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ARROW FINANCIAL CORP

Form 13F-HR

July 25, 2007

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

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06/30/2007

Check here if Amendment ☐ Amendment Number:

This Amendment ☐ is a restatement
☐ adds new holding entries

Institutional Investment Manager Filing this Report:

Name: ARROW FINANCIAL CORP.
Address: 250 GLEN STREET
GLENS FALLS, NY 12801

13F File Number: 28-

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 integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: TERRY R. GOODEMOTE
Title: SENIOR VICE PRESIDENT & CHIEF FINANCIAL OFFICER
Phone: (518)745-1000 EXT. 512

Signature, Place, and Date of Signing:

TERRY R. GOODEMOTE GLENS FALLS, NEW YORK 07/25/2007

Report Type (Check only one)
☒ 13F HOLDINGS REPORT
☐ 13F NOTICE
☐ 13F COMBINATION REPORT

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2
Form 13F Information Table Entry Total: 638
Form 13F Information Table Value Total: \$ 303,065

List of Other Included Managers:

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No.	13F File Number	Name
2	28-03696	GLENS FALLS NATIONAL BANK
3	99-	NORTH COUNTRY INV. ADVISERS, INC

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X \$1000)	SHARES/ PRN	SH/ AMOUNT	PUT/ CALL	INVTMT DISCRTN	OT MA
AFLAC INCORPORATED	COM	001055102	5	100	SH		OTHER	
AFLAC INCORPORATED	COM	001055102	64	1250	SH		DEFINED	2
AFLAC INCORPORATED	COM	001055102	67	1300	SH		OTHER	2
AT&T INC	COM	00206R102	85	2050	SH		SOLE	
AT&T INC	COM	00206R102	74	1775	SH		OTHER	
AT&T INC	COM	00206R102	1758	42368	SH		DEFINED	2
AT&T INC	COM	00206R102	967	23309	SH		OTHER	2
AT&T INC	COM	00206R102	2324	56000	SH		DEFINED	3
ABBOTT LABORATORIES	COM	002824100	79	1475	SH		SOLE	
ABBOTT LABORATORIES	COM	002824100	51	950	SH		OTHER	
ABBOTT LABORATORIES	COM	002824100	2142	40000	SH		DEFINED	3
ABBOTT LABORATORIES	COM	002824100	1658	30966	SH		DEFINED	2
ABBOTT LABORATORIES	COM	002824100	417	7795	SH		OTHER	2
ADOBE SYSTEMS	COM	00724F101	11	275	SH		SOLE	
ADOBE SYSTEMS	COM	00724F101	723	18000	SH		DEFINED	3
ADOBE SYSTEMS	COM	00724F101	179	4450	SH		DEFINED	2
AGNICO EAGLE MINES LTD	COM	008474108	55	1500	SH		DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	23	280	SH		SOLE	
AIR PRODUCTS & CHEMICALS INC	COM	009158106	1165	14500	SH		DEFINED	3
AIR PRODUCTS & CHEMICALS INC	COM	009158106	407	5064	SH		DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	273	3400	SH		OTHER	2
ALCOA INC	COM	013817101	6	160	SH		SOLE	
ALCOA INC	COM	013817101	600	14811	SH		DEFINED	2
ALCOA INC	COM	013817101	49	1200	SH		OTHER	2
ALLTEL CORP	COM	020039103	155	2300	SH		DEFINED	2
ALLTEL CORP	COM	020039103	27	400	SH		OTHER	2
ALTRIA GROUP INC	COM	02209S103	35	500	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	11	155	SH		DEFINED	2
ALTRIA GROUP INC	COM	02209S103	2193	31266	SH		OTHER	2
AMERICAN ELECTRIC POWER CO	COM	025537101	34	760	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	89	1450	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	43	700	SH		OTHER	
AMERICAN EXPRESS CO	COM	025816109	2447	40000	SH		DEFINED	3
AMERICAN EXPRESS CO	COM	025816109	1927	31505	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	790	12915	SH		OTHER	2
AMER INTL GROUP INC	COM	026874107	11	150	SH		OTHER	
AMER INTL GROUP INC	COM	026874107	372	5317	SH		DEFINED	2
AMER INTL GROUP INC	COM	026874107	580	8282	SH		OTHER	2
AMERIPRISE FINL INC	COM	03076C106	6	100	SH		DEFINED	2
AMGEN INC	COM	031162100	8	150	SH		OTHER	
AMGEN INC	COM	031162100	118	2136	SH		DEFINED	2
AMGEN INC	COM	031162100	211	3825	SH		OTHER	2
ANALOG DEVICES, INC.	COM	032654105	13	350	SH		SOLE	
ANALOG DEVICES, INC.	COM	032654105	158	4200	SH		DEFINED	2
ANGIODYNAMICS INC	COM	03475V101	10	550	SH		DEFINED	2
ANHEUSER BUSCH CO	COM	035229103	29	550	SH		SOLE	
ANHEUSER BUSCH CO	COM	035229103	570	10935	SH		DEFINED	2
ANHEUSER BUSCH CO	COM	035229103	1090	20889	SH		OTHER	2
APACHE CORP	COM	037411105	98	1196	SH		DEFINED	2
APACHE CORP	COM	037411105	4	50	SH		OTHER	2
APPLE INC	COM	037833100	49	400	SH		SOLE	

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APPLE INC	COM	037833100	1220	10000	SH	DEFINED	3
APPLE INC	COM	037833100	692	5667	SH	DEFINED	2
APPLE INC	COM	037833100	363	2975	SH	OTHER	2
APPLIED MATERIALS INC	COM	038222105	2	100	SH	OTHER	2
AQUA AMER INC	COM	03836W103	390	17333	SH	DEFINED	3
AQUA AMER INC	COM	03836W103	7	333	SH	DEFINED	2
AQUA AMER INC	COM	03836W103	33	1465	SH	OTHER	2
ARCH COAL INC	COM	039380100	35	1000	SH	OTHER	2
ARMSTRONG	COM	04247X102	7	146	SH	DEFINED	2
ARROW	COM	042744102	2	84	SH	SOLE	
ARROW	COM	042744102	26548	1206166	SH	DEFINED	2
ARROW	COM	042744102	580	26331	SH	OTHER	2
AUTOMATIC DATA PROCESSING	COM	053015103	46	945	SH	SOLE	
AUTOMATIC DATA PROCESSING	COM	053015103	48	1000	SH	OTHER	
AUTOMATIC DATA PROCESSING	COM	053015103	1454	30000	SH	DEFINED	3
AUTOMATIC DATA PROCESSING	COM	053015103	859	17732	SH	DEFINED	2
AUTOMATIC DATA PROCESSING	COM	053015103	496	10230	SH	OTHER	2
AVON PRODUCTS INC	COM	054303102	15	400	SH	OTHER	2
BJ SERVICES CO.	COM	055482103	14	500	SH	DEFINED	2
BJ SERVICES CO.	COM	055482103	78	2755	SH	OTHER	2
BP PLC	COM	055622104	22	300	SH	SOLE	
BP PLC	COM	055622104	642	8903	SH	DEFINED	2
BP PLC	COM	055622104	1537	21312	SH	OTHER	2
BAKER HUGHES INC	COM	057224107	25	300	SH	OTHER	
BAKER HUGHES INC	COM	057224107	2187	26000	SH	DEFINED	3
BAKER HUGHES INC	COM	057224107	278	3300	SH	DEFINED	2
BAKER HUGHES INC	COM	057224107	114	1350	SH	OTHER	2
BANK OF AMERICA CORP	COM	060505104	83	1700	SH	SOLE	
BANK OF AMERICA CORP	COM	060505104	29	600	SH	OTHER	
BANK OF AMERICA CORP	COM	060505104	1662	34000	SH	DEFINED	3
BANK OF AMERICA CORP	COM	060505104	1635	33432	SH	DEFINED	2
BANK OF AMERICA CORP	COM	060505104	468	9575	SH	OTHER	2
BANK OF NY CO INC	COM	064057102	40	975	SH	SOLE	
BANK OF NY CO INC	COM	064057102	35	850	SH	OTHER	
BANK OF NY CO INC	COM	064057102	2321	56000	SH	DEFINED	3
BANK OF NY CO INC	COM	064057102	1004	24232	SH	DEFINED	2
BANK OF NY CO INC	COM	064057102	338	8150	SH	OTHER	2
BARRICK GOLD	COM	067901108	15	500	SH	DEFINED	2
BAXTER INTL INC	COM	071813109	28	500	SH	SOLE	
BAXTER INTL INC	COM	071813109	51	900	SH	OTHER	
BAXTER INTL INC	COM	071813109	2197	39000	SH	DEFINED	3
BAXTER INTL INC	COM	071813109	904	16050	SH	DEFINED	2
BAXTER INTL INC	COM	071813109	347	6163	SH	OTHER	2
BECTON DICKINSON CO	COM	075887109	4	50	SH	OTHER	2
BEST BUY CO	COM	086516101	191	4087	SH	DEFINED	2
BEST BUY CO	COM	086516101	141	3024	SH	OTHER	2
BHP BILLITON	COM	088606108	48	800	SH	DEFINED	2
BIG LOTS INC	COM	089302103	3	100	SH	DEFINED	2
BLACKROCK	MUT	09254F100	18	1325	SH	DEFINED	2
BOEING COMPANY	COM	097023105	19	200	SH	DEFINED	2
BOSTON SCIENTIFIC CORP	COM	101137107	4	265	SH	DEFINED	2
BRINKER INT'L	COM	109641100	4	150	SH	DEFINED	2
BRISTOL MYERS SQUIBB	COM	110122108	223	7061	SH	DEFINED	2
BRISTOL MYERS SQUIBB	COM	110122108	35	1100	SH	OTHER	2
BROADRIDGE FINANCIAL SOLUTIONS	COM	11133T103	11	600	SH	DEFINED	2
BROADRIDGE FINANCIAL SOLUTIONS	COM	11133T103	25	1313	SH	OTHER	2
BROWN FOREMAN DISTILLERS CORP	COM	115637100	33	432	SH	DEFINED	2
BROWN FOREMAN DISTILLERS CORP	COM	115637209	29	402	SH	DEFINED	2
BURLINGTON NORTHERN	COM	12189T104	4	50	SH	SOLE	
BURLINGTON NORTHERN	COM	12189T104	639	7500	SH	DEFINED	3
BURLINGTON NORTHERN	COM	12189T104	234	2750	SH	DEFINED	2
CIT GROUP	COM	125581108	80	1450	SH	DEFINED	2

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CIT GROUP	COM	125581108	877	16000	SH	DEFINED	3
CVS/CAREMARK CORP	COM	126650100	18	500	SH	SOLE	
CVS/CAREMARK CORP	COM	126650100	535	14675	SH	DEFINED	2
CAMPBELL SOUP	COM	134429109	12	300	SH	DEFINED	2
CAMPBELL SOUP	COM	134429109	3	80	SH	OTHER	2
CARNIVAL	COM	143658300	140	2867	SH	DEFINED	2
CASELLA WASTE SYSTEMS INC	COM	147448104	38	3500	SH	DEFINED	2
CATERPILLAR INC	COM	149123101	20	250	SH	DEFINED	2
CATERPILLAR INC	COM	149123101	57	725	SH	OTHER	2
CENTRAL FUND OF CANADA	COM	153501101	46	5000	SH	DEFINED	2
CERNER CORP	COM	156782104	22	400	SH	DEFINED	2
CHESAPEAKE ENERGY	COM	165167107	7	200	SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	126	1497	SH	SOLE	
CHEVRON CORPORATION	COM	166764100	99	1175	SH	OTHER	
CHEVRON CORPORATION	COM	166764100	1095	13000	SH	DEFINED	3
CHEVRON CORPORATION	COM	166764100	1705	20241	SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	815	9671	SH	OTHER	2
CHUBB CORP	COM	171232101	16	300	SH	SOLE	
CISCO SYSTEMS	COM	17275R102	91	3275	SH	SOLE	
CISCO SYSTEMS	COM	17275R102	6	200	SH	OTHER	
CISCO SYSTEMS	COM	17275R102	1886	67708	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	754	27075	SH	OTHER	2
CISCO SYSTEMS	COM	17275R102	1560	56000	SH	DEFINED	3
CITADEL BROADCASTING CORP	COM	17285T106	8	1279	SH	OTHER	2
CITIGROUP INC	COM	172967101	64	1250	SH	SOLE	
CITIGROUP INC	COM	172967101	40	775	SH	OTHER	
CITIGROUP INC	COM	172967101	1770	34500	SH	DEFINED	3
CITIGROUP INC	COM	172967101	1509	29423	SH	DEFINED	2
CITIGROUP INC	COM	172967101	881	17175	SH	OTHER	2
CLOROX CO	COM	189054109	3	50	SH	DEFINED	2
COCA COLA CO.	COM	191216100	40	764	SH	DEFINED	2
COCA COLA CO.	COM	191216100	50	950	SH	OTHER	2
COEUR D ALENE MINES CORP IDAHO	COM	192108108	7	2000	SH	DEFINED	2
COGNIZANT TECH SOLUTIONS	COM	192446102	38	500	SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	34	525	SH	SOLE	
COLGATE-PALMOLIVE CO	COM	194162103	45	700	SH	OTHER	
COLGATE-PALMOLIVE CO	COM	194162103	1427	22000	SH	DEFINED	3
COLGATE-PALMOLIVE CO	COM	194162103	885	13645	SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	417	6425	SH	OTHER	2
COMCAST CORP NEW	COM	20030N101	11	375	SH	OTHER	2
COMMUNITY BANK SYSTEMS INC	COM	203607106	20	1000	SH	DEFINED	1
CONAGRA	COM	205887102	3	100	SH	DEFINED	2
CONNECTICUT WATER SERVICE INC	COM	207797101	5	200	SH	OTHER	2
CONOCOPHILLIPS	COM	20825C104	58	740	SH	SOLE	
CONOCOPHILLIPS	COM	20825C104	1099	14000	SH	DEFINED	3
CONOCOPHILLIPS	COM	20825C104	992	12637	SH	DEFINED	2
CONOCOPHILLIPS	COM	20825C104	356	4536	SH	OTHER	2
CONSTELLATION ENERGY GROUP INC	COM	210371100	9	100	SH	DEFINED	2
CORNING INC	COM	219350105	28	1100	SH	SOLE	
CORNING INC	COM	219350105	1916	75000	SH	DEFINED	3
CORNING INC	COM	219350105	710	27800	SH	DEFINED	2
CORNING INC	COM	219350105	111	4350	SH	OTHER	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	29	500	SH	SOLE	
COSTCO WHOLESALE CORP NEW	COM	22160K105	1346	23000	SH	DEFINED	3
COSTCO WHOLESALE CORP NEW	COM	22160K105	148	2525	SH	DEFINED	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	56	950	SH	OTHER	2
CYTYC CORP	COM	232946103	71	1655	SH	DEFINED	2
DTE ENERGY CO.	COM	233331107	10	199	SH	DEFINED	2
DANAHER CORP	COM	235851102	59	775	SH	SOLE	
DANAHER CORP	COM	235851102	30	400	SH	OTHER	
DANAHER CORP	COM	235851102	1521	20150	SH	DEFINED	2
DANAHER CORP	COM	235851102	323	4275	SH	OTHER	2

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DARDEN RESTAURANTS INC	COM	237194105	11	260	SH	DEFINED	2
DEERE & CO	COM	244199105	24	200	SH	DEFINED	2
DENISON	COM	248356107	12	1000	SH	DEFINED	2
DENTSPLY INTL	COM	249030107	38	1000	SH	DEFINED	2
DENTSPLY INTL	COM	249030107	29	750	SH	OTHER	2
WALT DISNEY COMPANY	COM	254687106	50	1450	SH	SOLE	
WALT DISNEY COMPANY	COM	254687106	1195	35000	SH	DEFINED	3
WALT DISNEY COMPANY	COM	254687106	862	25250	SH	DEFINED	2
WALT DISNEY COMPANY	COM	254687106	571	16725	SH	OTHER	2
DOLLAR GENERAL CORP	COM	256669102	55	2500	SH	DEFINED	2
DOLLAR TREE STORES	COM	256747106	115	2630	SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	44	515	SH	SOLE	
DOMINION RES INC VA NEW	COM	25746U109	22	250	SH	OTHER	
DOMINION RES INC VA NEW	COM	25746U109	690	8000	SH	DEFINED	3
DOMINION RES INC VA NEW	COM	25746U109	1172	13573	SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	412	4775	SH	OTHER	2
DOVER CORP	COM	260003108	87	1700	SH	DEFINED	2
DOVER CORP	COM	260003108	29	575	SH	OTHER	2
DOW CHEMICAL CO	COM	260543103	18	400	SH	OTHER	
DOW CHEMICAL CO	COM	260543103	55	1250	SH	OTHER	2
EI DUPONT DE NEMOURS & CO	COM	263534109	18	350	SH	SOLE	
EI DUPONT DE NEMOURS & CO	COM	263534109	17	325	SH	OTHER	
EI DUPONT DE NEMOURS & CO	COM	263534109	370	7275	SH	DEFINED	2
EI DUPONT DE NEMOURS & CO	COM	263534109	188	3700	SH	OTHER	2
DUKE ENERGY HLDG CORP	COM	26441C105	32	1746	SH	DEFINED	2
DUKE ENERGY HLDG CORP	COM	26441C105	22	1200	SH	OTHER	2
EMC CORP	COM	268648102	2	100	SH	DEFINED	2
EAST WEST BANCORP	COM	27579R104	19	500	SH	OTHER	2
EATON CORP	COM	278058102	19	200	SH	SOLE	
EATON CORP	COM	278058102	167	1800	SH	OTHER	2
EBAY INC	COM	278642103	27	850	SH	OTHER	2
ECOLAB INC	COM	278865100	21	500	SH	SOLE	
ECOLAB INC	COM	278865100	961	22500	SH	DEFINED	3
ECOLAB INC	COM	278865100	548	12825	SH	DEFINED	2
ECOLAB INC	COM	278865100	227	5325	SH	OTHER	2
EDWARD LIFESCIENCES CORP	COM	28176E108	10	200	SH	DEFINED	2
ELECTRONIC ARTS INC	COM	285512109	3	60	SH	OTHER	2
EMERSON ELECTRIC CO	COM	291011104	23	500	SH	SOLE	
EMERSON ELECTRIC CO	COM	291011104	9	200	SH	OTHER	
EMERSON ELECTRIC CO	COM	291011104	1030	22000	SH	DEFINED	3
EMERSON ELECTRIC CO	COM	291011104	796	17000	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	330	7050	SH	OTHER	2
ENCANA CORP	COM	292505104	31	500	SH	DEFINED	2
ENCANA CORP	COM	292505104	86	1400	SH	OTHER	2
ENERPLUS RES FD UTS	COM	29274D604	38	800	SH	DEFINED	2
EXELON CORP	COM	30161N101	2	25	SH	SOLE	
EXELON CORP	COM	30161N101	581	8000	SH	DEFINED	3
EXELON CORP	COM	30161N101	228	3145	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	270	3220	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	166	1975	SH	OTHER	
EXXON MOBIL CORP	COM	30231G102	1636	19500	SH	DEFINED	3
EXXON MOBIL CORP	COM	30231G102	7429	88572	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	2825	33685	SH	OTHER	2
FPL GROUP INC	COM	302571104	74	1300	SH	DEFINED	2
FAMILY DOLLAR STORES	COM	307000109	3	100	SH	DEFINED	2
FED HOME LOAN MORT CORP	COM	313400301	7	116	SH	DEFINED	2
FED NATL MORT ASSOC	COM	313586109	37	560	SH	DEFINED	2
FED NATL MORT ASSOC	COM	313586109	46	700	SH	OTHER	2
FEDEX CORPORATION	COM	31428X106	55	500	SH	DEFINED	2
FIFTH THIRD BANCORP	COM	316773100	40	1000	SH	OTHER	2
FINANCIAL INSTITUTIONS INC	COM	317585404	2	100	SH	OTHER	2
FIRST DATA CORP	COM	319963104	25	750	SH	DEFINED	2

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FIRST NIAGARA	COM	33582V108	4	285	SH	DEFINED	2
FORD MOTOR CO	COM	345370860	9	1000	SH	DEFINED	2
FORDING CANADIAN COAL	COM	345425102	10	300	SH	DEFINED	2
FORTUNE BRANDS INC	COM	349631101	66	800	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	32	240	SH	SOLE	
FRANKLIN RESOURCES	COM	354613101	1722	13000	SH	DEFINED	3
FRANKLIN RESOURCES	COM	354613101	439	3315	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	13	100	SH	OTHER	2
GANNETT COMPANY INC	COM	364730101	27	500	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	56	715	SH	SOLE	
GENERAL DYNAMICS	COM	369550108	31	400	SH	OTHER	
GENERAL DYNAMICS	COM	369550108	1095	14000	SH	DEFINED	3
GENERAL DYNAMICS	COM	369550108	747	9550	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	179	2290	SH	OTHER	2
GENERAL ELECTRIC CO	COM	369604103	167	4357	SH	SOLE	
GENERAL ELECTRIC CO	COM	369604103	115	3000	SH	OTHER	
GENERAL ELECTRIC CO	COM	369604103	2297	60000	SH	DEFINED	3
GENERAL ELECTRIC CO	COM	369604103	5572	145549	SH	DEFINED	2
GENERAL ELECTRIC CO	COM	369604103	4066	106220	SH	OTHER	2
GENERAL MILLS INC	COM	370334104	47	800	SH	OTHER	
GENERAL MILLS INC	COM	370334104	1536	26300	SH	DEFINED	3
GENERAL MILLS INC	COM	370334104	261	4475	SH	DEFINED	2
GENERAL MILLS INC	COM	370334104	237	4050	SH	OTHER	2
GENUINE PARTS CO	COM	372460105	7	150	SH	OTHER	2
GENWORTH FINL	COM	37247D106	54	1575	SH	SOLE	
GENWORTH FINL	COM	37247D106	1617	47000	SH	DEFINED	3
GENWORTH FINL	COM	37247D106	998	29000	SH	DEFINED	2
GENWORTH FINL	COM	37247D106	203	5900	SH	OTHER	2
GLAXO	COM	37733W105	54	1025	SH	SOLE	
GLAXO	COM	37733W105	21	400	SH	OTHER	
GLAXO	COM	37733W105	992	18944	SH	DEFINED	2
GLAXO	COM	37733W105	147	2800	SH	OTHER	2
GOL LINHAS AEREAS INTEL	COM	38045R107	1	33	SH	DEFINED	2
GOLDCORP INC	COM	380956409	116	4880	SH	DEFINED	2
GOLDMAN SACHS GROUP	COM	38141G104	90	415	SH	SOLE	
GOLDMAN SACHS GROUP	COM	38141G104	49	225	SH	OTHER	
GOLDMAN SACHS GROUP	COM	38141G104	1951	9000	SH	DEFINED	3
GOLDMAN SACHS GROUP	COM	38141G104	1179	5440	SH	DEFINED	2
GOLDMAN SACHS GROUP	COM	38141G104	314	1450	SH	OTHER	2
GOOGLE INC	COM	38259P508	5	10	SH	DEFINED	2
HSBC HLDGS	COM	404280406	9	100	SH	SOLE	
HARLEY DAVIDSON INC	COM	412822108	43	725	SH	SOLE	
HARLEY DAVIDSON INC	COM	412822108	942	15800	SH	DEFINED	3
HARLEY DAVIDSON INC	COM	412822108	728	12209	SH	DEFINED	2
HARLEY DAVIDSON INC	COM	412822108	193	3232	SH	OTHER	2
HARSCO	COM	415864107	38	732	SH	DEFINED	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	89	905	SH	SOLE	
HARTFORD FINL SVCS GROUP INC.	COM	416515104	34	350	SH	OTHER	
HARTFORD FINL SVCS GROUP INC.	COM	416515104	1478	15000	SH	DEFINED	3
HARTFORD FINL SVCS GROUP INC.	COM	416515104	1585	16088	SH	DEFINED	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	537	5450	SH	OTHER	2
H J HEINZ CO	COM	423074103	100	2100	SH	DEFINED	2
H J HEINZ CO	COM	423074103	679	14300	SH	OTHER	2
THE HERSHEY COMPANY	COM	427866108	63	1250	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	75	1675	SH	SOLE	
HEWLETT PACKARD CO	COM	428236103	62	1400	SH	OTHER	
HEWLETT PACKARD CO	COM	428236103	1339	30000	SH	DEFINED	3
HEWLETT PACKARD CO	COM	428236103	1552	34772	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	1675	37546	SH	OTHER	2
HOME DEPOT, INC	COM	437076102	7	175	SH	SOLE	
HOME DEPOT, INC	COM	437076102	4	100	SH	OTHER	
HOME DEPOT, INC	COM	437076102	218	5540	SH	DEFINED	2

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HOME DEPOT, INC	COM	437076102	284	7225	SH	OTHER	2
HONEYWELL INTL	COM	438516106	11	200	SH	DEFINED	2
HOSPIRA INC	COM	441060100	11	275	SH	OTHER	2
HOST HOTELS & RESORTS INC	COM	44107P104	0	4	SH	SOLE	
ITT CORP	COM	450911102	60	880	SH	SOLE	
ITT CORP	COM	450911102	41	600	SH	OTHER	
ITT CORP	COM	450911102	1366	20000	SH	DEFINED	3
ITT CORP	COM	450911102	1156	16925	SH	DEFINED	2
ITT CORP	COM	450911102	253	3700	SH	OTHER	2
IDEARC INC.	COM	451663108	10	269	SH	OTHER	2
ILLINOIS TOOL WORKS INC.	COM	452308109	975	18000	SH	DEFINED	3
ILLINOIS TOOL WORKS INC.	COM	452308109	323	5960	SH	DEFINED	2
ILLINOIS TOOL WORKS INC.	COM	452308109	87	1600	SH	OTHER	2
INTEL CORP	COM	458140100	17	700	SH	OTHER	
INTEL CORP	COM	458140100	254	10715	SH	DEFINED	2
INTEL CORP	COM	458140100	432	18200	SH	OTHER	2
INTL BUSINESS MACHINES	COM	459200101	111	1053	SH	SOLE	
INTL BUSINESS MACHINES	COM	459200101	63	600	SH	OTHER	
INTL BUSINESS MACHINES	COM	459200101	1789	17000	SH	DEFINED	3
INTL BUSINESS MACHINES	COM	459200101	2091	19871	SH	DEFINED	2
INTL BUSINESS MACHINES	COM	459200101	1274	12107	SH	OTHER	2
INTL GAME TECH	COM	459902102	22	550	SH	SOLE	
INTL GAME TECH	COM	459902102	8	200	SH	OTHER	
INTL GAME TECH	COM	459902102	1072	27000	SH	DEFINED	3
INTL GAME TECH	COM	459902102	115	2900	SH	DEFINED	2
INTL GAME TECH	COM	459902102	4	100	SH	OTHER	2
INTERNATIONAL PAPER CO	COM	460146103	15	376	SH	DEFINED	2
ISHARES	EXC	464285105	64	1000	SH	DEFINED	2
ISHARES	EXC	46428Q109	49	400	SH	DEFINED	2
JDS UNIPHASE CORP	COM	46612J507	0	25	SH	OTHER	2
JPMORGAN CHASE & CO	COM	46625H100	18	374	SH	SOLE	
JPMORGAN CHASE & CO	COM	46625H100	199	4115	SH	DEFINED	2
JPMORGAN CHASE & CO	COM	46625H100	263	5436	SH	OTHER	2
JACOBS ENGINEERING GROUP INC.	COM	469814107	138	2400	SH	DEFINED	2
JACOBS ENGINEERING GROUP INC.	COM	469814107	220	3830	SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	159	2584	SH	SOLE	
JOHNSON & JOHNSON	COM	478160104	43	700	SH	OTHER	
JOHNSON & JOHNSON	COM	478160104	1602	26000	SH	DEFINED	3
JOHNSON & JOHNSON	COM	478160104	3154	51184	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	3010	48840	SH	OTHER	2
JOHNSON CONTROLS INC	COM	478366107	41	350	SH	DEFINED	2
JOS A BANK CLOTHIERS	COM	480838101	415	10000	SH	DEFINED	3
KAYDON CORP	COM	486587108	3	50	SH	DEFINED	2
KELLOGG CO.	COM	487836108	47	900	SH	SOLE	
KELLOGG CO.	COM	487836108	1295	25000	SH	DEFINED	3
KELLOGG CO.	COM	487836108	630	12155	SH	DEFINED	2
KELLOGG CO.	COM	487836108	184	3550	SH	OTHER	2
KEYCORP	COM	493267108	17	500	SH	SOLE	
KEYCORP	COM	493267108	12	355	SH	DEFINED	2
KIMBERLY-CLARK CORP	COM	494368103	80	1200	SH	DEFINED	2
KIMBERLY-CLARK CORP	COM	494368103	3	50	SH	OTHER	2
KOHL'S CORP (WISCONSIN)	COM	500255104	46	650	SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	7	200	SH	SOLE	
KRAFT FOODS INC	COM	50075N104	4	107	SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	765	21704	SH	OTHER	2
L3 COMMUNICATIONS HLD INC	COM	502424104	235	2415	SH	DEFINED	2
ELI LILLY & CO	COM	532457108	22	400	SH	SOLE	
ELI LILLY & CO	COM	532457108	50	900	SH	OTHER	
ELI LILLY & CO	COM	532457108	278	4967	SH	DEFINED	2
ELI LILLY & CO	COM	532457108	137	2450	SH	OTHER	2
LOCKHEED MARTIN CORP	COM	539830109	19	200	SH	OTHER	
LOCKHEED MARTIN CORP	COM	539830109	1130	12000	SH	DEFINED	3

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LOCKHEED MARTIN CORP	COM	539830109	123	1304	SH	DEFINED	2
LOCKHEED MARTIN CORP	COM	539830109	56	600	SH	OTHER	2
LOWES COMPANIES	COM	548661107	32	1054	SH	SOLE	
LOWES COMPANIES	COM	548661107	15	500	SH	OTHER	
LOWES COMPANIES	COM	548661107	859	28000	SH	DEFINED	3
LOWES COMPANIES	COM	548661107	788	25671	SH	DEFINED	2
LOWES COMPANIES	COM	548661107	301	9800	SH	OTHER	2
M&T BANK CORP	COM	55261F104	5	50	SH	DEFINED	2
MBIA INC	COM	55262C100	14	225	SH	DEFINED	2
MARKET	EXC	57060U100	15	400	SH	DEFINED	2
MARRIOTT INTERNATIONAL INC	COM	571903202	32	750	SH	SOLE	
MARRIOTT INTERNATIONAL INC	COM	571903202	951	22000	SH	DEFINED	3
MARRIOTT INTERNATIONAL INC	COM	571903202	543	12550	SH	DEFINED	2
MARRIOTT INTERNATIONAL INC	COM	571903202	162	3750	SH	OTHER	2
MARTHA STEWART LIVING	COM	573083102	1	65	SH	DEFINED	2
MCCORMICK & CO	COM	579780206	3	75	SH	OTHER	2
MCDONALDS CORP	COM	580135101	61	1200	SH	SOLE	
MCDONALDS CORP	COM	580135101	18	350	SH	OTHER	
MCDONALDS CORP	COM	580135101	1523	30000	SH	DEFINED	3
MCDONALDS CORP	COM	580135101	1160	22855	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	467	9200	SH	OTHER	2
MCGRAW-HILL INC	COM	580645109	27	400	SH	OTHER	
MCGRAW-HILL INC	COM	580645109	613	9000	SH	DEFINED	3
MCGRAW-HILL INC	COM	580645109	175	2575	SH	DEFINED	2
MCGRAW-HILL INC	COM	580645109	221	3250	SH	OTHER	2
MEDTRONIC, INC	COM	585055106	21	400	SH	SOLE	
MEDTRONIC, INC	COM	585055106	1452	28000	SH	DEFINED	3
MEDTRONIC, INC	COM	585055106	1107	21340	SH	DEFINED	2
MEDTRONIC, INC	COM	585055106	285	5500	SH	OTHER	2
MERCK & CO	COM	589331107	25	500	SH	SOLE	
MERCK & CO	COM	589331107	35	700	SH	DEFINED	2
MERCK & CO	COM	589331107	386	7750	SH	OTHER	2
MERRILL LYNCH & CO	COM	590188108	51	615	SH	SOLE	
MERRILL LYNCH & CO	COM	590188108	36	425	SH	OTHER	
MERRILL LYNCH & CO	COM	590188108	1797	21500	SH	DEFINED	3
MERRILL LYNCH & CO	COM	590188108	1196	14305	SH	DEFINED	2
MERRILL LYNCH & CO	COM	590188108	288	3450	SH	OTHER	2
MICROSOFT CORP.	COM	594918104	99	3375	SH	SOLE	
MICROSOFT CORP.	COM	594918104	62	2100	SH	OTHER	
MICROSOFT CORP.	COM	594918104	1798	61000	SH	DEFINED	3
MICROSOFT CORP.	COM	594918104	2306	78262	SH	DEFINED	2
MICROSOFT CORP.	COM	594918104	1422	48243	SH	OTHER	2
MOHAWK INDUSTRIES INC	COM	608190104	23	225	SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	23	342	SH	DEFINED	2
MOODYS CORP	COM	615369105	31	500	SH	DEFINED	2
MORGAN STANLEY	COM	617446448	10	120	SH	DEFINED	2
MOTOROLA INC	COM	620076109	19	1050	SH	DEFINED	2
MOTOROLA INC	COM	620076109	58	3250	SH	OTHER	2
NATIONAL CITY CORP	COM	635405103	7	200	SH	OTHER	2
NATIONAL OIL WELL VARCO INC	COM	637071101	42	400	SH	SOLE	
NATIONAL OIL WELL VARCO INC	COM	637071101	834	8000	SH	DEFINED	3
NATIONAL OIL WELL VARCO INC	COM	637071101	421	4035	SH	DEFINED	2
NATIONAL OIL WELL VARCO INC	COM	637071101	39	375	SH	OTHER	2
NEUSTAR INC	COM	64126X201	3	100	SH	SOLE	
NEUSTAR INC	COM	64126X201	26	900	SH	DEFINED	2
NEWMONT MINING CORP	COM	651639106	25	650	SH	DEFINED	2
NIKE INC	COM	654106103	15	250	SH	SOLE	
NIKE INC	COM	654106103	26	450	SH	OTHER	
NIKE INC	COM	654106103	793	13600	SH	DEFINED	3
NIKE INC	COM	654106103	154	2650	SH	DEFINED	2
NIKE INC	COM	654106103	12	200	SH	OTHER	2
NOKIA CORP	COM	654902204	55	1940	SH	DEFINED	2

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NOKIA CORP	COM	654902204	14	500	SH	OTHER	2
NORTEL NETWORKS CORP	COM	656568508	0	15	SH	OTHER	2
NORTHERN TRUST CORP	COM	665859104	8	125	SH	OTHER	2
NOVARTIS A G	COM	66987V109	43	775	SH	SOLE	
NOVARTIS A G	COM	66987V109	1682	30000	SH	DEFINED	3
NOVARTIS A G	COM	66987V109	785	14000	SH	DEFINED	2
NOVARTIS A G	COM	66987V109	129	2300	SH	OTHER	2
NUVEEN	EXC	67066V101	17	1167	SH	DEFINED	2
NUVEEN	EXC	67070A101	5	360	SH	DEFINED	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	12	200	SH	SOLE	
OLIN CORP	COM	680665205	6	300	SH	OTHER	2
ORACLE CORP	COM	68389X105	59	2975	SH	SOLE	
ORACLE CORP	COM	68389X105	986	50000	SH	DEFINED	3
ORACLE CORP	COM	68389X105	894	45365	SH	DEFINED	2
ORACLE CORP	COM	68389X105	43	2200	SH	OTHER	2
PAN AMERICAN SILVER	COM	697900108	39	1500	SH	DEFINED	2
PARTNERS TR FINL GROUP INC	COM	70213F102	5	500	SH	DEFINED	2
PAYCHEX INC	COM	704326107	4	100	SH	DEFINED	2
PAYCHEX INC	COM	704326107	20	500	SH	OTHER	2
PEPSICO INC	COM	713448108	131	2020	SH	SOLE	
PEPSICO INC	COM	713448108	52	800	SH	OTHER	
PEPSICO INC	COM	713448108	2062	31800	SH	DEFINED	3
PEPSICO INC	COM	713448108	3048	47007	SH	DEFINED	2
PEPSICO INC	COM	713448108	2941	45346	SH	OTHER	2
PFIZER INC	COM	717081103	883	34516	SH	DEFINED	2
PFIZER INC	COM	717081103	163	6370	SH	OTHER	2
PLUG POWER INC	COM	72919P103	2	500	SH	OTHER	2
POWERSHARES	EXC	73935A104	3	60	SH	SOLE	
POWERSHARES	EXC	73935S105	13	500	SH	DEFINED	2
POWERSHARES	EXC	73935X633	9	500	SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	51	715	SH	SOLE	
PRAXAIR, INC.	COM	74005P104	31	425	SH	OTHER	
PRAXAIR, INC.	COM	74005P104	1440	20000	SH	DEFINED	3
PRAXAIR, INC.	COM	74005P104	1097	15239	SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	216	3000	SH	OTHER	2
T ROWE PRICE	COM	74144T108	100	1925	SH	SOLE	
T ROWE PRICE	COM	74144T108	54	1050	SH	OTHER	
T ROWE PRICE	COM	74144T108	2595	50000	SH	DEFINED	3
T ROWE PRICE	COM	74144T108	1682	32415	SH	DEFINED	2
T ROWE PRICE	COM	74144T108	560	10800	SH	OTHER	2
PROCTER & GAMBLE CO	COM	742718109	90	1468	SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	76	1250	SH	OTHER	
PROCTER & GAMBLE CO	COM	742718109	1622	26500	SH	DEFINED	3
PROCTER & GAMBLE CO	COM	742718109	4339	70907	SH	DEFINED	2
PROCTER & GAMBLE CO	COM	742718109	1571	25675	SH	OTHER	2
PROVIDENT	COM	74386K104	6	500	SH	DEFINED	2
PRUDENTIAL FINANCIAL	COM	744320102	49	500	SH	DEFINED	2
PUBLIC SERVICE ENTERPRISE GRP.	COM	744573106	18	200	SH	DEFINED	2
QUALCOMM INC	COM	747525103	9	200	SH	SOLE	
QUALCOMM INC	COM	747525103	11	250	SH	OTHER	
QUALCOMM INC	COM	747525103	1215	28000	SH	DEFINED	3
QUALCOMM INC	COM	747525103	370	8525	SH	DEFINED	2
QUALCOMM INC	COM	747525103	143	3300	SH	OTHER	2
QUEST DIAGNOSTICS INC	COM	74834L100	67	1300	SH	OTHER	2
RADIAN GROUP INC	COM	750236101	41	750	SH	OTHER	2
RED HAT INC	COM	756577102	22	1000	SH	DEFINED	2
REGIONS FINL CORP NEW	COM	7591EP100	3	79	SH	OTHER	2
REPSOL YPF SA	COM	76026T205	4	100	SH	OTHER	2
ROCKWELL COLLINS INC	COM	774341101	34	475	SH	SOLE	
ROCKWELL COLLINS INC	COM	774341101	1201	17000	SH	DEFINED	3
ROCKWELL COLLINS INC	COM	774341101	300	4245	SH	DEFINED	2
ROYAL DUTCH SHELL PLC	COM	780259206	118	1450	SH	DEFINED	2

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ROYAL DUTCH SHELL PLC	COM	780259206	154	1900	SH	OTHER	2
ST JUDE MEDICAL INC	COM	790849103	41	1000	SH	SOLE	
ST JUDE MEDICAL INC	COM	790849103	1120	27000	SH	DEFINED	3
ST JUDE MEDICAL INC	COM	790849103	178	4300	SH	DEFINED	2
SARA LEE CORP	COM	803111103	44	2500	SH	DEFINED	2
SCHERING PLOUGH CORP	COM	806605101	6	190	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	24	286	SH	SOLE	
SCHLUMBERGER LTD	COM	806857108	246	2900	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	187	2200	SH	OTHER	2
CHARLES SCHWAB CO.	COM	808513105	174	8500	SH	DEFINED	2
SEARS HLDING CORP	COM	812350106	10	58	SH	OTHER	2
SILVER STANDARD RESOURCES	COM	82823L106	103	3000	SH	DEFINED	2
SIRIUS SATELLITE RADIO	COM	82966U103	2	500	SH	DEFINED	2
SIRIUS SATELLITE RADIO	COM	82966U103	1	400	SH	OTHER	2
SMUCKER (J.M.)	COM	832696405	3	50	SH	OTHER	2
SONOCO PRODUCTS	COM	835495102	158	3700	SH	DEFINED	2
SOUTHERN CO	COM	842587107	15	435	SH	SOLE	
SOUTHERN CO	COM	842587107	17	500	SH	OTHER	
SOUTHERN CO	COM	842587107	617	18000	SH	DEFINED	3
SOUTHERN CO	COM	842587107	399	11625	SH	DEFINED	2
SOUTHERN CO	COM	842587107	104	3025	SH	OTHER	2
SOUTHWEST AIRLINES	COM	844741108	194	12990	SH	DEFINED	2
SPECTRA ENERGY CORP	COM	847560109	13	490	SH	DEFINED	2
SPRINT NEXTEL CORP	COM	852061100	53	2535	SH	DEFINED	2
STAPLES INCORPORATED	COM	855030102	44	1850	SH	SOLE	
STAPLES INCORPORATED	COM	855030102	20	825	SH	OTHER	
STAPLES INCORPORATED	COM	855030102	712	30000	SH	DEFINED	3
STAPLES INCORPORATED	COM	855030102	827	34831	SH	DEFINED	2
STAPLES INCORPORATED	COM	855030102	244	10300	SH	OTHER	2
STARBUCKS CORP	COM	855244109	20	750	SH	SOLE	
STARBUCKS CORP	COM	855244109	261	9942	SH	DEFINED	2
STARBUCKS CORP	COM	855244109	62	2350	SH	OTHER	2
STARWOOD HOTELS AND RESORTS	COM	85590A401	0	7	SH	SOLE	
STATE STREET CORP COM	COM	857477103	7	100	SH	SOLE	
STATE STREET CORP COM	COM	857477103	355	5196	SH	DEFINED	2
STATE STREET CORP COM	COM	857477103	65	950	SH	OTHER	2
STREETTRACKS GOLD	EXC	863307104	96	1500	SH	DEFINED	2
STRYKER CORP	COM	863667101	35	550	SH	SOLE	
STRYKER CORP	COM	863667101	1767	28000	SH	DEFINED	3
STRYKER CORP	COM	863667101	700	11100	SH	DEFINED	2
STRYKER CORP	COM	863667101	76	1200	SH	OTHER	2
SUFFOLK BANCORP	COM	864739107	16	500	SH	DEFINED	1
SUNCOR ENERGY INC	COM	867229106	90	1000	SH	DEFINED	2
SYMANTEC CORP	COM	871503108	8	400	SH	DEFINED	2
TJX COMPANIES	COM	872540109	3	100	SH	OTHER	2
TALISMAN ENERGY INC	COM	87425E103	29	1500	SH	DEFINED	2
TARGET CORP	COM	87612E106	81	1275	SH	SOLE	
TARGET CORP	COM	87612E106	38	600	SH	OTHER	
TARGET CORP	COM	87612E106	1177	18500	SH	DEFINED	3
TARGET CORP	COM	87612E106	1789	28122	SH	DEFINED	2
TARGET CORP	COM	87612E106	472	7425	SH	OTHER	2
TEMPLE INLAND INC	COM	879868107	44	720	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	50	1200	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	250	6050	SH	OTHER	2
TEXAS INSTRUMENTS INC	COM	882508104	26	700	SH	SOLE	
TEXAS INSTRUMENTS INC	COM	882508104	1505	40000	SH	DEFINED	3
TEXAS INSTRUMENTS INC	COM	882508104	746	19825	SH	DEFINED	2
TEXAS INSTRUMENTS INC	COM	882508104	137	3650	SH	OTHER	2
3M COMPANY	COM	88579Y101	480	5533	SH	DEFINED	2
3M COMPANY	COM	88579Y101	571	6576	SH	OTHER	2
TIFFANY	COM	886547108	42	800	SH	DEFINED	2
TIFFANY	COM	886547108	27	500	SH	OTHER	2

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TIME WARNER INC NEW	COM	887317105	25	1200	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	100	1465	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	24	347	SH	OTHER	2
TRUSTCO BANK CORP	COM	898349105	30	3022	SH	SOLE	
TRUSTCO BANK CORP	COM	898349105	20	2000	SH	SOLE	
TRUSTCO BANK CORP	COM	898349105	307	31122	SH	OTHER	2
U.S. BANCORP	COM	902973304	86	2600	SH	DEFINED	2
URS CORP	COM	903236107	5	100	SH	DEFINED	2
UNION PACIFIC CORP	COM	907818108	8	67	SH	DEFINED	2
UNITED NATURAL FOODS	COM	911163103	930	35000	SH	DEFINED	3
UNITED TECHNOLOGIES CORP	COM	913017109	73	1030	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	57	800	SH	OTHER	
UNITED TECHNOLOGIES CORP	COM	913017109	1490	21000	SH	DEFINED	3
UNITED TECHNOLOGIES CORP	COM	913017109	1502	21175	SH	DEFINED	2
UNITED TECHNOLOGIES CORP	COM	913017109	991	13975	SH	OTHER	2
UNITEDHEALTH GROUP INC	COM	91324P102	8	150	SH	OTHER	2
VALERO ENERGY CORP	COM	91913Y100	57	775	SH	SOLE	
VALERO ENERGY CORP	COM	91913Y100	30	400	SH	OTHER	
VALERO ENERGY CORP	COM	91913Y100	1699	23000	SH	DEFINED	3
VALERO ENERGY CORP	COM	91913Y100	631	8540	SH	DEFINED	2
VALERO ENERGY CORP	COM	91913Y100	107	1450	SH	OTHER	2
VERIZON COMMUNICATIONS INC	COM	92343V104	58	1400	SH	SOLE	
VERIZON COMMUNICATIONS INC	COM	92343V104	14	350	SH	OTHER	
VERIZON COMMUNICATIONS INC	COM	92343V104	1894	46000	SH	DEFINED	3
VERIZON COMMUNICATIONS INC	COM	92343V104	1138	27634	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	506	12297	SH	OTHER	2
VIACOM INC NEW	COM	92553P201	90	2170	SH	OTHER	2
WACHOVIA CORP	COM	929903102	38	750	SH	SOLE	
WACHOVIA CORP	COM	929903102	41	800	SH	OTHER	
WACHOVIA CORP	COM	929903102	2409	47000	SH	DEFINED	3
WACHOVIA CORP	COM	929903102	1199	23394	SH	DEFINED	2
WACHOVIA CORP	COM	929903102	438	8550	SH	OTHER	2
WALMART STORES INC	COM	931142103	7	150	SH	OTHER	
WALMART STORES INC	COM	931142103	14	300	SH	DEFINED	2
WALMART STORES INC	COM	931142103	24	500	SH	OTHER	2
WALGREEN CO	COM	931422109	54	1250	SH	SOLE	
WALGREEN CO	COM	931422109	30	700	SH	OTHER	
WALGREEN CO	COM	931422109	936	21500	SH	DEFINED	3
WALGREEN CO	COM	931422109	1154	26495	SH	DEFINED	2
WALGREEN CO	COM	931422109	210	4830	SH	OTHER	2
WASHINGTON FED INC	COM	938824109	19	800	SH	DEFINED	2
WELLPOINT INC.	COM	94973V107	30	375	SH	SOLE	
WELLPOINT INC.	COM	94973V107	1756	22000	SH	DEFINED	3
WELLPOINT INC.	COM	94973V107	813	10190	SH	DEFINED	2
WELLPOINT INC.	COM	94973V107	230	2875	SH	OTHER	2
WELLS FARGO & CO	COM	949746101	57	1630	SH	SOLE	
WELLS FARGO & CO	COM	949746101	18	500	SH	OTHER	
WELLS FARGO & CO	COM	949746101	1020	29000	SH	DEFINED	3
WELLS FARGO & CO	COM	949746101	1652	46980	SH	DEFINED	2
WELLS FARGO & CO	COM	949746101	498	14160	SH	OTHER	2
WHOLE FOOD MARKET INC	COM	966837106	4	100	SH	OTHER	2
WILBER CORP	COM	967797101	19	2000	SH	SOLE	
WILBER CORP	COM	967797101	41	4480	SH	OTHER	2
WILMINGTON TR. CORP	COM	971807102	2	40	SH	OTHER	2
WINDSTREAM CORP	COM	97381W104	34	2326	SH	DEFINED	2
WISCONSIN ENERGY CORP	COM	976657106	27	600	SH	DEFINED	2
WM WRIGLEY JR CO	COM	982526105	82	1482	SH	OTHER	2
WYETH CORP	COM	983024100	26	450	SH	SOLE	
WYETH CORP	COM	983024100	23	400	SH	OTHER	
WYETH CORP	COM	983024100	1720	30000	SH	DEFINED	3
WYETH CORP	COM	983024100	1288	22465	SH	DEFINED	2
WYETH CORP	COM	983024100	1379	24050	SH	OTHER	2

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XM SATELLITE RADIO A	COM	983759101	0	25	SH	DEFINED	2
YAHOO INC	COM	984332106	8	300	SH	OTHER	
YAHOO INC	COM	984332106	8	300	SH	DEFINED	2
YAHOO INC	COM	984332106	26	950	SH	OTHER	2
YAMANA	COM	98462Y100	1	112	SH	DEFINED	2
YUM BRANDS INC	COM	988498101	0	12	SH	DEFINED	2
ZIMMER	COM	98956P102	11	125	SH	SOLE	
ZIMMER	COM	98956P102	339	3995	SH	DEFINED	2
ZIMMER	COM	98956P102	121	1420	SH	OTHER	2
ACCENTURE LTD	COM	G1150G111	55	1280	SH	SOLE	
ACCENTURE LTD	COM	G1150G111	1887	44000	SH	DEFINED	3
ACCENTURE LTD	COM	G1150G111	1206	28125	SH	DEFINED	2
ACCENTURE LTD	COM	G1150G111	292	6800	SH	OTHER	2
ASA	EXC	G3156P103	97	1500	SH	DEFINED	2
GLOBAL SANTAFE CORP	COM	G3930E101	63	875	SH	SOLE	
GLOBAL SANTAFE CORP	COM	G3930E101	22	300	SH	OTHER	
GLOBAL SANTAFE CORP	COM	G3930E101	2023	28000	SH	DEFINED	3
GLOBAL SANTAFE CORP	COM	G3930E101	1099	15210	SH	DEFINED	2
GLOBAL SANTAFE CORP	COM	G3930E101	110	1525	SH	OTHER	2
INGERSOLL-RAND CO	COM	G4776G101	25	450	SH	SOLE	
INGERSOLL-RAND CO	COM	G4776G101	1645	30000	SH	DEFINED	3
INGERSOLL-RAND CO	COM	G4776G101	163	2980	SH	DEFINED	2
INGERSOLL-RAND CO	COM	G4776G101	55	1000	SH	OTHER	2
NOBLE CORP	COM	G65422100	10	100	SH	SOLE	
NOBLE CORP	COM	G65422100	1755	18000	SH	DEFINED	3
NOBLE CORP	COM	G65422100	610	6250	SH	DEFINED	2
NOBLE CORP	COM	G65422100	171	1750	SH	OTHER	2
TRANSOCEAN INC	COM	G90078109	1	13	SH	SOLE	
TRANSOCEAN INC	COM	G90078109	32	300	SH	DEFINED	2