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PEAPACK GLADSTONE FINANCIAL CORP
Form 13F-HR
July 13, 2006

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 06/30/2006

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-

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

Person Signing this Report on Behalf of Reporting Manager:

Name: Michael Pylypyshyn

Title: Vice President

Phone: 908 719 3306

Signature, Place, and Date of Signing:

Michael Pylypyshyn

Gladstone, NJ

7/13/2006

[Signature]

[City, State]

[Date]

Report Type (Check only one.):

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- 13F HOLDINGS REPORT. (Check if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check if no holdings reported are in this report, and all holdings are reported in this report and a portion are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:
 [If there are no entries in this list, omit this section.]

Form 13F File Number	Name
28-	
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[Repeat as necessary.]	

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:	0

Form 13F Information Table Entry Total:	10,176,712

Form 13F Information Table Value Total:	414,823

	(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

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT PRN	PUT/ CALL	INVESTMEN DISCRETIO

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DAIMLERCHRYSLER AG ORD		D1668R123	53	1080 SH	DEFINED
AXIS CAPITAL HOLDINGS LTD		G0692U109	148	5200 SH	SOLE
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	102	2400 SH	SOLE
INGERSOLL RAND COMPANY CLASS A COMMON		G4776G101	538	12594 SH	DEFINED
NABORS INDUSTRIES LTD	COM	G6359F103	1507	44625 SH	SOLE
NABORS INDUSTRIES LTD	COM	G6359F103	430	12740 SH	DEFINED
NOBLE CORP		G65422100	8	115 SH	SOLE
WP STEWART & CO		G84922106	44	2900 SH	SOLE
TRANSOCEAN INC		G90078109	1551	19315 SH	SOLE
TRANSOCEAN INC		G90078109	877	10932 SH	DEFINED
ALCON INC		H01301102	1455	14765 SH	SOLE
ALCON INC		H01301102	1063	10795 SH	DEFINED
GILAT SATELLITE NETWORKS LTD		M51474118	0	120 SH	SOLE
ORTHOFIX INTERNATIONAL N.V.		N6748L102	1	44 SH	SOLE
DOUBLE HULL TANKERS INC		Y21110104	26	2000 SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	8	800 SH	DEFINED
TEEKAY LNG PARTNERS L P PARTNERSHIP UNITS		Y8564M105	60	2000 SH	DEFINED
TEEKAY SHIPPING CORP		Y8564W103	41	1000 SH	DEFINED
ACCO BRANDS CORP		00081T108	28	1293 SH	SOLE
ACCO BRANDS CORP		00081T108	21	974 SH	DEFINED
AFLAC INCORPORATED		001055102	39	845 SH	SOLE
AFLAC INCORPORATED		001055102	11	250 SH	DEFINED
AGCO CORPORATION		001084102	26	1000 SH	DEFINED
RESOURCES INC	COM	001204106	6	174 SH	DEFINED
AES CORPORATION		00130H105	15	833 SH	SOLE
AES CORPORATION		00130H105	35	1905 SH	DEFINED
AT&T INC		00206R102	1039	37273 SH	SOLE
AT&T INC		00206R102	1135	40725 SH	DEFINED
AVI BIOPHARMA INC		002346104	105	28000 SH	DEFINED
AASTROM BIOSCIENCES		00253U107	4	3500 SH	DEFINED
ABBOTT LABS	COM	002824100	440	10096 SH	SOLE
ABBOTT LABS	COM	002824100	554	12721 SH	DEFINED
ABBEY NATIONAL PLC	7.375% PFD	002920700	47	1800 SH	SOLE
ADA-ES INC		005208103	6	400 SH	SOLE
ADAMS EXPRESS COMPANY		006212104	13	1085 SH	DEFINED
ADESA INC		00686U104	8	400 SH	DEFINED
ADOBE SYSTEMS INCORPORATED		00724F101	2966	97705 SH	SOLE
ADOBE SYSTEMS INCORPORATED		00724F101	1498	49355 SH	DEFINED
ADVENT CLAYMORE CONV SECS & INCOME FUND		00764C109	16	675 SH	SOLE
ADVANCED MICRO DEVICES INC		007903107	1	70 SH	SOLE
ADVANCED MICRO DEVICES INC		007903107	4	185 SH	DEFINED
AGERE SYS INC COMMON		00845V308	0	40 SH	DEFINED
AGILENT TECHNOLOGIES		00846U101	16	538 SH	DEFINED
AIM REAL ESTATE INCOME FUND		00888R107	54	3500 SH	SOLE
AIR PRODUCTS & CHEMICALS INC		009158106	2091	32713 SH	SOLE
AIR PRODUCTS & CHEMICALS INC		009158106	943	14765 SH	DEFINED
AIRTRAN HOLDINGS INC	COM	00949P108	1	100 SH	DEFINED
AKZO NOBEL NV ADR		010199305	16	300 SH	SOLE
ALBERTO CULVER CO COM		013068101	64	1325 SH	SOLE
ALBERTO CULVER CO COM		013068101	43	900 SH	DEFINED
ALCOA INC	COM	013817101	9	285 SH	SOLE
ALCOA INC	COM	013817101	1	37 SH	DEFINED
ALLERGAN INC	COM	018490102	50	467 SH	DEFINED

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ALLETE INC COM NEW		018522300	6	133	SH	DEFINED
ALLIANCE HOLDINGS		01861G100	21	1000	SH	SOLE
ALLIANCE NATIONAL MUNICIPAL INCOME FUND		01864U106	15	1000		SOLE
ALLIANCE RESOURCE PARTNERS L P		01877R108	72	2000	SH	DEFINED
ALLIANT ENERGY CORP	COM	018802108	16	480	SH	SOLE
ALLIANT ENERGY CORP	COM	018802108	73	2132	SH	DEFINED
ALLIANCEBERNSTEIN HLDG LTD PARTNERSHIP INTERESTS		01881G106	9	150	SH	SOLE
ALLIANCEBERNSTEIN HLDG LTD PARTNERSHIP INTERESTS		01881G106	13	225	SH	DEFINED
ALLIED CAPITAL CORP	NEW	01903Q108	57	2000	SH	SOLE
ALLSTATE CORP	COM	020002101	140	2560	SH	SOLE
ALLSTATE CORP	COM	020002101	64	1184	SH	DEFINED
ALLTELL CORPORATION		020039103	355	5568	SH	SOLE
ALLTELL CORPORATION		020039103	195	3058	SH	DEFINED
ALTRIA GROUP INC		02209S103	29	405	SH	SOLE
ALTRIA GROUP INC		02209S103	663	9041	SH	DEFINED
AMBAC FINANCIAL GROUP INC		023139108	137	1700	SH	DEFINED
AMEREN CORP	COM	023608102	131	2600	SH	DEFINED
AMERICA MOVIL ADR		02364W105	42	1290	SH	DEFINED
AMERICAN ELEC PWR INC	COM	025537101	88	2570	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	113	3326	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	77	1460	SH	SOLE
AMERICAN EXPRESS CO	COM	025816109	329	6200	SH	DEFINED
AMERICAN INTERNATIONAL GROUP		026874107	2769	46909	SH	SOLE
AMERICAN INTERNATIONAL GROUP		026874107	2078	35211	SH	DEFINED
AMERICAN STANDARD COMPANIES INC		029712106	60	1400	SH	SOLE
AMERICAN TOWER CORP CLASS A		029912201	10	330	SH	DEFINED
AMERISOURCEBERGEN CORP		03073E105	3	80	SH	SOLE
AMERIPRISE FINANCIAL INC		03076C106	7	172	SH	SOLE
AMERIPRISE FINANCIAL INC		03076C106	31	700	SH	DEFINED
AMETEK INC (NEW)		031100100	26	560	SH	DEFINED
AMGEN INC		031162100	2408	36933	SH	SOLE
AMGEN INC		031162100	877	13450	SH	DEFINED
AMSOUTH BANCORPORATION		032165102	44	1687	SH	DEFINED
ANADARKO PETROLEUM CORP	COM	032511107	47	1002	SH	SOLE
ANADARKO PETROLEUM CORP	COM	032511107	872	18308	SH	DEFINED
ANGLO AMERICAN PLC ADR		03485P102	8	400	SH	SOLE
ANGLOGOLD LIMITED ADR'S	PV R0.50	035128206	14	300	SH	DEFINED
ANHEUSER BUSCH COS INC	COM	035229103	235	5167	SH	DEFINED
APACHE CORPORATION		037411105	109	1600	SH	SOLE
APPLE COMPUTER INC		037833100	4	75	SH	SOLE
APPLE COMPUTER INC		037833100	31	545	SH	DEFINED
APPLEBEE'S INTL INC		037899101	47	2475	SH	SOLE
APPLEBEE'S INTL INC		037899101	170	8882	SH	DEFINED
APPLIED MATERIALS INC		038222105	1137	69925	SH	SOLE
APPLIED MATERIALS INC		038222105	314	19300	SH	DEFINED
AQUA AMERICA INC		03836W103	1072	47091	SH	SOLE
AQUA AMERICA INC		03836W103	839	36843	SH	DEFINED
ARAMARK CORP CL B		038521100	76	2300	SH	SOLE
ARCHER-DANIELS-MIDLAND COMPANY		039483102	8	200	SH	SOLE
ARGON ST INC COM		040149106	7	300	SH	DEFINED
ASHLAND INC NEW		044209104	31	466	SH	DEFINED

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ASSOCIATED BANC CORP	045487105	25	804	SH	SOLE
ASTRAZENECA PLC SPONSORED ADR	046353108	68	1148	SH	SOLE
ATLAS PIPELINE LTD PARTNERSHIP	049392103	8	200	SH	DEFINED
ATMOS ENERGY	049560105	83	3000	SH	DEFINED
AUTHENTIDATE HOLDING CORP	052666104	2	1000	SH	SOLE
AUTOMATIC DATA PROCESSING	053015103	3166	69837	SH	SOLE
AUTOMATIC DATA PROCESSING	053015103	1899	41905	SH	DEFINED
AVATAR HOLDINGS INC	053494100	42	750	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION
AVAYA INC	COM USD	.01 053499109	2	179	SH	SOLE
AVAYA INC	COM USD	.01 053499109	0	46	SH	DEFINED
AVERY DENNISON CORP		053611109	20	350	SH	DEFINED
AXA ADR		054536107	1	34	SH	SOLE
AXA ADR		054536107	9	300	SH	DEFINED
BB&T CORP		054937107	19	472	SH	SOLE
BCE INC	COM	05534B109	2	100	SH	SOLE
BJ SERVICES CO		055482103	2187	58715	SH	SOLE
BJ SERVICES CO		055482103	1104	29640	SH	DEFINED
BOC GROUP PLC ADR		055617609	29	500	SH	DEFINED
BP PLC		055622104	1055	15160	SH	SOLE
BP PLC		055622104	2248	32295	SH	DEFINED
BAKER HUGHES INCORPORATED	COMMON	057224107	3	45	SH	SOLE
BALLARD POWER SYSTEMS INC		05858H104	2	400	SH	DEFINED
BALLY TECHNOLOGIES INC		05874B107	24	1500	SH	SOLE
BANK AMERICA CORP	COM	060505104	6257	130115	SH	SOLE
BANK AMERICA CORP	COM	060505104	5268	109555	SH	DEFINED
BANK OF NEW YORK INC		064057102	22	702	SH	SOLE
BANK OF NEW YORK INC		064057102	34	1068	SH	DEFINED
BK NOVA SCOTIA LA BANQUE DE NOUVELLE ECOSSE		064149107	8	214	SH	SOLE
BARNES & NOBLE INC		067774109	29	800	SH	DEFINED
BARRICK GOLD CORPORATION		067901108	28	965	SH	DEFINED
BARR PHARMACEUTICAL INC		068306109	61	1300	SH	DEFINED
BAUSCH & LOMB INC	COM	071707103	49	1000	SH	SOLE
BAXTER INTERNATIONAL		071813109	27	740	SH	SOLE
BAXTER INTERNATIONAL		071813109	36	1000	SH	DEFINED
BEAR STEARNS CO		073902108	14	100	SH	SOLE
BEARINGPOINT INC		074002106	31	3800	SH	SOLE
BECTON DICKINSON & COMPANY		075887109	1	30	SH	SOLE
BECTON DICKINSON & COMPANY		075887109	82	1350	SH	DEFINED
BED BATH & BEYOND		075896100	25	754	SH	DEFINED
BELLSOUTH CORP	COM	079860102	275	7622	SH	SOLE
BELLSOUTH CORP	COM	079860102	488	13490	SH	DEFINED
BEMA GOLD CORPORATION		08135F107	50	10000	SH	DEFINED
BERKSHIRE HATHAWAY CLASS 'B'	COMMON	084670207	334	110	SH	SOLE
BERKSHIRE HATHAWAY CLASS 'B'	COMMON	084670207	30	10	SH	DEFINED
BERRY PETROLEUM		085789105	13	400	SH	DEFINED
BEST BUY COMPANY INC		086516101	118	2156	SH	SOLE

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BEST BUY COMPANY INC		086516101	311	5678	SH	DEFINED
BHP BILLINTON LTD SPONS ADR		088606108	10	250	SH	SOLE
BHP BILLINTON LTD SPONS ADR		088606108	8	200	SH	DEFINED
BIOGEN IDEC INC		09062X103	10	225	SH	SOLE
BIOVAIL CORPORATION		09067J109	28	1200	SH	DEFINED
BLACK & DECKER CORP	COM	091797100	33	400	SH	DEFINED
BLACKROCK MUNI TARGET TERM TR INC		09247M105	14	1500		SOLE
BLACKROCK INSD MUNICIPAL TERM TR INC		092474105	9	1000		SOLE
BLACKROCK NJ MUNICIPAL INCOME TRUST		09248J101	29	1750		SOLE
BLACKROCK NEW JERSEY MUNICIPAL BOND TR		09249A109	38	2200		SOLE
BLACKROCK CORE BOND TRUST		09249E101	28	2400	SH	SOLE
BLACKROCK LIMITED DURATION INCOME FUND		09249W101	11	625	SH	SOLE
BLACKROCK MUN 2020 TERM TR COM SHS		09249X109	13	900		SOLE
BLACKROCK DIVIDEND ACHVRS TR		09250N107	5	400	SH	DEFINED
BLOCK H & R INC	COM	093671105	38	1600	SH	DEFINED
BOEING CO	COM	097023105	50	615	SH	SOLE
BOEING CO	COM	097023105	80	985	SH	DEFINED
BOSTON PROPERTIES INC.		101121101	22	250	SH	SOLE
BOSTON SCIENTIFIC CORP.		101137107	101	6000	SH	SOLE
BOSTON SCIENTIFIC CORP.		101137107	13	800	SH	DEFINED
BRIGGS & STRATTON CORPORATION		109043109	7	238	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT	PUT/ CALL	INVESTMENT DISCRET
THE BRINK'S COMPANY		109696104	73	1300	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	526	20350	SH	SOLE
BRISTOL-MYERS SQUIBB		110122108	1645	63626	SH	DEFIN
BROWN FORMAN						
DISTILLERS CORP	CLASS 'A' VOTING	115637100	28	400	SH	DEFIN
BUCKEYE PIPELINE PARTNERS LP		118230101	500	11882	SH	SOLE
BUCKEYE PIPELINE PARTNERS LP		118230101	397	9450	SH	DEFIN
BURGER KING HOLDINGS INC		121208201	15	1000	SH	SOLE
BURLINGTON NORTHERN						
SANTA FE CORP		12189T104	59	750	SH	SOLE
BURLINGTON NORTHERN						
SANTA FE CORP		12189T104	200	2529	SH	DEFIN
CBS CORP NEW CLASS A		124857103	2	90	SH	SOLE
CBS CORP NEW		124857202	41	1537	SH	SOLE
CBS CORP NEW		124857202	5	201	SH	DEFIN
CRACKER BARREL GROUP INC		12489V106	58	1725	SH	SOLE
CIT GROUP INC NEW		125581108	57	1100	SH	SOLE
CNET NETWORKS INC.		12613R104	0	40	SH	DEFIN
CSX CORP	COM	126408103	70	1000	SH	DEFIN
CVS CORP	COM	126650100	42	1400	SH	SOLE
CVS CORP	COM	126650100	337	10980	SH	DEFIN
CA INC		12673P105	1	50	SH	DEFIN
CABELAS INC		126804301	38	2000	SH	SOLE
CABOT CORPORATION		127055101	138	4000	SH	SOLE
CACI INTL INC CLASS A		127190304	396	6800	SH	SOLE
CACI INTL INC CLASS A		127190304	58	1000	SH	DEFIN
CALAMOS CONVERTABLE &						

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HIGH INCOME FUND		12811P108	14	882	SH	SOLE
CALAMOS CONVERTBLE OPPORTUNITIES & INCOME FUND		128117108	14	765	SH	SOLE
CALIPER LIFE SCIENCES INC		130872104	10	2200	SH	SOLE
CAMBREX CORP		132011107	45	2200	SH	SOLE
CAMPBELL SOUP CO	COM	134429109	3	100	SH	SOLE
CAMPBELL SOUP CO	COM	134429109	37	1000	SH	DEFINE
CANADIAN NATIONAL RY CO		136375102	8	200	SH	SOLE
CANADIAN NATURAL RESOURCES LTD		136385101	5	100	SH	SOLE
CANADIAN NATURAL RESOURCES LTD		136385101	22	400	SH	DEFINE
CANETIC RES TR		137513107	6	312	SH	DEFINE
CANON INC ADR		138006309	7	102	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	1331	15582	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	631	7395	SH	DEFINE
CARDINAL HEALTH		14149Y108	2	35	SH	SOLE
CARDINAL HEALTH		14149Y108	12	200	SH	DEFINE
CAREER EDUCATION CORP		141665109	17	600	SH	DEFINE
CARPENTER TECHNOLOGY		144285103	34	300	SH	SOLE
CATERPILLAR INC		149123101	153	2058	SH	SOLE
CATERPILLAR INC		149123101	598	8034	SH	DEFINE
CELGENE CORPORATION		151020104	61	1300	SH	SOLE
CELGENE CORPORATION		151020104	56	1200	SH	DEFINE
CENDANT CORPORATION		151313103	81	5000	SH	SOLE
CENDANT CORPORATION		151313103	3	200	SH	DEFINE
CENTER BANCORP INC	COM	151408101	110	7599	SH	SOLE
CENTER BANCORP INC	COM	151408101	98	6772	SH	DEFINE
CENTERPOINT ENERGY INC		15189T107	47	3800	SH	SOLE
CENTERPOINT ENERGY INC		15189T107	13	1100	SH	DEFINE
CENTURY BANCORP INC CL A		156432106	26	1100	SH	SOLE
CENTURYTEL INC		156700106	103	2800	SH	SOLE
CERADYNE INC		156710105	8	162	SH	SOLE
CHESAPEAKE ENERGY CORP		165167107	18	600	SH	SOLE
CHESAPEAKE ENERGY CORP		165167107	30	1000	SH	DEFINE
CHEVRON CORPORATION		166764100	4457	71825	SH	SOLE
CHEVRON CORPORATION		166764100	3577	57644	SH	DEFINE
CHICAGO BRIDGE & IRON N.V.		167250109	210	8715	SH	SOLE
CHICAGO BRIDGE & IRON N.V.		167250109	200	8300	SH	DEFINE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT	PUT/ CALL	INVESTMENT DISCRETION
CHINA MOBILE LTD		16941M109	131	4600	SH	DEFINE
CHIPOTLE MEXICAN GRILL INC		169656105	30	500	SH	SOLE
CHOICEPOINT INC	COM	170388102	58	1400	SH	DEFINE
THE CHUBB CORPORATION		171232101	3125	62626	SH	SOLE
THE CHUBB CORPORATION		171232101	2185	43805	SH	DEFINE
CHURCH & DWIGHT INC	COM	171340102	25	700	SH	DEFINE
CIMAREX ENERGY CO		171798101	86	2000	SH	DEFINE
CISCO SYS INC		17275R102	2606	133555	SH	SOLE
CISCO SYS INC		17275R102	1067	54662	SH	DEFINE

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CINTAS CORP		172908105	1212	30500	SH	SOLE
CINTAS CORP		172908105	441	11100	SH	DEFINE
CITIGROUP INC		172967101	3429	71071	SH	SOLE
CITIGROUP INC		172967101	4088	84729	SH	DEFINE
CITY NATIONAL CORP		178566105	6	100	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS		184502102	0	25	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS		184502102	3	100	SH	DEFINE
CLOROX CO DEL	COM	189054109	73	1200	SH	SOLE
CLOUGH GLOBAL EQUITY FUND		18914C100	20	888	SH	SOLE
COACH INC.		189754104	20	700	SH	DEFINE
COCA COLA CO	COM	191216100	83	1942	SH	SOLE
COCA COLA CO	COM	191216100	321	7467	SH	DEFINE
COGNIZANT TECHNOLOGY CO		192446102	56	846	SH	DEFINE
COLEY PHARMACEUTICAL GROUP INC		19388P106	6	550	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	658	10990	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	557	9305	SH	DEFINE
COMCAST CORP NEW CLASS A		20030N101	35	1077	SH	SOLE
COMCAST CORP NEW CLASS A		20030N101	111	3417	SH	DEFINE
COMCAST CORP NEW CLASS A SPL		20030N200	39	1200	SH	SOLE
COMERICA INC. CO		200340107	19	375	SH	DEFINE
COMMERCE BANCORP NJ		200519106	10	300	SH	SOLE
CAMPANHIA VALE DO RIO DOCE	SPONSORED ADR	204412209	24	1000	SH	DEFINE
COMPASS BANCSHARES INC COM		20449H109	13	250	SH	SOLE
COMPUWARE CORPORATION		205638109	0	95	SH	SOLE
CONAGRA FOODS INC	COM	205887102	30	1400	SH	SOLE
CONAGRA FOODS INC	COM	205887102	35	1600	SH	DEFINE
CONOCOPHILLIPS CORP		20825C104	120	1844	SH	SOLE
CONOCOPHILLIPS CORP		20825C104	1279	19535	SH	DEFINE
CONSOLIDATED EDISON	COM	209115104	224	5061	SH	SOLE
CONSOLIDATED EDISON	COM	209115104	39	884	SH	DEFINE
CONSTELLATION BRANDS INC CL A		21036P108	972	38895	SH	SOLE
CONSTELLATION BRANDS INC CL A		21036P108	1183	47350	SH	DEFINE
CONSTELLATION ENERGY GROUP INC	COM	210371100	49	900	SH	DEFINE
CONTINENTAL AIRLINES INC CL B		210795308	59	2000	SH	SOLE
CORN PRODS INTL INC	COM	219023108	36	1200	SH	DEFINE
CORNING INC		219350105	94	3900	SH	SOLE
CORNING INC		219350105	73	3035	SH	DEFINE
CORRECTIONS CORP AMER NEW		22025Y407	5	100	SH	DEFINE
COSTCO WHOLESALE CORPORATION		22160K105	4389	76842	SH	SOLE
COSTCO WHOLESALE CORPORATION		22160K105	2460	43070	SH	DEFINE
COVAD COMMUNICATIONS		222814204	40	20000	SH	DEFINE
CRANE CO		224399105	20	500	SH	SOLE
CUMMINS ENGINE INC		231021106	122	1000	SH	DEFINE
CYTEC INDUSTRIES INC		232820100	32	610	SH	SOLE
DPL INC	COM	233293109	17	636	SH	SOLE
DTE ENERGY CO	COM	233331107	72	1775	SH	SOLE
DTE ENERGY CO	COM	233331107	154	3805	SH	DEFINE
DWS GLOBAL COMODITIES STOCK FUND INC	COM	23338Y100	49	3000	SH	SOLE
DARDEN RESTAURANTS		237194105	28	725	SH	SOLE
DARDEN RESTAURANTS		237194105	39	1000	SH	DEFINE

FORM 13F INFORMATION TABLE

COLUMN 1

COLUMN 2

COLUMN 3

COLUMN 4

COLUMN 5

COLUMN 6

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR PRN AMT	SH/ PUT/ PRN CALL	INVEST DISCRE
DATARAM CORP		238108203	35	7647	SH	SOLE
DEAN FOODS COMPANY		242370104	55	1500	SH	DEFINE
DECODE GENETICS INC		243586104	3	619	SH	DEFINE
DEERE & COMPANY		244199105	164	1970	SH	SOLE
DEERE & COMPANY		244199105	907	10875	SH	DEFINE
DEL MONTE FOODS CO		24522P103	3	300	SH	SOLE
DEL MONTE FOODS CO		24522P103	0	66	SH	DEFINE
DELL INC		24702R101	240	9846	SH	SOLE
DELL INC		24702R101	539	22050	SH	DEFINE
DELTIC TIMBER CORP		247850100	169	3000	SH	DEFINE
DEVELOPERS DIVERSIFIED		251591103	9	179	SH	DEFINE
DEVON ENERGY CORPORATION NEW	COM	25179M103	29	481	SH	SOLE
DIAMONDS TRUST SER I		252787106	29	260	SH	SOLE
DIAMONDS TRUST SER I		252787106	11	100	SH	DEFINE
DIEBOLD INC		253651103	178	4400	SH	DEFINE
DIRECTV GROUP INC		25459L106	22	1388	SH	SOLE
DIRECTV GROUP INC		25459L106	0	12	SH	DEFINE
DISNEY WALT CO	COM DISNEY	254687106	3237	107911	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	2362	78748	SH	DEFINE
DOLLAR TREE STORES INC		256747106	45	1700	SH	SOLE
DOLLAR TREE STORES INC		256747106	5	200	SH	DEFINE
DOMINION RES INC		25746U109	320	4283	SH	SOLE
DOMINION RES INC		25746U109	651	8711	SH	DEFINE
DONALDSON INC		257651109	74	2200	SH	SOLE
DONALDSON INC		257651109	157	4650	SH	DEFINE
DOVER CORPORATION		260003108	195	3965	SH	SOLE
DOW CHEM CO	COM	260543103	425	10900	SH	SOLE
DOW CHEM CO	COM	260543103	491	12606	SH	DEFINE
DREMAN CLAYMORE DIVIDEND & INCOME FUND		26153R100	167	8700	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	266	6402	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	390	9392	SH	DEFINE
DUKE ENERGY HOLDING CORP		26441C105	727	24784	SH	SOLE
DUKE ENERGY HOLDING CORP		26441C105	654	22301	SH	DEFINE
DUKE REALTY CORP		264411505	7	200	SH	SOLE
DUN & BRADSTREET CORP DEL	NEW COM	26483E100	41	600	SH	SOLE
DYAX CORPORATION		26746E103	5	1800	SH	SOLE
E M C CORPORATION		268648102	1840	167765	SH	SOLE
E M C CORPORATION		268648102	1113	101485	SH	DEFINE
ENSCO INTERNATIONAL INC		26874Q100	13	300	SH	DEFINE
EOG RES INC		26875P101	247	3566	SH	DEFINE
EP MEDSYSTEMS INC		26881P103	1	1000	SH	DEFINE
EASTMAN CHEMICAL COMPANY		277432100	7	139	SH	DEFINE
EASTMAN KODAK CO	COM	277461109	16	711	SH	DEFINE
EASYLINK SERVICES CORP CLASS A		27784T200	0	150	SH	DEFINE
EATON VANCE TAX ADVANTAGED		27828G107	16	700	SH	SOLE
EATON VANCE TAX-ADVANTAGED GLOBAL DIV OPP FUND		27828U106	18	700	SH	SOLE
EBAY INC		278642103	16	575	SH	DEFINE
EL PASO CORPORATION		28336L109	24	1600	SH	SOLE
EL PASO CORPORATION		28336L109	60	4000	SH	DEFINE
ELECTRONIC ARTS INC		285512109	4	100	SH	SOLE
ELECTRONIC ARTS INC		285512109	5	133	SH	DEFINE
ELECTRONIC DATA SYSTEMS CORP		285661104	2	100	SH	DEFINE
EMBARQ CORP		29078E105	0	2	SH	SOLE
EMBARQ CORP		29078E105	3	79	SH	DEFINE
EMERSON ELEC CO	COM	291011104	337	4025	SH	SOLE

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EMERSON ELEC CO	COM	291011104	926	11058	SH	DEFINE
ENBRIDGE ENERGY PARTNERS L P		29250R106	186	4275	SH	SOLE
ENBRIDGE ENERGY PARTNERS L P		29250R106	259	5950	SH	DEFINE
ENBRIDGE ENERGY MANAGEMENT LLC		29250X103	10	246	SH	SOLE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR PRN	SH/ PUT/ CALL	INVESTMENT DISCRET
ENERGEN CORP	COM	29265N108	92	2400	SH	DEFINE
ENEL SPA ADS		29265W108	8	200	SH	DEFINE
ENERGY EAST CORP	COM	29266M109	103	4310	SH	DEFINE
ENERGIZER HOLDINGS INC		29266R108	29	500	SH	SOLE
ENERGY PARTNERS LTD		29270U105	3	200	SH	SOLE
ENERPLUS RESOURCES FUND TRUST UNITS		29274D604	247	4400	SH	DEFINE
ENERGY CORP NEW	COM	29364G103	24	349	SH	SOLE
ENERGY CORP NEW	COM	29364G103	227	3221	SH	DEFINE
ENTERPRISE PRODUCTS PARTNERS LP		293792107	82	3333	SH	SOLE
EQUIFAX, INC.		294429105	58	1700	SH	SOLE
EQUIFAX, INC.		294429105	22	650	SH	DEFINE
EQUITABLE RESOURCES		294549100	33	1000	SH	DEFINE
EQUITY OFFICE PTYS TR	COM	294741103	6	190	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	55	1250	SH	SOLE
EQUITY RESIDENTIAL SBI		29476L107	8	200	SH	DEFINE
EURO CURRENCY TRUST		29871P109	10	80	SH	DEFINE
EVERGREEN SOLAR		30033R108	15	1200	SH	DEFINE
EXATECH INC		30064E109	13	1000	SH	DEFINE
EXELON CORP	COM	30161N101	51	900	SH	SOLE
EXELON CORP	COM	30161N101	15	264	SH	DEFINE
EXIDE TECHNOLOGIES WARRANTS		302051123	0	241	SH	SOLE
EXPRESS SCRIPTS A		302182100	2	30	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	8252	134516	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	18398	299891	SH	DEFINE
FPL GROUP INC	COM	302571104	360	8700	SH	SOLE
FPL GROUP INC	COM	302571104	372	9000	SH	DEFINE
FEDERAL HOME LOAN MORTGAGE CORPORATION	COMMON	313400301	5	90	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	375	7800	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	86	1800	SH	DEFINE
FEDERAL REALTY INVESTMENT TRUST		313747206	29	423	SH	DEFINE
FEDERATED DEPARTMENT STORES INC		31410H101	12	354	SH	DEFINE
FEDEX CORPORATION		31428X106	2	20	SH	SOLE
FEDEX CORPORATION		31428X106	81	700	SH	DEFINE
FIDELITY NATIONAL INFORMATION SERVICES INC	COM	31620M106	11	325	SH	DEFINE
FIFTH THIRD BANCORP	COM	316773100	1229	33275	SH	SOLE
FIFTH THIRD BANCORP	COM	316773100	551	14930	SH	DEFINE
FIRST ALBANY COS INC		318465101	3	835	SH	SOLE

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FIRST DATA CORPORATION		319963104	955	21208	SH	SOLE
FIRST DATA CORPORATION		319963104	9	200	SH	DEFINE
FIRST TR VALUE LINE						
DIVIDEND FUND		33735A100	31	2100	SH	SOLE
FISERV INCORPORATED WISCONSON		337738108	54	1203	SH	SOLE
FIRSTENERGY CORP	COM	337932107	5	110	SH	SOLE
FIRSTENERGY CORP	COM	337932107	97	1800	SH	DEFINE
FISHER SCIENTIFIC		338032204	21	300	SH	SOLE
FLOWER FOODS INC		343498101	134	4687	SH	DEFINE
FORD MOTOR COMPANY CAP TR II	CONV PRD	345395206	13	500	SH	SOLE
FORDING CANADIAN COAL		345425102	15	500	SH	SOLE
FORDING CANADIAN COAL		345425102	63	2000	SH	DEFINE
FOREST LABORATORIES INC		345838106	5	150	SH	DEFINE
FORTUNE BRANDS INC	COM	349631101	1977	27850	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	1238	17448	SH	DEFINE
FRANKLIN RESOURCES INC		354613101	26	300	SH	SOLE
FRANKLIN TEMPLETON LTD						
DURATION INC TR		35472T101	14	1180	SH	SOLE
FREESCALE SEMICONDUCTOR CLASS B		35687M206	1	55	SH	SOLE
FREESCALE SEMICONDUCTOR CLASS B		35687M206	3	115	SH	DEFINE
GALLAHER GROUP PLC SPONSORED ADR		363595109	21	337	SH	DEFINE
GANNETT COMPANY INC		364730101	5	100	SH	DEFINE
GAP INC		364760108	2	150	SH	SOLE
GENAERA CORPORATION		36867G100	19	36000	SH	DEFINE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT	PUT/ CALL	INVESTMENT DISCRET
GENENTECH INC		368710406	2931	35835	SH	SOLE
GENENTECH INC		368710406	2087	25525	SH	DEFINE
GENERAL DYNAMICS CORP		369550108	45	700	SH	SOLE
GENERAL ELEC CO	COM	369604103	10780	327168	SH	SOLE
GENERAL ELEC CO	COM	369604103	9309	282544	SH	DEFINE
GENERAL MTRS CORP	COM	370442105	71	2400	SH	SOLE
GENERAL MTRS CORP	COM	370442105	25	871	SH	DEFINE
GENVEC INC		37246C109	0	500	SH	DEFINE
GENWORTH FINANCIAL		37247D106	1	45	SH	SOLE
GETTY REALTY CORP NEW		374297109	22	800	SH	SOLE
GILEAD SCIENCES INC		375558103	29	500	SH	SOLE
GILEAD SCIENCES INC		375558103	11	200	SH	DEFINE
GLAMIS GOLD LTD	COMMON	376775102	75	2000	SH	DEFINE
GLAXO SMITHKLINE PLC						
SPONSORED ADR		37733W105	387	6954	SH	SOLE
GLAXO SMITHKLINE PLC						
SPONSORED ADR		37733W105	240	4312	SH	DEFINE
GLOBAL INDUSTRIES INC		379336100	43	2600	SH	SOLE
GLOBAL SIGNAL INC		37944Q103	18	400	SH	SOLE
GLOBAL PARTNERS LP		37946R109	20	1000	SH	SOLE
GOLDCORP INC		380956409	60	2000	SH	DEFINE
GOLDMAN SACHS GROUP		38141G104	871	5795	SH	SOLE

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GOLDMAN SACHS GROUP		38141G104	496	3300	SH	DEFINE
GOOGLE INC		38259P508	92	220	SH	DEFINE
GRAINGER W W INC		384802104	2	35	SH	SOLE
GRANT PRIDECO INC		38821G101	0	20	SH	SOLE
GREAT LAKES BANCORP INC NEW		390914109	3	200	SH	DEFINE
GREAT PLAINS ENERGY INC		391164100	4	150	SH	SOLE
GREAT PLAINS ENERGY INC		391164100	4	150	SH	DEFINE
GROUPE CGI INC		39945C109	0	159	SH	SOLE
HCC INS HLDGS		404132102	117	4000	SH	SOLE
HSBC HOLDINGS ADR		404280406	7	86	SH	SOLE
HSBC HOLDINGS ADR		404280406	8	96	SH	DEFINE
HSBS HOLDINGS PLS ADR SER A						
1/40 PFD SER A		404280604	37	1600	SH	SOLE
HAIN CELESTIAL GROUP INC		405217100	16	650	SH	DEFINE
HALLIBURTON CO	COM	406216101	14	200	SH	SOLE
HALLIBURTON CO	COM	406216101	333	4500	SH	DEFINE
HANCOCK JOHN PATRIOT PREMIUM						
DIVIDEND	FUND II	41013T105	11	1100	SH	DEFINE
HANCOCK JOHN TAX ADVANTAGED		41013V100	62	3600	SH	SOLE
JOHN HANCOCK PFD INCOME	FUND III	41021P103	11	600	SH	SOLE
HANOVER INSURANCE GROUP INC		410867105	14	309	SH	SOLE
HANOVER INSURANCE GROUP INC		410867105	8	177	SH	DEFINE
HARLEY DAVIDSON		412822108	1563	28490	SH	SOLE
HARLEY DAVIDSON		412822108	484	8825	SH	DEFINE
HARRAHS ENTERTAINMENT INC		413619107	1	22	SH	SOLE
HARRAHS ENTERTAINMENT INC		413619107	15	221	SH	DEFINE
HARRIS CORP		413875105	33	800	SH	DEFINE
HARTFORD FINL SVCS GROUP INC	COM	416515104	97	1150	SH	SOLE
HARTFORD FINL SVCS GROUP INC	COM	416515104	102	1212	SH	DEFINE
H.J. HEINZ COMPANY		423074103	27	675	SH	DEFINE
HELIX ENERGY SOLUTIONS GROUP INC		42330P107	56	1400	SH	DEFINE
HERSHEY CO	COM	427866108	815	14815	SH	SOLE
HERSHEY CO	COM	427866108	1006	18275	SH	DEFINE
HESS CORP		42809H107	5	100	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	128	4052	SH	DEFINE
HI / FN INC		428358105	21	3500	SH	SOLE
HOME DEPOT, INC		437076102	1788	49979	SH	SOLE
HOME DEPOT, INC		437076102	1897	53006	SH	DEFINE
HONDA MOTORCORP ADR		438128308	3	100	SH	SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	117	2921	SH	SOLE
HONEYWELL INTERNATIONAL INC	COM	438516106	219	5458	SH	DEFINE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR PRN	SH/ PUT/ CALL	INVESTMENT DISCRET
HOOPER HOLMES INC		439104100	3	1000	SH	SOLE
HOSPITALITY PROPERTIES TRUST		44106M102	376	8570	SH	SOLE
HOSPITALITY PROPERTIES TRUST		44106M102	173	3945	SH	DEFINE
HOSPIRA INC		441060100	3	90	SH	DEFINE
HOST MARRIOTT CORPORATION		44107P104	18	830	SH	DEFINE

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HUDSON CITY BANCORP		443683107	98	7412	SH	DEFINE
HUGOTON ROYALTY TRUST		444717102	0	14	SH	DEFINE
IAC / INTERACTIVECORP NEW		44919P300	1	60	SH	SOLE
ING CLARION GLOBAL REAL ESTATE		44982G104	48	2700	SH	SOLE
IMS HEALTH INCORPORATED		449934108	70	2632	SH	DEFINE
ITT INDUSTRIES INC	COM	450911102	811	16385	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	836	16897	SH	DEFINE
ICON PUB LTD CO		45103T107	55	1000	SH	DEFINE
IDACORP INC	COM	451107106	10	300	SH	SOLE
IDACORP INC	COM	451107106	139	4066	SH	DEFINE
ILLINOIS TOOL WORKS INC	COM	452308109	28	600	SH	SOLE
ILLINOIS TOOL WORKS INC	COM	452308109	43	922	SH	DEFINE
IMATION CORP	COM	45245A107	5	126	SH	DEFINE
IMCLONE SYSTEMS INC		45245W109	38	1000	SH	SOLE
INDIA FUND		454089103	11	250	SH	SOLE
INDYMAC BANCORP INC		456607100	36	800	SH	DEFINE
INERGY LP LTD		456615103	25	1000	SH	SOLE
ING GLOBAL EQUITY DIVIDEND & PREM OPPTY FUND		45684E107	37	1979	SH	SOLE
INSURED MUNICIPAL INCOME FUND		45809F104	9	730		SOLE
INTEGRATED DEVICE	TECHNOLOGY	458118106	14	1000	SH	SOLE
INTEL CORP	COM	458140100	750	39501	SH	SOLE
INTEL CORP	COM	458140100	806	42440	SH	DEFINE
INTL BUSINESS MACHINE CORP	COMMON	459200101	1414	18421	SH	SOLE
INTL BUSINESS MACHINE CORP	COMMON	459200101	2596	33800	SH	DEFINE
INTERNATIONAL GAME TECHNOLOGY		459902102	26	700	SH	SOLE
INTL PAPER CO	COM	460146103	25	800	SH	DEFINE
INTEVAC INC		461148108	71	3300	SH	DEFINE
INTUIT		461202103	15	250	SH	DEFINE
INVESTMENT GRADE MUNICIPAL INCOME FUND		461368102	12	966		SOLE
INVESTORS BANCORP INC COM		46146P102	43	3200	SH	SOLE
INVESTORS BANCORP INC COM		46146P102	13	1000	SH	DEFINE
INVITROGEN CORP		46185R100	45	683	SH	DEFINE
IOMEGA CORP		462030305	22	8000	SH	SOLE
I SHARES SILVER TRUST		46428Q109	7	70	SH	DEFINE
I SHARES COMEX GOLD		464285105	5	90	SH	DEFINE
I SHARES BRAZIL FUND		464286400	15	400	SH	SOLE
I SHARES INC MSCI JAPAN	INDEX FUND	464286848	9	700	SH	DEFINE
I SHARES S&P 100	INDEX FUND	464287101	2	44	SH	SOLE
I SHARES TR DOW JONES SELECT DIV	INDEX FD	464287168	6	100	SH	SOLE
I SHARES TR S&P 500 INDEX	FUND	464287200	72	569	SH	SOLE
I SHARES TR S&P 500 INDEX	FUND	464287200	12	100	SH	DEFINE
I SHARES TR MSCI EMERGING	MKTS INDEX FD	464287234	281	3000	SH	SOLE
I SHARES TR MSCI EMERGING	MKTS INDEX FD	464287234	174	1855	SH	DEFINE
I SHARES LEHMAN 1-3 YEAR TRS	BOND	464287457	14	180	SH	DEFINE
I SHARES EAFE INDEX FUND		464287465	2871	43913	SH	SOLE
I SHARES EAFE INDEX FUND		464287465	842	12880	SH	DEFINE
I SHARES RUSSELL MIDCAP	VALUE INDEX	464287473	8	65	SH	DEFINE
I SHARES RUSSELL MIDCAP	GROWTH INDEX FUND	464287481	8	90	SH	DEFINE
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	42	560	SH	SOLE
I SHARES TR S&P MIDCAP 400	INDEX FD	464287507	22	300	SH	DEFINE
I SHARES NQ BIOTCH INX		464287556	7	100	SH	SOLE
I SHARES TR COHEN & STEERS REALTY MAJORS	INDEX FD	464287564	8	98	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	30	420	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	18	250	SH	DEFINE

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FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT	PUT/ CALL INVESTMENT DISCRET
I SHARES TR S&P MIDCAP 400 BARRA	GRWTH INDEX FD	464287606	23	310	SH SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	31	620	SH SOLE
I SHARES RUSSELL 1000 GROWTH		464287614	16	335	SH DEFINE
I SHARES RUSSELL 1000		464287622	29	425	SH DEFINE
I SHARES TR RUSSELL 2000	INDEX FUND	464287655	100	1400	SH SOLE
I SHARES TR DOW JONES REAL ESTATE INDEX		464287739	28	400	SH SOLE
I SHARES TR DOW JONES US INDL	SECTOR INDEX FD	464287754	40	645	SH SOLE
I SHARES TR DOW JONES US INDL	SECTOR INDEX FD	464287754	14	235	SH DEFINE
I SHARES DOW JONES US ENERGY	SECTOR INDEX FD	464287796	13	135	SH SOLE
I SHARES TR S & P SMALLCAP 600/BARRA	VAL INDEX	464287879	6	100	SH SOLE
I SHARES TR S&P SMALLCAP 600 BARRA	GRWTH INDEX FD	464287887	13	110	SH SOLE
J P MORGAN CHASE & CO		46625H100	1813	43184	SH SOLE
J P MORGAN CHASE & CO		46625H100	2429	57847	SH DEFINE
JARDEN CORP		471109108	919	30200	SH SOLE
JARDEN CORP		471109108	599	19700	SH DEFINE
JETBLUE AIRWAYS		477143101	5	450	SH DEFINE
JOHNSON & JOHNSON	COM	478160104	5193	86682	SH SOLE
JOHNSON & JOHNSON	COM	478160104	7151	119359	SH DEFINE
JOHNSON CTLS INC	COM	478366107	123	1500	SH SOLE
JOHNSON CTLS INC	COM	478366107	295	3600	SH DEFINE
KLA TENCOR CORP		482480100	1	45	SH SOLE
KLA TENCOR CORP		482480100	1	30	SH DEFINE
KADANT INC		48282T104	1	69	SH DEFINE
KANBAY INTERNATIONAL, INC		48369P207	581	40000	SH SOLE
KANBAY INTERNATIONAL, INC		48369P207	184	12672	SH DEFINE
KANSAS CITY SOUTHERN INDUSTRIES INC NEW		485170302	138	5000	SH SOLE
KANSAS CITY SOUTHERN INDUSTRIES INC NEW		485170302	27	1000	SH DEFINE
KAYNE ANDERSON MLP INVT CO		486606106	82	3200	SH SOLE
KELLOGG COMPANY		487836108	9	200	SH DEFINE
KEMET CORP		488360108	9	1000	SH DEFINE
KERR MCGEE CORP		492386107	27	400	SH SOLE
KERR MCGEE CORP		492386107	2	36	SH DEFINE
KEYCORP		493267108	10	300	SH DEFINE
KEYSPAN CORP	COM	49337W100	92	2300	SH SOLE
KEYSPAN CORP	COM	49337W100	54	1341	SH DEFINE
KIMBERLY-CLARK CORPORATION		494368103	137	2224	SH SOLE
KIMBERLY-CLARK CORPORATION		494368103	182	2950	SH DEFINE
KIMCO REALTY CORPORATION		49446R109	269	7400	SH SOLE
KIMCO REALTY CORPORATION		49446R109	353	9700	SH DEFINE
KINDER MORGAN INC		49455P101	9	100	SH SOLE
KINDER MORGAN ENERGY PARTNERS L P		494550106	111	2425	SH SOLE
KINDER MORGAN ENERGY PARTNERS L P		494550106	197	4300	SH DEFINE
KINROSS GOLD CORP	COM NO PAR	496902404	14	1333	SH DEFINE
KNOLOGY INC	COM	499183804	18	2000	SH DEFINE
KONINKLIJKE PHILIPS ELECTRS					

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N V SP ADR		500472303	12	400	SH	SOLE
KRAFT FOODS INC		50075N104	30	1000	SH	DEFINE
KROGER COMPANY	COM	501044101	8	400	SH	DEFINE
LSI LOGIC CORPORATION		502161102	1	150	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	2598	34454	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC		502424104	2086	27660	SH	DEFINE
ESTEE LAUDER COMPANY		518439104	7	200	SH	SOLE
LEAP FROG		52186N106	4	400	SH	DEFINE
LEGG MASON INC		524901105	9	100	SH	DEFINE
LEHMAN BROTHERS HOLDINGS INC		524908100	30	464	SH	SOLE
LENNAR CORP		526057104	88	2000	SH	DEFINE
LENNAR CORPORATION						
CLASS B COMMON		526057302	8	200	SH	DEFINE
LEUCADIA NATIONAL CORP		527288104	64	2200	SH	SOLE
LILLY ELI & CO	COM	532457108	351	6362	SH	SOLE
LILLY ELI & CO	COM	532457108	564	10216	SH	DEFINE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT	PUT/ CALL	INVESTMENT DISCRET
LINCOLN NATIONAL CORP		534187109	90	1600	SH	SOLE
LINCOLN NATIONAL CORP		534187109	87	1542	SH	DEFINE
LINEAR TECHNOLOGY CORP		535678106	1	30	SH	SOLE
LIVE NATION INC		538034109	0	3	SH	SOLE
LIVE NATION INC		538034109	0	25	SH	DEFINE
LIZ CLAIRBORNE INC		539320101	55	1500	SH	SOLE
LLOYDS TSB GROUP ADR		539439109	15	400	SH	DEFINE
LOCKHEED MARTIN CORP		539830109	143	2000	SH	SOLE
LOCKHEED MARTIN CORP		539830109	7	100	SH	DEFINE
LOWES COMPANIES INC		548661107	1412	23279	SH	SOLE
LOWES COMPANIES INC		548661107	872	14380	SH	DEFINE
LUBRIZOL CORP	COM	549271104	39	1000	SH	DEFINE
LUCENT TECHNOLOGY INC		549463107	32	13345	SH	SOLE
LUCENT TECHNOLOGY INC		549463107	18	7807	SH	DEFINE
LYONDELL CHEMICAL COMPANY		552078107	6	300	SH	DEFINE
MAF BANCORP INC		55261R108	55	1293	SH	SOLE
MBIA, INC		55262C100	929	15870	SH	SOLE
MBIA, INC		55262C100	1050	17950	SH	DEFINE
MFS CHARTER INCOME TRUST		552727109	38	4750	SH	SOLE
MFS CHARTER INCOME TRUST		552727109	12	1500	SH	DEFINE
MGI PHARMACEUTICALS		552880106	43	2000	SH	DEFINE
MACK-CALI REALTY CORP		554489104	18	400	SH	SOLE
MACQUARIE INFRASTRUCTURE CO TR		55607X108	4	149	SH	SOLE
MACQUARIE GLOBAL						
INFRASTRUCTURE TOTAL RETURN FD		55608D101	0	2	SH	SOLE
MADISON STRATEGIC SECTOR PREM FUND		558268108	0	1	SH	SOLE
MAGELLAN HEALTH SERVICES		559079207	27	600	SH	SOLE
MANITOWAC COMPANY INC		563571108	24	550	SH	DEFINE
MANULIFE FINANCIAL CORP		56501R106	68	2164	SH	DEFINE
MARATHON OIL CORP		565849106	272	3273	SH	DEFINE

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MARSHALL & ILSLEY CORP		571834100	384	8415	SH	SOLE
MARSHALL & ILSLEY CORP		571834100	254	5560	SH	DEFINE
MARRIOTT INTERNATIONAL-A		571903202	2381	62500	SH	SOLE
MARRIOTT INTERNATIONAL-A		571903202	2027	53200	SH	DEFINE
MARTHA STEWART LIVING		573083102	0	25	SH	SOLE
MASTERCARD INC		57636Q104	24	500	SH	SOLE
MCCLATCHY COMPANY		579489105	18	452	SH	DEFINE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1356	40430	SH	SOLE
MCCORMICK & CO INC COMMON NON-VOTING		579780206	1209	36047	SH	DEFINE
MCDONALDS CORP	COM	580135101	5	165	SH	SOLE
MCDONALDS CORP	COM	580135101	69	2080	SH	DEFINE
MCGRAW HILL COMPANIES INC		580645109	72	1450	SH	SOLE
MCGRAW HILL COMPANIES INC		580645109	168	3360	SH	DEFINE
MCKESSON CORPORATION		58155Q103	6	148	SH	DEFINE
MEADWESTVACO CORP		583334107	32	1180	SH	DEFINE
MEDAREX INC		583916101	3	400	SH	DEFINE
MEDCO HEALTH SOLUTIONS		58405U102	2	47	SH	SOLE
MEDCO HEALTH SOLUTIONS		58405U102	90	1582	SH	DEFINE
MEDIVATION		58501N101	36	7000	SH	SOLE
MEDTRONIC INC		585055106	81	1745	SH	SOLE
MEDTRONIC INC		585055106	137	2940	SH	DEFINE
MELLON FINANCIAL CORP	COM	58551A108	27	800	SH	DEFINE
MERCANTILE BANKSHARES CORP	COM	587405101	21	600	SH	DEFINE
MERCK & CO INC	COM	589331107	282	7768	SH	SOLE
MERCK & CO INC	COM	589331107	1084	29762	SH	DEFINE
MERRILL LYNCH & CO INC		590188108	339	4885	SH	SOLE
MERRILL LYNCH & CO INC		590188108	459	6610	SH	DEFINE
METLIFE INC		59156R108	26	518	SH	SOLE
METLIFE INC		59156R108	51	1000	SH	DEFINE
MICROSOFT CORP		594918104	1005	43170	SH	SOLE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN	PUT/ CALL	INVESTMENT DISCRET
MICROSOFT CORP		594918104	1141	49017	SH	DEFINE
MID PENN BANCORP		59540G107	2	105	SH	SOLE
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	1094	7865	SH	SOLE
S&P DEPOSITORY RECEIPT	MIDCAP TR UNIT	595635103	385	2770	SH	DEFINE
MILLENNIUM PHARMACEUTICALS		599902103	7	800	SH	DEFINE
MINE SAFETY APPLIANCES		602720104	104	2600	SH	SOLE
MIRANT CORP NEW		60467R100	115	4300	SH	SOLE
MOLEX INC CLASS A		608554200	11	400	SH	SOLE
MOLSON COORS BREWING COMPANY	CLASS B	60871R209	2	40	SH	SOLE
MONSANTO CO NEW		61166W101	10	125	SH	SOLE
MONSANTO CO NEW		61166W101	17	207	SH	DEFINE
MOODYS CORP		615369105	54	1000	SH	SOLE
MOODYS CORP		615369105	10	200	SH	DEFINE
MORGAN STANLEY COMPANY		617446448	2733	43245	SH	SOLE
MORGAN STANLEY COMPANY		617446448	1298	20543	SH	DEFINE
MOTHERS WORK INC		619903107	1	51	SH	SOLE

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MOTOROLA, INC		620076109	16	800	SH	SOLE
MOTOROLA, INC		620076109	160	7980	SH	DEFINE
MUELLER WATER PRODUCTS INC		624758108	17	1000	SH	DEFINE
MUNI HOLDING NY INSD FUND INC		625931100	17	1253		DEFINE
MUNI HOLDINGS NEW JERSEY INS D FUND INC		625936109	103	7200		DEFINE
MURPHY OIL CORPORATION		626717102	223	4000	SH	DEFINE
NCR CORP	NEW	62886E108	7	196	SH	SOLE
NCR CORP	NEW	62886E108	0	14	SH	DEFINE
NALCO HOLDINGS CO		62985Q101	140	8000	SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	26	675	SH	SOLE
NASDAQ 100 TRUST UNIT SER 1		631100104	3	100	SH	DEFINE
NATIONAL CITY CORP		635405103	47	1300	SH	SOLE
NATIONAL CITY CORP		635405103	108	3000	SH	DEFINE
NATIONAL FUEL GAS CO N J	COM	636180101	28	800	SH	SOLE
NATIONAL FUEL GAS CO N J	COM	636180101	98	2792	SH	DEFINE
NATIONAL OILWELL VARCO INC		637071101	0	13	SH	SOLE
NATURAL GAS SERVICES GROUP		63886Q109	29	2000	SH	SOLE
NAUTILUS INC		63910B102	15	1000	SH	DEFINE
NAVISTAR INTL CORP NEW	COM	63934E108	46	1900	SH	SOLE
NETWORK APPLIANCE INC		64120L104	12	350	SH	SOLE
NEUROCRINE BIOSCIENCES INC		64125C109	4	400	SH	SOLE
NEW JERSEY RESOURCES CORPORATION		646025106	181	3889	SH	SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	37	1500	SH	DEFINE
NEWMONT MINING CORP		651639106	7	147	SH	SOLE
NEWMONT MINING CORP		651639106	174	3300	SH	DEFINE
NEWS CORP CLASS A		65248E104	0	38	SH	DEFINE
NEWS CORP CLASS B		65248E203	24	1200	SH	DEFINE
NEWTEK BUSINESS SERVICES INC	COM	652526104	3	2000	SH	DEFINE
NICOR INC	COM	654086107	33	800	SH	SOLE
NIKE INC	CL B	654106103	3	40	SH	SOLE
NIKE INC	CL B	654106103	8	100	SH	DEFINE
NISOURCE INC	COM	65473P105	0	17	SH	SOLE
NISOURCE INC	COM	65473P105	123	5633	SH	DEFINE
NOBEL LEARNING COMMUNITIES INC		654889104	40	4000	SH	DEFINE
NOKIA CORPORATION	ADR	654902204	27	1350	SH	DEFINE
NORAM ENERGY CORP SUB DEB	CONV 6% 3/15/12	655419AC3	20	20950	PRN	DEFINE
NORDSON CORP		655663102	14	300	SH	DEFINE
NORDSTROM, INC.		655664100	18	500	SH	DEFINE
NORFOLK SOUTHERN CORP	COM	655844108	251	4730	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	269	5060	SH	DEFINE
NORSK HYDRO ADR		656531605	13	500	SH	DEFINE
NORTEL NETWORKS CORP	NEW	656568102	0	300	SH	SOLE
NORTEL NETWORKS CORP	NEW	656568102	6	3040	SH	DEFINE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PUT/ PRN AMT PRN CALL	INVESTMENT DISCRET
NORTH EUROPEAN OIL ROYALTY TRUST BEN. INTEREST		659310106	29	800 SH	SOLE
NORTHFORK BANCORP		659424105	66	2200 SH	SOLE

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NORTHERN TRUST CORP		665859104	11	200	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	25	400	SH	SOLE
NORTHROP GRUMMAN CORP		666807102	10	158	SH	DEFINE
NOVA CHEMICALS CORP		66977W109	1	45	SH	SOLE
NOVAGOLD RES INC		66987E206	12	1000	SH	DEFINE
NOVARTIS AG ADRS		66987V109	19	355	SH	SOLE
NOVARTIS AG ADRS		66987V109	5	100	SH	DEFINE
NOVELL INC		670006105	0	100	SH	SOLE
NUVEEN EQUITY PREM OPPORTUNITY		6706EM102	47	2650	SH	SOLE
NUVEEN INVT QUALITY						
MUNICIPAL FUND		67062E103	0	70		DEFINE
NUVEEN SELECT TAX FREE INC	SH OF					
	BENEFICIAL INT	67062F100	1	140	SH	DEFINE
NUVEEN PREMIUM INCOME						
MUNICIPAL FUND		67062T100	0	60		DEFINE
NUVEEN REAL ESTATE INCOME FUND		67071B108	4	200	SH	SOLE
OGE ENERGY CO.		670837103	14	400	SH	DEFINE
NUVEEN INVTS INC		67090F106	4	100	SH	DEFINE
NUVEEN MUNICIPAL VALUE FUND INC		670928100	4	500		SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	17	1300		SOLE
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	19	1400		DEFINE
NUVEEN SELECT QUALITY						
MUNICIPAL FUND		670973106	4	300		SOLE
NUVEEN SELECT QUALITY						
MUNICIPAL FUND		670973106	0	60		DEFINE
NUVEEN INSD MUNICIPAL						
OPPORTUNITY FUND INC		670984103	57	4070		SOLE
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	22	1650		DEFINE
NUVEEN NJ PREMIUM INCOME		67101N106	59	4193		SOLE
OSI PHARMACEUTICALS INC.	COM	671040103	2	64	SH	DEFINE
OCCIDENTAL PETE CORP DEL	COM	674599105	56	550	SH	SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	20	200	SH	DEFINE
ONEOK PARTNERS LIMITED						
PARTNERSHIP		68268N103	72	1475	SH	SOLE
ONEOK PARTNERS LIMITED						
PARTNERSHIP		68268N103	64	1300	SH	DEFINE
ONEOK INC NEW	COM	682680103	136	4000	SH	DEFINE
ORACLE CORPORATION		68389X105	89	6200	SH	SOLE
ORACLE CORPORATION		68389X105	81	5600	SH	DEFINE
OVERSEAS SHIPBUILDING GROUP I	COM	690368105	59	1000	SH	DEFINE
PDL BIOPHARMA INC		69329Y104	808	43953	SH	SOLE
PG&E CORP	COM	69331C108	15	400	SH	DEFINE
PHH CORPORATION COM		693320202	0	5	SH	SOLE
PHH CORPORATION COM		693320202	0	10	SH	DEFINE
PNC FINANCIAL SERVICES GROUP	COM	693475105	178	2550	SH	SOLE
PNC FINANCIAL SERVICES GROUP	COM	693475105	719	10251	SH	DEFINE
PPG INDS INC	COM	693506107	658	9970	SH	SOLE
PPG INDS INC	COM	693506107	662	10045	SH	DEFINE
PPL CORP		69351T106	22	700	SH	SOLE
PPL CORP		69351T106	38	1200	SH	DEFINE
PACCAR INC	COM	693718108	1	15	SH	SOLE
PACCAR INC	COM	693718108	101	1237	SH	DEFINE
PACIFIC ENERGY PARTNERS LP		69422R105	32	1000	SH	SOLE
PACTIV CORP	COM	695257105	1	64	SH	SOLE
PALM INC NEW COM		696643105	0	36	SH	SOLE
PANERA BREAD CO CL A		69840W108	6	100	SH	SOLE
PARKER DRILLING CO	COM	701081101	2	300	SH	SOLE
PARKER HANNIFIN CORP	COM	701094104	3	40	SH	SOLE
PAXAR CORP		704227107	2	100	SH	SOLE
PEABODY ENERGY CORP		704549104	3097	55560	SH	SOLE
PEABODY ENERGY CORP		704549104	1846	33130	SH	DEFINE
PEAPACK-GLADSTONE						

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FINANCIAL CORPORATION PEAPACK-GLADSTONE	704699107	10578	408769	SH	SOLE
FINANCIAL CORPORATION	704699107	14247	550533	SH	DEFINE
PENGROWTH ENERGY TRUST CLASS A	706902301	48	2000	SH	SOLE
PENN VA RESOURCE PARTNERS LP	707884102	349	13000	SH	SOLE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT	PUT/ PRN CALL	INVESTM DISCRET
PENN VA RESOURCE PARTNERS LP		707884102	158	5900	SH	DEFINE
J.C.PENNEY CO., INC.		708160106	108	1601	SH	DEFINE
PEOPLES ENERGY CORPORATION		711030106	47	1333	SH	DEFINE
PEPCO HOLDINGS INC	COM	713291102	25	1100	SH	SOLE
PEPCO HOLDINGS INC	COM	713291102	78	3323	SH	DEFINE
PEPSICO INC	COM	713448108	5450	90786	SH	SOLE
PEPSICO INC	COM	713448108	3149	52451	SH	DEFINE
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH	DEFINE
PEROT SYS CORP CL A		714265105	0	65	SH	SOLE
PETRO CANADA		71644E102	4	100	SH	SOLE
PETROFUND ENERGY TRUST		71648W108	18	750	SH	DEFINE
PETROLEO BRASILEIRO SA PETROBRAS P		71654V408	8	100	SH	DEFINE
PETROLEUM & RESOURCES CORPORATION		716549100	17	520	SH	DEFINE
PFIZER INC	COM	717081103	1738	74108	SH	SOLE
PFIZER INC	COM	717081103	1327	56582	SH	DEFINE
THE PHOENIX COMPANIES, INC.		71902E109	64	4553	SH	SOLE
PIMCO MUNICIPAL INCOME FUND		72200R107	67	4010		SOLE
CEF PIMCO CORP INC FUND		72200U100	12	859	SH	SOLE
PIMCO MUNICIPAL INCOME FUND II		72200W106	11	816		SOLE
PIONEER MUNICIPAL HIGH INCOME TR		723763108	13	1006		SOLE
PIPER JAFFRAY COMPANIES		724078100	0	2	SH	SOLE
PITNEY BOWES INC	COM	724479100	165	3999	SH	SOLE
PITNEY BOWES INC	COM	724479100	52	1282	SH	DEFINE
PLAINS EXPLORATION & PRODUCTION CORP		726505100	19	490	SH	DEFINE
PLUM CREEK TIMBER CO INC	COM	729251108	75	2125	SH	SOLE
PLUM CREEK TIMBER CO INC	COM	729251108	20	575	SH	DEFINE
POTASH CORP OF SASKATCHEWAN		73755L107	8	100	SH	DEFINE
PRAXAIR INC		74005P104	12	240	SH	SOLE
PREFERRED INCOME STRATEGIES FUND		74038E100	27	1425	SH	SOLE
PRIMEWEST ENERGY TRUST		741930309	44	1500	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	5581	100410	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	4215	75825	SH	DEFINE
PROGRESS ENERGY INC	COM	743263105	8	200	SH	SOLE
PROLOGIS TRUST		743410102	1029	19750	SH	SOLE
PROLOGIS TRUST		743410102	1225	23525	SH	DEFINE
PROTECTIVE LIFE CORP		743674103	27	596	SH	SOLE
PROVIDENT ENERGY TR	UNIT	74386K104	6	558	SH	SOLE
PROVIDENT ENERGY TR	UNIT	74386K104	103	8400	SH	DEFINE
PRUDENTIAL FINANCIAL INC		744320102	149	1928	SH	SOLE

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PRUDENTIAL FINANCIAL INC PUBLIC SERVICE		744320102	28	369	SH	DEFINE
ENTERPRISE GROUP, INC. PUBLIC SERVICE		744573106	745	11271	SH	SOLE
ENTERPRISE GROUP, INC.		744573106	1199	18139	SH	DEFINE
PUGET ENERGY INC NEW		745310102	25	1182	SH	SOLE
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	20	3000		DEFINE
QUALCOMM INC		747525103	3137	78310	SH	SOLE
QUALCOMM INC		747525103	1650	41190	SH	DEFINE
QUEST DIAGNOSTICS INC	COM	74834L100	3694	61660	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	2053	34270	SH	DEFINE
QUESTAR CORP		748356102	56	700	SH	DEFINE
QWEST COMMUNICATIONS INT'L		749121109	0	89	SH	SOLE
QWEST COMMUNICATIONS INT'L		749121109	2	317	SH	DEFINE
QUOVADX INC		74913K106	5	2000	SH	DEFINE
RPM INTERNATIONAL INC		749685103	103	5750	SH	SOLE
RADIOSHACK CORP		750438103	49	3500	SH	SOLE
RAINING DATA CORP		75087R108	19	4900	SH	DEFINE
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH	DEFINE
RANGE RES CORP		75281A109	13	500	SH	DEFINE
RAYONIER INC	COM	754907103	8	215	SH	SOLE
RAYTHEON CO		755111507	46	1050	SH	SOLE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT	PUT/ PRN CALL	INVESTMENT DISCRET
RAYTHEON CO		755111507	204	4600	SH	DEFINE
REALTY INCOME CORP	COM	756109104	35	1600	SH	SOLE
REALTY INCOME CORP	COM	756109104	10	500	SH	DEFINE
REAVES UTIL INCOME FUND		756158101	258	13225	SH	SOLE
RED HAT INC	COM	756577102	0	30	SH	DEFINE
RENTECH INC		760112102	13	3000	SH	DEFINE
RIO TINTO PLC SPON ADR		767204100	10	50	SH	SOLE
ROCKWELL AUTOMATION INC		773903109	754	10482	SH	SOLE
ROCKWELL AUTOMATION INC		773903109	525	7295	SH	DEFINE
ROCKWELL COLLINS INC		774341101	20	367	SH	SOLE
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	282	7000	SH	SOLE
ROPER INDUSTRIES INC		776696106	74	1600	SH	SOLE
ROYAL BANK SCOTLAND GROUP	PLC PRF 6.35%	780097770	23	1000	SH	SOLE
ROYAL BK SCOTLD GROUP PLC	SPONS'D					
	ADR SER L PFD	780097788	34	1600	SH	SOLE
ROYAL BK SCOTLD GROUP PLC	SPONS'D					
	ADR SER L PFD	780097788	86	4000	SH	DEFINE
ROYAL BANK OF SCOTLAND PLC	PRD SHRS SER M	780097796	43	1800	SH	SOLE
ROYAL DUTCH SHELL PLC CLASS B		780259107	54	775	SH	SOLE
ROYAL DUTCH SHELL PLC CLASS A		780259206	40	600	SH	SOLE
ROYAL DUTCH SHELL PLC CLASS A		780259206	899	13438	SH	DEFINE
RUBY TUESDAY INC.		781182100	16	656	SH	DEFINE
SCOLR PHARMA INC		78402X107	17	3600	SH	DEFINE
SLM CORP		78442P106	316	5975	SH	SOLE

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SLM CORP		78442P106	158	3000	SH	DEFINE
STANDARD & POORS						
DEPOSITORY RECEIPTS		78462F103	894	7028	SH	SOLE
STANDARD & POORS						
DEPOSITORY RECEIPTS		78462F103	88	694	SH	DEFINE
SAFEGUARD SCIENTIFIC INC. COM		786449108	4	2000	SH	DEFINE
SAFEWAY INC		786514208	5	200	SH	DEFINE
THE ST. PAUL TRAVELERS						
COMPANIES INC.		792860108	39	886	SH	SOLE
THE ST. PAUL TRAVELERS						
COMPANIES INC.		792860108	64	1437	SH	DEFINE
SAKS INC		79377W108	19	1200	SH	SOLE
THE SALOMON BROTHERS FUND INC		795477108	18	1175	SH	DEFINE
SARA LEE CORP	COM	803111103	144	9000	SH	SOLE
SARA LEE CORP	COM	803111103	32	2000	SH	DEFINE
SASOL LTD SPONSORED ADR		803866300	19	500	SH	SOLE
SCANA CORP NEW		80589M102	138	3600	SH	DEFINE
HENRY SCHEIN, INC	COM	806407102	28	600	SH	DEFINE
SCHERING PLOUGH CORP	COM	806605101	272	14346	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	186	9819	SH	DEFINE
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	875	17400	SH	SOLE
SCHERING-PLOUGH MANDATORY	CONV PREF	806605606	571	11350	SH	DEFINE
SCHLUMBERGER LTD	COM	806857108	591	9078	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	973	14956	SH	DEFINE
SCOTTISH PWR PLC SPONSORED ADR		81013T804	9	215	SH	SOLE
SEA CONTAINERS LTD	CLASS A COMMON	811371707	0	100	SH	DEFINE
SEALED AIR CORP NEW	COM	81211K100	222	4275	SH	SOLE
SEALED AIR CORP NEW	COM	81211K100	182	3503	SH	DEFINE
SECTOR SPDR TR		81369Y605	5	165	SH	SOLE
SELECTIVE INS. GROUP INC.		816300107	497	8900	SH	SOLE
SEMPRA ENERGY	COM	816851109	209	4600	SH	DEFINE
SEPRACOR INC		817315104	57	1000	SH	SOLE
THE SHERWIN-WILLIAMS COMPANY		824348106	22	481	SH	DEFINE
SIEMENS AG SPONSORED ADR		826197501	17	200	SH	SOLE
SIGMA-ALDRICH CORP		826552101	43	600	SH	SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	1616	19486	SH	SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	1713	20655	SH	DEFINE
SIRIUS SATELLITE RADIO INC		82966U103	2	500	SH	SOLE
SIRIUS SATELLITE RADIO INC		82966U103	9	2100	SH	DEFINE
SKYWORKS SOLUTIONS		83088M102	1	233	SH	SOLE
SMITH INTERNATIONAL INC COM		832110100	5	134	SH	DEFINE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN	PUT/ CALL DISCRET
J. M. SMUCKER CO		832696405	22	500	SH
SOLETRON CORP		834182107	31	9200	SH
SONIC CORP		835451105	14	675	SH
SONIC CORP		835451105	49	2362	SH
SONOCO PRODUCTS		835495102	228	7218	SH

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SONY CORP ADR AMERN SH NEW	EA REPR 1						
	JAPANESE	835699307	26	600	SH	DEFINE	
SOUTH JERSEY INDUSTRIES, INC		838518108	9	342	SH	DEFINE	
SOUTHERN CO	COM	842587107	327	10213	SH	SOLE	
SOUTHERN CO	COM	842587107	423	13225	SH	DEFINE	
SOUTHERN UNION CO		844030106	51	1900	SH	SOLE	
SOVEREIGN BANCORP INC		845905108	42	2100	SH	SOLE	
SOVEREIGN BANCORP INC		845905108	10	500	SH	DEFINE	
SPRINT NEXTEL CORP		852061100	0	50	SH	SOLE	
SPRINT NEXTEL CORP		852061100	31	1595	SH	DEFINE	
STAPLES INC		855030102	53	2200	SH	SOLE	
STAPLES INC		855030102	20	850	SH	DEFINE	
STARBUCKS CORPORATION		855244109	1285	34040	SH	SOLE	
STARBUCKS CORPORATION		855244109	1540	40800	SH	DEFINE	
STARWOOD HOTELS & RESORTS WORLDWIDE INC	COM	85590A401	30	501	SH	SOLE	
STARWOOD HOTELS & RESORTS WORLDWIDE INC	COM	85590A401	51	857	SH	DEFINE	
STATOIL ASA SPONSORED ADR		85771P102	14	500	SH	DEFINE	
STRATTEC SECURITY CORPORATION		863111100	0	20	SH	SOLE	
STREETTRACKS GOLD TR		863307104	24	400	SH	SOLE	
STREETTRACKS GOLD TR		863307104	19	325	SH	DEFINE	
STRYKER CORP		863667101	4	100	SH	SOLE	
STRYKER CORP		863667101	82	1960	SH	DEFINE	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	104	3300	SH	SOLE	
SUBURBAN PROPANE PARTNERS LP UNIT LTD		864482104	211	6700	SH	DEFINE	
SUN MICROSYSTEMS INC	COM	866810104	2	500	SH	SOLE	
SUN MICROSYSTEMS INC	COM	866810104	21	5150	SH	DEFINE	
SUNAMERICA FOCUSED ALPHA GROWTH FUND INC		867037103	51	3000	SH	SOLE	
SUNCOR ENERGY INC		867229106	32	400	SH	DEFINE	
SUNOCO INC		86764P109	16	238	SH	SOLE	
SUNOCO INC		86764P109	207	3000	SH	DEFINE	
SUNTRUST BANKS INC		867914103	174	2292	SH	SOLE	
SUPERGEN INC	COM	868059106	127	35000	SH	DEFINE	
SUPER VALUE INC		868536103	0	6	SH	SOLE	
SYMANTEC		871503108	46	3000	SH	SOLE	
SYMANTEC		871503108	15	1000	SH	DEFINE	
SYMBOL TECHNOLOGIES INC	COM	871508107	0	8	SH	DEFINE	
SYNGENTA AG		87160A100	2	85	SH	SOLE	
SYSCO CORPORATION		871829107	387	12700	SH	SOLE	
SYSCO CORPORATION		871829107	212	6960	SH	DEFINE	
TC PIPELINES LTD		87233Q108	16	500	SH	SOLE	
TECO ENERGY INC	COM	872375100	108	7230	SH	SOLE	
TECO ENERGY INC	COM	872375100	82	5550	SH	DEFINE	
TEPPCO PARTNERS LP		872384102	77	2200	SH	SOLE	
TJX COMPANIES		872540109	50	2200	SH	SOLE	
TJX COMPANIES		872540109	45	2000	SH	DEFINE	
TXU CORP		873168108	155	2600	SH	DEFINE	
TALISMAN ENERGY INC		87425E103	916	52445	SH	SOLE	
TALISMAN ENERGY INC		87425E103	742	42510	SH	DEFINE	
TARGET CORPORATION		87612E106	1901	38925	SH	SOLE	
TARGET CORPORATION		87612E106	1779	36415	SH	DEFINE	
TAUBMAN CTRS INC	COM	876664103	20	500	SH	SOLE	
TAUBMAN CTRS INC	COM	876664103	49	1200	SH	DEFINE	
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	16	800	SH	DEFINE	
TEMPLETON GLOBAL INCOME FUND INC		880198106	3	371	SH	SOLE	
TERADYNE INC		880770102	48	3500	SH	SOLE	

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FORM 13F INFORMATION TABLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [x\$1000]	SHRS OR SH/ PRN AMT	PUT/ CALL DISCRET
TEVA PHARMACEUTICAL INDS ADR		881624209	2303	72930	SH SOLE
TEVA PHARMACEUTICAL INDS ADR		881624209	1563	49500	SH DEFINED
TEXAS INSTRUMENTS		882508104	2754	90924	SH SOLE
TEXAS INSTRUMENTS		882508104	1550	51178	SH DEFINED
THERMO ELECTRON CORP	COM	883556102	82	2272	SH DEFINED
THOMAS & BETTS CORPORATION		884315102	20	400	SH DEFINED
THORNBURG MORTGAGE INC		885218107	25	900	SH SOLE
3COM CORP	COM	885535104	0	185	SH SOLE
3COM CORP	COM	885535104	5	1000	SH DEFINED
3M CO COM		88579Y101	1455	18023	SH SOLE
3M CO COM		88579Y101	2440	30219	SH DEFINED
TIME WARNER INC NEW		887317105	65	3775	SH SOLE
TIME WARNER INC NEW		887317105	80	4653	SH DEFINED
TIMKEN CO		887389104	67	2000	SH DEFINED
TORONTO DOMINION BANK		891160509	5	100	SH SOLE
TOYOTA MOTOR CORP ADR		892331307	10	100	SH DEFINED
TRANSCANADA CORP		89353D107	4	152	SH SOLE
TREEHOUSE FOODS INC		89469A104	1	60	SH DEFINED
TRI-CONTINENTAL CORPORATION		895436103	14	739	SH DEFINED
TRIBUNE CO NEW COM		896047107	39	1227	SH DEFINED
TRONOX INC COM CL B		897051207	0	40	SH SOLE
TRONOX INC COM CL B		897051207	0	3	SH DEFINED
TUPPERWARE BRANDS CORP		899896104	1	100	SH DEFINED
TYCO INTL LTD	NEW COM	902124106	85	3100	SH SOLE
TYCO INTL LTD	NEW COM	902124106	4	150	SH DEFINED
UGI CORPORATION		902681105	67	2725	SH SOLE
UGI CORPORATION		902681105	83	3400	SH DEFINED
UIL HLDG CORP		902748102	35	637	SH DEFINED
UST INC	COM	902911106	7	167	SH DEFINED
US BANCORP DEL COM		902973304	988	32000	SH SOLE
US BANCORP DEL COM		902973304	410	13290	SH DEFINED
UNILIVER NV NY SHARE F NEW		904784709	27	1200	SH DEFINED
UNION PACIFIC CORP	COM	907818108	156	1683	SH SOLE
UNION PACIFIC CORP	COM	907818108	468	5040	SH DEFINED
UNITED PARCEL SERVICE		911312106	3000	36446	SH SOLE
UNITED PARCEL SERVICE		911312106	1620	19680	SH DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	3192	50339	SH SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	2682	42304	SH DEFINED
UNIVERSAL TECHNICAL		913915104	17	800	SH DEFINED
VAIL BKS INC		918779109	16	1000	SH DEFINED
VALERO LP		91913W104	31	636	SH SOLE
VALERO LP		91913W104	17	362	SH DEFINED
VALERO ENERGY CORP		91913Y100	13	200	SH SOLE
VALLEY NATIONAL BANCORP.		919794107	451	17568	SH SOLE
VALLEY NATIONAL BANCORP.		919794107	53	2091	SH DEFINED
VECTREN CORPORATION		92240G101	44	1650	SH SOLE
VECTREN CORPORATION		92240G101	29	1100	SH DEFINED
VANGUARD VIPERS SMALL CAP		922908611	198	3020	SH SOLE

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VANGUARD VIPERS SMALL CAP	922908611	114	1750	SH	DEFINE
VANGUARD SMALL CAP VIPER	922908751	217	3425	SH	SOLE
VANGUARD SMALL CAP VIPER	922908751	23	375	SH	DEFINE
VERIZON CORPORATION	92343V104	885	26437	SH	SOLE
VERIZON CORPORATION	92343V104	1807	53976	SH	DEFINE
VIACOM INC NEW CLASS A	92553P102	3	90	SH	SOLE
VIACOM INC NEW	92553P201	4	137	SH	SOLE
VIACOM INC NEW	92553P201	7	202	SH	DEFINE
VODAFONE GROUP PLC	92857W100	75	3541	SH	SOLE
VODAFONE GROUP PLC	92857W100	253	11923	SH	DEFINE
VORNADO REALTY TRUST	929042109	165	1700	SH	SOLE

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VORNADO REALTY TRUST		929042109	390	4000	SH DEFINE
VULCAN MATERIALS COMPANY	COM	929160109	156	2000	SH DEFINE
WGL HOLDINGS INC		92924F106	156	5400	SH DEFINE
WPS RESOURCES CORP	COM	92931B106	39	800	SH SOLE
WACHOVIA CORP 2ND NEW COM		929903102	4734	87545	SH SOLE
WACHOVIA CORP 2ND NEW COM		929903102	1890	34956	SH DEFINE
WAL-MART STORES INC		931142103	12	260	SH SOLE
WAL-MART STORES INC		931142103	243	5065	SH DEFINE
WALGREEN CO		931422109	26	600	SH SOLE
WALGREEN CO		931422109	47	1062	SH DEFINE
WALTER INDUSTRIES		93317Q105	184	3200	SH DEFINE
WASHINGTON MUTUAL INC		939322103	36	800	SH SOLE
WASHINGTON MUTUAL INC		939322103	45	1000	SH DEFINE
WASHINGTON REAL ESTATE INVT TR SBI		939653101	18	500	SH DEFINE
WASHINGTON TRUST BANCORP INC		940610108	87	3163	SH DEFINE
WASTE MANAGEMENT INC		94106L109	35	1000	SH SOLE
WASTE MANAGEMENT INC		94106L109	5	145	SH DEFINE
WELLPOINT	COM	94973V107	18	260	SH SOLE
WELLPOINT	COM	94973V107	14	200	SH DEFINE
WELLS FARGO & CO NEW	COM	949746101	3066	45709	SH SOLE
WELLS FARGO & CO NEW	COM	949746101	2857	42592	SH DEFINE
WESTERN GAS RESOURCES INC		958259103	59	1000	SH DEFINE
WEYERHAEUSER CO	COM	962166104	124	2000	SH DEFINE
WHIRLPOOL CORP	COM	963320106	28	350	SH DEFINE
WHITING PETROLEUM CORP		966387102	25	600	SH DEFINE
WHOLE FOOD MARKET INC		966837106	21	340	SH SOLE
WHOLE FOOD MARKET INC		966837106	58	900	SH DEFINE
WILLIAMS COS INC DEL	COM	969457100	2	100	SH SOLE
WILLIAMS COS INC DEL	COM	969457100	70	3000	SH DEFINE
WILLIAMS SONOMA INC	COM	969904101	163	4800	SH DEFINE
WISCONSIN ENERGY CORP	COM	976657106	198	4936	SH DEFINE
WRIGLEY WM JR CO		982526105	591	13041	SH SOLE
WRIGLEY WM JR CO		982526105	736	16240	SH DEFINE

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WYETH INC.	983024100	1523	34313	SH	SOLE
WYETH INC.	983024100	1884	42444	SH	DEFINE
XTO ENERGY INC	98385X106	114	2583	SH	DEFINE
XILINX INC	983919101	22	1000	SH	SOLE
XILINX INC	983919101	72	3200	SH	DEFINE
YAHOO INC	984332106	24	750	SH	DEFINE
YUM BRANDS INC	988498101	7	150	SH	SOLE
YUM BRANDS INC	988498101	2	40	SH	DEFINE
ZIMMER HOLDINGS GROUP	98956P102	314	5545	SH	SOLE
ZIMMER HOLDINGS GROUP	98956P102	387	6829	SH	DEFINE
GRAND TOTALS			414823 10176712		