

# SECURITIES AND EXCHANGE COMMISSION

## FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **2001-08-03** | Period of Report: **2001-06-30**  
SEC Accession No. **0000950123-01-505052**

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### FILER

#### PEAPACK GLADSTONE FINANCIAL CORP

CIK: **1050743** | IRS No.: **223537895** | State of Incorporation: **NJ** | Fiscal Year End: **1231**  
Type: **13F-HR** | Act: **34** | File No.: **028-06431** | Film No.: **01697232**

Mailing Address  
*158 ROUTE 206 NORTH  
GLADSTONE NJ 07934*

Business Address  
*158 ROUTE 206 NORTH  
GLADSTONE NJ 07934  
9082340700*

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 6/30/01  
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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  
-----

Address: 158 Route 206 North  
-----  
Gladstone, NJ 07934  
-----  
-----

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

Person Signing this Report on Behalf of Reporting Manager:

Name: ROY C. MILLER  
-----  
Title: Vice President  
-----  
Phone: 908 719 3306  
-----

Signature, Place, and Date of Signing:

Roy C. Miller Gladstone, NJ 7/31/01  
-----  
[Signature] [City, State] [Date]

Report Type (Check only one.):

- 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- -----	-----

[Repeat as necessary.]

## Report Summary:

Number of Other Included Managers:

Form 13F Information Table Entry Total: 5028952

Form 13F Information Table Value Total: 211347

(thousands)

## List of Other Included Managers:

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

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

## FORM 13F INFORMATION TABLE

&lt;TABLE&gt;

&lt;CAPTION&gt;

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY		
									SOLE	SHARED	NONE
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
DAIMLER-CHRYSLER AG ORD		D1668R123	57	1249	SH		SOLE		1249	0	0
DAIMLER-CHRYSLER AG ORD		D1668R123	51	1123	SH		DEFINED		1123	0	0
FOSTER WHEELER LTD		G36535105	7	800	SH		DEFINED		800	0	0
GLOBAL CROSSING LTD		G3921A100	3	400	SH		SOLE		400	0	0
GLOBAL CROSSING LTD		G3921A100	33	3880	SH		DEFINED		2650	0	1230
TRANSOCEAN SEDCOFOREX HOLDING		G90078109	29	713	SH		DEFINED		713	0	0
CERAGON NETWORKS LTD		M22013102	1	500	SH		DEFINED		500	0	0
RADWARE LTD		M81873107	9	500	SH		DEFINED		500	0	0
MADGE NETWORKS N.V.		N5424G106	0	1000	SH		SOLE		1000	0	0
FLEXTRONICS INTERNATIONAL		Y2573F102	224	8600	SH		SOLE		8600	0	0
FLEXTRONICS INTERNATIONAL		Y2573F102	870	33340	SH		DEFINED		32240	0	1100
ADC TELECOMMUNICATIONS INC	COM	000886101	6	1000	SH		DEFINED		1000	0	0
AFLAC INCORPORATED		001055102	37	1200	SH		DEFINED		1200	0	0
AES CORPORATION		00130H105	44	1033	SH		SOLE		1033	0	0
AES CORPORATION		00130H105	12	300	SH		DEFINED		300	0	0
AK STEEL HOLDING CORP		001547108	25	2000	SH		DEFINED		2000	0	0
AOL TIME WARNER INC		00184A105	275	5205	SH		SOLE		5205	0	0
AOL TIME WARNER INC		00184A105	2153	40639	SH		DEFINED		38189	0	2450
A T & T CORPORATION		001957109	205	9335	SH		SOLE		8101	1234	0
A T & T CORPORATION		001957109	979	44510	SH		DEFINED		41755	375	2380
AT&T CORP. COMMON LIBERTY MEDIA GROUP CL. A		001957208	7	416	SH		DEFINED		416	0	0
AT&T WIRELESS GROUP		001957406	1	100	SH		SOLE		100	0	0
AT&T WIRELESS GROUP		001957406	24	1476	SH		DEFINED		1476	0	0
AASTROM BIOSCIENCES		00253U107	5	3500	SH		DEFINED		3500	0	0
ABBOTT LABS	COM	002824100	146	3050	SH		SOLE		3050	0	0
ABBOTT LABS	COM	002824100	1499	31230	SH		DEFINED		31230	0	0
ABERCROMBIE & FITCH		002896207	17	400	SH		DEFINED		400	0	0
ACTIVISION INC		004930202	31	800	SH		DEFINED		800	0	0
AETNA U S HEALTHCARE INC		00817Y108	7	298	SH		DEFINED		298	0	0

&lt;/TABLE&gt;

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<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
AGERE SYSTEMS INC		00845V100	4	600	SH		DEFINED		600	0	0
AGILENT TECHNOLOGIES		00846U101	90	2794	SH		SOLE		2794	0	0
AGILENT TECHNOLOGIES		00846U101	492	15145	SH		DEFINED		14917	0	228
AIRGAS INC		009363102	53	4500	SH		DEFINED		4500	0	0

AIRTRAN HOLDINGS INC	COM	00949P108	1	100	SH	DEFINED	100	0	0
ALCOA INC	COM	013817101	47	1200	SH	DEFINED	1200	0	0
ALLEGHENY ENERGY INC		017361106	19	400	SH	SOLE	400	0	0
ALLEGHENY ENERGY INC		017361106	164	3400	SH	DEFINED	3400	0	0
ALLERGAN INC COM		018490102	10	125	SH	DEFINED	125	0	0
ALLETE INC		018522102	9	400	SH	DEFINED	400	0	0
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	90	1700	SH	DEFINED	1700	0	0
ALLIANCE PHARMACEUTICAL CORP		018773101	2	1000	SH	DEFINED	1000	0	0
ALLIANT ENERGY CORP	COM	018802108	31	1066	SH	DEFINED	1066	0	0
ALLMERICA FINANCIAL CORPORATION		019754100	17	309	SH	SOLE	309	0	0
ALLMERICA FINANCIAL CORPORATION		019754100	10	177	SH	DEFINED	177	0	0
ALLSTATE CORP	COM	020002101	69	1570	SH	SOLE	1570	0	0
ALLSTATE CORP	COM	020002101	56	1284	SH	DEFINED	1284	0	0
ALTELL CORPORATION		020039103	441	7200	SH	SOLE	7200	0	0
ALTELL CORPORATION		020039103	294	4801	SH	DEFINED	4501	300	0
ALTERA CORPORATION		021441100	15	550	SH	SOLE	550	0	0
AMAZON COM INC	COM	023135106	4	300	SH	DEFINED	300	0	0
AMEREN CORP	COM	023608102	72	1700	SH	DEFINED	1700	0	0
AMERICA MOVIL ADS		02364W105	8	400	SH	DEFINED	400	0	0
AMERICAN ELEC PWR INC	COM	025537101	138	2992	SH	SOLE	2992	0	0
AMERICAN ELEC PWR INC	COM	025537101	299	6496	SH	DEFINED	6496	0	0
AMERICAN EXPRESS CO	COM	025816109	190	4900	SH	SOLE	4600	300	0
AMERICAN EXPRESS CO	COM	025816109	944	24350	SH	DEFINED	24350	0	0
AMERICAN HOME PRODS CORP	COM	026609107	775	13200	SH	SOLE	13200	0	0
AMERICAN HOME PRODS CORP	COM	026609107	2420	41204	SH	DEFINED	41004	0	200
AMERICAN INTERNATIONAL GROUP		026874107	573	6746	SH	SOLE	6746	0	0
AMERICAN INTERNATIONAL GROUP		026874107	2791	32832	SH	DEFINED	32457	0	375
AMERICAN STANDARD COMPANIES INC		029712106	30	500	SH	DEFINED	500	0	0
AMERICAN WATER WORKS CO		030411102	98	3000	SH	DEFINED	3000	0	0

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHARES/	SH/	PUT/	INVSTMT	OTHER	VOTING AUTHORITY			
			(X\$1000)	PRN	AMT	PRN	CALL	DISCRETN	MANAGERS	SOLE	SHARED	NONE
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AMERITRADE HOLDING CORP CL A		03072H109	4	600	SH		SOLE		600	0	0	
AMETEK INC (NEW)		031100100	8	280	SH		DEFINED		280	0	0	
AMGEN INC		031162100	140	2308	SH		DEFINED		2308	0	0	
AMSOUTH BANCORPORATION		032165102	31	1687	SH		DEFINED		1687	0	0	
ANADARKO PETE CORP	COM	032511107	252	4684	SH		SOLE		4684	0	0	
ANADARKO PETE CORP	COM	032511107	1718	31874	SH		DEFINED		30490	0	1384	
ANHEUSER BUSCH COS INC	COM	035229103	41	1000	SH		SOLE		1000	0	0	
ANHEUSER BUSCH COS INC	COM	035229103	269	6540	SH		DEFINED		6540	0	0	
APACHE CORPORATION		037411105	166	3285	SH		SOLE		3285	0	0	
ASTRAZENECA PLC SPONSORED	ADR	046353108	37	798	SH		SOLE		798	0	0	
ASTRAZENECA PLC SPONSORED	ADR	046353108	2	45	SH		DEFINED		45	0	0	
AUTHENTIDATE HOLDING CORP		052666104	4	1000	SH		SOLE		1000	0	0	
AUTOMATIC DATA PROCESSING		053015103	149	3000	SH		SOLE		3000	0	0	
AUTOMATIC DATA PROCESSING		053015103	565	11370	SH		DEFINED		11370	0	0	
AVAYA INC	COM	USD .01	053499109	2	160	SH	SOLE		160	0	0	
AVAYA INC	COM	USD .01	053499109	68	4998	SH	DEFINED		4882	0	116	
AVISTA CORP	COM	05379B107	11	600	SH		DEFINED		600	0	0	
AVON PRODUCTS		054303102	27	600	SH		DEFINED		600	0	0	
AXYS PHARMACEUTICALS INC		054635107	0	100	SH		DEFINED		100	0	0	
BCE INC	COM	05534B109	10	400	SH		DEFINED		400	0	0	
BOC GROUP PLC ADR		055617609	14	500	SH		DEFINED		500	0	0	
BP PLC		055622104	303	6093	SH		SOLE		6093	0	0	
BP PLC		055622104	1758	35284	SH		DEFINED		35284	0	0	
BALLARD POWER SYSTEMS INC		05858H104	25	550	SH		DEFINED		550	0	0	
BALLY'S HEALTH & TENNIS CORP		05873K108	7	250	SH		DEFINED		250	0	0	
BANK AMERICA CORP	COM	060505104	24	400	SH		SOLE		400	0	0	
BANK AMERICA CORP	COM	060505104	465	7750	SH		DEFINED		7750	0	0	
BANK OF NEW YORK INC		064057102	528	11000	SH		SOLE		11000	0	0	
BANK OF NEW YORK INC		064057102	390	8128	SH		DEFINED		8128	0	0	
BANC ONE CORP	COM	06423A103	168	4715	SH		DEFINED		4715	0	0	
BAUSCH & LOMB INC	COM	071707103	36	1000	SH		SOLE		1000	0	0	
BAXTER INTERNATIONAL		071813109	70	1400	SH		SOLE		1400	0	0	
BAXTER INTERNATIONAL		071813109	50	1000	SH		DEFINED		1000	0	0	

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VALUE SHARES/ SH/ PUT/ INVSTMT OTHER VOTING AUTHORITY

NAME OF ISSUER	TITLE OF CLASS	CUSIP	(X\$1000)	PRN	AMT	PRN	CALL	DSCRETN	MANAGERS	SOLE	SHARED	NONE
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
BECTON DICKINSON & COMPANY		075887109	10	300	SH		DEFINED			300	0	0
BED BATH & BEYOND		075896100	62	2000	SH		SOLE			2000	0	0
BED BATH & BEYOND		075896100	70	2250	SH		DEFINED			2250	0	0
BELLSOUTH CORP	COM	079860102	313	7777	SH		SOLE			6301	1476	0
BELLSOUTH CORP	COM	079860102	1688	41923	SH		DEFINED			40898	225	800
BEST BUY COMPANY INC		086516101	12	200	SH		DEFINED			200	0	0
BETHLEHEM STEEL \$5.00 CUMULATIVE PREFERRED		087509303	22	1100	SH		DEFINED			1100	0	0
BETHLEHEM STEEL CORP PFD CONVERTIBLE \$2.50		087509402	4	400	SH		DEFINED			400	0	0
BIOTIME INC		09066L105	0	100	SH		DEFINED			100	0	0
BLOCK H & R INC	COM	093671105	53	826	SH		DEFINED			826	0	0
BOEING CO	COM	097023105	235	4232	SH		DEFINED			4232	0	0
BOSTON PROPERTIES INC.		101121101	10	250	SH		SOLE			250	0	0
BOSTON SCIENTIFIC CORP.		101137107	6	400	SH		DEFINED			400	0	0
BOYKIN LODGING CO		103430104	1	125	SH		DEFINED			125	0	0
BRISTOL-MYERS SQUIBB		110122108	1171	22400	SH		SOLE			22400	0	0
BRISTOL-MYERS SQUIBB		110122108	5912	113069	SH		DEFINED			112269	300	500
BROADCOM CORPORATION	COM	111320107	12	300	SH		DEFINED			0	0	300
BROWN FORMAN DISTILLERS CORP VOTING	CLASS 'A'	115637100	39	600	SH		DEFINED			600	0	0
BUCKEYE PIPELINE PARTNERS LP		118230101	13	400	SH		DEFINED			400	0	0
BURLINGTON NORTHERN SANTA FE CORP		12189T104	32	1065	SH		DEFINED			1065	0	0
BURLINGTON RESOURCES		122014103	39	1000	SH		DEFINED			1000	0	0
CSX CORP	COM	126408103	43	1200	SH		SOLE			1200	0	0
CSX CORP	COM	126408103	36	1000	SH		DEFINED			1000	0	0
CVS CORP	COM	126650100	235	6100	SH		SOLE			6100	0	0
CVS CORP	COM	126650100	562	14565	SH		DEFINED			14565	0	0
CABLE & WIRELESS		126830207	18	1000	SH		DEFINED			1000	0	0
CALPINE CORP		131347106	7	200	SH		DEFINED			200	0	0
CAMPBELL SOUP CO	COM	134429109	51	2000	SH		DEFINED			2000	0	0
CAPSTONE TURBINE CORP		14067D102	6	300	SH		DEFINED			300	0	0
CARBIDE/GRAPHITE GROUP		140777103	2	2000	SH		DEFINED			2000	0	0
CARDINAL HEALTH		14149Y108	13	200	SH		DEFINED			200	0	0
CATERPILLAR INC		149123101	172	3450	SH		DEFINED			3450	0	0
CELL PATHWAYS INC		15114R101	37	5900	SH		DEFINED			5900	0	0

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## 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	INVTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY		
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
CENDANT CORPORATION		151313103	13	700	SH		DEFINED			700	0	0
CEPHALON INC.		156708109	3	47	SH		DEFINED			47	0	0
CHARTER COMMUNICATIONS		16117M107	16	700	SH		DEFINED			700	0	0
CHECKFREE CORP NEW		162813109	10	300	SH		DEFINED			300	0	0
CHEVRON CORPORATION	COM	166751107	280	3100	SH		SOLE			3100	0	0
CHEVRON CORPORATION	COM	166751107	355	3926	SH		DEFINED			3926	0	0
CHINA MOBILE HONG KONG LTD	ADR	16941M109	136	5100	SH		DEFINED			2300	0	2800
CHORDIANT SOFTWARE INC.		170404107	0	240	SH		DEFINED			240	0	0
THE CHUBB CORPORATION		171232101	139	1800	SH		SOLE			1800	0	0
THE CHUBB CORPORATION		171232101	414	5350	SH		DEFINED			5350	0	0
CHURCH & DWIGHT INC	COM	171340102	50	2000	SH		DEFINED			2000	0	0
CIENA CORPORATION		171779101	22	600	SH		DEFINED			600	0	0
CIGNA INVESTMENT SECURITIES, INC.		17179X106	36	2191	SH		DEFINED			2191	0	0
CINERGY CORP		172474108	19	550	SH		DEFINED			550	0	0
CISCO SYS INC		17275R102	1646	90525	SH		SOLE			90525	0	0
CISCO SYS INC		17275R102	1708	93924	SH		DEFINED			91124	800	2000
CITIGROUP INC		172967101	1877	35539	SH		SOLE			35139	400	0
CITIGROUP INC		172967101	6361	120396	SH		DEFINED			120130	0	266
CITRIX SYSTEMS INC		177376100	3	100	SH		DEFINED			100	0	0
CLOROX CO DEL	COM	189054109	43	1300	SH		DEFINED			1300	0	0
COCA COLA CO	COM	191216100	248	5525	SH		SOLE			5525	0	0
COCA COLA CO	COM	191216100	1102	24500	SH		DEFINED			24500	0	0
COLGATE PALMOLIVE CO	COM	194162103	519	8800	SH		SOLE			8800	0	0
COLGATE PALMOLIVE CO	COM	194162103	2155	36547	SH		DEFINED			36547	0	0
COMCAST CORPORATION CLASS A SPECIAL	COM	200300200	28	650	SH		DEFINED			650	0	0
COMERICA INC. CO		200340107	43	750	SH		DEFINED			750	0	0
COMPAQ COMPUTER CORP	COM	204493100	78	5100	SH		SOLE			4300	800	0
COMPAQ COMPUTER CORP	COM	204493100	340	22201	SH		DEFINED			22001	0	200
COMPUTERIZED THERMAL IMAGING INC		20557C108	2	500	SH		DEFINED			500	0	0

CONAGRA FOODS INC	COM	205887102	11	600	SH	DEFINED	600	0	0
COMSHARE INC		205912108	1	500	SH	DEFINED	500	0	0
CONECTIV INC	COM	206829103	16	750	SH	DEFINED	750	0	0
CONECTIV INC CL A		206829202	6	327	SH	DEFINED	327	0	0

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									SOLE	SHARED	NONE
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
CONEXANT SYS INC	COM	207142100	14	1600	SH		DEFINED		1600	0	0
CONOCO INC	CLASS B	208251405	319	11050	SH		SOLE		10650	400	0
CONOCO INC	CLASS B	208251405	1315	45548	SH		DEFINED		42098	500	2950
CONSOLIDATED EDISON	COM	209115104	25	648	SH		DEFINED		648	0	0
CONSTELLATION ENERGY GROUP INC	COM	210371100	12	300	SH		SOLE		300	0	0
CONSTELLATION ENERGY GROUP INC	COM	210371100	102	2400	SH		DEFINED		2400	0	0
COOPER INDS INC		216669101	39	1000	SH		DEFINED		1000	0	0
COR THERAPEUTICS INS		217753102	9	300	SH		DEFINED		300	0	0
CORN PRODS INTL INC	COM	219023108	19	600	SH		DEFINED		600	0	0
CORNING INC		219350105	141	8500	SH		SOLE		8500	0	0
CORNING INC		219350105	667	39950	SH		DEFINED		37950	800	1200
CORPORATE HIGH YIELD FUND III INC		219925104	18	2000	SH		DEFINED		2000	0	0
CORVIS CORP		221009103	2	600	SH		DEFINED		600	0	0
COX COMMUNICATIONS INC NEW CL A		224044107	26	604	SH		DEFINED		604	0	0
CROWN PAC PARTNERS LP UNIT LTD PARTNERSHIP INT		228439105	4	500	SH		SOLE		500	0	0
CUBIST PHAMACEUTICAL INC		229678107	11	300	SH		DEFINED		300	0	0
CUMMINS ENGINE INC		231021106	38	1000	SH		DEFINED		1000	0	0
CURRENT INCOME SHS INC	COM	231298100	11	1000	SH		DEFINED		1000	0	0
CYGNUS INC		232560102	20	2000	SH		DEFINED		2000	0	0
DTE ENERGY CO	COM	233331107	21	454	SH		DEFINED		454	0	0
DATATEC SYSTEMS INC		238128102	0	500	SH		DEFINED		500	0	0
DEERE & COMPANY		244199105	140	3700	SH		DEFINED		3200	0	500
DELL COMPUTER CORP		247025109	9	380	SH		SOLE		380	0	0
DELL COMPUTER CORP		247025109	89	3440	SH		DEFINED		3440	0	0
DELPHI AUTOMOTIVE SYSTEMS CORP		247126105	18	1162	SH		DEFINED		1162	0	0
DELTC TIMBER CORP		247850100	143	5000	SH		DEFINED		5000	0	0
DENDREON CORPORATION		248230107	8	500	SH		DEFINED		500	0	0
DEVON ENERGY CORPORATION NEW	COM	25179M103	42	800	SH		DEFINED		800	0	0
DISNEY WALT CO	COM DISNEY	254687106	124	4300	SH		SOLE		4300	0	0
DISNEY WALT CO	COM DISNEY	254687106	528	18291	SH		DEFINED		17268	1023	0
DOMINION RES INC		25746U109	51	852	SH		SOLE		852	0	0
DOMINION RES INC		25746U109	392	6521	SH		DEFINED		6521	0	0
DOUBLECLICK INC		258609304	6	500	SH		DEFINED		500	0	0

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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	OTHER MANAGERS	VOTING AUTHORITY		
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DOW CHEM CO	COM	260543103	299	9000	SH		SOLE		9000	0	0
DOW CHEM CO	COM	260543103	286	8622	SH		DEFINED		6822	0	1800
DU PONT E I DE NEMOURS & CO	COM	263534109	479	9932	SH		SOLE		9932	0	0
DU PONT E I DE NEMOURS & CO	COM	263534109	1115	23118	SH		DEFINED		21418	300	1400
DUFF & PHELPS UTILITIES INCOME, INC.		264324104	23	2160	SH		DEFINED		2160	0	0
DUKE ENERGY CORP	COM	264399106	177	4556	SH		SOLE		4556	0	0
DUKE ENERGY CORP	COM	264399106	387	9933	SH		DEFINED		9933	0	0
E M C CORPORATION		268648102	14	500	SH		SOLE		500	0	0
E M C CORPORATION		268648102	281	9610	SH		DEFINED		9610	0	0
EOG RES INC		26875P101	88	2500	SH		DEFINED		2500	0	0
ERESOURCE CAP GROUP INC	COM	26883W106	0	100	SH		DEFINED		100	0	0
E*TRADE GROUP		269246104	3	525	SH		SOLE		525	0	0
E*TRADE GROUP		269246104	7	1200	SH		DEFINED		1200	0	0
EASTMAN CHEMICAL COMPANY		277432100	4	100	SH		DEFINED		100	0	0
EASTMAN KODAK CO	COM	277461109	44	950	SH		DEFINED		450	0	500
EBAY INC		278642103	68	1000	SH		DEFINED		0	0	1000
EDWARD LIFESCIENCES CORP		28176E108	2	100	SH		SOLE		100	0	0
EL PASO CORPORATION		28336L109	124	2366	SH		DEFINED		2366	0	0
ELECTRONIC DATA SYSTEMS CORP		285661104	37	600	SH		DEFINED		600	0	0

EMERSON ELEC CO	COM	291011104	441	7298	SH	DEFINED	7298	0	0
ENERGEN CORP	COM	29265N108	33	1200	SH	DEFINED	1200	0	0
ENERGY EAST CORP	COM	29266M109	94	4540	SH	DEFINED	4540	0	0
ENERGIZER HOLDINGS INC		29266R108	13	610	SH	DEFINED	610	0	0
ENGELHARD CORP	COM	292845104	74	2891	SH	DEFINED	2891	0	0
ENRON CORP		293561106	557	11357	SH	SOLE	11357	0	0
ENRON CORP		293561106	19	400	SH	DEFINED	400	0	0
ENERGY CORP NEW	COM	29364G103	95	2500	SH	DEFINED	2500	0	0
ENTREMED INC	COM	29382F103	35	2200	SH	DEFINED	1900	0	300
EQUIFAX, INC.		294429105	23	650	SH	DEFINED	650	0	0
EQUITY INCOME FUND EXCHANGE SER.	AT&T SHS 1ST	294700703	72	576	SH	DEFINED	576	0	0
EQUITY OFFICE PPTYS TR	COM	294741103	81	2562	SH	DEFINED	2562	0	0
EQUITY RESIDENTIAL PPTYS	TR SBI	29476L107	35	625	SH	SOLE	625	0	0
EQUITY RESIDENTIAL PPTYS	TR SBI	29476L107	5	100	SH	DEFINED	100	0	0

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ERICSSON L M TEL CO ADR CL B		294821400	126	23280	SH		DEFINED		18880	0	4400
EXELON CORP COM		30161N101	57	899	SH		DEFINED		899	0	0
EXODUS COMMUNICATION INC		302088109	2	1300	SH		DEFINED		1300	0	0
EXXON MOBIL CORP	COM	30231G102	3439	39376	SH		SOLE		39376	0	0
EXXON MOBIL CORP	COM	30231G102	13893	159052	SH		DEFINED		152127	133	6792
FPL GROUP INC	COM	302571104	84	1400	SH		SOLE		1400	0	0
FPL GROUP INC	COM	302571104	289	4808	SH		DEFINED		4808	0	0
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	408	4800	SH		SOLE		4800	0	0
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	70	825	SH		DEFINED		825	0	0
FEDERAL REALTY INVESTMENT TRUST		313747206	8	423	SH		DEFINED		423	0	0
FEDERAL SIGNAL CORPORATION		313855108	32	1400	SH		DEFINED		1400	0	0
FEDEX CORPORATION		31428X106	20	500	SH		DEFINED		500	0	0
FINISAR CORPORATION		31787A101	7	400	SH		SOLE		400	0	0
FIRST UNION CORP		337358105	260	7448	SH		SOLE		7448	0	0
FIRST UNION CORP		337358105	1572	45012	SH		DEFINED		44688	324	0
FIRSTENERGY CORP	COM	337932107	28	900	SH		DEFINED		900	0	0
FLEETBOSTON FINANCIAL CORP	COM	339030108	1881	47705	SH		DEFINED		47605	100	0
FLOWER FOODS INC		343498101	15	500	SH		DEFINED		500	0	0
FORD MOTOR CO DEL		345370860	72	2971	SH		SOLE		2971	0	0
FORD MOTOR CO DEL		345370860	285	11639	SH		DEFINED		11639	0	0
FORTUNE BRANDS INC	COM	349631101	15	400	SH		DEFINED		400	0	0
FRANKLIN RESOURCES INC		354613101	341	7459	SH		SOLE		7459	0	0
GATX CORP COM		361448103	32	800	SH		DEFINED		800	0	0
GPU INC		36225X100	14	420	SH		SOLE		0	420	0
GPU INC		36225X100	100	2871	SH		DEFINED		2871	0	0
GALLAHER GROUP PLC SPONSORED	ADR	363595109	39	1600	SH		DEFINED		1600	0	0
GAP INC		364760108	4	150	SH		SOLE		150	0	0
GATEWAY INC	COM	367626108	13	800	SH		DEFINED		200	0	600
GEMSTAR TV GUIDE INTL INC		36866W106	8	200	SH		DEFINED		200	0	0
GENENTECH INC		368710406	33	600	SH		SOLE		600	0	0
GENENTECH INC		368710406	392	7125	SH		DEFINED		6825	0	300
GENERAL ELEC CO	COM	369604103	4806	98602	SH		SOLE		98602	0	0
GENERAL ELEC CO	COM	369604103	12733	261204	SH		DEFINED		258104	400	2700

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GENERAL MILLS, INC		370334104	4	100	SH		DEFINED		100	0	0
GENERAL MTRS CORP	COM	370442105	51	801	SH		SOLE		801	0	0
GENERAL MTRS CORP	COM	370442105	290	4508	SH		DEFINED		4508	0	0
GENERAL MOTORS CLASS H	NEW	370442832	99	4764	SH		SOLE		4764	0	0
GENERAL MOTORS CLASS H	NEW	370442832	379	18217	SH		DEFINED		18217	0	0
GENZYME CORP BIOSURGERY DIVISION		372917708	5	670	SH		DEFINED		670	0	0
GEORGIA PAC CORP	COM GA PAC GRP	373298108	98	2900	SH		SOLE		2500	400	0

GEORGIA PAC CORP	COM GA PAC GRP	373298108	1016	30043	SH	DEFINED	30043	0	0
GEORGIA PAC TIMBER GROUP	COM	373298702	19	547	SH	DEFINED	547	0	0
GILLETTE COMPANY		375766102	127	4400	SH	SOLE	4400	0	0
GILLETTE COMPANY		375766102	210	7280	SH	DEFINED	7280	0	0
GLAXO SMITHKILNE PLC SPONSORED	ADR	37733W105	334	5955	SH	SOLE	5955	0	0
GLAXO SMITHKILNE PLC SPONSORED	ADR	37733W105	298	5312	SH	DEFINED	5312	0	0
GOLDMAN SACHS GROUP		38141G104	265	3100	SH	SOLE	3100	0	0
GOLDMAN SACHS GROUP		38141G104	733	8550	SH	DEFINED	8550	0	0
GOODYEAR TIRE & RUBBER CO.		382550101	9	348	SH	DEFINED	348	0	0
GUIDANT CORP	COM	401698105	25	700	SH	DEFINED	700	0	0
GUILFORD PHARMACEUTICALS INC		401829106	10	300	SH	DEFINED	300	0	0
HRPT PPTYS TR COMM SH BEN INT		40426W101	9	1000	SH	DEFINED	1000	0	0
HALLIBURTON CO	COM	406216101	14	400	SH	SOLE	400	0	0
HALLIBURTON CO	COM	406216101	433	12182	SH	DEFINED	12182	0	0
JOHN HANCOCK INCOME SECURITIES TRUST		410123103	4	267	SH	DEFINED	267	0	0
JOHN HANCOCK PATRIOT PREMIUM DIV FD I	COM	41013Q101	16	1834	SH	DEFINED	1834	0	0
JOHN HANCOCK FINANCIAL SERVICES, INC.		41014S106	49	1242	SH	DEFINED	1242	0	0
HANDSPRING INC		410293104	1	200	SH	DEFINED	200	0	0
HARCOURT GENERAL INC		41163G101	0	13	SH	DEFINED	13	0	0
HARLEY DAVIDSON		412822108	221	4700	SH	DEFINED	4700	0	0
HARTFORD FINL SVCS GROUP INC	COM	416515104	75	1100	SH	SOLE	1100	0	0
HARTFORD FINL SVCS GROUP INC	COM	416515104	76	1112	SH	DEFINED	1112	0	0
H. J. HEINZ COMPANY		423074103	59	1456	SH	DEFINED	1456	0	0
HERCULES INC	COM	427056106	9	800	SH	DEFINED	800	0	0
HERSHEY FOODS CORP	COM	427866108	314	5100	SH	DEFINED	3900	0	1200
HEWLETT PACKARD CO	COM	428236103	194	6800	SH	SOLE	6800	0	0
HEWLETT PACKARD CO	COM	428236103	1245	43570	SH	DEFINED	42370	0	1200

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY			
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HEXCEL CORP		428291108	12	1000	SH		DEFINED		1000	0	0	
HILTON HOTELS CORPORATION		432848109	11	1000	SH		DEFINED		1000	0	0	
HOME DEPOT, INC		437076102	879	18900	SH		SOLE		18600	300	0	
HOME DEPOT, INC		437076102	3527	75802	SH		DEFINED		75802	0	0	
HONEYWELL INTERNATIONAL INC	COM	438516106	36	1050	SH		SOLE		1050	0	0	
HONEYWELL INTERNATIONAL INC	COM	438516106	246	7058	SH		DEFINED		7058	0	0	
HOUSEHOLD INTL INC	COM	441815107	509	7633	SH		DEFINED		7633	0	0	
HSBC BANK PLC SER C ADR		44328M815	5	200	SH		DEFINED		200	0	0	
HSBC BANK PLC SER D ADR		44328M849	5	200	SH		DEFINED		200	0	0	
HUDSON CITY BANCORP		443683107	25	1100	SH		DEFINED		1100	0	0	
HUDSON UNITED BANCORP		444165104	20	800	SH		SOLE		800	0	0	
HUNTINGTON BANCSHARES INC		446150104	44	2722	SH		DEFINED		2722	0	0	
IMS HEALTH INCORPORATED		449934108	83	2928	SH		DEFINED		2928	0	0	
ITT INDUSTRIES INC	COM	450911102	24	550	SH		SOLE		550	0	0	
ITT INDUSTRIES INC	COM	450911102	24	556	SH		DEFINED		556	0	0	
ICON PUB LTD CO		45103T107	30	1000	SH		DEFINED		1000	0	0	
IDACORP INC	COM	451107106	10	300	SH		SOLE		300	0	0	
IDACORP INC	COM	451107106	209	6000	SH		DEFINED		6000	0	0	
ILLINOIS TOOL WORKS INC	COM	452308109	13	214	SH		DEFINED		214	0	0	
IMCLONE SYSTEMS INC		45245W109	10	200	SH		SOLE		200	0	0	
IMCLONE SYSTEMS INC		45245W109	84	1600	SH		DEFINED		1600	0	0	
IMMUNEX CORP		452528102	3	200	SH		DEFINED		200	0	0	
INDYMAC BANCORP INC		456607100	40	1500	SH		DEFINED		1500	0	0	
INFOSPACE, INC.		45678T102	0	1	SH		DEFINED		1	0	0	
INGERSOLL-RAND CO	COM	456866102	77	1875	SH		SOLE		1875	0	0	
INGERSOLL-RAND CO	COM	456866102	309	7522	SH		DEFINED		7522	0	0	
INKTOMI CORP	COM	457277101	6	700	SH		SOLE		700	0	0	
INKTOMI CORP	COM	457277101	9	1000	SH		DEFINED		200	0	800	
INNKEEPERS USA TRUST		4576J0104	23	2000	SH		SOLE		2000	0	0	
INNKEEPERS USA TRUST		4576J0104	23	2000	SH		DEFINED		2000	0	0	
INTEL CORP	COM	458140100	277	9500	SH		SOLE		9500	0	0	
INTEL CORP	COM	458140100	1797	61459	SH		DEFINED		59659	0	1800	
INTERMEDIATE MUNICIPAL FUND INC		45880P104	19	2000			DEFINED		2000	0	0	

</TABLE>

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY		
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INTERNATIONAL BUSINESS MACHINE CORP	COM	459200101	806	7140	SH		SOLE		6940	200	0
INTERNATIONAL BUSINESS MACHINE CORP	COM	459200101	7790	68944	SH		DEFINED		67744	0	1200
INTERNATIONAL FLAVORS AND FRAGRANCES, INC.		459506101	0	26	SH		DEFINED		26	0	0
INTL PAPER CO	COM	460146103	146	4097	SH		DEFINED		4097	0	0
INTERNET HOLDERS TRUST		46059W102	4	100	SH		DEFINED		100	0	0
INTUIT		461202103	3	100	SH		DEFINED		100	0	0
INVITROGEN CORP		46185R100	49	683	SH		DEFINED		683	0	0
JDS UNIPHASE CORPORATION		46612J101	2	200	SH		SOLE		200	0	0
JDS UNIPHASE CORPORATION		46612J101	6	500	SH		DEFINED		500	0	0
J P MORGAN CHASE & CO		46625H100	548	12311	SH		SOLE		12311	0	0
J P MORGAN CHASE & CO		46625H100	2201	49367	SH		DEFINED		49367	0	0
JABIL CIRCUIT INC		466313103	4	150	SH		SOLE		150	0	0
JABIL CIRCUIT INC		466313103	7	250	SH		DEFINED		250	0	0
JEFFERSON PILOT CORPORATION		475070108	32	683	SH		SOLE		683	0	0
JEFFERSON PILOT CORPORATION		475070108	50	1035	SH		DEFINED		1035	0	0
JOHNSON & JOHNSON	COM	478160104	1687	33750	SH		SOLE		33750	0	0
JOHNSON & JOHNSON	COM	478160104	6816	136330	SH		DEFINED		134330	0	2000
JOHNSON CTLS INC	COM	478366107	14	200	SH		DEFINED		200	0	0
KANSAS CITY SOUTHERN INDUSTRIES INC NEW		485170302	58	3712	SH		DEFINED		3712	0	0
KERR MCGEE CORP SUB DEB CONV 7.5% 5/15/14		492386A11	3	3000	PRN		DEFINED		3000	0	0
KERR MCGEE CORP		492386107	1	18	SH		DEFINED		18	0	0
KEYSPAN CORP	COM	49337W100	56	1562	SH		DEFINED		1562	0	0
KIMBERLY-CLARK CORPORATION		494368103	169	3024	SH		SOLE		3024	0	0
KIMBERLY-CLARK CORPORATION		494368103	517	9250	SH		DEFINED		9050	0	200
KINDER MORGAN ENERGY PARTNERS L P		494550106	123	1800	SH		DEFINED		1800	0	0
KONINKLIJKE PHILIPS ELECTRS N V SP	ADR	500472303	12	491	SH		DEFINED		491	0	0
KRAMONT REALTY TRUST COM		50075Q107	10	800	SH		DEFINED		800	0	0
KRISPY KREME DOUGHNUTS		501014104	8	200	SH		DEFINED		200	0	0
KROGER COMPANY	COM	501044101	187	7500	SH		SOLE		7500	0	0
KROGER COMPANY	COM	501044101	292	11700	SH		DEFINED		11100	600	0
LSI LOGIC CORPORATION		502161102	18	1000	SH		DEFINED		1000	0	0
LAKEHEAD PIPELINE L.P.		511557100	40	900	SH		SOLE		900	0	0
LAKEHEAD PIPELINE L.P.		511557100	227	5025	SH		DEFINED		5025	0	0

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LANTE CORPORATION		516540101	0	200	SH		DEFINED		200	0	0
LENNAR CORP		526057104	41	1000	SH		DEFINED		1000	0	0
LILLY ELI & CO	COM	532457108	171	2316	SH		SOLE		2316	0	0
LILLY ELI & CO	COM	532457108	1558	21065	SH		DEFINED		20665	0	400
LINCOLN NATIONAL CORP		534187109	41	800	SH		DEFINED		800	0	0
LOCKHEED MARTIN CORP		539830109	370	10000	SH		SOLE		10000	0	0
LOCKHEED MARTIN CORP		539830109	0	3	SH		DEFINED		3	0	0
LOUISIANA-PACIFIC CORP		546347105	4	372	SH		DEFINED		372	0	0
LOWES COMPANIES INC		548661107	21	300	SH		DEFINED		300	0	0
LUBRIZOL CORP	COM	549271104	62	2000	SH		DEFINED		2000	0	0
LUCENT TECHNOLOGY INC		549463107	199	32191	SH		SOLE		31127	1064	0
LUCENT TECHNOLOGY INC		549463107	700	112742	SH		DEFINED		107820	322	4600
MFS MULTIMARKET INCOME TRUST		552737108	9	1500	SH		SOLE		1500	0	0
MGI PHARMACEUTICALS		552880106	134	10770	SH		DEFINED		10770	0	0
SMITH BARNEY MANAGED MUNICIPAL PORTFOLIO, INC.		561662107	20	2000			DEFINED		2000	0	0
MANULIFE FINANCIAL CORP		56501R106	72	2593	SH		SOLE		2593	0	0
MANUGISTICS GROUP		565011103	15	600	SH		DEFINED		600	0	0
MARTHA STEWART LIVING		573083102	9	400	SH		DEFINED		400	0	0
MAYTAG CORPORATION		578592107	14	500	SH		DEFINED		500	0	0
MCDATA CORPORATION-CLASS A		580031201	0	7	SH		SOLE		7	0	0
MCDATA CORPORATION-CLASS A		580031201	1	61	SH		DEFINED		61	0	0
MCDONALDS CORP	COM	580135101	108	4000	SH		SOLE		4000	0	0
MCDONALDS CORP	COM	580135101	156	5800	SH		DEFINED		5800	0	0
MCGRAW HILL COMPANIES INC		580645109	144	2180	SH		DEFINED		2180	0	0

MCKESSON HBOC INC		58155Q103	5	148	SH	DEFINED	148	0	0
MEAD CORP	COM	582834107	24	900	SH	SOLE	900	0	0
MEAD CORP	COM	582834107	108	4000	SH	DEFINED	4000	0	0
MEDAREX INC		583916101	9	400	SH	DEFINED	400	0	0
MEDICHEM LIFE SCIENCES INC		584662100	10	2000	SH	DEFINED	2000	0	0
MEDTRONIC INC		585055106	174	3800	SH	DEFINED	3800	0	0
MELLON FINANCIAL CORP	COM	58551A108	77	1724	SH	DEFINED	1724	0	0
MERCANTILE BANKSHARES CORP	COM	587405101	15	400	SH	DEFINED	400	0	0
MERCK & CO INC	COM	589331107	1196	18725	SH	SOLE	18725	0	0
MERCK & CO INC	COM	589331107	6546	102446	SH	DEFINED	102246	0	200

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MERCURY INTERACTIVE CORP		589405109	17	300	SH		DEFINED		300	0	0
MERRILL LYNCH & CO INC		590188108	41	700	SH		SOLE		700	0	0
MERRILL LYNCH & CO INC		590188108	154	2600	SH		DEFINED		2600	0	0
METLIFE INC		59156R108	0	10	SH		SOLE		10	0	0
METLIFE INC		59156R108	61	2000	SH		DEFINED		2000	0	0
METROMEDIA FIBER NETWORK		591689104	2	1100	SH		DEFINED		1100	0	0
MICROSOFT CORP		594918104	465	6375	SH		SOLE		6375	0	0
MICROSOFT CORP		594918104	1910	26175	SH		DEFINED		25475	0	700
MICROTEST INC		594941106	4	500	SH		DEFINED		500	0	0
MIDDLESEX WATER CO	COM	596680108	68	2000	SH		DEFINED		2000	0	0
MINNESOTA MNG & MFG CO	COM	604059105	57	500	SH		SOLE		500	0	0
MINNESOTA MNG & MFG CO	COM	604059105	1181	10352	SH		DEFINED		10352	0	0
MIPS TECHNOLOGIES INC		604567206	0	27	SH		DEFINED		27	0	0
MIRANT CORP		604675108	27	795	SH		SOLE		795	0	0
MIRANT CORP		604675108	149	4360	SH		DEFINED		4360	0	0
MONTANA POWER CO	COM	612085100	23	2000	SH		DEFINED		2000	0	0
MOODYS CORP		615369105	25	764	SH		DEFINED		764	0	0
MORGAN STANLEY DEAN WITTER & CO		617446448	131	2050	SH		SOLE		2050	0	0
MORGAN STANLEY DEAN WITTER & CO		617446448	361	5634	SH		DEFINED		5634	0	0
MOTOROLA, INC		620076109	52	3150	SH		SOLE		3150	0	0
MOTOROLA, INC		620076109	283	17100	SH		DEFINED		14700	0	2400
MUNIYIELD NJ INSURED FUND INC.	COMMON	625921101	42	2872	SH		DEFINED		2872	0	0
MUNI HOLDING NY INSD FUND INC		625931100	16	1253	SH		DEFINED		1253	0	0
NBC INTERNET INC CL A		62873D105	0	100	SH		DEFINED		100	0	0
NCR CORP	NEW	62886E108	6	145	SH		DEFINED		145	0	0
NASDAQ 100 TRUST UNIT SER 1		631100104	9	200	SH		SOLE		200	0	0
NASDAQ 100 TRUST UNIT SER 1		631100104	17	385	SH		DEFINED		385	0	0
NATIONAL FUEL GAS CO N J	COM	636180101	134	2596	SH		DEFINED		2596	0	0
NATIONAL WESTMINSTER BANK PLC PFD		638539700	7	300	SH		DEFINED		300	0	0
NEORX CORPORATION		640520300	0	50	SH		DEFINED		50	0	0
NEUROGEN CORP		64124E106	22	1000	SH		DEFINED		1000	0	0
NEW FOCUS INC		644383101	2	300	SH		SOLE		300	0	0
NEW FOCUS INC		644383101	0	100	SH		DEFINED		100	0	0

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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	OTHER MANAGERS	VOTING AUTHORITY		
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NEW JERSEY RESOURCES CORPORATION		646025106	115	2556	SH		DEFINED		2556	0	0
NEW PLAN EXCEL RLTY TR INC	COM	648053106	6	400	SH		DEFINED		400	0	0
NICOR INC	COM	654086107	11	300	SH		DEFINED		300	0	0
NISOURCE INC	COM	65473P105	84	3100	SH		DEFINED		3100	0	0
NOKIA CORPORATION ADR		654902204	190	8600	SH		DEFINED		8000	0	600
NORAM ENERGY CORP SUB DEB CONV 6% 3/15/12		655419AC3	23	25000	PRN		DEFINED		25000	0	0
NORFOLK SOUTHERN CORP	COM	655844108	125	6060	SH		SOLE		6060	0	0
NORFOLK SOUTHERN CORP	COM	655844108	88	4266	SH		DEFINED		3906	360	0
NORSK HYDRO ADR		656531605	94	2222	SH		DEFINED		2222	0	0
NORTEL NETWORKS CORP NEW		656568102	0	100	SH		SOLE		100	0	0
NORTEL NETWORKS CORP NEW		656568102	16	1828	SH		DEFINED		828	0	1000
NORTHERN TRUST CORP		665859104	12	200	SH		SOLE		200	0	0
NORTHERN TRUST CORP		665859104	90	1450	SH		DEFINED		1450	0	0

NORTHROP GRUPMAN CORP		666807102	4	50	SH	SOLE		50	0	0
NOVARTIS AG ADRS		66987V109	18	500	SH	DEFINED		500	0	0
NOVO NORDISK ADR		670100205	45	1000	SH	DEFINED		1000	0	0
OGE ENERGY CO.		670837103	9	400	SH	DEFINED		400	0	0
NUVEEN MUNICIPAL VALUE FUND INC		670928100	6	700		DEFINED		700	0	0
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	130	8411		DEFINED		8411	0	0
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	46	3200	SH	DEFINED		3200	0	0
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	49	3300		DEFINED		3300	0	0
OCCIDENTAL PETE CORP DEL	COM	674599105	5	200	SH	DEFINED		200	0	0
OMNICOM GROUP INC COM		681919106	34	400	SH	DEFINED		400	0	0
ONEOK INC NEW	COM	682680103	5	300	SH	SOLE		300	0	0
ONEOK INC NEW	COM	682680103	78	4000	SH	DEFINED		4000	0	0
OPENWAVE SYS INC COM		683718100	10	300	SH	DEFINED		300	0	0
ORACLE CORPORATION		68389X105	78	4125	SH	SOLE		4125	0	0
ORACLE CORPORATION		68389X105	533	28088	SH	DEFINED		24488	0	3600
ORATEC INTERVENTIONS INC		68554M108	0	100	SH	DEFINED		100	0	0
PG&E CORP	COM	69331C108	6	600	SH	DEFINED		600	0	0
PNC FINANCIAL SERVICES GROUP	COM	693475105	67	1026	SH	SOLE		1026	0	0
PNC FINANCIAL SERVICES GROUP	COM	693475105	80	1225	SH	DEFINED		1225	0	0
PPL CORP		69351T106	22	400	SH	SOLE		400	0	0
PPL CORP		69351T106	55	1000	SH	DEFINED		800	200	0

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY		
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PACCAR INC	COM	693718108	28	550	SH		DEFINED		550	0	0
PACTIV CORP	COM	695257105	1	100	SH		SOLE		100	0	0
PALM INC		696642107	2	444	SH		DEFINED		444	0	0
PARAGON TECHNOLOGIES INC		69912T108	47	6422	SH		DEFINED		6422	0	0
PARK PL ENTMT CORP	COM	700690100	12	1000	SH		DEFINED		1000	0	0
PARKER HANNIFIN CORP	COM	701094104	143	3375	SH		DEFINED		3375	0	0
PAYCHEX INC	COM	704326107	141	3540	SH		DEFINED		3540	0	0
PAYLESS SHOESOURCE, INC.		704379106	12	200	SH		DEFINED		200	0	0
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	2885	75258	SH		SOLE		75258	0	0
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	10252	267421	SH		DEFINED		267421	0	0
PENN VIRGINIA CORP		707882106	29	900	SH		SOLE		900	0	0
PENN VIRGINIA CORP		707882106	185	5625	SH		DEFINED		5625	0	0
J.C. PENNEY CO., INC.		708160106	131	5000	SH		DEFINED		5000	0	0
PEOPLES ENERGY CORPORATION		711030106	212	5297	SH		DEFINED		5297	0	0
PEPSICO INC	COM	713448108	106	2400	SH		SOLE		2400	0	0
PEPSICO INC	COM	713448108	417	9450	SH		DEFINED		9450	0	0
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH		DEFINED		100	0	0
PERKINELMER INC	COM	714046109	127	4628	SH		DEFINED		4628	0	0
PFIZER INC	COM	717081103	524	13087	SH		SOLE		11987	1100	0
PFIZER INC	COM	717081103	3096	77346	SH		DEFINED		77346	0	0
PHARMACIA CORP		71713U102	45	993	SH		SOLE		993	0	0
PHARMACIA CORP		71713U102	413	8993	SH		DEFINED		8293	0	700
PHILIP MORRIS COMPANIES		718154107	152	3000	SH		SOLE		3000	0	0
PHILIP MORRIS COMPANIES		718154107	479	9450	SH		DEFINED		8950	0	500
PHILLIPS PETROLEUM CO		718507106	114	2000	SH		SOLE		2000	0	0
PHILLIPS PETROLEUM CO		718507106	110	1941	SH		DEFINED		1941	0	0
PITNEY BOWES INC	COM	724479100	252	6000	SH		SOLE		6000	0	0
PITNEY BOWES INC	COM	724479100	98	2350	SH		DEFINED		2350	0	0
PITSTON SERVICES GROUP		725701106	0	24	SH		DEFINED		24	0	0
POLYCOM INC		73172K104	13	600	SH		DEFINED		600	0	0
POTLATCH CORP	COM	737628107	103	3000	SH		DEFINED		3000	0	0
POTOMAC ELEC PWR CO	COM	737679100	18	903	SH		SOLE		903	0	0
POTOMAC ELEC PWR CO	COM	737679100	46	2200	SH		DEFINED		2200	0	0

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY		
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PROCTER & GAMBLE CO	COM	742718109	197	3100	SH	SOLE		3100	0	0		
PROCTER & GAMBLE CO	COM	742718109	1547	24263	SH	DEFINED		24263	0	0		
PROGRESS ENERGY INC COM		743263105	17	400	SH	SOLE		400	0	0		
PROVIDIAN FINANCIAL CORP		74406A102	71	1200	SH	SOLE		1200	0	0		
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	200	4092	SH	SOLE		4092	0	0		
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	640	13105	SH	DEFINED		13005	100	0		
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	40	5000	SH	DEFINED		5000	0	0		
QLOGIC CORP		747277101	12	200	SH	SOLE		200	0	0		
QLOGIC CORP		747277101	64	1000	SH	DEFINED		1000	0	0		
QUALCOMM INC		747525103	86	1480	SH	DEFINED		1480	0	0		
QUINTILES TRANSNATIONAL CORP	COM	748767100	4	179	SH	DEFINED		179	0	0		
QWEST COMMUNICATIONS INT'L		749121109	80	2525	SH	SOLE		1834	691	0		
QWEST COMMUNICATIONS INT'L		749121109	576	18104	SH	DEFINED		17160	235	709		
RCM STRATEGIC GLOBAL GOVT FUND	COMMON	74936A101	33	3098	SH	DEFINED		3098	0	0		
R G S ENERGY GROUP INC	COM	74956K104	41	1100	SH	DEFINED		1100	0	0		
RF MICRO-DEVICES		749941100	26	1000	SH	DEFINED		1000	0	0		
RALSTON-RALSTON PURINA GROUP		751277302	54	1830	SH	DEFINED		1830	0	0		
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH	DEFINED		282	0	0		
RAYONIER INC	COM	754907103	11	239	SH	DEFINED		239	0	0		
RAYTHEON CO		755111507	26	1000	SH	SOLE		1000	0	0		
RAYTHEON CO		755111507	204	7708	SH	DEFINED		7708	0	0		
RED HAT INC	COM	756577102	0	30	SH	DEFINED		30	0	0		
RELIANT ENERGY INC	COM	75952J108	35	1100	SH	DEFINED		1100	0	0		
REUTERS GROUP PLC SPONSORED	ADR	76132M102	67	866	SH	DEFINED		866	0	0		
RITE AID CORP		767754104	9	1000	SH	DEFINED		1000	0	0		
ROCKWELL INTL CORP	NEW COM	773903109	76	2014	SH	DEFINED		2014	0	0		
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	127	8400	SH	SOLE		8400	0	0		
ROYAL BANK OF SCOTLAND GROUP		780097408	25	1000	SH	DEFINED		1000	0	0		
ROYAL BANK OF SCOTLAND GROUP	PLC SER D	780097606	7	300	SH	DEFINED		300	0	0		
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	180	3100	SH	SOLE		3100	0	0		
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	1338	22974	SH	DEFINED		22974	0	0		
RUBY TUESDAY INC.		781182100	11	656	SH	DEFINED		656	0	0		
SBC COMMUNICATIONS INC		78387G103	912	22787	SH	SOLE		19787	3000	0		
SBC COMMUNICATIONS INC		78387G103	3291	82170	SH	DEFINED		78432	375	3363		

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY		
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SAFEWAY INC		786514208	9	200	SH		DEFINED		200	0	0
THE ST. PAUL COMPANIES, INC	COM	792860108	5	100	SH		DEFINED		100	0	0
THE SALOMON BROTHERS FUND INC		795477108	17	1175	SH		DEFINED		1175	0	0
SANCHEZ COMPUTER ASSOCIATES		799702105	2	200	SH		DEFINED		200	0	0
SAP AKTIENGESELLSCHAFT ADR		803054204	3	100	SH		DEFINED		100	0	0
SARA LEE CORP	COM	803111103	258	13651	SH		SOLE		13651	0	0
SARA LEE CORP	COM	803111103	11	600	SH		DEFINED		600	0	0
SAVVIS COMMUNICATIONS CORP		805423100	0	390	SH		DEFINED		390	0	0
SCANA CORP NEW		80589M102	14	505	SH		SOLE		505	0	0
SCANA CORP NEW		80589M102	102	3600	SH		DEFINED		3600	0	0
SCHERING PLOUGH CORP	COM	806605101	28	800	SH		SOLE		800	0	0
SCHERING PLOUGH CORP	COM	806605101	264	7300	SH		DEFINED		7300	0	0
SCHLUMBERGER LTD	COM	806857108	10	200	SH		SOLE		200	0	0
SCHLUMBERGER LTD	COM	806857108	447	8506	SH		DEFINED		8506	0	0
SCHULMAN A INC		808194104	6	500	SH		DEFINED		500	0	0
SCIENTIFIC-ATLANTA INC		808655104	60	1500	SH		DEFINED		0	0	1500
SCOTTISH PWR PLC ADR		81013T705	6	209	SH		DEFINED		209	0	0
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH		DEFINED		100	0	0
SEALED AIR CORP NEW	COM	81211K100	63	1710	SH		DEFINED		1710	0	0
SEALED AIR CORP NEW PFD CONV SER A \$2		81211K209	22	570	SH		SOLE		570	0	0
SEALED AIR CORP NEW PFD CONV SER A \$2		81211K209	72	1820	SH		DEFINED		1820	0	0
SEMPRA ENERGY	COM	816851109	43	1600	SH		DEFINED		1600	0	0

SIEBEL SYSTEMS		826170102	4	100	SH	DEFINED	100	0	0
SIEMENS AG SPONSORED ADR		826197501	18	300	SH	SOLE	300	0	0
SILICON GRAPHICS INC		827056102	0	200	SH	DEFINED	200	0	0
SIMON PTY GROUP INC NEW	COM	828806109	12	420	SH	DEFINED	420	0	0
SOLETRON CORP		834182107	4	250	SH	DEFINED	250	0	0
SOMERA COMMUNICATIONS		834458101	7	1000	SH	DEFINED	1000	0	0
SONY CORP ADR AMERN SH NEW									
EA REPR 1 JAPANESE		835699307	39	600	SH	DEFINED	600	0	0
SOUTH JERSEY INDUSTRIES, INC		838518108	10	343	SH	DEFINED	343	0	0
SOUTHERN CO	COM	842587107	50	2156	SH	SOLE	2156	0	0
SOUTHERN CO	COM	842587107	256	11053	SH	DEFINED	10975	78	0
SPEECHWORKS INTERNATIONAL INC		84764M101	7	500	SH	DEFINED	500	0	0

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY		
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SPRINT CORPORATION		852061100	178	8376	SH	DEFINED		8376	0	0	
SPRINT CORP PCS SER 1		852061506	22	930	SH	SOLE		930	0	0	
SPRINT CORP PCS SER 1		852061506	87	3638	SH	DEFINED		3638	0	0	
STARWOOD HOTELS & RESORTS WORLDWIDE INC		85590A203	18	501	SH	SOLE		501	0	0	
STARWOOD HOTELS & RESORTS WORLDWIDE INC		85590A203	31	857	SH	DEFINED		857	0	0	
STATE STREET CORP	COM	857477103	118	2400	SH	DEFINED		2400	0	0	
STILLWILL FINL INC		860831106	262	7825	SH	DEFINED		7825	0	0	
STRATEGIC DIAGNOSTICS INC		862700101	1	300	SH	DEFINED		300	0	0	
SUN MICROSYSTEMS INC	COM	866810104	493	31400	SH	SOLE		31400	0	0	
SUN MICROSYSTEMS INC	COM	866810104	1369	87136	SH	DEFINED		85536	0	1600	
SUNOCO INC		86764P109	8	238	SH	SOLE		238	0	0	
SUNOCO INC		86764P109	121	3328	SH	DEFINED		3209	119	0	
SYMBOL TECHNOLOGIES INC	COM	871508107	17	800	SH	DEFINED		800	0	0	
SYNGENTA AG		87160A100	0	18	SH	DEFINED		18	0	0	
TCW CONV SEC FUND INC		872340104	13	1500	SH	DEFINED		1500	0	0	
TECO ENERGY INC	COM	872375100	126	4140	SH	SOLE		4140	0	0	
TECO ENERGY INC	COM	872375100	79	2600	SH	DEFINED		2600	0	0	
TJX COMPANIES		872540109	31	1000	SH	DEFINED		1000	0	0	
TRW INC		872649108	42	1040	SH	DEFINED		1040	0	0	
TRW, INC. \$4.50 CONVERTIBLE PREFERRED SERIES 3		872649603	7	20	SH	DEFINED		20	0	0	
TXU CORP		873168108	38	800	SH	DEFINED		800	0	0	
TALBOTS INC		874161102	8	200	SH	DEFINED		200	0	0	
TARGET CORPORATION		87612E106	143	4150	SH	SOLE		4150	0	0	
TARGET CORPORATION		87612E106	885	25600	SH	DEFINED		25600	0	0	
TELECOM CORP OF NEW ZEALAND	16 ORD										
	SHS TO 1 ADR	879278208	7	400	SH	DEFINED		400	0	0	
TELEFONOS DE MEXICO SA DE CV ADR		879403780	14	400	SH	DEFINED		400	0	0	
TENNECO AUTOMOTIVE INC	COM	880349105	0	20	SH	SOLE		20	0	0	
TERAYON COMMUNICATION		880775101	1	200	SH	DEFINED		200	0	0	
TERRA NETWORKS SA	SPONSORED ADR	88100W103	0	8	SH	DEFINED		8	0	0	
TEXACO INC	COM	881694103	303	4561	SH	SOLE		4561	0	0	
TEXACO INC	COM	881694103	846	12700	SH	DEFINED		12700	0	0	
TEXAS INSTRUMENTS		882508104	138	4345	SH	SOLE		4345	0	0	
TEXAS INSTRUMENTS		882508104	986	30947	SH	DEFINED		29947	0	1000	

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THERMO ELECTRON CORP	COM	883556102	62	2840	SH	SOLE		2840	0	0	
THERMO ELECTRON CORP	COM	883556102	251	11407	SH	DEFINED		11407	0	0	

THOMAS & BETTS CORPORATION		884315102	8	400	SH	DEFINED	400	0	0
3COM CORP	COM	885535104	1	300	SH	DEFINED	300	0	0
TIMKEN CO		887389104	50	3000	SH	DEFINED	3000	0	0
TORCHMARK CORP.		891027104	96	2400	SH	DEFINED	2400	0	0
TRI-CONTINENTAL CORPORATION		895436103	16	739	SH	DEFINED	739	0	0
TRICON GLOBAL RESTAURANTS INC	COM	895953107	3	80	SH	DEFINED	80	0	0
TRIBUNE CO NEW COM		896047107	49	1227	SH	DEFINED	1227	0	0
TUPPERWARE CORP	COM	899896104	1	66	SH	DEFINED	66	0	0
TYCO INTL LTD	NEW COM	902124106	154	2835	SH	DEFINED	2835	0	0
UGI CORPORATION		902681105	159	5900	SH	SOLE	5900	0	0
UGI CORPORATION		902681105	102	3800	SH	DEFINED	3800	0	0
USX MARATHON GROUP	COM NEW	902905827	35	1200	SH	DEFINED	1200	0	0
UST INC	COM	902911106	34	1200	SH	SOLE	1200	0	0
UNION PACIFIC CORP	COM	907818108	161	2950	SH	SOLE	2950	0	0
UNION PACIFIC CORP	COM	907818108	241	4408	SH	DEFINED	1950	0	2458
UNISYS CORPORATION		909214108	17	1200	SH	DEFINED	1200	0	0
UNITED NATIONAL BANCORP NJ		910909100	158	7006	SH	DEFINED	7006	0	0
UNITED PARCEL SERVICE		911312106	116	2015	SH	DEFINED	2015	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	73	1000	SH	SOLE	1000	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	984	13433	SH	DEFINED	13433	0	0
UNOCAL CORP	COM	915289102	12	355	SH	DEFINED	355	0	0
UROCOR INC		91727P105	6	400	SH	DEFINED	400	0	0
UTILICORP UNITED INC		918005109	98	3225	SH	DEFINED	3225	0	0
VALLEY NATIONAL BANCORP.		919794107	39	1378	SH	DEFINED	1378	0	0
VAN KAMPEN SENIOR INCOME TRUST		920961109	37	4800	SH	DEFINED	4800	0	0
VARIAN INC		922206107	32	1000	SH	DEFINED	1000	0	0
VERIZON CORPORATION		92343V104	938	17542	SH	SOLE	16128	1414	0
VERIZON CORPORATION		92343V104	4869	91011	SH	DEFINED	86166	225	4620
VERITAS SOFTWARE CORP		923436109	42	633	SH	SOLE	633	0	0
VERITAS SOFTWARE CORP		923436109	102	1534	SH	DEFINED	1534	0	0
VIACOM INC. CLASS B COMMON		925524308	47	916	SH	DEFINED	916	0	0

</TABLE>

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FORM 13F INFORMATION TABLE

<TABLE>  
<CAPTION>

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHARES/	SH/	PUT/	INVSTMT	OTHER	VOTING AUTHORITY			
			(X\$1000)	PRN	AMT	PRN	CALL	DISCRETN	MANAGERS	SOLE	SHARED	NONE
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VIRAGEN INC.		927638106	6	5000	SH		DEFINED		5000	0	0	
VISTA BANCORP		92830R103	202	10030	SH		DEFINED		10030	0	0	
VISTEON CORP		92839U107	8	486	SH		DEFINED		486	0	0	
VODAFONE GROUP PLC		92857W100	208	9332	SH		SOLE		8332	1000	0	
VODAFONE GROUP PLC		92857W100	770	34474	SH		DEFINED		32341	133	2000	
WGL HOLDINGS INC		92924F106	146	5400	SH		DEFINED		4400	0	1000	
WACHOVIA CORP		929771103	42	600	SH		DEFINED		600	0	0	
WAL-MART STORES INC		931142103	64	1325	SH		SOLE		1325	0	0	
WAL-MART STORES INC		931142103	676	13865	SH		DEFINED		13865	0	0	
WASHINGTON MUTUAL INC		939322103	48	1300	SH		DEFINED		1300	0	0	
WASHINGTON TRUST BANCORP INC		940610108	69	3163	SH		DEFINED		3163	0	0	
WASTE MANAGEMENT INC		94106L109	4	145	SH		DEFINED		145	0	0	
WELLS FARGO & CO NEW	COM	949746101	417	8985	SH		DEFINED		8275	0	710	
WESTERN RESOURCES, INC.		959425109	4	200	SH		DEFINED		200	0	0	
WESTVACO CORP		961548104	24	1000	SH		DEFINED		1000	0	0	
WEYERHAEUSER CO	COM	962166104	20	366	SH		SOLE		366	0	0	
WEYERHAEUSER CO	COM	962166104	54	1000	SH		DEFINED		1000	0	0	
WHIRLPOOL CORP	COM	963320106	18	300	SH		DEFINED		0	0	300	
WHOLE FOOD MARKET INC		966837106	16	600	SH		DEFINED		600	0	0	
WILLIAMS COMMUNICATIONS GRP		969455104	5	1973	SH		SOLE		1973	0	0	
WILLIAMS COMMUNICATIONS GRP		969455104	2	686	SH		DEFINED		686	0	0	
WILLIAMS COS INC DEL	COM	969457100	79	2400	SH		SOLE		2400	0	0	
WILLIAMS COS INC DEL	COM	969457100	27	836	SH		DEFINED		836	0	0	
WILLIAMS SONOMA INC	COM	969904101	93	2400	SH		DEFINED		2400	0	0	
WIND RIVER SYSTEMS		973149107	5	300	SH		SOLE		300	0	0	
WIND RIVER SYSTEMS		973149107	1	100	SH		DEFINED		100	0	0	
WINN DIXIE STORES INC	COM	974280109	292	11200	SH		SOLE		11200	0	0	
WINN DIXIE STORES INC	COM	974280109	15	600	SH		DEFINED		600	0	0	
WISCONSIN ENERGY CORP	COM	976657106	97	4089	SH		DEFINED		4089	0	0	
WOLVERINE WORLD WIDE INC	COM	978097103	62	3500	SH		SOLE		3500	0	0	
WORLD WRESTLING FEDERATION ENTERTAINMENT		98156Q108	0	50	SH		DEFINED		50	0	0	
WORLDCOM INC GA NEW		98157D106	15	1100	SH		SOLE		1100	0	0	
WORLDCOM INC GA NEW		98157D106	234	16535	SH		DEFINED		14485	0	2050	

</TABLE>

## FORM 13F INFORMATION TABLE

<TABLE> <CAPTION>												
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMT DSCRETN	OTHER MANAGERS	VOTING AUTHORITY			
									SOLE	SHARED	NONE	
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WORLDCOM INC GA NEW MCI GROUP	COM	98157D304	0	44	SH		SOLE		44	0	0	0
WORLDCOM INC GA NEW MCI GROUP	COM	98157D304	10	660	SH		DEFINED		578	0	82	0
WRIGLEY WM JR CO		982526105	109	2330	SH		DEFINED		2330	0	0	0
XO COMMUNICATIONS INC		983764101	0	200	SH		DEFINED		200	0	0	0
XCEL ENERGY INC		98389B100	100	3542	SH		DEFINED		3542	0	0	0
XILINX INC		983919101	131	3200	SH		DEFINED		3200	0	0	0
XEROX CORP	COM	984121103	66	7000	SH		DEFINED		6100	0	900	0
XYBERNAUT CORP		984149104	4	1000	SH		SOLE		1000	0	0	0
ZWEIG TOTAL RETURN FD INC		989837109	13	1812	SH		DEFINED		1812	0	0	0
GRAND TOTALS			211347	5028952					4920263	22526	86163	

&lt;/TABLE&gt;