & PHELPS UTILITIES INCOME	COMMON STOCK	264324104	85	7545	SH
DUFF & PHELPS UTILITIES INCOME	COMMON STOCK	264324104	71	6300	SH
DUKE ENERGY	COMMON STOCK	264399106	1708	26654	SH
DUKE ENERGY	COMMON STOCK	264399106	170	2650	SH
DUKE ENERGY	COMMON STOCK	264399106	291	4550	SH
DUN & BRADSTREET	COMMON STOCK	26483B106	316	10021	SH

DUN & BRADSTREET	COMMON STOCK	26483B106	92	2930	SH
EMC	COMMON STOCK	268648102	10832	127440	SH
EMC	COMMON STOCK	268648102	90	1063	SH
E'TOWN	COMMON STOCK	269242103	263	5554	SH
E'TOWN	COMMON STOCK	269242103	120	2529	SH
EASTMAN KODAK	COMMON STOCK	277461109	1066	14800	SH
EASTMAN KODAK	COMMON STOCK	277461109	36	500	SH
EASTMAN KODAK	COMMON STOCK	277461109	374	5188	SH
EDINBERG	CONVERTIBLE PRE	280661992	750	82	SH
EDISON INTERNATIONAL	COMMON STOCK	281020107	244	8755	SH
EDISON INTERNATIONAL	COMMON STOCK	281020107	64	2300	SH
EL PASO ENERGY	CONVERTIBLE PRE	283678209	1388	29000	SH
EL PASO ENERGY DEL	COMMON STOCK	283905107	698	20056	SH
EL PASO ENERGY DEL	COMMON STOCK	283905107	9	248	SH
ELAN PLC	COMMON STOCK	284131208	140	2000	SH
ELAN PLC	COMMON STOCK	284131208	70	1000	SH
ELECTRONIC ARTS	COMMON STOCK	285512109	497	8850	SH
ELECTRONIC DATA SYSTEMS	COMMON STOCK	285661104	1959	39026	SH
ELECTRONIC DATA SYSTEMS	COMMON STOCK	285661104	228	4550	SH
ELECTRONIC DATA SYSTEMS	COMMON STOCK	285661104	976	19446	SH
EMERSON ELECTRIC	COMMON STOCK	291011104	12154	200885	SH
EMERSON ELECTRIC	COMMON STOCK	291011104	12	200	SH
EMERSON ELECTRIC	COMMON STOCK	291011104	2831	46790	SH
ENERGY EAST	COMMON STOCK	29266M109	603	10668	SH
ENERGY EAST	COMMON STOCK	29266M109	0	14	SH
ENGELHARD	COMMON STOCK	292845104	1478	75795	SH
ENGELHARD	COMMON STOCK	292845104	63	3250	SH
ENGELHARD	COMMON STOCK	292845104	588	30150	SH
ENRON	COMMON STOCK	293561106	22471	393789	SH
ENRON	COMMON STOCK	293561106	425	7455	SH
ENRON	COMMON STOCK	293561106	1721	30164	SH
ENRON	COMMON STOCK	293561106	9	150	SH
ENVOY	COMMON STOCK	293982104	379	6500	SH
EQUITY INCOME FUND	MUTUAL FUNDS-EQ	294700703	655	3542	SH
EQUITY INCOME FUND	MUTUAL FUNDS-EQ	294700703	136	734	SH
EQUITY INCOME FUND	MUTUAL FUNDS-EQ	294700703	1189	6427	SH
EQUITY INNS	COMMON STOCK	294703103	116	12000	SH
ERICSSON	COMMON STOCK	294821400	3250	135770	SH
ERICSSON	COMMON STOCK	294821400	204	8520	SH
ERICSSON	COMMON STOCK	294821400	275	11500	SH
EXXON	COMMON STOCK	302290101	47661	651769	SH
EXXON	COMMON STOCK	302290101	2243	30676	SH
EXXON	COMMON STOCK	302290101	23864	326339	SH
FPL	COMMON STOCK	302571104	6619	107401	SH
FPL	COMMON STOCK	302571104	59	950	SH
FPL	COMMON STOCK	302571104	600	9740	SH
FANNIE MAE	COMMON STOCK	313586109	18678	252402	SH
FANNIE MAE	COMMON STOCK	313586109	37	500	SH
FANNIE MAE	COMMON STOCK	313586109	1114	15050	SH
FEDERATED DEPT STORES DEL	COMMON STOCK	31410H101	218	5010	SH
FEDERATED INDEX TR	MUTUAL FUNDS-EQ	31420E106	205	8086	SH
FEDERATED INDEX TR	MUTUAL FUNDS-EQ	31420E106	107	4204	SH
FIDELITY	MUTUAL FUNDS-MU	316089200	194	16873	SH
FIDELITY EQUITY - INCOME FUND	MUTUAL FUNDS-EQ	316138106	159	2859	SH
FIDELITY EQUITY - INCOME FUND	MUTUAL FUNDS-EQ	316138106	223	4023	SH
FIDELITY MAGELLAN FUND	MUTUAL FUNDS-EQ	316184100	242	2011	SH
FINOVA GROUP	COMMON STOCK	317928109	90	1664	SH
FINOVA GROUP	COMMON STOCK	317928109	162	3000	SH
FIRST COLONIAL GROUP	COMMON STOCK	319734109	252	8659	SH
FIRST DATA	COMMON STOCK	319963104	905	28397	SH

FIRST DATA	COMMON STOCK	319963104	128	4000	SH
FIRST SEC DEL	COMMON STOCK	336294103	515	22050	SH
FIRST TENNESSEE NATIONAL	COMMON STOCK	337162101	228	6000	SH
FIRST TENNESSEE NATIONAL	COMMON STOCK	337162101	76	2000	SH
FIRST UNION	COMMON STOCK	337358105	25257	415329	SH
FIRST UNION	COMMON STOCK	337358105	460	7559	SH
FIRST UNION	COMMON STOCK	337358105	4225	69480	SH
FIRST UNION	COMMON STOCK	337358105	26	421	SH
FIRST UNION	CORPORATE BONDS	337358BL8	304	300000	PRN
FIRST VIRGINIA BANKS	COMMON STOCK	337477103	190	4050	SH
FIRST VIRGINIA BANKS	COMMON STOCK	337477103	53	1125	SH
FLEET FINL GROUP	COMMON STOCK	338915101	292	6544	SH
FLEET FINL GROUP	COMMON STOCK	338915101	735	16440	SH
FLEMINGTON FUR	COMMON STOCK	339230989	1326	96450	SH
FLEMINGTON FUR	COMMON STOCK	339230997	1086	71199	SH
FLORIDA	COMMON STOCK	341109106	523	11670	SH
FLORIDA	COMMON STOCK	341109106	40	900	SH
FLORIDA	COMMON STOCK	341109106	251	5600	SH
FLUOR	COMMON STOCK	343861100	298	7000	SH
FLUOR	COMMON STOCK	343861100	3	80	SH
FORD MOTOR DEL	COMMON STOCK	345370100	2712	46213	SH
FORD MOTOR DEL	COMMON STOCK	345370100	59	1000	SH
FORD MOTOR DEL	COMMON STOCK	345370100	356	6060	SH
FORTUNE BRANDS	COMMON STOCK	349631101	588	18580	SH
FORTUNE BRANDS	COMMON STOCK	349631101	25	800	SH
FORTUNE BRANDS	COMMON STOCK	349631101	210	6648	SH
FRANKLIN INTERNATIONAL	PREFERRED STOCK	353990203	432	4316	SH
FRANKLIN RESOURCES	COMMON STOCK	354613101	3050	95298	SH
FRANKLIN RESOURCES	COMMON STOCK	354613101	136	4249	SH
FRANKLIN RESOURCES	COMMON STOCK	354613101	530	16549	SH
FRONTIER	COMMON STOCK	35906P105	417	12250	SH
FULTON FINL PA	COMMON STOCK	360271100	1412	62745	SH
GPU	COMMON STOCK	36225X100	1193	26995	SH
GPU	COMMON STOCK	36225X100	138	3118	SH
GPU	COMMON STOCK	36225X100	1544	34938	SH
GTE	COMMON STOCK	362320103	10506	161637	SH
GTE	COMMON STOCK	362320103	351	5400	SH
GTE	COMMON STOCK	362320103	3870	59537	SH
GALLAHER GROUP	COMMON STOCK	363595109	382	14050	SH
GALLAHER GROUP	COMMON STOCK	363595109	234	8598	SH
GANNETT	COMMON STOCK	364730101	10458	162140	SH
GANNETT	COMMON STOCK	364730101	103	1600	SH
GANNETT	COMMON STOCK	364730101	674	10450	SH
GAP STORES	COMMON STOCK	364760108	6298	112205	SH
GAP STORES	COMMON STOCK	364760108	22	400	SH
GENERAL ELECTRIC	COMMON STOCK	369604103	113412	1111886	SH
GENERAL ELECTRIC	COMMON STOCK	369604103	5293	51890	SH
GENERAL ELECTRIC	COMMON STOCK	369604103	46804	458864	SH
GENERAL ELECTRIC	COMMON STOCK	369604103	31	300	SH
GENERAL EMPLOYMENT ENTERPRISES	COMMON STOCK	369730106	74	11018	SH
GENERAL MILLS	COMMON STOCK	370334104	1889	24300	SH
GENERAL MILLS	COMMON STOCK	370334104	108	1384	SH
GENERAL MILLS	COMMON STOCK	370334104	1499	19284	SH
GENERAL MOTORS	COMMON STOCK	370442105	2030	28363	SH
GENERAL MOTORS	COMMON STOCK	370442105	83	1162	SH
GENERAL MOTORS	COMMON STOCK	370442105	457	6384	SH
GENERAL MOTORS	COMMON STOCK	370442832	401	10112	SH
GENERAL MOTORS	COMMON STOCK	370442832	0	10	SH
GENERAL RE	COMMON STOCK	370563108	2920	14585	SH
GENERAL RE	COMMON STOCK	370563108	30	150	SH

GENERAL RE	COMMON STOCK	370563108	2152	10750	SH
GENUINE PARTS	COMMON STOCK	372460105	321	9600	SH
GENUINE PARTS	COMMON STOCK	372460105	15	450	SH
GENUINE PARTS	COMMON STOCK	372460105	370	11075	SH
GENZYME	COMMON STOCK	372917104	100	2000	SH
GENZYME	COMMON STOCK	372917104	114	2300	SH
GEORGIA PACIFIC	COMMON STOCK	373298108	347	5923	SH
GEORGIA PACIFIC	COMMON STOCK	373298108	23	400	SH
GEORGIA PACIFIC	COMMON STOCK	373298108	280	4775	SH
GEORGIA PACIFIC	COMMON STOCK	373298702	91	3835	SH
GEORGIA PACIFIC	COMMON STOCK	373298702	10	400	SH
GEORGIA PACIFIC	COMMON STOCK	373298702	104	4375	SH
GILLETTE	COMMON STOCK	375766102	13057	273076	SH
GILLETTE	COMMON STOCK	375766102	862	18019	SH
GILLETTE	COMMON STOCK	375766102	2582	54009	SH
GLAXO	COMMON STOCK	37733W105	16221	233393	SH
GLAXO	COMMON STOCK	37733W105	772	11110	SH
GOVERNMENT SECURITIES INCOME FD	MUTUAL FUNDS-FI	383743598	4	88334	SH
GUIDANT	COMMON STOCK	401698105	103	934	SH
GUIDANT	COMMON STOCK	401698105	206	1876	SH
HSB GROUP	COMMON STOCK	40428N109	294	7155	SH
HALLIBURTON	COMMON STOCK	406216101	596	20120	SH
HALLIBURTON	COMMON STOCK	406216101	130	4400	SH
HAMMETT (J.L.)	COMMON STOCK	408342103	296	2770	SH
HARLEY DAVIDSON	COMMON STOCK	412822108	4455	94040	SH
HARLEY DAVIDSON	COMMON STOCK	412822108	19	400	SH
HARRIS	COMMON STOCK	413875105	256	7000	SH
HARSCO	COMMON STOCK	415864107	462	15186	SH
HARTFORD FINANCIAL SERVICES	COMMON STOCK	416515104	1102	20080	SH
HARTFORD FINANCIAL SERVICES	COMMON STOCK	416515104	83	1508	SH
HARTFORD FINANCIAL SERVICES	COMMON STOCK	416515104	548	9980	SH
THE HARVILL PRESS LIMITED	COMMON STOCK	417999AA7	161	18625	SH
HEALTHCARE REALTY TRUST	COMMON STOCK	421946104	415	18777	SH
HEALTHCARE REALTY TRUST	COMMON STOCK	421946104	11	500	SH
HEINEKEN NV ADR	COMMON STOCK	423012202	391	6500	SH
HEINZ H J	COMMON STOCK	423074103	1081	19090	SH
HEINZ H J	COMMON STOCK	423074103	93	1650	SH
HEINZ H J	COMMON STOCK	423074103	1044	18445	SH
HELIX TECHNOLOGY	COMMON STOCK	423319102	195	15000	SH
HERCULES	COMMON STOCK	427056106	440	16129	SH
HERCULES	COMMON STOCK	427056106	74	2700	SH
HERSHEY FOODS	COMMON STOCK	427866108	1010	16242	SH
HERSHEY FOODS	COMMON STOCK	427866108	37	600	SH
HERSHEY FOODS	COMMON STOCK	427866108	563	9050	SH
HEWLETT PACKARD	COMMON STOCK	428236103	16185	236930	SH
HEWLETT PACKARD	COMMON STOCK	428236103	231	3385	SH
HEWLETT PACKARD	COMMON STOCK	428236103	3225	47202	SH
HEWLETT PACKARD	COMMON STOCK	428236103	14	200	SH
HOLLINGER INTERNATIONAL	COMMON STOCK	435569108	1324	95000	SH
HOME DEPOT	COMMON STOCK	437076102	23395	382351	SH
HOME DEPOT	COMMON STOCK	437076102	1069	17475	SH
HOME DEPOT	COMMON STOCK	437076102	4160	67995	SH
HONEYWELL	COMMON STOCK	438506107	386	5120	SH
HONEYWELL	COMMON STOCK	438506107	72	950	SH
HOOPER HOLMES	COMMON STOCK	439104100	218	7500	SH
HOSPITALITY PPTYS TR	COMMON STOCK	44106M102	1018	42200	SH
HOSPITALITY PPTYS TR	COMMON STOCK	44106M102	10	400	SH
HOSPITALITY PPTYS TR	COMMON STOCK	44106M102	223	9250	SH
HOUSEHOLD INTERNATIONAL	COMMON STOCK	441815107	3122	78784	SH
HOUSEHOLD INTERNATIONAL	COMMON STOCK	441815107	251	6323	SH

HOUSTON INDUSTRIES	COMMON STOCK	442161105	205	6388	SH
HOUSTON INDUSTRIES	COMMON STOCK	442161105	42	1300	SH
HOUSTON INDUSTRIES	COMMON STOCK	442161105	157	4900	SH
HUBBELL	COMMON STOCK	443510201	2242	59000	SH
IMS HEALTH	COMMON STOCK	449934108	8164	108221	SH
IMS HEALTH	COMMON STOCK	449934108	91	1200	SH
IMS HEALTH	COMMON STOCK	449934108	259	3430	SH
ILLINOIS TOOL WORKS	COMMON STOCK	452308109	4101	70711	SH
ILLINOIS TOOL WORKS	COMMON STOCK	452308109	288	4974	SH
ILLINOIS TOOL WORKS	COMMON STOCK	452308109	3041	52425	SH
INFORMIX	COMMON STOCK	456779107	132	13400	SH
INFORMIX	COMMON STOCK	456779107	20	2000	SH
INGERSOLL RAND	COMMON STOCK	456866102	1960	41475	SH
INGERSOLL RAND	COMMON STOCK	456866102	99	2100	SH
INGERSOLL RAND	CONVERTIBLE PRE	456867209	831	35000	SH
INPRISE	COMMON STOCK	45766C102	83	15000	SH
INTEL	COMMON STOCK	458140100	45350	382494	SH
INTEL	COMMON STOCK	458140100	981	8276	SH
INTEL	COMMON STOCK	458140100	7973	67249	SH
INTL BUSINESS MACHINES	COMMON STOCK	459200101	45610	247376	SH
INTL BUSINESS MACHINES	COMMON STOCK	459200101	1416	7680	SH
INTL BUSINESS MACHINES	COMMON STOCK	459200101	6090	33029	SH
INTL FLAVORS & FRAGRANCES	COMMON STOCK	459506101	265	6000	SH
INTL FLAVORS & FRAGRANCES	COMMON STOCK	459506101	110	2500	SH
INTERNATIONAL PAPER	COMMON STOCK	460146103	210	4697	SH
INTERNATIONAL PAPER	COMMON STOCK	460146103	208	4632	SH
INTERPUBLIC GROUP	COMMON STOCK	460690100	227	2850	SH
JANUS	MUTUAL FUNDS-EQ	471023101	3122	92768	SH
JOHNSON & JOHNSON	COMMON STOCK	478160104	34547	411888	SH
JOHNSON & JOHNSON	COMMON STOCK	478160104	1018	12132	SH
JOHNSON & JOHNSON	COMMON STOCK	478160104	15275	182122	SH
KELLOGG	COMMON STOCK	487836108	68	2000	SH
KELLOGG	COMMON STOCK	487836108	4443	130200	SH
KEMPER MUN BD FD SH BEN INT	MUTUAL FUNDS-MU	488419201	181	17638	SH
KEMPER GOVT SECS TR	MUTUAL FUNDS-FI	488903261	0	10000	SH
KEYCORP	COMMON STOCK	493267108	271	8482	SH
KEYCORP	COMMON STOCK	493267108	106	3320	SH
KEYSPAN ENERGY	COMMON STOCK	49337K106	296	9554	SH
KEYSPAN ENERGY	COMMON STOCK	49337K106	87	2800	SH
KEYSPAN ENERGY	COMMON STOCK	49337K106	91	2928	SH
KIMBERLY CLARK	COMMON STOCK	494368103	12759	234115	SH
KIMBERLY CLARK	COMMON STOCK	494368103	188	3456	SH
KIMBERLY CLARK	COMMON STOCK	494368103	842	15450	SH
KIMBERLY CLARK	COMMON STOCK	494368103	11	200	SH
KIMCO REALTY	COMMON STOCK	49446R109	329	8300	SH
LEHMAN BROS	COMMON STOCK	524908100	91	2059	SH
LEHMAN BROS	COMMON STOCK	524908100	119	2711	SH
LIBERTY PPTY TR	COMMON STOCK	531172104	653	26500	SH
LIBERTY PPTY TR	COMMON STOCK	531172104	12	500	SH
LIBERTY PPTY TR	COMMON STOCK	531172104	92	3735	SH
LILLY ELI	COMMON STOCK	532457108	1670	18786	SH
LILLY ELI	COMMON STOCK	532457108	784	8824	SH
LIMITED	COMMON STOCK	532716107	7255	249109	SH
LIMITED	COMMON STOCK	532716107	103	3550	SH
LINCOLN NATL	COMMON STOCK	534187109	2782	34000	SH
LINEAR TECHNOLOGY	COMMON STOCK	535678106	208	2325	SH
LOCKHEED MARTIN	COMMON STOCK	539830109	293	3457	SH
LOCKHEED MARTIN	COMMON STOCK	539830109	34	400	SH
LOEWS	COMMON STOCK	540424108	511	5200	SH
LOEWS	COMMON STOCK	540424108	118	1200	SH

LUCENT TECHNOLOGIES	COMMON STOCK	549463107	53768	489073	SH
LUCENT TECHNOLOGIES	COMMON STOCK	549463107	1314	11955	SH
LUCENT TECHNOLOGIES	COMMON STOCK	549463107	7343	66795	SH
LUCENT TECHNOLOGIES	COMMON STOCK	549463107	22	200	SH
MBIA	COMMON STOCK	55262C100	277	4223	SH
MBIA	COMMON STOCK	55262C100	13	200	SH
MBNA	COMMON STOCK	55262L100	1768	71267	SH
MBNA	COMMON STOCK	55262L100	339	13650	SH
MBNA	COMMON STOCK	55262L100	474	19107	SH
MCI CAPITAL I	PREFERRED STOCK	55267Y206	195	7550	SH
MCI CAPITAL I	PREFERRED STOCK	55267Y206	23	900	SH
MCI CAPITAL I	PREFERRED STOCK	55267Y206	96	3700	SH
MCI WORLDCOM	COMMON STOCK	55268B106	29052	404903	SH
MCI WORLDCOM	COMMON STOCK	55268B106	852	11869	SH
MCI WORLDCOM	COMMON STOCK	55268B106	3727	51944	SH
MCI WORLDCOM	COMMON STOCK	55268B106	7	100	SH
MFS INTER INCOME TR	MUTUAL FUNDS-FI	55273C107	69	10123	SH
MARSH & MCLENNAN	COMMON STOCK	571748102	3464	59285	SH
MARSH & MCLENNAN	COMMON STOCK	571748102	53	900	SH
MARRIOTT INTERNATIONAL	COMMON STOCK	571903202	296	10200	SH
MARRIOTT INTERNATIONAL	COMMON STOCK	571903202	513	17700	SH
MASCO	COMMON STOCK	574599106	197	6866	SH
MASCO	COMMON STOCK	574599106	69	2400	SH
MATTEL	COMMON STOCK	577081102	7136	303646	SH
MATTEL	COMMON STOCK	577081102	59	2500	SH
MATTEL	COMMON STOCK	577081102	254	10793	SH
MATTEL	COMMON STOCK	577081102	6	250	SH
MATTEL	CONVERTIBLE PRE	577081706	561	57500	SH
MAY DEPT STORES	COMMON STOCK	577778103	1538	25472	SH
MAY DEPT STORES	COMMON STOCK	577778103	121	2000	SH
MAY DEPT STORES	COMMON STOCK	577778103	1645	27251	SH
MCDONALDS	COMMON STOCK	580135101	3155	41079	SH
MCDONALDS	COMMON STOCK	580135101	467	6080	SH
MCGRAW HILL	COMMON STOCK	580645109	4530	44470	SH
MCGRAW HILL	COMMON STOCK	580645109	41	400	SH
MCGRAW HILL	COMMON STOCK	580645109	739	7250	SH
MCKESSON	COMMON STOCK	581557105	21812	275878	SH
MCKESSON	COMMON STOCK	581557105	79	1000	SH
MEDIAONE GROUP	COMMON STOCK	58440J104	770	16386	SH
MEDIAONE GROUP	COMMON STOCK	58440J104	2	36	SH
MEDIAONE GROUP	COMMON STOCK	58440J104	428	9105	SH
MEDTRONICS	COMMON STOCK	585055106	349	4700	SH
MEDTRONICS	COMMON STOCK	585055106	37	500	SH
MEDTRONICS	COMMON STOCK	585055106	15	200	SH
MELLON BANK	COMMON STOCK	585509102	2935	42690	SH
MELLON BANK	COMMON STOCK	585509102	1595	23200	SH
MERCK	COMMON STOCK	589331107	77536	525668	SH
MERCK	COMMON STOCK	589331107	1739	11790	SH
MERCK	COMMON STOCK	589331107	52982	359199	SH
MERCK	COMMON STOCK	589331107	22	150	SH
MERRILL LYNCH	COMMON STOCK	590188108	844	12640	SH
MERRILL LYNCH	COMMON STOCK	590188108	222	3320	SH
MICHIGAN ST HIGHER ED STUDENT	MUNICIPAL OBLIG	594520EY0	1000	950000	PRN
MICROSOFT	COMMON STOCK	594918104	52614	379371	SH
MICROSOFT	COMMON STOCK	594918104	1435	10348	SH
MICROSOFT	COMMON STOCK	594918104	10960	79023	SH
MINNESOTA MNG & MFG	COMMON STOCK	604059105	7222	101540	SH
MINNESOTA MNG & MFG	COMMON STOCK	604059105	164	2300	SH
MINNESOTA MNG & MFG	COMMON STOCK	604059105	1954	27470	SH
MOBIL	COMMON STOCK	607059102	25200	289237	SH

MOBIL	COMMON STOCK	607059102	950	10900	SH
MOBIL	COMMON STOCK	607059102	6341	72778	SH
MOBIL	COMMON STOCK	607059102	36	410	SH
MONSANTO	COMMON STOCK	611662107	3004	63235	SH
MONSANTO	COMMON STOCK	611662107	112	2350	SH
MONSANTO	COMMON STOCK	611662107	1607	33825	SH
MONSANTO	CONVERTIBLE PRE	611662305	2695	55000	SH
MONY GROUP	COMMON STOCK	615337102	222	7100	SH
MORGAN J P	COMMON STOCK	616880100	9515	90563	SH
MORGAN J P	COMMON STOCK	616880100	234	2225	SH
MORGAN J P	COMMON STOCK	616880100	2931	27895	SH
MORGAN STANLEY	COMMON STOCK	617446448	3595	50639	SH
MORGAN STANLEY	COMMON STOCK	617446448	71	1000	SH
MORGAN STANLEY	COMMON STOCK	617446448	286	4030	SH
MOTOROLA	COMMON STOCK	620076109	3256	53320	SH
MOTOROLA	COMMON STOCK	620076109	241	3950	SH
MOTOROLA	COMMON STOCK	620076109	1148	18800	SH
NBT BANCORP	COMMON STOCK	628778102	173	7422	SH
NBT BANCORP	COMMON STOCK	628778102	43	1820	SH
NL INDUSTRIES	COMMON STOCK	629156407	205	14422	SH
NATIONAL FUEL GAS	COMMON STOCK	636180101	334	7400	SH
NATIONAL FUEL GAS	COMMON STOCK	636180101	14	300	SH
NATIONAL FUEL GAS	COMMON STOCK	636180101	257	5680	SH
NATIONAL WESTMINSTER BANK PLC	COMMON STOCK	638539403	659	5559	SH
NATIONAL WESTMINSTER BANK PLC	COMMON STOCK	638539403	135	1141	SH
NETWORK ASSOCIATES	COMMON STOCK	640938106	722	10900	SH
NETWORK ASSOCIATES	COMMON STOCK	640938106	20	300	SH
NESTLE S A	COMMON STOCK	641069406	2014	18500	SH
NESTLE S A	COMMON STOCK	641069406	229	2100	SH
NEW CENTURY ENERGIES	COMMON STOCK	64352U103	248	5077	SH
NEW JERSEY RESOURCES	COMMON STOCK	646025106	283	7171	SH
NEW JERSEY RESOURCES	COMMON STOCK	646025106	63	1600	SH
NEW JERSEY RESOURCES	COMMON STOCK	646025106	20	500	SH
NEWELL FINL TR I	CONVERTIBLE PRE	651195307	1838	35000	SH
NOKIA	COMMON STOCK	654902204	27303	226695	SH
NOKIA	COMMON STOCK	654902204	48	400	SH
NOKIA	COMMON STOCK	654902204	819	6800	SH
NORFOLK SOUTHERN	COMMON STOCK	655844108	7522	237380	SH
NORFOLK SOUTHERN	COMMON STOCK	655844108	147	4650	SH
NORFOLK SOUTHERN	COMMON STOCK	655844108	629	19855	SH
NORTH AMERICAN TRAINING	COMMON STOCK	657999991	0	39217	SH
NORTHERN STS PWR CO MINN	COMMON STOCK	665772109	283	10210	SH
NORTHERN TRUST	COMMON STOCK	665859104	12886	147583	SH
NORTHERN TRUST	COMMON STOCK	665859104	353	4042	SH
NORTHERN TRUST	COMMON STOCK	665859104	1222	13993	SH
NORWICH AERO PRODUCTS	COMMON STOCK	669389991	0	25360	SH
NOVACARE	COMMON STOCK	669930109	36	13200	SH
ORACLE	COMMON STOCK	68389X105	634	14711	SH
ORACLE	COMMON STOCK	68389X105	168	3900	SH
ORANGE & ROCKLAND UTILS	COMMON STOCK	684065105	43	760	SH
ORANGE & ROCKLAND UTILS	COMMON STOCK	684065105	171	3000	SH
ORANGE & ROCKLAND UTILS	COMMON STOCK	684065105	16	278	SH
PECO ENERGY	COMMON STOCK	693304107	428	10260	SH
PECO ENERGY	COMMON STOCK	693304107	13	300	SH
PG&E	COMMON STOCK	69331C108	132	4180	SH
PG&E	COMMON STOCK	69331C108	98	3111	SH
PIMCO ADVISORS HLGS L P	COMMON STOCK	69338P102	156	5000	SH
PIMCO ADVISORS HLGS L P	COMMON STOCK	69338P102	58	1854	SH
PIMCO ADVISORS HLGS L P	COMMON STOCK	69338P102	553	17768	SH
PNC BANK	COMMON STOCK	693475105	1486	27510	SH

PNC BANK	COMMON STOCK	693475105	62	1149	SH
PNC BANK	COMMON STOCK	693475105	269	4980	SH
P P & L RES	COMMON STOCK	693499105	2200	78936	SH
P P & L RES	COMMON STOCK	693499105	11	400	SH
P P & L RES	COMMON STOCK	693499105	379	13606	SH
PPG	COMMON STOCK	693506107	4128	70945	SH
PPG	COMMON STOCK	693506107	93	1600	SH
PPG	COMMON STOCK	693506107	756	12986	SH
PAGING PARTNERS	COMMON STOCK	69554P109	11	10000	SH
PARAMETRIC TECHNOLOGY	COMMON STOCK	699173100	296	18200	SH
PARDEE RESOURCES	COMMON STOCK	699437109	396	11400	SH
PARKER HANNIFIN	COMMON STOCK	701094104	460	14049	SH
PAYCHEX	COMMON STOCK	704326107	6774	131688	SH
PAYCHEX	COMMON STOCK	704326107	174	3376	SH
PENNEY J C	COMMON STOCK	708160106	2629	56079	SH
PENNEY J C	COMMON STOCK	708160106	82	1750	SH
PENNEY J C	COMMON STOCK	708160106	84	1800	SH
PEOPLES BANCORP DEL	COMMON STOCK	709909105	266	24503	SH
PEPSICO	COMMON STOCK	713448108	18889	462111	SH
PEPSICO	COMMON STOCK	713448108	357	8740	SH
PEPSICO	COMMON STOCK	713448108	6656	162833	SH
PETSMART	CONVERTIBLE COR	716768AA4	745	500000	PRN
PHARMACIA & UPJOHN	COMMON STOCK	716941109	3643	64332	SH
PHARMACIA & UPJOHN	COMMON STOCK	716941109	71	1250	SH
PFIZER	COMMON STOCK	717081103	54620	436961	SH
PFIZER	COMMON STOCK	717081103	1640	13122	SH
PFIZER	COMMON STOCK	717081103	18276	146205	SH
PHILIP MORRIS	COMMON STOCK	718154107	8114	151664	SH
PHILIP MORRIS	COMMON STOCK	718154107	517	9670	SH
PHILIP MORRIS	COMMON STOCK	718154107	7558	141277	SH
PHILIPS ELECTRONICS	COMMON STOCK	718337504	843	12450	SH
PHILIPS ELECTRONICS	COMMON STOCK	718337504	81	1200	SH
PHILLIPS PETE	COMMON STOCK	718507106	147	3460	SH
PHILLIPS PETE	COMMON STOCK	718507106	65	1525	SH
PIER 1 IMPORTS	COMMON STOCK	720279108	170	17500	SH
PIER 1 IMPORTS	COMMON STOCK	720279108	39	4000	SH
PIERCING PAGODA	COMMON STOCK	720773100	175	17950	SH
PIONEER HI BRED INTL	COMMON STOCK	723686101	191	7200	SH
PIONEER HI BRED INTL	COMMON STOCK	723686101	72	2700	SH
PITNEY BOWES	COMMON STOCK	724479100	2113	31990	SH
PITNEY BOWES	COMMON STOCK	724479100	53	800	SH
PITNEY BOWES	COMMON STOCK	724479100	410	6200	SH
PLUCKEMIN CORNER	REAL ESTATE	729192997	449	48	PRN
POTOMAC ELECTRIC PWR	COMMON STOCK	737679100	154	5839	SH
POTOMAC ELECTRIC PWR	COMMON STOCK	737679100	58	2208	SH
POTOMAC ELECTRIC PWR	COMMON STOCK	737679100	21	806	SH
PRAXAIR	COMMON STOCK	74005P104	1595	45245	SH
PRAXAIR	COMMON STOCK	74005P104	257	7290	SH
PRAXAIR	COMMON STOCK	74005P104	11	309	SH
PREFORMED LINE PRODUCTS	COMMON STOCK	740444104	1008	36000	SH
PREMIER BANCORP	COMMON STOCK	74046J109	114	12360	SH
PREMIER BANCORP	COMMON STOCK	74046J109	3	330	SH
PREMIERE TECHNOLOGIES	COMMON STOCK	74058F102	129	17500	SH
PROCTER & GAMBLE	COMMON STOCK	742718109	26727	292697	SH
PROCTER & GAMBLE	COMMON STOCK	742718109	845	9257	SH
PROCTER & GAMBLE	COMMON STOCK	742718109	9720	106451	SH
PROGRESSIVE	COMMON STOCK	743315103	376	2222	SH
PROGRESSIVE	COMMON STOCK	743315103	71	418	SH
PROVIDIAN FINANCIAL	COMMON STOCK	74406A102	332	4430	SH
PUBLIC SERVICE ENTERPRISE	COMMON STOCK	744573106	3073	76832	SH

PUBLIC SERVICE ENTERPRISE	COMMON STOCK	744573106	277	6918	SH
PUBLIC SERVICE ENTERPRISE	COMMON STOCK	744573106	1997	49928	SH
QUADRAMED	COMMON STOCK	74730W101	222	10848	SH
QUAKER OATS	COMMON STOCK	747402105	223	3740	SH
QUAKER OATS	COMMON STOCK	747402105	112	1878	SH
QUAKER OATS	COMMON STOCK	747402105	96	1620	SH
QUAKER STATE	COMMON STOCK	747410108	19	1520	SH
QUAKER STATE	COMMON STOCK	747410108	201	15800	SH
QUALCOMM	COMMON STOCK	747525103	244	4700	SH
QUALCOMM	COMMON STOCK	747525103	31	600	SH
QUARTERDECK	COMMON STOCK	747712107	40	80000	SH
QUESTAR	COMMON STOCK	748356102	527	27200	SH
RAINFOREST CAFE	COMMON STOCK	75086K104	131	21600	SH
RALSTON-RALSTON PURINA GROUP	COMMON STOCK	751277302	64	1992	SH
RALSTON-RALSTON PURINA GROUP	COMMON STOCK	751277302	244	7596	SH
RAYTHEON	COMMON STOCK	755111408	473	8880	SH
RAYTHEON	COMMON STOCK	755111408	21	400	SH
RAYTHEON	COMMON STOCK	755111408	959	18000	SH
READERS DIGEST FIN TR	CONVERTIBLE PRE	755271202	1560	60000	SH
READERS DIGEST FIN TR	CONVERTIBLE PRE	755271202	26	1000	SH
REPSOL SA SPONSORED ADR	COMMON STOCK	76026T205	193	3525	SH
REPSOL SA SPONSORED ADR	COMMON STOCK	76026T205	55	1000	SH
RHONE-POULENC SA	COMMON STOCK	762426609	291	5800	SH
RITE AID	COMMON STOCK	767754104	366	7360	SH
ROCKWELL INTL	COMMON STOCK	773903109	255	5256	SH
ROCKWELL INTL	COMMON STOCK	773903109	58	1200	SH
ROCKWELL INTL	COMMON STOCK	773903109	223	4600	SH
ROCKWELL INTL	COMMON STOCK	773903109	74	1517	SH
ROSECAP	COMMON STOCK	777323106	40	26660	SH
ROSECAP	COMMON STOCK	777323106	60	40000	SH
ROYAL DUTCH PETE	COMMON STOCK	780257804	13493	281840	SH
ROYAL DUTCH PETE	COMMON STOCK	780257804	154	3220	SH
ROYAL DUTCH PETE	COMMON STOCK	780257804	4224	88232	SH
RUBBERMAID	COMMON STOCK	781088109	472	15000	SH
RUBBERMAID	COMMON STOCK	781088109	157	5000	SH
SBC COMMUNICATIONS	COMMON STOCK	78387G103	21788	406301	SH
SBC COMMUNICATIONS	COMMON STOCK	78387G103	684	12746	SH
SBC COMMUNICATIONS	COMMON STOCK	78387G103	6007	112027	SH
SLI	COMMON STOCK	78442T108	244	8800	SH
S&P 500 DEPOSITARY RECEIPT	COMMON STOCK	78462F103	9220	74770	SH
ST PAUL	COMMON STOCK	792860108	2924	83988	SH
ST PAUL	COMMON STOCK	792860108	21	600	SH
SALOMON BROTHERS FUND	MUTUAL FUNDS-EQ	795477108	144	7897	SH
SALOMON BROTHERS FUND	MUTUAL FUNDS-EQ	795477108	71	3931	SH
SALOMON BROTHERS FUND	MUTUAL FUNDS-EQ	795477108	33	1810	SH
SARA LEE	COMMON STOCK	803111103	13525	479814	SH
SARA LEE	COMMON STOCK	803111103	28	1000	SH
SARA LEE	COMMON STOCK	803111103	1051	37270	SH
SASSOON INTL	COMMON STOCK	803869106	0	12500	SH
SCHERING PLOUGH	COMMON STOCK	806605101	32579	589662	SH
SCHERING PLOUGH	COMMON STOCK	806605101	1861	33684	SH
SCHERING PLOUGH	COMMON STOCK	806605101	6472	117144	SH
SCHLUMBERGER	COMMON STOCK	806857108	5863	126436	SH
SCHLUMBERGER	COMMON STOCK	806857108	23	500	SH
SCHLUMBERGER	COMMON STOCK	806857108	894	19279	SH
SEAGRAMS	COMMON STOCK	811850106	297	7805	SH
SEARS	COMMON STOCK	812387108	1610	37880	SH
SEARS	COMMON STOCK	812387108	47	1100	SH
SEARS	COMMON STOCK	812387108	293	6889	SH
SELECTIVE INSURANCE	COMMON STOCK	816300107	302	15000	SH

SELECTIVE INSURANCE	COMMON STOCK	816300107	228	11340	SH
SEMPRA ENERGY	COMMON STOCK	816851109	224	8822	SH
SEMPRA ENERGY	COMMON STOCK	816851109	85	3343	SH
SERVICE CORP INTL	COMMON STOCK	817565104	9877	259494	SH
SERVICE CORP INTL	COMMON STOCK	817565104	613	16118	SH
SERVICE CORP INTL	COMMON STOCK	817565104	1344	35319	SH
SHELL	COMMON STOCK	822703609	234	6300	SH
SHELL	COMMON STOCK	822703609	44	1176	SH
SHERWIN-WILLIAMS	COMMON STOCK	824348106	917	31232	SH
SHERWIN-WILLIAMS	COMMON STOCK	824348106	282	9600	SH
SKYLANDS COMMUNITY BANK	COMMON STOCK	830918108	195	16243	SH
SMITHKLINE BEECHAM	COMMON STOCK	832378301	19634	282500	SH
SMITHKLINE BEECHAM	COMMON STOCK	832378301	183	2640	SH
SMITHKLINE BEECHAM	COMMON STOCK	832378301	1433	20625	SH
SMITHKLINE BEECHAM	COMMON STOCK	832378301	7	100	SH
SONAT	COMMON STOCK	835415100	851	31455	SH
SONAT	COMMON STOCK	835415100	183	6750	SH
SOUTHERN	COMMON STOCK	842587107	2250	77429	SH
SOUTHERN	COMMON STOCK	842587107	95	3283	SH
SOUTHERN	COMMON STOCK	842587107	361	12416	SH
SOUTHTRUST	COMMON STOCK	844730101	184	4980	SH
SOUTHTRUST	COMMON STOCK	844730101	66	1800	SH
SOUTHTRUST	COMMON STOCK	844730101	55	1500	SH
SOVEREIGN BANCORP	COMMON STOCK	845905108	496	34778	SH
SOVEREIGN BANCORP	COMMON STOCK	845905108	61	4271	SH
SOVEREIGN BANCORP	COMMON STOCK	845905108	26	1822	SH
SPRINT	COMMON STOCK	852061100	309	3676	SH
SPRINT	COMMON STOCK	852061100	34	400	SH
SPRINT	COMMON STOCK	852061100	183	2170	SH
STAGE STORES	COMMON STOCK	85254C107	84	9000	SH
STAGE STORES	COMMON STOCK	85254C107	25	2700	SH
STARBUCKS	COMMON STOCK	855244109	331	5900	SH
STARBUCKS	COMMON STOCK	855244109	39	700	SH
STATE STR	COMMON STOCK	857477103	309	4400	SH
STATEN IS BANCORP INC	COMMON STOCK	857550107	949	47591	SH
STATEN IS BANCORP INC	COMMON STOCK	857550107	110	5503	SH
STERLING BANCORP	COMMON STOCK	859158107	371	16250	SH
STEWART ENTERPRISES	COMMON STOCK	860370105	296	13300	SH
SUIZA FOODS	COMMON STOCK	865077101	224	4400	SH
SUMMIT BANCORP	COMMON STOCK	866005101	236583	5415283	SH
SUMMIT BANCORP	COMMON STOCK	866005101	8344	190987	SH
SUMMIT BANCORP	COMMON STOCK	866005101	30297	693477	SH
SUMMIT BANCORP	COMMON STOCK	866005101	625	14300	SH
SUN MICROSYSTEMS	COMMON STOCK	866810104	668	7800	SH
SUN MICROSYSTEMS	COMMON STOCK	866810104	142	1657	SH
SUNGARD DATA SYSTEM	COMMON STOCK	867363103	3967	99950	SH
SUNGARD DATA SYSTEM	COMMON STOCK	867363103	20	500	SH
SYQUEST TECHNOLOGY	COMMON STOCK	871660106	7	21750	SH
SYSCO	COMMON STOCK	871829107	1897	69134	SH
SYSCO	COMMON STOCK	871829107	104	3800	SH
SYSCO	COMMON STOCK	871829107	957	34868	SH
TECO ENERGY	COMMON STOCK	872375100	23	800	SH
TECO ENERGY	COMMON STOCK	872375100	355	12600	SH
TEPPCO PARTNERS LP	COMMON STOCK	872384102	197	8000	SH
TEPPCO PARTNERS LP	COMMON STOCK	872384102	59	2400	SH
T-NETIX	COMMON STOCK	872597109	656	131267	SH
TRW	COMMON STOCK	872649108	280	4986	SH
TRW	COMMON STOCK	872649108	48	856	SH
TRW	COMMON STOCK	872649108	22	400	SH
TECH DATA	COMMON STOCK	878237106	425	10550	SH

TEKTRONIX	COMMON STOCK	879131100	309	10275	SH
TEKTRONIX	COMMON STOCK	879131100	70	2325	SH
A T & T SH	COMMON STOCK	879919108	267	1400	SH
TENNECO	COMMON STOCK	88037E101	199	5847	SH
TENNECO	COMMON STOCK	88037E101	3	100	SH
TENNECO	COMMON STOCK	88037E101	24	697	SH
TEXACO	COMMON STOCK	881694103	4722	89094	SH
TEXACO	COMMON STOCK	881694103	296	5584	SH
TEXACO	COMMON STOCK	881694103	879	16580	SH
TEXAS INSTRUMENTS	COMMON STOCK	882508104	634	7400	SH
TEXAS INSTRUMENTS	COMMON STOCK	882508104	69	800	SH
TEXAS PACIFIC LAND TR	COMMON STOCK	882610108	216	4000	SH
TEXAS UTILS	COMMON STOCK	882848104	424	9081	SH
TEXAS UTILS	COMMON STOCK	882848104	47	1000	SH
TEXAS UTILS	COMMON STOCK	882848104	1092	23391	SH
TEXTRON	COMMON STOCK	883203101	12951	170543	SH
TEXTRON	COMMON STOCK	883203101	182	2400	SH
THOMAS & BETTS	COMMON STOCK	884315102	5424	125220	SH
THOMAS & BETTS	COMMON STOCK	884315102	13	300	SH
THOMAS & BETTS	COMMON STOCK	884315102	5655	130571	SH
3 COM	COMMON STOCK	885535104	4429	98830	SH
3 COM	COMMON STOCK	885535104	193	4300	SH
3 COM	COMMON STOCK	885535104	436	9725	SH
TIME WARNER	COMMON STOCK	887315109	15814	254800	SH
TIME WARNER	COMMON STOCK	887315109	853	13750	SH
TRI CONTINENTAL	COMMON STOCK	895436103	60	2089	SH
TRI CONTINENTAL	COMMON STOCK	895436103	223	7824	SH
TRIARC	COMMON STOCK	895927101	238	15000	SH
TRICON GLOBAL RESTAURANTS	COMMON STOCK	895953107	558	11126	SH
TRICON GLOBAL RESTAURANTS	COMMON STOCK	895953107	12	230	SH
TRICON GLOBAL RESTAURANTS	COMMON STOCK	895953107	276	5501	SH
TYCO INTL	COMMON STOCK	902124106	12811	169822	SH
TYCO INTL	COMMON STOCK	902124106	257	3403	SH
TYCO INTL	COMMON STOCK	902124106	1224	16224	SH
UNUM	COMMON STOCK	903192102	1611	27600	SH
UNUM	COMMON STOCK	903192102	6	100	SH
UNUM	COMMON STOCK	903192102	64	1100	SH
UNILEVER PLC AMERN SHS	COMMON STOCK	904767605	54	1200	SH
UNILEVER PLC AMERN SHS	COMMON STOCK	904767605	180	4000	SH
UNILEVER N V NEW YORK SHS	COMMON STOCK	904784501	1045	12600	SH
UNILEVER N V NEW YORK SHS	COMMON STOCK	904784501	836	10075	SH
UNION PACIFIC	COMMON STOCK	907818108	8243	182919	SH
UNION PACIFIC	COMMON STOCK	907818108	72	1600	SH
UNION PACIFIC	COMMON STOCK	907818108	1091	24200	SH
UNION PAC CAP TR	CONVERTIBLE PRE	907824205	1388	30000	SH
UNION PAC RES GROUP	COMMON STOCK	907834105	631	69644	SH
UNION PAC RES GROUP	COMMON STOCK	907834105	3	338	SH
UNION PAC RES GROUP	COMMON STOCK	907834105	148	16382	SH
UNITED DOMINION REALTY TRUST	COMMON STOCK	910197102	65	6300	SH
UNITED DOMINION REALTY TRUST	COMMON STOCK	910197102	200	19400	SH
UNITED NATL BANCORP N J	COMMON STOCK	910909100	523	22514	SH
UNITED RETAIL GROUP	COMMON STOCK	911380103	194	18000	SH
UNITED STATES FILTER	COMMON STOCK	911843209	1060	46360	SH
UNITED STATES FILTER	CONVERTIBLE COR	911843AF7	1030	1100000	PRN
U S INDUSTRIES	COMMON STOCK	912080108	951	51750	SH
U S WEST NEW	COMMON STOCK	91273H101	2494	38586	SH
U S WEST NEW	COMMON STOCK	91273H101	241	3732	SH
U S WEST NEW	COMMON STOCK	91273H101	1838	28440	SH
UNITED TECHNOLOGIES	COMMON STOCK	913017109	17772	163422	SH
UNITED TECHNOLOGIES	COMMON STOCK	913017109	11	100	SH

UNITED TECHNOLOGIES	COMMON STOCK	913017109	1155	10620	SH
UNITED TECHNOLOGIES	COMMON STOCK	913017109	22	200	SH
UNITED WTR RESOURCES	COMMON STOCK	913190104	605	25293	SH
UNITED WTR RESOURCES	COMMON STOCK	913190104	24	1000	SH
UNITED WTR RESOURCES	COMMON STOCK	913190104	40	1687	SH
VALLEY NATL BANCORP	COMMON STOCK	919794107	537	19056	SH
VALLEY NATL BANCORP	COMMON STOCK	919794107	6	221	SH
VANGUARD FIXED SECS FD	MUTUAL FUNDS-FI	922031307	2651	253686	SH
VANGUARD FIXED SECS FD	MUTUAL FUNDS-FI	922031307	66	6338	SH
VANGUARD FIXED SECS FD	MUTUAL FUNDS-FI	922031307	179	17149	SH
VARIAN ASSOCIATES	COMMON STOCK	922204102	426	11250	SH
VARIAN ASSOCIATES	COMMON STOCK	922204102	4	100	SH
VARIAN ASSOCIATES	COMMON STOCK	922204102	49	1300	SH
VERIDIEN CORP	COMMON STOCK	923428106	2	40000	SH
VIACOM	COMMON STOCK	925524308	177	2395	SH
VIACOM	COMMON STOCK	925524308	44	600	SH
VIAD	COMMON STOCK	92552R109	41	1338	SH
VIAD	COMMON STOCK	92552R109	30	1000	SH
VIAD	COMMON STOCK	92552R109	194	6400	SH
VORNADO RLTY TR	COMMON STOCK	929042109	208	6200	SH
WACHOVIA	COMMON STOCK	929771103	286	3270	SH
WACHOVIA	COMMON STOCK	929771103	267	3050	SH
WAL MART	COMMON STOCK	931142103	11005	135130	SH
WAL MART	COMMON STOCK	931142103	4872	59820	SH
WALGREEN	COMMON STOCK	931422109	7014	119764	SH
WALGREEN	COMMON STOCK	931422109	23	400	SH
WALGREEN	COMMON STOCK	931422109	141	2400	SH
WARNER LAMBERT	COMMON STOCK	934488107	13547	180180	SH
WARNER LAMBERT	COMMON STOCK	934488107	570	7580	SH
WARNER LAMBERT	COMMON STOCK	934488107	5921	78750	SH
WASHINGTON MUTUAL	COMMON STOCK	939322103	1468	38264	SH
WASHINGTON MUTUAL	COMMON STOCK	939322103	106	2750	SH
WASTE MANAGEMENT	COMMON STOCK	94106L109	107	2298	SH
WASTE MANAGEMENT	COMMON STOCK	94106L109	17	362	SH
WASTE MANAGEMENT	COMMON STOCK	94106L109	257	5509	SH
WATSON PHARMACEUTICALS	COMMON STOCK	942683103	462	7350	SH
WATSON PHARMACEUTICALS	COMMON STOCK	942683103	0	11	SH
WEINGARTEN REALTY SBI	COMMON STOCK	948741103	179	4000	SH
WEINGARTEN REALTY SBI	COMMON STOCK	948741103	33	750	SH
WELLS FARGO NEW	COMMON STOCK	949746101	3252	81420	SH
WELLS FARGO NEW	COMMON STOCK	949746101	16	400	SH
WELLS FARGO NEW	COMMON STOCK	949746101	330	8275	SH
WESTERN RESOURCES	COMMON STOCK	959425109	209	6300	SH
WESTERN RESOURCES	COMMON STOCK	959425109	21	644	SH
WESTERN RESOURCES	COMMON STOCK	959425109	121	3637	SH
WEYERHAEUSER	COMMON STOCK	962166104	201	3950	SH
WEYERHAEUSER	COMMON STOCK	962166104	239	4700	SH
WHIRLPOOL	COMMON STOCK	963320106	6180	111605	SH
WHIRLPOOL	COMMON STOCK	963320106	78	1400	SH
WHIRLPOOL	COMMON STOCK	963320106	352	6360	SH
WILLIAMS COS	COMMON STOCK	969457100	3936	126192	SH
WILLIAMS COS	COMMON STOCK	969457100	22	700	SH
WILMINGTON TRUST	COMMON STOCK	971807102	555	9000	SH
WILMINGTON TRUST	COMMON STOCK	971807102	296	4800	SH
WINN-DIXIE STORES	COMMON STOCK	974280109	238	5300	SH
WISCONSIN ENERGY	COMMON STOCK	976657106	501	15945	SH
WISCONSIN ENERGY	COMMON STOCK	976657106	190	6050	SH
XILINX	COMMON STOCK	983919101	313	4800	SH
XEROX	COMMON STOCK	984121103	3595	30464	SH
XEROX	COMMON STOCK	984121103	917	7768	SH

YAHOO	COMMON STOCK	984332106	2689	11350	SH
YAHOO	COMMON STOCK	984332106	474	2000	SH
BLUE RIBBON LABEL	COMMON STOCK	999M31000	1786	38	SH
ENDICOTT MACHINE & TOOL	COMMON STOCK	999ZT1003	2398	274699	SH
SYMYX TECHNOLOGIES	COMMON STOCK	99A005109	50	16666	SH
SYMYX TECHNOLOGIES	COMMON STOCK	99A005109	150	50000	SH
KAY PUBLISHING	COMMON STOCK	99A119108	518	60	SH
MURRAY HILL RACQUET CLUB	COMMON STOCK	99A246000	605	326	SH
EXEL LTD	COMMON STOCK	G32429105	2700	36000	SH
EXEL LTD	COMMON STOCK	G32429105	38	500	SH
KNIGHTSBRIDGE TANKERS	COMMON STOCK	G5299G106	489	23500	SH
SHONK LAND CO LTD PARTNERSHIP	LIMITED PARTNER	XX0155004	266	166	PRN
UNIVERSAL REALTY CO INC	COMMON STOCK	XX5384021	185	116480	SH
KANAVY COMPUTER CORP CONV PFD	CONVERTIBLE PRE	XX5628005	10	10000	SH

NAME OF ISSUER SECURITY NAME	INVSTMT OTHER DISCRTN MANAGERS	VOTING AUTHORITY SOLE	SHARED	NONE
A C MOORE ARTS & CRAFTS	SOLE	10000		
ADC TELECOMMUNICATIONS	SOLE	6500		
AFLAC	OTHER	5624		
AT&T	SOLE	214183		
AT&T	SOLE			27371
AT&T	DEFINED	13068		
AT&T	DEFINED			3550
AT&T	OTHER	44894		
AT&T	OTHER		1000	
AT&T	OTHER			10413
ABBOTT LABS	SOLE	77808		
ABBOTT LABS	SOLE			41500
ABBOTT LABS	DEFINED	1600		
ABBOTT LABS	OTHER	103870		
ABBOTT LABS	OTHER			21500
ACCLAIM ENMNT	SOLE	15000		
AEGON N V	OTHER	754		
AEGON N V	OTHER			1814
AETNA	SOLE	11150		
AETNA	SOLE			100
AETNA	OTHER	1600		
AIR PRODUCTS & CHEMICALS	SOLE	130950		
AIR PRODUCTS & CHEMICALS	SOLE			7400
AIR PRODUCTS & CHEMICALS	OTHER	8800		
AIRTOUCH COMMUNICATIONS	SOLE	19423		
AIRTOUCH COMMUNICATIONS	SOLE			8344
AIRTOUCH COMMUNICATIONS	DEFINED	1687		
AIRTOUCH COMMUNICATIONS	OTHER	8179		
AIRTOUCH COMMUNICATIONS	OTHER			1800
AIRTOUCH COMMUNICATIONS	SOLE	24000		
ALLEGHENY ENERGY	SOLE	12064		
ALLEGHENY ENERGY	SOLE			570
ALLEGHENY ENERGY	DEFINED	800		
ALLEGHENY ENERGY	OTHER			800
ALLERGAN	SOLE	6904		
ALLIANCE CAPITAL MGMT	SOLE	15200		
ALLIANCE CAPITAL MGMT	SOLE			27000
ALLIANCE CAPITAL MGMT	DEFINED	2800		
ALLIANCE CAPITAL MGMT	DEFINED			1000
ALLIANCE CAPITAL MGMT	OTHER	28700		
ALLIANCE CAPITAL MGMT	OTHER			10000
ALLIED IRISH BANKS PLC	SOLE	3700		

ALLIED IRISH BANKS PLC	OTHER	2500	
ALLIED SIGNAL	SOLE	66368	
ALLIED SIGNAL	SOLE		500
ALLIED SIGNAL	DEFINED	1800	
ALLIED SIGNAL	OTHER	5414	
ALLIED SIGNAL	OTHER		3720
ALLSTATE	SOLE	74006	
ALLSTATE	SOLE		100
ALLSTATE	DEFINED	1400	
ALLSTATE	DEFINED		926
ALLSTATE	OTHER	4878	
ALLSTATE	OTHER		740
ALLTELL	SOLE	16763	
ALLTELL	SOLE		2166
ALLTELL	OTHER	1885	
AMERICA ONLINE	SOLE	229604	
AMERICA ONLINE	SOLE		2919
AMERICA ONLINE	DEFINED	3393	
AMERICA ONLINE	DEFINED		425
AMERICA ONLINE	OTHER	14970	
AMERICA ONLINE	OTHER		1200
AMERICA ONLINE	OTHER		1825
AMERICAN ELECTRIC POWER	SOLE	4823	
AMERICAN ELECTRIC POWER	SOLE		2360
AMERICAN ELECTRIC POWER	DEFINED	1299	
AMERICAN ELECTRIC POWER	OTHER	15194	
AMERICAN ELECTRIC POWER	OTHER		7973
AMERICAN EXPRESS	SOLE	112082	
AMERICAN EXPRESS	SOLE		3600
AMERICAN EXPRESS	OTHER	30148	
AMERICAN EXPRESS	OTHER		2598
AMERICAN FINL GROUP INC	SOLE	15000	
AMERICAN GENERAL	SOLE	36300	
AMERICAN GENERAL	OTHER	2490	
AMERICAN HOME PRODUCTS	SOLE	288940	
AMERICAN HOME PRODUCTS	SOLE		40160
AMERICAN HOME PRODUCTS	DEFINED	11590	
AMERICAN HOME PRODUCTS	DEFINED		3600
AMERICAN HOME PRODUCTS	OTHER	131168	
AMERICAN HOME PRODUCTS	OTHER		21000
AMERICAN INTL GROUP	SOLE	383825	
AMERICAN INTL GROUP	SOLE		39060
AMERICAN INTL GROUP	DEFINED	11698	
AMERICAN INTL GROUP	OTHER	64024	
AMERICAN INTL GROUP	OTHER		400
AMERICAN INTL GROUP	OTHER		18798
AMERICAN POWER CONVERSION	SOLE	123790	
AMERICAN POWER CONVERSION	SOLE		4100
AMERICAN POWER CONVERSION	DEFINED	5600	
AMERICAN POWER CONVERSION	OTHER	2200	
AMERICAN POWER CONVERSION	OTHER		1000
AMERICAN POWER CONVERSION	OTHER		2200
AMERICAN WATER WORKS	SOLE	6260	
AMERITECH	SOLE	237149	
AMERITECH	SOLE		25800
AMERITECH	DEFINED	13248	
AMERITECH	DEFINED		2072
AMERITECH	OTHER	55576	
AMERITECH	OTHER		9884
AMGEN	SOLE	8300	

AMGEN	DEFINED	200	
AMGEN	OTHER	1700	
AMP	SOLE	6213	
AMP	SOLE		1048
AMP	OTHER	1537	
ANHEUSER BUSCH	SOLE	16300	
ANHEUSER BUSCH	SOLE		1555
ANHEUSER BUSCH	DEFINED	400	
ANHEUSER BUSCH	DEFINED		400
ANHEUSER BUSCH	OTHER	7014	
ANHEUSER BUSCH	OTHER		9000
ASCEND COMMUNICATIONS	SOLE	3300	
ASCEND COMMUNICATIONS	SOLE		75
ASSOCIATES FIRST CAPITAL CRP	SOLE	15885	
ASSOCIATES FIRST CAPITAL CRP	SOLE		2034
ASSOCIATES FIRST CAPITAL CRP	DEFINED	400	
ASSOCIATES FIRST CAPITAL CRP	OTHER	2286	
ASSOCIATES FIRST CAPITAL CRP	OTHER		628
ATLANTIC RICHFIELD	SOLE	179814	
ATLANTIC RICHFIELD	SOLE		6638
ATLANTIC RICHFIELD	DEFINED	982	
ATLANTIC RICHFIELD	DEFINED		200
ATLANTIC RICHFIELD	OTHER	19806	
ATLANTIC RICHFIELD	OTHER		5340
AUTOMATIC DATA PROCESSING	SOLE	170217	
AUTOMATIC DATA PROCESSING	SOLE		32991
AUTOMATIC DATA PROCESSING	DEFINED	9711	
AUTOMATIC DATA PROCESSING	DEFINED		400
AUTOMATIC DATA PROCESSING	OTHER	40219	
AUTOMATIC DATA PROCESSING	OTHER		1000
AUTOMATIC DATA PROCESSING	OTHER		26331
AVERY DENNISON	SOLE	10150	
AVERY DENNISON	SOLE		6700
AVERY DENNISON	DEFINED	1500	
AVERY DENNISON	OTHER	3000	
AVON PRODUCTS	SOLE	4640	
AVON PRODUCTS	OTHER	8800	
BB&T CORP	OTHER	5052	
BP AMOCO PLC	SOLE	199253	
BP AMOCO PLC	SOLE		13103
BP AMOCO PLC	DEFINED	9991	
BP AMOCO PLC	DEFINED		397
BP AMOCO PLC	OTHER	47963	
BP AMOCO PLC	OTHER		7807
BP AMOCO PLC	DEF/OTH	100	
BSB BANCORP	SOLE	1849	
BSB BANCORP	SOLE		21270
BAKER FENTRESS	SOLE	46173	
BAKER FENTRESS	OTHER	106422	
BALTIMORE GAS & ELEC	SOLE	8922	
BALTIMORE GAS & ELEC	OTHER	1700	
BALTIMORE GAS & ELEC	OTHER		825
BANK OF NY	SOLE	783473	
BANK OF NY	SOLE		16616
BANK OF NY	DEFINED	800	
BANK OF NY	DEFINED		2000
BANK OF NY	OTHER	56316	
BANK OF NY	OTHER		12200
BANK ONE	SOLE	34960	
BANK ONE	SOLE		5500

BANK ONE	DEFINED	1005		
BANK ONE	OTHER	4539		
BANK ONE	OTHER			1603
BANKAMERICA NEW	SOLE	65705		
BANKAMERICA NEW	SOLE			300
BANKAMERICA NEW	OTHER	30175		
BANKAMERICA NEW	OTHER		427	
BANKAMERICA NEW	OTHER			7150
BANKBOSTON CORP	SOLE	6392		
BANKBOSTON CORP	OTHER	216		
BANKERS TRUST	SOLE	5381		
BANKERS TRUST	DEFINED	1100		
BANKERS TRUST	DEFINED			200
BANKERS TRUST	OTHER	800		
BARD C R	SOLE	1140		
BARD C R	SOLE			600
BARD C R	DEFINED	700		
BARD C R	OTHER	2300		
BAXTER INTL	SOLE	73979		
BAXTER INTL	SOLE			300
BAXTER INTL	DEFINED	400		
BAXTER INTL	OTHER	1700		
BECTON DICKINSON & CO	SOLE	35500		
BECTON DICKINSON & CO	OTHER	12400		
BECTON DICKINSON & CO	OTHER			6400
BELL ATLANTIC	SOLE	280684		
BELL ATLANTIC	SOLE			33944
BELL ATLANTIC	DEFINED	15778		
BELL ATLANTIC	DEFINED			2674
BELL ATLANTIC	OTHER	159174		
BELL ATLANTIC	OTHER			22676
BELLSOUTH	SOLE	714564		
BELLSOUTH	SOLE			54692
BELLSOUTH	DEFINED	24372		
BELLSOUTH	DEFINED			2832
BELLSOUTH	OTHER	199958		
BELLSOUTH	OTHER		2200	
BELLSOUTH	OTHER			31072
BELLSOUTH	DEF/OTH	400		
BERKLEY W R	SOLE	10000		
BERKSHIRE	SOLE	2		
BERKSHIRE	SOLE			6
BERKSHIRE	DEFINED			1
BESTFOODS	SOLE	372408		
BESTFOODS	SOLE			14930
BESTFOODS	DEFINED	12448		
BESTFOODS	DEFINED			1300
BESTFOODS	OTHER	36045		
BESTFOODS	OTHER		1600	
BESTFOODS	OTHER			11228
BESTFOODS	DEF/OTH	200		
BIOMET	SOLE	5900		
BOEING	SOLE	14244		
BOEING	SOLE			1150
BOEING	DEFINED	1300		
BOEING	OTHER	4174		
BOEING	OTHER			674
BOSTON SCIENTIFIC	SOLE	8100		
BOSTON SCIENTIFIC	DEFINED	2800		
BRISTOL MYERS SQUIBB	SOLE	294986		

BRISTOL MYERS SQUIBB	SOLE		14460
BRISTOL MYERS SQUIBB	DEFINED	8680	
BRISTOL MYERS SQUIBB	DEFINED		2300
BRISTOL MYERS SQUIBB	OTHER	102104	
BRISTOL MYERS SQUIBB	OTHER		13100
BROWNING FERRIS	SOLE	61046	
BURLINGTON NORTHERN SANTA FE	SOLE	312044	
BURLINGTON NORTHERN SANTA FE	SOLE		2850
BURLINGTON NORTHERN SANTA FE	DEFINED		1500
BURLINGTON NORTHERN SANTA FE	OTHER	15500	
BURLINGTON NORTHERN SANTA FE	OTHER		1140
BURLINGTON RESOURCES	SOLE	6864	
BURLINGTON RESOURCES	SOLE		435
BURLINGTON RESOURCES	DEFINED	1525	
BURLINGTON RESOURCES	OTHER	872	
BURLINGTON RESOURCES	OTHER		662
BURLINGTON RESOURCES	OTHER		1500
CBS	SOLE	4572	
CBS	SOLE		460
CBS	DEFINED	930	
CBS	OTHER	344	
CBS	OTHER		100
CIGNA	SOLE	21771	
CIGNA	SOLE		3000
CIGNA	DEFINED		2000
CIGNA	OTHER	5700	
CIGNA	OTHER		1500
CNF TRANSPORTATION	SOLE	23000	
CSX	SOLE	64402	
CSX	SOLE		3000
CSX	DEFINED	1800	
CSX	OTHER	6000	
CVS	SOLE	10900	
CVS	SOLE		5400
CVS	OTHER	200	
CVS	OTHER		1000
CVS	OTHER		2400
CAMPBELL SOUP	SOLE	123950	
CAMPBELL SOUP	SOLE		3100
CAMPBELL SOUP	OTHER	17850	
CAMPBELL SOUP	OTHER		2000
CAMPBELL SOUP	OTHER		4800
CARDINAL HEALTH	SOLE	5563	
CARDINAL HEALTH	OTHER	284	
CARNIVAL	SOLE	95350	
CARNIVAL	SOLE		6300
CARNIVAL	DEFINED	1800	
CARNIVAL	DEFINED		200
CARNIVAL	OTHER	700	
CARNIVAL	OTHER		1100
CAROLINA PWR & LT	SOLE	5680	
CAROLINA PWR & LT	SOLE		4668
CAROLINA PWR & LT	OTHER	800	
CAROLINA PWR & LT	OTHER		400
CATERPILLAR	SOLE	6400	
CATERPILLAR	SOLE		5600
CATERPILLAR	OTHER	8295	
CATERPILLAR	OTHER		400
CENDANT	SOLE	29975	
CENDANT	OTHER	4900	

CENTOCOR	SOLE	6000	
CENTRAL & SOUTHWEST	SOLE	3400	
CENTRAL & SOUTHWEST	SOLE		2033
CENTRAL & SOUTHWEST	DEFINED	2000	
CENTRAL & SOUTHWEST	OTHER	4700	
CENTURY TELEPHONE	SOLE	2487	
CENTURY TELEPHONE	SOLE		6750
CERIDIAN	SOLE	30000	
CHASE MANHATTAN	SOLE	168469	
CHASE MANHATTAN	SOLE		2492
CHASE MANHATTAN	DEFINED	4600	
CHASE MANHATTAN	DEFINED		500
CHASE MANHATTAN	OTHER	6032	
CHASE MANHATTAN	OTHER		1800
CHEVRON	SOLE	57743	
CHEVRON	SOLE		12004
CHEVRON	DEFINED	5420	
CHEVRON	OTHER	15776	
CHEVRON	OTHER		100
CHIRON	SOLE	17000	
CHUBB	SOLE	14100	
CHUBB	SOLE		200
CHUBB	OTHER	12132	
CHUBB	OTHER		11625
CINCINNATI BELL	SOLE	2600	
CINCINNATI BELL	OTHER	10400	
CINCINNATI BELL	OTHER		2600
CIRCUIT CITY	SOLE	5900	
CIRCUIT CITY	OTHER	500	
CISCO SYSTEMS	SOLE	283819	
CISCO SYSTEMS	SOLE		10084
CISCO SYSTEMS	DEFINED	5847	
CISCO SYSTEMS	DEFINED		750
CISCO SYSTEMS	OTHER	30891	
CISCO SYSTEMS	OTHER		1500
CISCO SYSTEMS	OTHER		1057
CINTAS	SOLE	2660	
CINTAS	SOLE		4200
CINTAS	OTHER	600	
CITIGROUP	SOLE	272538	
CITIGROUP	SOLE		8760
CITIGROUP	DEFINED	14575	
CITIGROUP	OTHER	20110	
CITIGROUP	OTHER		5700
CLOROX	SOLE	5000	
CLOROX	OTHER	4800	
COCA COLA	SOLE	261726	
COCA COLA	SOLE		58394
COCA COLA	DEFINED	7655	
COCA COLA	DEFINED		1950
COCA COLA	OTHER	160431	
COCA COLA	OTHER		49466
COLGATE PALMOLIVE	SOLE	201480	
COLGATE PALMOLIVE	SOLE		1500
COLGATE PALMOLIVE	DEFINED	150	
COLGATE PALMOLIVE	DEFINED		400
COLGATE PALMOLIVE	OTHER	18705	
COLUMBIA ENERGY GROUP	SOLE	352	
COLUMBIA ENERGY GROUP	OTHER	15750	
COLUMBIA ENERGY GROUP	OTHER		4500

COMERICA	SOLE	5325	
COMERICA	OTHER	6244	
COMPAQ COMPUTER	SOLE	501534	
COMPAQ COMPUTER	SOLE		12300
COMPAQ COMPUTER	DEFINED	900	
COMPAQ COMPUTER	DEFINED		800
COMPAQ COMPUTER	OTHER	25800	
COMPAQ COMPUTER	OTHER		9300
COMPAQ COMPUTER	DEF/OTH	100	
COMPUTER ASSOCIATES	SOLE	37218	
COMPUTER ASSOCIATES	SOLE		19324
COMPUTER ASSOCIATES	DEFINED	3800	
COMPUTER ASSOCIATES	DEFINED		200
COMPUTER ASSOCIATES	OTHER	12247	
COMPUTER ASSOCIATES	OTHER		2021
COMPUWARE	SOLE	76400	
COMPUWARE	DEFINED	500	
CONAGRA	SOLE	6450	
CONAGRA	DEFINED		226
CONAGRA	OTHER	27450	
CONECTIV	SOLE	14798	
CONECTIV	DEFINED	300	
CONECTIV	OTHER	1650	
CONECTIV	OTHER		300
CONSECO	SOLE	8953	
CONSECO	SOLE		1128
CONSECO	DEFINED	1894	
CONSECO	OTHER	5100	
CONSECO	SOLE	400	
CONSECO	DEFINED	2000	
CONSECO	DEFINED		450
CONSECO	OTHER	3400	
CONSECO	SOLE	22800	
CONSECO	OTHER	3610	
CONSECO	OTHER		500
CONSOLIDATED EDISON	SOLE	31475	
CONSOLIDATED EDISON	SOLE		5698
CONSOLIDATED EDISON	DEFINED	2375	
CONSOLIDATED EDISON	OTHER	1530	
CONSOLIDATED EDISON	OTHER		2296
CONSOLIDATED NATURAL GAS	SOLE	165011	
CONSOLIDATED NATURAL GAS	SOLE		4850
CONSOLIDATED NATURAL GAS	DEFINED	2300	
CONSOLIDATED NATURAL GAS	OTHER	12624	
CONSOLIDATED NATURAL GAS	OTHER		1648
COOPER COS	SOLE	11216	
COOPER IND	SOLE	3188	
COOPER IND	OTHER		1532
CORNING	SOLE	49887	
CORNING	SOLE		13400
CORNING	DEFINED	2700	
CORNING	OTHER	20419	
CORNING	OTHER		569
CRIIMI MAE	SOLE	10000	
CRIIMI MAE	OTHER	700	
CROWN CORK & SEAL	SOLE	2541	
CROWN CORK & SEAL	SOLE		150
CROWN CORK & SEAL	OTHER	4150	
DANA	SOLE	71235	
DANA	DEFINED		464

DANA	OTHER	1113	
DANA	OTHER		475
DANAHER	SOLE	13180	
DANAHER	DEFINED		1600
DARDEN RESTAURANTS	SOLE	500	
DARDEN RESTAURANTS	SOLE		1100
DARDEN RESTAURANTS	OTHER	10912	
DAYTON HUDSON	SOLE	9220	
DAYTON HUDSON	SOLE		2600
DAYTON HUDSON	OTHER	22000	
DAYTON HUDSON	OTHER		4200
DEERE	SOLE	98962	
DEERE	SOLE		1600
DEERE	OTHER	10300	
DEERE	OTHER		8600
DELL COMPUTER	SOLE	444779	
DELL COMPUTER	SOLE		41584
DELL COMPUTER	DEFINED	51726	
DELL COMPUTER	DEFINED		1700
DELL COMPUTER	OTHER	19196	
DELL COMPUTER	OTHER		12400
DELL COMPUTER	OTHER		12478
DELPHI FINL GROUP	SOLE	5304	
DEVELOPERS DIVERS REALTY	OTHER	13900	
DEVRY INC DEL	SOLE	13500	
DIAL	SOLE	986	
DIAL	SOLE		552
DIAL	OTHER	400	
DIAL	OTHER		6000
DIAMETRICS MED	SOLE	5000	
DIAMETRICS MED	OTHER	20000	
DISNEY WALT	SOLE	324298	
DISNEY WALT	SOLE		68826
DISNEY WALT	DEFINED	13270	
DISNEY WALT	DEFINED		1600
DISNEY WALT	OTHER	92564	
DISNEY WALT	OTHER		30139
DOMINION RESOURCES	SOLE	6807	
DOMINION RESOURCES	DEFINED	450	
DOMINION RESOURCES	OTHER	825	
DOVER	SOLE	3090	
DOVER	SOLE		9200
DOVER	DEFINED	2000	
DOVER	OTHER	3520	
DOW CHEMICAL	SOLE	15999	
DOW CHEMICAL	SOLE		5257
DOW CHEMICAL	DEFINED	225	
DOW CHEMICAL	OTHER	9862	
DOW CHEMICAL	OTHER		11600
DU PONT E I DE NEMOURS	SOLE	358105	
DU PONT E I DE NEMOURS	SOLE		23610
DU PONT E I DE NEMOURS	DEFINED	6950	
DU PONT E I DE NEMOURS	DEFINED		1550
DU PONT E I DE NEMOURS	OTHER	84536	
DU PONT E I DE NEMOURS	OTHER		31292
DU PONT E I DE NEMOURS	DEF/OTH	300	
DUFF & PHELPS UTILITIES INCOME	SOLE	7545	
DUFF & PHELPS UTILITIES INCOME	OTHER	6300	
DUKE ENERGY	SOLE	18157	
DUKE ENERGY	SOLE		8497

DUKE ENERGY	DEFINED	1800		
DUKE ENERGY	DEFINED			850
DUKE ENERGY	OTHER	3800		
DUKE ENERGY	OTHER			750
DUN & BRADSTREET	SOLE	10021		
DUN & BRADSTREET	OTHER	250		
DUN & BRADSTREET	OTHER			2680
EMC	SOLE	126540		
EMC	SOLE			900
EMC	OTHER	663		
EMC	OTHER		400	
E'TOWN	SOLE	4972		
E'TOWN	SOLE			582
E'TOWN	OTHER	1929		
E'TOWN	OTHER			600
EASTMAN KODAK	SOLE	11825		
EASTMAN KODAK	SOLE			2975
EASTMAN KODAK	DEFINED	500		
EASTMAN KODAK	OTHER	3713		
EASTMAN KODAK	OTHER		450	
EASTMAN KODAK	OTHER			1025
EDINBERG	OTHER			82
EDISON INTERNATIONAL	SOLE	7725		
EDISON INTERNATIONAL	SOLE			1030
EDISON INTERNATIONAL	OTHER	1100		
EDISON INTERNATIONAL	OTHER			1200
EL PASO ENERGY	SOLE	29000		
EL PASO ENERGY DEL	SOLE	20056		
EL PASO ENERGY DEL	OTHER	248		
ELAN PLC	SOLE	2000		
ELAN PLC	OTHER	1000		
ELECTRONIC ARTS	SOLE	8300		
ELECTRONIC ARTS	SOLE			550
ELECTRONIC DATA SYSTEMS	SOLE	36506		
ELECTRONIC DATA SYSTEMS	SOLE			2520
ELECTRONIC DATA SYSTEMS	DEFINED	4550		
ELECTRONIC DATA SYSTEMS	OTHER	14646		
ELECTRONIC DATA SYSTEMS	OTHER		1400	
ELECTRONIC DATA SYSTEMS	OTHER			3400
EMERSON ELECTRIC	SOLE	194287		
EMERSON ELECTRIC	SOLE			6598
EMERSON ELECTRIC	DEFINED			200
EMERSON ELECTRIC	OTHER	26390		
EMERSON ELECTRIC	OTHER			20400
ENERGY EAST	SOLE	1815		
ENERGY EAST	SOLE			8853
ENERGY EAST	DEFINED			14
ENGELHARD	SOLE	74445		
ENGELHARD	SOLE			1350
ENGELHARD	DEFINED	3250		
ENGELHARD	OTHER	17900		
ENGELHARD	OTHER			12250
ENRON	SOLE	379514		
ENRON	SOLE			14275
ENRON	DEFINED	6805		
ENRON	DEFINED			650
ENRON	OTHER	26772		
ENRON	OTHER			3392
ENRON	DEF/OTH	150		
ENVOY	SOLE	6500		

EQUITY INCOME FUND	SOLE	3542	
EQUITY INCOME FUND	DEFINED	634	
EQUITY INCOME FUND	DEFINED		100
EQUITY INCOME FUND	OTHER	6427	
EQUITY INNS	OTHER	12000	
ERICSSON	SOLE	123960	
ERICSSON	SOLE		11810
ERICSSON	DEFINED	7520	
ERICSSON	DEFINED		1000
ERICSSON	OTHER	3600	
ERICSSON	OTHER		7900
EXXON	SOLE	592707	
EXXON	SOLE		59062
EXXON	DEFINED	24176	
EXXON	DEFINED		6500
EXXON	OTHER	265952	
EXXON	OTHER		1976
EXXON	OTHER		58411
FPL	SOLE	102351	
FPL	SOLE		5050
FPL	DEFINED	850	
FPL	DEFINED		100
FPL	OTHER	9140	
FPL	OTHER		600
FANNIE MAE	SOLE	235952	
FANNIE MAE	SOLE		16450
FANNIE MAE	DEFINED		500
FANNIE MAE	OTHER	12850	
FANNIE MAE	OTHER		2200
FEDERATED DEPT STORES DEL	SOLE	5010	
FEDERATED INDEX TR	SOLE	8086	
FEDERATED INDEX TR	OTHER	4204	
FIDELITY	SOLE	16873	
FIDELITY EQUITY - INCOME FUND	SOLE	835	
FIDELITY EQUITY - INCOME FUND	SOLE		2024
FIDELITY EQUITY - INCOME FUND	OTHER	4023	
FIDELITY MAGELLAN FUND	SOLE	1400	
FIDELITY MAGELLAN FUND	SOLE		611
FINOVA GROUP	SOLE	1238	
FINOVA GROUP	SOLE		426
FINOVA GROUP	OTHER		3000
FIRST COLONIAL GROUP	SOLE	8659	
FIRST DATA	SOLE	27897	
FIRST DATA	SOLE		500
FIRST DATA	OTHER	4000	
FIRST SEC DEL	OTHER	10800	
FIRST SEC DEL	OTHER		11250
FIRST TENNESSEE NATIONAL	SOLE	6000	
FIRST TENNESSEE NATIONAL	OTHER	2000	
FIRST UNION	SOLE	400828	
FIRST UNION	SOLE		14501
FIRST UNION	DEFINED	6919	
FIRST UNION	DEFINED		640
FIRST UNION	OTHER	47667	
FIRST UNION	OTHER		2043
FIRST UNION	OTHER		19770
FIRST UNION	DEF/OTH	421	
FIRST UNION	SOLE	300000	
FIRST VIRGINIA BANKS	SOLE	4050	
FIRST VIRGINIA BANKS	OTHER	1125	

FLEET FINL GROUP	SOLE	6544	
FLEET FINL GROUP	OTHER	9240	
FLEET FINL GROUP	OTHER		7200
FLEMINGTON FUR	SOLE	96450	
FLEMINGTON FUR	SOLE	71199	
FLORIDA	SOLE	11670	
FLORIDA	DEFINED	900	
FLORIDA	OTHER	5150	
FLORIDA	OTHER		450
FLUOR	SOLE	7000	
FLUOR	OTHER	80	
FORD MOTOR DEL	SOLE	43613	
FORD MOTOR DEL	SOLE		2600
FORD MOTOR DEL	DEFINED		1000
FORD MOTOR DEL	OTHER	4660	
FORD MOTOR DEL	OTHER		1400
FORTUNE BRANDS	SOLE	18180	
FORTUNE BRANDS	SOLE		400
FORTUNE BRANDS	DEFINED	800	
FORTUNE BRANDS	OTHER	6648	
FRANKLIN INTERNATIONAL	OTHER		4316
FRANKLIN RESOURCES	SOLE	90963	
FRANKLIN RESOURCES	SOLE		4335
FRANKLIN RESOURCES	DEFINED	4249	
FRANKLIN RESOURCES	OTHER	14542	
FRANKLIN RESOURCES	OTHER		800
FRANKLIN RESOURCES	OTHER		1207
FRONTIER	SOLE	11250	
FRONTIER	SOLE		1000
FULTON FINL PA	SOLE	62745	
GPU	SOLE	14685	
GPU	SOLE		12310
GPU	DEFINED	2368	
GPU	DEFINED		750
GPU	OTHER	32488	
GPU	OTHER		2450
GTE	SOLE	151170	
GTE	SOLE		10467
GTE	DEFINED	5400	
GTE	OTHER	56887	
GTE	OTHER		2650
GALLAHER GROUP	SOLE	13650	
GALLAHER GROUP	SOLE		400
GALLAHER GROUP	OTHER	4798	
GALLAHER GROUP	OTHER		3800
GANNETT	SOLE	158040	
GANNETT	SOLE		4100
GANNETT	DEFINED	1600	
GANNETT	OTHER	10050	
GANNETT	OTHER		400
GAP STORES	SOLE	111755	
GAP STORES	SOLE		450
GAP STORES	DEFINED	400	
GENERAL ELECTRIC	SOLE	971409	
GENERAL ELECTRIC	SOLE		140477
GENERAL ELECTRIC	DEFINED	38740	
GENERAL ELECTRIC	DEFINED		13150
GENERAL ELECTRIC	OTHER	308459	
GENERAL ELECTRIC	OTHER		2800
GENERAL ELECTRIC	OTHER		147605

GENERAL ELECTRIC	DEF/OTH	300	
GENERAL EMPLOYMENT ENTERPRISES	SOLE		11018
GENERAL MILLS	SOLE	21700	
GENERAL MILLS	SOLE		2600
GENERAL MILLS	DEFINED	1384	
GENERAL MILLS	OTHER	16820	
GENERAL MILLS	OTHER		2464
GENERAL MOTORS	SOLE	26587	
GENERAL MOTORS	SOLE		1776
GENERAL MOTORS	DEFINED	1162	
GENERAL MOTORS	OTHER	4218	
GENERAL MOTORS	OTHER		2166
GENERAL MOTORS	SOLE	10112	
GENERAL MOTORS	OTHER	10	
GENERAL RE	SOLE	8465	
GENERAL RE	SOLE		6120
GENERAL RE	DEFINED	150	
GENERAL RE	OTHER	7150	
GENERAL RE	OTHER		3600
GENUINE PARTS	SOLE	8700	
GENUINE PARTS	SOLE		900
GENUINE PARTS	DEFINED		450
GENUINE PARTS	OTHER	11075	
GENZYME	SOLE	2000	
GENZYME	OTHER	2300	
GEORGIA PACIFIC	SOLE	5923	
GEORGIA PACIFIC	DEFINED		400
GEORGIA PACIFIC	OTHER	3175	
GEORGIA PACIFIC	OTHER		1600
GEORGIA PACIFIC	SOLE	3835	
GEORGIA PACIFIC	DEFINED		400
GEORGIA PACIFIC	OTHER	3175	
GEORGIA PACIFIC	OTHER		1200
GILLETTE	SOLE	224911	
GILLETTE	SOLE		48165
GILLETTE	DEFINED	16319	
GILLETTE	DEFINED		1700
GILLETTE	OTHER	41724	
GILLETTE	OTHER		2000
GILLETTE	OTHER		10285
GLAXO	SOLE	230943	
GLAXO	SOLE		2450
GLAXO	OTHER	11110	
GOVERNMENT SECURITIES INCOME FD	SOLE		88334
GUIDANT	SOLE	934	
GUIDANT	OTHER	1876	
HSB GROUP	SOLE	7155	
HALLIBURTON	SOLE	19120	
HALLIBURTON	SOLE		1000
HALLIBURTON	OTHER	2800	
HALLIBURTON	OTHER		1600
HAMMETT (J.L.)	SOLE	2770	
HARLEY DAVIDSON	SOLE	94040	
HARLEY DAVIDSON	DEFINED	400	
HARRIS	SOLE	4800	
HARRIS	SOLE		2200
HARSCO	SOLE	15186	
HARTFORD FINANCIAL SERVICES	SOLE	20080	
HARTFORD FINANCIAL SERVICES	DEFINED	1508	
HARTFORD FINANCIAL SERVICES	OTHER	8980	

HARTFORD FINANCIAL SERVICES	OTHER		1000
THE HARVILL PRESS LIMITED	OTHER	18625	
HEALTHCARE REALTY TRUST	SOLE	18777	
HEALTHCARE REALTY TRUST	DEFINED		500
HEINEKEN NV ADR	SOLE		6500
HEINZ H J	SOLE	16640	
HEINZ H J	SOLE		2450
HEINZ H J	DEFINED	1350	
HEINZ H J	DEFINED		300
HEINZ H J	OTHER	15345	
HEINZ H J	OTHER		3100
HELIX TECHNOLOGY	OTHER	7800	
HELIX TECHNOLOGY	OTHER		7200
HERCULES	SOLE	16129	
HERCULES	OTHER	2700	
HERSHEY FOODS	SOLE	15242	
HERSHEY FOODS	SOLE		1000
HERSHEY FOODS	DEFINED	600	
HERSHEY FOODS	OTHER	6050	
HERSHEY FOODS	OTHER		3000
HEWLETT PACKARD	SOLE	225820	
HEWLETT PACKARD	SOLE		11110
HEWLETT PACKARD	DEFINED	1885	
HEWLETT PACKARD	DEFINED		1500
HEWLETT PACKARD	OTHER	43152	
HEWLETT PACKARD	OTHER		4050
HEWLETT PACKARD	DEF/OTH	200	
HOLLINGER INTERNATIONAL	SOLE	95000	
HOME DEPOT	SOLE	340512	
HOME DEPOT	SOLE		41839
HOME DEPOT	DEFINED	16875	
HOME DEPOT	DEFINED		600
HOME DEPOT	OTHER	59492	
HOME DEPOT	OTHER		1500
HOME DEPOT	OTHER		7003
HONEYWELL	SOLE	5120	
HONEYWELL	OTHER	950	
HOOPER HOLMES	SOLE	7500	
HOSPITALITY PPTYS TR	SOLE	40400	
HOSPITALITY PPTYS TR	SOLE		1800
HOSPITALITY PPTYS TR	DEFINED		400
HOSPITALITY PPTYS TR	OTHER	9250	
HOUSEHOLD INTERNATIONAL	SOLE	77987	
HOUSEHOLD INTERNATIONAL	SOLE		797
HOUSEHOLD INTERNATIONAL	OTHER	6323	
HOUSTON INDUSTRIES	SOLE	5388	
HOUSTON INDUSTRIES	SOLE		1000
HOUSTON INDUSTRIES	DEFINED	1300	
HOUSTON INDUSTRIES	OTHER	3400	
HOUSTON INDUSTRIES	OTHER		1500
HUBBELL	SOLE	59000	
IMS HEALTH	SOLE	106021	
IMS HEALTH	SOLE		2200
IMS HEALTH	DEFINED	1200	
IMS HEALTH	OTHER	750	
IMS HEALTH	OTHER		2680
ILLINOIS TOOL WORKS	SOLE	65161	
ILLINOIS TOOL WORKS	SOLE		5550
ILLINOIS TOOL WORKS	DEFINED	4974	
ILLINOIS TOOL WORKS	OTHER	20086	

ILLINOIS TOOL WORKS	OTHER		32339
INFORMIX	SOLE	13400	
INFORMIX	DEFINED	2000	
INGERSOLL RAND	SOLE	41288	
INGERSOLL RAND	SOLE		187
INGERSOLL RAND	OTHER	2100	
INGERSOLL RAND	SOLE	35000	
INPRISE	SOLE	15000	
INTEL	SOLE	355490	
INTEL	SOLE		27004
INTEL	DEFINED	7576	
INTEL	DEFINED		700
INTEL	OTHER	50791	
INTEL	OTHER		600
INTEL	OTHER		15858
INTL BUSINESS MACHINES	SOLE	132968	
INTL BUSINESS MACHINES	SOLE		114408
INTL BUSINESS MACHINES	DEFINED	800	
INTL BUSINESS MACHINES	DEFINED		6880
INTL BUSINESS MACHINES	OTHER	22119	
INTL BUSINESS MACHINES	OTHER		10910
INTL FLAVORS & FRAGRANCES	SOLE	1500	
INTL FLAVORS & FRAGRANCES	SOLE		4500
INTL FLAVORS & FRAGRANCES	DEFINED	2500	
INTERNATIONAL PAPER	SOLE	4697	
INTERNATIONAL PAPER	OTHER	4632	
INTERPUBLIC GROUP	SOLE	1050	
INTERPUBLIC GROUP	SOLE		1800
JANUS	SOLE	92345	
JANUS	SOLE		423
JOHNSON & JOHNSON	SOLE	366708	
JOHNSON & JOHNSON	SOLE		45180
JOHNSON & JOHNSON	DEFINED	11632	
JOHNSON & JOHNSON	DEFINED		500
JOHNSON & JOHNSON	OTHER	135925	
JOHNSON & JOHNSON	OTHER		400
JOHNSON & JOHNSON	OTHER		45797
KELLOGG	SOLE	2000	
KELLOGG	OTHER	2200	
KELLOGG	OTHER		128000
KEMPER MUN BD FD SH BEN INT	SOLE	17638	
KEMPER GOVT SECS TR	SOLE	10000	
KEYCORP	SOLE	8482	
KEYCORP	OTHER	3120	
KEYCORP	OTHER		200
KEYSPAN ENERGY	SOLE	6438	
KEYSPAN ENERGY	SOLE		3116
KEYSPAN ENERGY	DEFINED	2800	
KEYSPAN ENERGY	OTHER	2928	
KIMBERLY CLARK	SOLE	231442	
KIMBERLY CLARK	SOLE		2673
KIMBERLY CLARK	DEFINED	3456	
KIMBERLY CLARK	OTHER	15050	
KIMBERLY CLARK	OTHER		400
KIMBERLY CLARK	DEF/OTH	200	
KIMCO REALTY	SOLE	1000	
KIMCO REALTY	SOLE		7300
LEHMAN BROS	SOLE	1939	
LEHMAN BROS	SOLE		120
LEHMAN BROS	OTHER	2092	

LEHMAN BROS	OTHER		100
LEHMAN BROS	OTHER		519
LIBERTY PPTY TR	SOLE	26500	
LIBERTY PPTY TR	DEFINED		500
LIBERTY PPTY TR	OTHER	2935	
LIBERTY PPTY TR	OTHER		800
LILLY ELI	SOLE	17286	
LILLY ELI	SOLE		1500
LILLY ELI	OTHER	6524	
LILLY ELI	OTHER		2300
LIMITED	SOLE	248109	
LIMITED	SOLE		1000
LIMITED	OTHER	3550	
LINCOLN NATL	SOLE	34000	
LINEAR TECHNOLOGY	SOLE	2325	
LOCKHEED MARTIN	SOLE	3457	
LOCKHEED MARTIN	OTHER	400	
LOEWS	SOLE	5200	
LOEWS	OTHER	1200	
LUCENT TECHNOLOGIES	SOLE	451515	
LUCENT TECHNOLOGIES	SOLE		37558
LUCENT TECHNOLOGIES	DEFINED	10098	
LUCENT TECHNOLOGIES	DEFINED		1857
LUCENT TECHNOLOGIES	OTHER	56027	
LUCENT TECHNOLOGIES	OTHER		500
LUCENT TECHNOLOGIES	OTHER		10268
LUCENT TECHNOLOGIES	DEF/OTH	200	
MBIA	SOLE	2223	
MBIA	SOLE		2000
MBIA	OTHER	200	
MBNA	SOLE	63741	
MBNA	SOLE		7526
MBNA	DEFINED	13650	
MBNA	OTHER	14382	
MBNA	OTHER		4725
MCI CAPITAL I	SOLE	7050	
MCI CAPITAL I	SOLE		500
MCI CAPITAL I	DEFINED	900	
MCI CAPITAL I	OTHER	3700	
MCI WORLDCOM	SOLE	393883	
MCI WORLDCOM	SOLE		11020
MCI WORLDCOM	DEFINED	11169	
MCI WORLDCOM	DEFINED		700
MCI WORLDCOM	OTHER	47303	
MCI WORLDCOM	OTHER		2000
MCI WORLDCOM	OTHER		2641
MCI WORLDCOM	DEF/OTH	100	
MFS INTER INCOME TR	SOLE	10123	
MARSH & MCLENNAN	SOLE	59285	
MARSH & MCLENNAN	OTHER	900	
MARRIOTT INTERNATIONAL	SOLE	10200	
MARRIOTT INTERNATIONAL	OTHER	17700	
MASCO	SOLE	5366	
MASCO	SOLE		1500
MASCO	OTHER	1600	
MASCO	OTHER		800
MATTEL	SOLE	300746	
MATTEL	SOLE		2900
MATTEL	DEFINED	2200	
MATTEL	DEFINED		300

MATTEL	OTHER	10493	
MATTEL	OTHER		300
MATTEL	DEF/OTH	250	
MATTEL	SOLE	57500	
MAY DEPT STORES	SOLE	23572	
MAY DEPT STORES	SOLE		1900
MAY DEPT STORES	DEFINED	1500	
MAY DEPT STORES	DEFINED		500
MAY DEPT STORES	OTHER	9703	
MAY DEPT STORES	OTHER		17548
MCDONALDS	SOLE	26279	
MCDONALDS	SOLE		14800
MCDONALDS	OTHER	2880	
MCDONALDS	OTHER		3200
MCGRAW HILL	SOLE	44470	
MCGRAW HILL	DEFINED		400
MCGRAW HILL	OTHER	4050	
MCGRAW HILL	OTHER		3200
MCKESSON	SOLE	472	
MCKESSON	SOLE		275406
MCKESSON	OTHER		1000
MEDIAONE GROUP	SOLE	15268	
MEDIAONE GROUP	SOLE		1118
MEDIAONE GROUP	DEFINED	36	
MEDIAONE GROUP	OTHER	8813	
MEDIAONE GROUP	OTHER		292
MEDTRONICS	SOLE	700	
MEDTRONICS	SOLE		4000
MEDTRONICS	DEFINED	500	
MEDTRONICS	OTHER	200	
MELLON BANK	SOLE	40390	
MELLON BANK	SOLE		2300
MELLON BANK	OTHER	23200	
MERCK	SOLE	410183	
MERCK	SOLE		115485
MERCK	DEFINED	10715	
MERCK	DEFINED		1075
MERCK	OTHER	107724	
MERCK	OTHER		202240
MERCK	OTHER		49235
MERCK	DEF/OTH	150	
MERRILL LYNCH	SOLE	12440	
MERRILL LYNCH	SOLE		200
MERRILL LYNCH	OTHER	3320	
MICHIGAN ST HIGHER ED STUDENT	SOLE	950000	
MICROSOFT	SOLE	340998	
MICROSOFT	SOLE		38373
MICROSOFT	DEFINED	8773	
MICROSOFT	DEFINED		1575
MICROSOFT	OTHER	52897	
MICROSOFT	OTHER		1400
MICROSOFT	OTHER		24726
MINNESOTA MNG & MFG	SOLE	93708	
MINNESOTA MNG & MFG	SOLE		7832
MINNESOTA MNG & MFG	DEFINED	2300	
MINNESOTA MNG & MFG	OTHER	23370	
MINNESOTA MNG & MFG	OTHER		4100
MOBIL	SOLE	267989	
MOBIL	SOLE		21248
MOBIL	DEFINED	7900	

MOBIL	DEFINED			3000
MOBIL	OTHER	45268		
MOBIL	OTHER		2570	
MOBIL	OTHER			24940
MOBIL	DEF/OTH	410		
MONSANTO	SOLE	57460		
MONSANTO	SOLE			5775
MONSANTO	DEFINED	2350		
MONSANTO	OTHER	24525		
MONSANTO	OTHER			9300
MONSANTO	SOLE	55000		
MONY GROUP	SOLE	100		
MONY GROUP	SOLE			7000
MORGAN J P	SOLE	81963		
MORGAN J P	SOLE			8600
MORGAN J P	DEFINED	1625		
MORGAN J P	DEFINED			600
MORGAN J P	OTHER	22495		
MORGAN J P	OTHER			5400
MORGAN STANLEY	SOLE	50561		
MORGAN STANLEY	SOLE			78
MORGAN STANLEY	DEFINED	1000		
MORGAN STANLEY	OTHER	4030		
MOTOROLA	SOLE	49370		
MOTOROLA	SOLE			3950
MOTOROLA	DEFINED	3950		
MOTOROLA	OTHER	15200		
MOTOROLA	OTHER		800	
MOTOROLA	OTHER			2800
NBT BANCORP	SOLE	7422		
NBT BANCORP	OTHER			1820
NL INDUSTRIES	OTHER			14422
NATIONAL FUEL GAS	SOLE	5800		
NATIONAL FUEL GAS	SOLE			1600
NATIONAL FUEL GAS	DEFINED			300
NATIONAL FUEL GAS	OTHER	4880		
NATIONAL FUEL GAS	OTHER			800
NATIONAL WESTMINSTER BANK PLC	SOLE	5559		
NATIONAL WESTMINSTER BANK PLC	DEFINED	1141		
NETWORK ASSOCIATES	SOLE	10525		
NETWORK ASSOCIATES	SOLE			375
NETWORK ASSOCIATES	OTHER	300		
NESTLE S A	SOLE	17400		
NESTLE S A	SOLE			1100
NESTLE S A	OTHER	2100		
NEW CENTURY ENERGIES	SOLE	4159		
NEW CENTURY ENERGIES	SOLE			918
NEW JERSEY RESOURCES	SOLE	7071		
NEW JERSEY RESOURCES	SOLE			100
NEW JERSEY RESOURCES	DEFINED	1600		
NEW JERSEY RESOURCES	OTHER	500		
NEWELL FINL TR I	SOLE	35000		
NOKIA	SOLE	224295		
NOKIA	SOLE			2400
NOKIA	DEFINED	400		
NOKIA	OTHER	6000		
NOKIA	OTHER		800	
NORFOLK SOUTHERN	SOLE	229780		
NORFOLK SOUTHERN	SOLE			7600
NORFOLK SOUTHERN	DEFINED	4650		

NORFOLK SOUTHERN	OTHER	11875	
NORFOLK SOUTHERN	OTHER		7980
NORTH AMERICAN TRAINING	SOLE	39217	
NORTHERN STS PWR CO MINN	SOLE	9610	
NORTHERN STS PWR CO MINN	SOLE		600
NORTHERN TRUST	SOLE	143578	
NORTHERN TRUST	SOLE		4005
NORTHERN TRUST	DEFINED	3942	
NORTHERN TRUST	DEFINED		100
NORTHERN TRUST	OTHER	11772	
NORTHERN TRUST	OTHER		400
NORTHERN TRUST	OTHER		1821
NORWICH AERO PRODUCTS	SOLE	25360	
NOVACARE	SOLE	13200	
ORACLE	SOLE	14711	
ORACLE	OTHER	3725	
ORACLE	OTHER		175
ORANGE & ROCKLAND UTILS	SOLE	760	
ORANGE & ROCKLAND UTILS	DEFINED	3000	
ORANGE & ROCKLAND UTILS	OTHER	278	
PECO ENERGY	SOLE	8222	
PECO ENERGY	SOLE		2038
PECO ENERGY	OTHER	300	
PG&E	SOLE	2480	
PG&E	SOLE		1700
PG&E	OTHER	2550	
PG&E	OTHER		561
PIMCO ADVISORS HLGS L P	SOLE	5000	
PIMCO ADVISORS HLGS L P	DEFINED	1854	
PIMCO ADVISORS HLGS L P	OTHER	17768	
PNC BANK	SOLE	25977	
PNC BANK	SOLE		1533
PNC BANK	DEFINED	1149	
PNC BANK	OTHER	4263	
PNC BANK	OTHER		717
P P & L RES	SOLE	67994	
P P & L RES	SOLE		10942
P P & L RES	DEFINED	400	
P P & L RES	OTHER	13006	
P P & L RES	OTHER		600
PPG	SOLE	69545	
PPG	SOLE		1400
PPG	DEFINED	1600	
PPG	OTHER	11286	
PPG	OTHER		1700
PAGING PARTNERS	SOLE	10000	
PARAMETRIC TECHNOLOGY	SOLE	18200	
PARDEE RESOURCES	SOLE	11400	
PARKER HANNIFIN	SOLE	14049	
PAYCHEX	SOLE	123935	
PAYCHEX	SOLE		7753
PAYCHEX	OTHER	3376	
PENNEY J C	SOLE	53429	
PENNEY J C	SOLE		2650
PENNEY J C	DEFINED	1500	
PENNEY J C	DEFINED		250
PENNEY J C	OTHER	1800	
PEOPLES BANCORP DEL	SOLE	24503	
PEPSICO	SOLE	433887	
PEPSICO	SOLE		28224

PEPSICO	DEFINED	8740		
PEPSICO	OTHER	121993		
PEPSICO	OTHER		1800	
PEPSICO	OTHER			39040
PETSMART	SOLE	500000		
PHARMACIA & UPJOHN	SOLE	64332		
PHARMACIA & UPJOHN	OTHER			1250
PFIZER	SOLE	410788		
PFIZER	SOLE			26173
PFIZER	DEFINED	9722		
PFIZER	DEFINED			3400
PFIZER	OTHER	117371		
PFIZER	OTHER		400	
PFIZER	OTHER			28434
PHILIP MORRIS	SOLE	116356		
PHILIP MORRIS	SOLE			35308
PHILIP MORRIS	DEFINED	9670		
PHILIP MORRIS	OTHER	110015		
PHILIP MORRIS	OTHER		1500	
PHILIP MORRIS	OTHER			29762
PHILIPS ELECTRONICS	SOLE	12100		
PHILIPS ELECTRONICS	SOLE			350
PHILIPS ELECTRONICS	OTHER	1200		
PHILLIPS PETE	SOLE	3460		
PHILLIPS PETE	OTHER	1525		
PIER 1 IMPORTS	SOLE	17500		
PIER 1 IMPORTS	OTHER	4000		
PIERCING PAGODA	SOLE	16200		
PIERCING PAGODA	SOLE			1750
PIONEER HI BRED INTL	SOLE	7200		
PIONEER HI BRED INTL	OTHER	2700		
PITNEY BOWES	SOLE	28790		
PITNEY BOWES	SOLE			3200
PITNEY BOWES	DEFINED			800
PITNEY BOWES	OTHER	6200		
PLUCKEMIN CORNER	OTHER	48		
POTOMAC ELECTRIC PWR	SOLE	4839		
POTOMAC ELECTRIC PWR	SOLE			1000
POTOMAC ELECTRIC PWR	DEFINED	2208		
POTOMAC ELECTRIC PWR	OTHER	806		
PRAXAIR	SOLE	43745		
PRAXAIR	SOLE			1500
PRAXAIR	OTHER	7290		
PRAXAIR	DEF/OTH	309		
PREFORMED LINE PRODUCTS	SOLE	36000		
PREMIER BANCORP	SOLE			12360
PREMIER BANCORP	OTHER			330
PREMIERE TECHNOLOGIES	SOLE	17500		
PROCTER & GAMBLE	SOLE	270333		
PROCTER & GAMBLE	SOLE			22364
PROCTER & GAMBLE	DEFINED	9257		
PROCTER & GAMBLE	OTHER	73805		
PROCTER & GAMBLE	OTHER		400	
PROCTER & GAMBLE	OTHER			32246
PROGRESSIVE	SOLE	2222		
PROGRESSIVE	OTHER	418		
PROVIDIAN FINANCIAL	OTHER	1298		
PROVIDIAN FINANCIAL	OTHER			3132
PUBLIC SERVICE ENTERPRISE	SOLE	71867		
PUBLIC SERVICE ENTERPRISE	SOLE			4965

PUBLIC SERVICE ENTERPRISE	DEFINED	4979	
PUBLIC SERVICE ENTERPRISE	DEFINED		1939
PUBLIC SERVICE ENTERPRISE	OTHER	39354	
PUBLIC SERVICE ENTERPRISE	OTHER		10574
QUADRAMED	SOLE	10848	
QUAKER OATS	SOLE	2740	
QUAKER OATS	SOLE		1000
QUAKER OATS	DEFINED	1878	
QUAKER OATS	OTHER	1620	
QUAKER STATE	SOLE	1020	
QUAKER STATE	SOLE		500
QUAKER STATE	OTHER	7800	
QUAKER STATE	OTHER		8000
QUALCOMM	SOLE	3700	
QUALCOMM	SOLE		1000
QUALCOMM	OTHER	600	
QUARTERDECK	SOLE	45000	
QUARTERDECK	SOLE		35000
QUESTAR	OTHER	13200	
QUESTAR	OTHER		14000
RAINFOREST CAFE	SOLE	21600	
RALSTON-RALSTON PURINA GROUP	SOLE	1992	
RALSTON-RALSTON PURINA GROUP	OTHER	7596	
RAYTHEON	SOLE	8080	
RAYTHEON	SOLE		800
RAYTHEON	DEFINED		400
RAYTHEON	OTHER	3300	
RAYTHEON	OTHER		14700
READERS DIGEST FIN TR	SOLE	60000	
READERS DIGEST FIN TR	OTHER	1000	
REPSOL SA SPONSORED ADR	SOLE	3525	
REPSOL SA SPONSORED ADR	OTHER	1000	
RHONE-POULENC SA	SOLE	5800	
RITE AID	SOLE	1360	
RITE AID	SOLE		6000
ROCKWELL INTL	SOLE	5256	
ROCKWELL INTL	DEFINED	1200	
ROCKWELL INTL	OTHER	1900	
ROCKWELL INTL	OTHER		2700
ROCKWELL INTL	DEF/OTH	1517	
ROSECAP	SOLE	26660	
ROSECAP	OTHER	40000	
ROYAL DUTCH PETE	SOLE	264560	
ROYAL DUTCH PETE	SOLE		17280
ROYAL DUTCH PETE	DEFINED	3220	
ROYAL DUTCH PETE	OTHER	75232	
ROYAL DUTCH PETE	OTHER		13000
RUBBERMAID	SOLE	15000	
RUBBERMAID	DEFINED	5000	
SBC COMMUNICATIONS	SOLE	374353	
SBC COMMUNICATIONS	SOLE		31948
SBC COMMUNICATIONS	DEFINED	12346	
SBC COMMUNICATIONS	DEFINED		400
SBC COMMUNICATIONS	OTHER	105577	
SBC COMMUNICATIONS	OTHER		6450
SLI	SOLE	8800	
S&P 500 DEPOSITARY RECEIPT	SOLE	72785	
S&P 500 DEPOSITARY RECEIPT	SOLE		1985
ST PAUL	SOLE	79412	
ST PAUL	SOLE		4576

ST PAUL	OTHER	600	
SALOMON BROTHERS FUND	SOLE	7897	
SALOMON BROTHERS FUND	DEFINED		3931
SALOMON BROTHERS FUND	OTHER	1810	
SARA LEE	SOLE	460414	
SARA LEE	SOLE		19400
SARA LEE	DEFINED	1000	
SARA LEE	OTHER	22300	
SARA LEE	OTHER		2970
SARA LEE	OTHER		12000
SASSOON INTL	DEFINED		12500
SCHERING PLOUGH	SOLE	399904	
SCHERING PLOUGH	SOLE		189758
SCHERING PLOUGH	DEFINED	31454	
SCHERING PLOUGH	DEFINED		2230
SCHERING PLOUGH	OTHER	89900	
SCHERING PLOUGH	OTHER		27244
SCHLUMBERGER	SOLE	117110	
SCHLUMBERGER	SOLE		9326
SCHLUMBERGER	DEFINED	500	
SCHLUMBERGER	OTHER	17304	
SCHLUMBERGER	OTHER		1975
SEAGRAMS	OTHER	7805	
SEARS	SOLE	36680	
SEARS	SOLE		1200
SEARS	DEFINED	600	
SEARS	DEFINED		500
SEARS	OTHER	6889	
SELECTIVE INSURANCE	SOLE		15000
SELECTIVE INSURANCE	OTHER	11340	
SEMPRA ENERGY	SOLE	8822	
SEMPRA ENERGY	OTHER	1651	
SEMPRA ENERGY	OTHER		1692
SERVICE CORP INTL	SOLE	230329	
SERVICE CORP INTL	SOLE		29165
SERVICE CORP INTL	DEFINED	15318	
SERVICE CORP INTL	DEFINED		800
SERVICE CORP INTL	OTHER	31809	
SERVICE CORP INTL	OTHER		700
SERVICE CORP INTL	OTHER		2810
SHELL	SOLE	2400	
SHELL	SOLE		3900
SHELL	OTHER	1176	
SHERWIN-WILLIAMS	SOLE	31232	
SHERWIN-WILLIAMS	OTHER	9600	
SKYLANDS COMMUNITY BANK	SOLE	16243	
SMITHKLINE BEECHAM	SOLE	280000	
SMITHKLINE BEECHAM	SOLE		2500
SMITHKLINE BEECHAM	DEFINED		2640
SMITHKLINE BEECHAM	OTHER	20625	
SMITHKLINE BEECHAM	DEF/OTH	100	
SONAT	SOLE	31455	
SONAT	OTHER	6750	
SOUTHERN	SOLE	67163	
SOUTHERN	SOLE		10266
SOUTHERN	DEFINED	2783	
SOUTHERN	DEFINED		500
SOUTHERN	OTHER	8666	
SOUTHERN	OTHER		3750
SOUTHTRUST	SOLE	4230	

SOUTHTRUST	SOLE		750
SOUTHTRUST	DEFINED	1800	
SOUTHTRUST	OTHER	1500	
SOVEREIGN BANCORP	SOLE	23506	
SOVEREIGN BANCORP	SOLE		11272
SOVEREIGN BANCORP	DEFINED	1200	
SOVEREIGN BANCORP	DEFINED		3071
SOVEREIGN BANCORP	OTHER	1552	
SOVEREIGN BANCORP	OTHER		270
SPRINT	SOLE	3676	
SPRINT	DEFINED	400	
SPRINT	OTHER	2170	
STAGE STORES	SOLE	9000	
STAGE STORES	OTHER	2700	
STARBUCKS	SOLE	5900	
STARBUCKS	OTHER		700
STATE STR	SOLE		4400
STATEN IS BANCORP INC	SOLE	47591	
STATEN IS BANCORP INC	OTHER		5503
STERLING BANCORP	SOLE		16250
STEWART ENTERPRISES	SOLE	13300	
SUIZA FOODS	SOLE	4400	
SUMMIT BANCORP	SOLE	5319073	
SUMMIT BANCORP	SOLE		96210
SUMMIT BANCORP	DEFINED	181334	
SUMMIT BANCORP	DEFINED		9653
SUMMIT BANCORP	OTHER	566276	
SUMMIT BANCORP	OTHER		3442
SUMMIT BANCORP	OTHER		123759
SUMMIT BANCORP	DEF/OTH	14300	
SUN MICROSYSTEMS	SOLE	7800	
SUN MICROSYSTEMS	OTHER	1657	
SUNGARD DATA SYSTEM	SOLE	99950	
SUNGARD DATA SYSTEM	OTHER	500	
SYQUEST TECHNOLOGY	SOLE	21750	
SYSCO	SOLE	57734	
SYSCO	SOLE		11400
SYSCO	DEFINED	3800	
SYSCO	OTHER	15068	
SYSCO	OTHER		19800
TECO ENERGY	DEFINED	800	
TECO ENERGY	OTHER	12600	
TEPPCO PARTNERS LP	SOLE		8000
TEPPCO PARTNERS LP	OTHER	2400	
T-NETIX	SOLE	131267	
TRW	SOLE	3386	
TRW	SOLE		1600
TRW	DEFINED	856	
TRW	OTHER		400
TECH DATA	SOLE	9850	
TECH DATA	SOLE		700
TEKTRONIX	SOLE	6525	
TEKTRONIX	SOLE		3750
TEKTRONIX	OTHER	2325	
A T & T SH	OTHER	1400	
TENNECO	SOLE	5647	
TENNECO	SOLE		200
TENNECO	DEFINED	100	
TENNECO	OTHER	697	
TEXACO	SOLE	80310	

TEXACO	SOLE		8784
TEXACO	DEFINED	3584	
TEXACO	DEFINED		2000
TEXACO	OTHER	13880	
TEXACO	OTHER		2700
TEXAS INSTRUMENTS	SOLE	3400	
TEXAS INSTRUMENTS	SOLE		4000
TEXAS INSTRUMENTS	OTHER	800	
TEXAS PACIFIC LAND TR	SOLE	4000	
TEXAS UTILS	SOLE	9081	
TEXAS UTILS	DEFINED		1000
TEXAS UTILS	OTHER	14141	
TEXAS UTILS	OTHER		9250
TEXTRON	SOLE	169443	
TEXTRON	SOLE		1100
TEXTRON	OTHER	2400	
THOMAS & BETTS	SOLE	122820	
THOMAS & BETTS	SOLE		2400
THOMAS & BETTS	DEFINED	300	
THOMAS & BETTS	OTHER	130571	
3 COM	SOLE	96530	
3 COM	SOLE		2300
3 COM	DEFINED	4300	
3 COM	OTHER	9350	
3 COM	OTHER		375
TIME WARNER	SOLE	252700	
TIME WARNER	SOLE		2100
TIME WARNER	OTHER	13150	
TIME WARNER	OTHER		600
TRI CONTINENTAL	SOLE	2089	
TRI CONTINENTAL	OTHER	7824	
TRIARC	SOLE	15000	
TRICON GLOBAL RESTAURANTS	SOLE	10224	
TRICON GLOBAL RESTAURANTS	SOLE		902
TRICON GLOBAL RESTAURANTS	DEFINED	230	
TRICON GLOBAL RESTAURANTS	OTHER	4267	
TRICON GLOBAL RESTAURANTS	OTHER		180
TRICON GLOBAL RESTAURANTS	OTHER		1054
TYCO INTL	SOLE	165910	
TYCO INTL	SOLE		3912
TYCO INTL	DEFINED	3403	
TYCO INTL	OTHER	14018	
TYCO INTL	OTHER		2206
UNUM	SOLE	26400	
UNUM	SOLE		1200
UNUM	DEFINED	100	
UNUM	OTHER	900	
UNUM	OTHER		200
UNILEVER PLC AMERN SHS	SOLE	1200	
UNILEVER PLC AMERN SHS	OTHER		4000
UNILEVER N V NEW YORK SHS	SOLE	12600	
UNILEVER N V NEW YORK SHS	OTHER	10075	
UNION PACIFIC	SOLE	181619	
UNION PACIFIC	SOLE		1300
UNION PACIFIC	DEFINED	1200	
UNION PACIFIC	DEFINED		400
UNION PACIFIC	OTHER	24000	
UNION PACIFIC	OTHER		200
UNION PAC CAP TR	SOLE	30000	
UNION PAC RES GROUP	SOLE	69475	

UNION PAC RES GROUP	SOLE		169
UNION PAC RES GROUP	DEFINED		338
UNION PAC RES GROUP	OTHER	16382	
UNITED DOMINION REALTY TRUST	SOLE	6300	
UNITED DOMINION REALTY TRUST	OTHER	19400	
UNITED NATL BANCORP N J	DEFINED	22514	
UNITED RETAIL GROUP	SOLE	18000	
UNITED STATES FILTER	SOLE	46360	
UNITED STATES FILTER	SOLE	1100000	
U S INDUSTRIES	SOLE	51750	
U S WEST NEW	SOLE	33408	
U S WEST NEW	SOLE		5178
U S WEST NEW	DEFINED	3732	
U S WEST NEW	OTHER	24941	
U S WEST NEW	OTHER		3499
UNITED TECHNOLOGIES	SOLE	158722	
UNITED TECHNOLOGIES	SOLE		4700
UNITED TECHNOLOGIES	DEFINED		100
UNITED TECHNOLOGIES	OTHER	10520	
UNITED TECHNOLOGIES	OTHER		100
UNITED TECHNOLOGIES	DEF/OTH	200	
UNITED WTR RESOURCES	SOLE	25293	
UNITED WTR RESOURCES	DEFINED	1000	
UNITED WTR RESOURCES	OTHER	1687	
VALLEY NATL BANCORP	SOLE	19056	
VALLEY NATL BANCORP	DEFINED	221	
VANGUARD FIXED SECS FD	SOLE	223071	
VANGUARD FIXED SECS FD	SOLE		30615
VANGUARD FIXED SECS FD	DEFINED		6338
VANGUARD FIXED SECS FD	OTHER	13426	
VANGUARD FIXED SECS FD	OTHER		3723
VARIAN ASSOCIATES	SOLE	8050	
VARIAN ASSOCIATES	SOLE		3200
VARIAN ASSOCIATES	DEFINED	100	
VARIAN ASSOCIATES	OTHER	1300	
VERIDIEN CORP	OTHER		40000
VIACOM	SOLE	2395	
VIACOM	DEFINED	600	
VIAD	SOLE	486	
VIAD	SOLE		852
VIAD	DEFINED	1000	
VIAD	OTHER	400	
VIAD	OTHER		6000
VORNADO RLTY TR	SOLE	200	
VORNADO RLTY TR	SOLE		6000
WACHOVIA	SOLE	3270	
WACHOVIA	OTHER	3050	
WAL MART	SOLE	111280	
WAL MART	SOLE		23850
WAL MART	OTHER	28700	
WAL MART	OTHER		31120
WALGREEN	SOLE	119348	
WALGREEN	SOLE		416
WALGREEN	DEFINED	400	
WALGREEN	OTHER	2400	
WARNER LAMBERT	SOLE	168198	
WARNER LAMBERT	SOLE		11982
WARNER LAMBERT	DEFINED	7580	
WARNER LAMBERT	OTHER	78434	
WARNER LAMBERT	OTHER		316

WASHINGTON MUTUAL	SOLE	38264	
WASHINGTON MUTUAL	OTHER	2750	
WASTE MANAGEMENT	SOLE	1248	
WASTE MANAGEMENT	SOLE		1050
WASTE MANAGEMENT	DEFINED		362
WASTE MANAGEMENT	OTHER	1739	
WASTE MANAGEMENT	OTHER		3770
WATSON PHARMACEUTICALS	SOLE	7350	
WATSON PHARMACEUTICALS	OTHER	11	
WEINGARTEN REALTY SBI	SOLE		4000
WEINGARTEN REALTY SBI	OTHER	750	
WELLS FARGO NEW	SOLE	72620	
WELLS FARGO NEW	SOLE		8800
WELLS FARGO NEW	DEFINED	400	
WELLS FARGO NEW	OTHER	6075	
WELLS FARGO NEW	OTHER		2200
WESTERN RESOURCES	SOLE	200	
WESTERN RESOURCES	SOLE		6100
WESTERN RESOURCES	DEFINED	644	
WESTERN RESOURCES	OTHER		3637
WEYERHAEUSER	SOLE	3950	
WEYERHAEUSER	OTHER	3100	
WEYERHAEUSER	OTHER		1600
WHIRLPOOL	SOLE	109105	
WHIRLPOOL	SOLE		2500
WHIRLPOOL	DEFINED	1400	
WHIRLPOOL	OTHER	6360	
WILLIAMS COS	SOLE	126192	
WILLIAMS COS	OTHER	700	
WILMINGTON TRUST	SOLE	9000	
WILMINGTON TRUST	DEFINED	4800	
WINN-DIXIE STORES	OTHER	1400	
WINN-DIXIE STORES	OTHER		3900
WISCONSIN ENERGY	SOLE	12645	
WISCONSIN ENERGY	SOLE		3300
WISCONSIN ENERGY	OTHER	5550	
WISCONSIN ENERGY	OTHER		500
XILINX	SOLE	4350	
XILINX	SOLE		450
XEROX	SOLE	25264	
XEROX	SOLE		5200
XEROX	OTHER	5318	
XEROX	OTHER		1250
XEROX	OTHER		1200
YAHOO	SOLE	11350	
YAHOO	OTHER	2000	
BLUE RIBBON LABEL	OTHER	38	
ENDICOTT MACHINE & TOOL	SOLE	274699	
SYMYX TECHNOLOGIES	SOLE	16666	
SYMYX TECHNOLOGIES	OTHER	50000	
KAY PUBLISHING	OTHER	60	
MURRAY HILL RACQUET CLUB	SOLE	326	
EXEL LTD	SOLE	36000	
EXEL LTD	OTHER	500	
KNIGHTSBRIDGE TANKERS	SOLE	23500	
SHONK LAND CO LTD PARTNERSHIP	SOLE	166	
UNIVERSAL REALTY CO INC	OTHER	116480	
KANAVY COMPUTER CORP CONV PFD	SOLE		10000

</TABLE>