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PEAPACK GLADSTONE FINANCIAL CORP
Form 13F-HR
July 24, 2002

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended 06/30/02

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: ROY C. MILLER

Title: VICE PRESIDENT

Phone: 908 719 3306

Signature, Place, and Date of Signing:

Roy C. Miller

Gladstone, NJ

7/23/02

[Signature]

[City, State]

[Date]

Report Type (Check only one.):

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- [X] 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:

Form 13F Information Table Entry Total:	6,100,164

Form 13F Information Table Value Total:	214,164

	(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

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
-----	-----	-----	-----	-----	-----	-----	-----	-----
DAIMLER-CHRYSLER AG ORD		D1668R123	40	848	SH		DEFINED	
ACE LTD		G0070K103	1	37	SH		DEFINED	

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ACCENTURE LTD CLASS A		G1150G111	1	100	SH	DEFINED
FOSTER WHEELER LTD		G36535105	1	700	SH	DEFINED
GLOBAL CROSSING LTD		G3921A100	0	700	SH	SOLE
GLOBAL CROSSING LTD		G3921A100	0	3880	SH	DEFINED
INGERSOLL RAND COMPANY	CLASS A COMMON	G4776G101	85	1875	SH	SOLE
INGERSOLL RAND COMPANY	CLASS A COMMON	G4776G101	314	6900	SH	DEFINED
KNIGHTSBRIDGE TANKERS		G5299G106	21	1500	SH	DEFINED
NORDIC AMERN TANKER						
SHIPPING LTD		G65773106	27	2000	SH	DEFINED
TRANSOCEAN INC		G90078109	174	5614	SH	SOLE
TRANSOCEAN INC		G90078109	16	521	SH	DEFINED
EXEL LIMITED CAPITAL	CLASS A	G98255105	2	30	SH	DEFINED
GILAT SATELLITE NETWORK LTD		M51474100	2	2412	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	31	4400	SH	SOLE
FLEXTRONICS INTERNATIONAL		Y2573F102	144	20300	SH	DEFINED
AFLAC INCORPORATED		001055102	38	1200	SH	DEFINED
AGCO CORPORATION		001084102	339	17400	SH	SOLE
AGCO CORPORATION		001084102	143	7350	SH	DEFINED
AES CORPORATION		00130H105	5	933	SH	SOLE
AK STEEL HOLDING CORP		001547108	25	2000	SH	DEFINED
AOL TIME WARNER INC		00184A105	94	6400	SH	SOLE
AOL TIME WARNER INC		00184A105	509	34639	SH	DEFINED
A T & T CORPORATION		001957109	86	8075	SH	SOLE
A T & T CORPORATION		001957109	324	30313	SH	DEFINED
ATMI , INC.		00207R101	22	1000	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	20	3529	SH	SOLE
AT&T WIRELESS SERVICES INC		00209A106	72	12476	SH	DEFINED
AASTROM BIOSCIENCES		00253U107	1	3500	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
ABBOTT LABS	COM	002824100	342	9102	SH		SOLE	
ABBOTT LABS	COM	002824100	1253	33293	SH		DEFINED	
ABERCROMBIE & FITCH		002896207	9	400	SH		DEFINED	
ADAMS EXPRESS COMPANY		006212104	5	446	SH		DEFINED	
ADOBE SYSTEMS INCORPORATED		00724F101	14	500	SH		SOLE	
AEGON N V ORD		007924103	4	244	SH		SOLE	
AETNA U S HEALTHCARE INC		00817Y108	3	75	SH		DEFINED	
AGERE SYSTEMS INC		00845V100	0	208	SH		SOLE	
AGERE SYSTEMS INC		00845V100	0	603	SH		DEFINED	
AGILENT TECHNOLOGIES		00846U101	1	76	SH		SOLE	
AGILENT TECHNOLOGIES		00846U101	122	5190	SH		DEFINED	
AIR PRODUCTS & CHEMICALS INC		009158106	375	7450	SH		SOLE	
AIR PRODUCTS & CHEMICALS INC		009158106	254	5050	SH		DEFINED	
AIRTRAN HOLDINGS INC	COM	00949P108	0	100	SH		DEFINED	
ALCOA INC	COM	013817101	19	600	SH		SOLE	
ALCOA INC	COM	013817101	112	3400	SH		DEFINED	
ALLEGHENY ENERGY INC		017361106	74	2900	SH		SOLE	
ALLEGHENY ENERGY INC		017361106	87	3400	SH		DEFINED	
ALLERGAN INC COM		018490102	8	125	SH		DEFINED	
ALLETE INC		018522102	10	400	SH		DEFINED	
ALLIANCE CAPITAL MANAGEMENT HOLDING LP		01855A101	24	725	SH		DEFINED	
ALLIANCE PHARMACEUTICAL CORP	COM NEW	018773309	0	112	SH		DEFINED	

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ALLIANT ENERGY CORP	COM	018802108	27	1066	SH	DEFINED
ALLIED CAPITAL CORP	NEW	01903Q108	59	2626	SH	SOLE
ALLIED CAPITAL CORP	NEW	01903Q108	95	4200	SH	DEFINED
ALLMERICA FINANCIAL CORPORATION		019754100	14	309	SH	SOLE
ALLMERICA FINANCIAL CORPORATION		019754100	8	177	SH	DEFINED
ALLSTATE CORP	COM	020002101	63	1708	SH	SOLE
ALLSTATE CORP	COM	020002101	43	1184	SH	DEFINED
ALLTELL CORPORATION		020039103	723	15400	SH	SOLE
ALLTELL CORPORATION		020039103	188	4001	SH	DEFINED
AMAZON COM INC	COM	023135106	4	300	SH	DEFINED
AMEREN CORP	COM	023608102	81	1900	SH	SOLE
AMEREN CORP	COM	023608102	116	2700	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
AMERICA MOVIL ADS		02364W105	5	400	SH		DEFINED	
AMERICAN ELEC PWR INC	COM	025537101	123	3092	SH		SOLE	
AMERICAN ELEC PWR INC	COM	025537101	301	7546	SH		DEFINED	
AMERICAN EXPRESS CO	COM	025816109	210	5800	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	692	19075	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP		026874107	885	12977	SH		SOLE	
AMERICAN INTERNATIONAL GROUP		026874107	2574	37734	SH		DEFINED	
AMERICAN STANDARD COMPANIES INC		029712106	37	500	SH		DEFINED	
AMERICAN WATER WORKS CO		030411102	129	3000	SH		DEFINED	
AMETEK INC (NEW)		031100100	119	3200	SH		SOLE	
AMETEK INC (NEW)		031100100	10	280	SH		DEFINED	
AMGEN INC		031162100	76	1838	SH		SOLE	
AMGEN INC		031162100	61	1470	SH		DEFINED	
AMSOUTH BANCORPORATION		032165102	37	1687	SH		DEFINED	
ANADARKO PETE CORP	COM	032511107	629	12779	SH		SOLE	
ANADARKO PETE CORP	COM	032511107	1302	26419	SH		DEFINED	
ANHEUSER BUSCH COS INC	COM	035229103	636	12725	SH		SOLE	
ANHEUSER BUSCH COS INC	COM	035229103	991	19820	SH		DEFINED	
ANTIGENICS INC DEL		037032109	0	89	SH		DEFINED	
AON CORP		037389103	3	125	SH		DEFINED	
APACHE CORPORATION		037411105	207	3613	SH		SOLE	
APOLLO GROUP INC CL A		037604105	672	17062	SH		SOLE	
APOLLO GROUP INC CL A		037604105	450	11437	SH		DEFINED	
APPLERA CORP COM CELERA GENOMICS GROUP		038020202	0	13	SH		DEFINED	
APPLIED MICRO CIRCUITS CORP		03822W109	0	100	SH		SOLE	
APPLIED MATERIALS INC		038222105	57	3000	SH		SOLE	
ARCHER-DANIELS-MIDLAND COMPANY		039483102	1	100	SH		SOLE	
ASTRAZENECA PLC SPONSORED	ADR	046353108	79	1948	SH		SOLE	
AUTHENTIDATE HOLDING CORP		052666104	3	1000	SH		SOLE	
AUTOMATIC DATA PROCESSING		053015103	616	14160	SH		SOLE	
AUTOMATIC DATA PROCESSING		053015103	745	17130	SH		DEFINED	
AVAYA INC	COM	USD .01 053499109	1	368	SH		SOLE	
AVAYA INC	COM	USD .01 053499109	18	3642	SH		DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
AVISTA CORP	COM	05379B107	8	600	SH		DEFINED	
AVON PRODUCTS		054303102	70	1350	SH		DEFINED	
BCE INC	COM	05534B109	1	100	SH		SOLE	
BOC GROUP PLC ADR		055617609	15	500	SH		DEFINED	
BP PLC		055622104	868	17199	SH		SOLE	
BP PLC		055622104	1920	38047	SH		DEFINED	
BACK YARD BURGERS INC		05635W101	11	1000	SH		DEFINED	
BAKER HUGHES INCORPORATED	COMMON	057224107	4	125	SH		SOLE	
BAKER HUGHES INCORPORATED	COMMON	057224107	24	750	SH		DEFINED	
BALLARD POWER SYSTEMS INC		05858H104	9	600	SH		DEFINED	
BANK AMERICA CORP	COM	060505104	188	2675	SH		SOLE	
BANK AMERICA CORP	COM	060505104	558	7937	SH		DEFINED	
BANK OF NEW YORK INC		064057102	529	15700	SH		SOLE	
BANK OF NEW YORK INC		064057102	355	10548	SH		DEFINED	
BANC ONE CORP	COM	06423A103	119	3115	SH		DEFINED	
BARD C R INC	COM	067383109	11	200	SH		DEFINED	
BARR LABS INC		068306109	19	300	SH		DEFINED	
BAUSCH & LOMB INC	COM	071707103	33	1000	SH		SOLE	
BAXTER INTERNATIONAL		071813109	62	1400	SH		SOLE	
BAXTER INTERNATIONAL		071813109	44	1000	SH		DEFINED	
BECTON DICKINSON & COMPANY		075887109	44	1300	SH		DEFINED	
BED BATH & BEYOND		075896100	84	2250	SH		DEFINED	
BELLSOUTH CORP	COM	079860102	237	7552	SH		SOLE	
BELLSOUTH CORP	COM	079860102	1286	40830	SH		DEFINED	
BEST BUY COMPANY INC		086516101	97	2700	SH		SOLE	
BEST BUY COMPANY INC		086516101	67	1872	SH		DEFINED	
BIOPURE CORP		09065H105	3	500	SH		SOLE	
BIOVAIL CORPORATION		09067J109	28	1000	SH		SOLE	
BLACK & DECKER CORP	COM	091797100	30	635	SH		DEFINED	
BLACKROCK NJ MUNICIPAL INCOME TRUST		09248J101	24	1700	SH		DEFINED	
BLOCK H & R INC	COM	093671105	46	1000	SH		DEFINED	
BOEING CO	COM	097023105	90	2022	SH		DEFINED	
BOSTON PROPERTIES INC.		101121101	9	250	SH		SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
BOSTON SCIENTIFIC CORP.		101137107	11	400	SH		DEFINED	
BOYD GAMING CORP		103304101	5	400	SH		DEFINED	
BRIGGS & STRATTON CORPORATION		109043109	0	19	SH		SOLE	
BRISTOL-MYERS SQUIBB		110122108	906	35287	SH		SOLE	
BRISTOL-MYERS SQUIBB		110122108	2922	113702	SH		DEFINED	
BROADCOM CORPORATION	COM	111320107	5	300	SH		DEFINED	
BROWN FORMAN DISTILLERS CORPCLASS 'A' VOTING		115637100	42	600	SH		DEFINED	
BUCKEYE PIPELINE PARTNERS LP		118230101	10	300	SH		DEFINED	
BURLINGTON NORTHERN SANTA								

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FE CORP		12189T104	118	3949	SH	DEFINED
BURLINGTON RESOURCES		122014103	41	1095	SH	DEFINED
CSX CORP	COM	126408103	21	600	SH	SOLE
CSX CORP	COM	126408103	42	1200	SH	DEFINED
CVS CORP	COM	126650100	597	19525	SH	SOLE
CVS CORP	COM	126650100	915	29940	SH	DEFINED
CALIPER TECHNOLOGIES CORP		130876105	18	2200	SH	SOLE
CALPINE CORP		131347106	0	100	SH	SOLE
CALPINE CORP		131347106	1	200	SH	DEFINED
CAMPBELL SOUP CO	COM	134429109	55	2000	SH	DEFINED
CAPITAL ONE FINANCIAL		14040H105	30	500	SH	SOLE
CAPITAL ONE FINANCIAL		14040H105	30	500	SH	DEFINED
CARDINAL HEALTH		14149Y108	24	400	SH	DEFINED
CATERPILLAR INC		149123101	161	3300	SH	DEFINED
CELL PATHWAYS INC		15114R101	8	5900	SH	DEFINED
CENDANT CORPORATION		151313103	3	200	SH	DEFINED
CENTRAL SECURITIES CORP.		155123102	439	20750	SH	SOLE
CEPHALON INC.		156708109	2	47	SH	DEFINED
CERTEGY INC		156880106	12	325	SH	DEFINED
CHARTER COMMUNICATIONS		16117M107	2	700	SH	DEFINED
CHEVRONTExaco CORP		166764100	682	7717	SH	SOLE
CHEVRONTExaco CORP		166764100	1125	12722	SH	DEFINED
CHICO'S FAS INC		168615102	7	200	SH	DEFINED
CHINA MOBILE HONG KONG LTD ADR		16941M109	67	4600	SH	DEFINED
CHORDIANT SOFTWARE INC.		170404107	0	240	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
THE CHUBB CORPORATION		171232101	873	12340	SH		SOLE	
THE CHUBB CORPORATION		171232101	957	13525	SH		DEFINED	
CHURCH & DWIGHT INC	COM	171340102	62	2000	SH		DEFINED	
CIENA CORPORATION		171779101	2	600	SH		DEFINED	
CIGNA INVESTMENT SECURITIES, INC.		17179X106	36	2191	SH		DEFINED	
CINERGY CORP		172474108	19	550	SH		DEFINED	
CISCO SYS INC		17275R102	1115	79977	SH		SOLE	
CISCO SYS INC		17275R102	1139	81699	SH		DEFINED	
CITIGROUP INC		172967101	2032	52457	SH		SOLE	
CITIGROUP INC		172967101	4603	118803	SH		DEFINED	
CITRIX SYSTEMS INC		177376100	0	100	SH		DEFINED	
CLEAR CHANNEL COMMUNICATIONS		184502102	229	7175	SH		SOLE	
CLEAR CHANNEL COMMUNICATIONS		184502102	40	1250	SH		DEFINED	
CLOROX CO DEL	COM	189054109	4	100	SH		DEFINED	
COCA COLA CO	COM	191216100	286	5117	SH		SOLE	
COCA COLA CO	COM	191216100	1071	19141	SH		DEFINED	
COLGATE PALMOLIVE CO	COM	194162103	1450	28991	SH		SOLE	
COLGATE PALMOLIVE CO	COM	194162103	1980	39582	SH		DEFINED	
COMERICA INC. CO		200340107	46	750	SH		DEFINED	
COMMERCE BANCORP NJ		200519106	17	400	SH		DEFINED	
CONAGRA FOODS INC	COM	205887102	58	2100	SH		DEFINED	
COMSHARE INC		205912108	1	500	SH		DEFINED	
CONNECTIV INC	COM	206829103	58	2250	SH		DEFINED	
CONNECTIV INC CL A		206829202	2	125	SH		DEFINED	
CONEXANT SYS INC	COM	207142100	2	1600	SH		DEFINED	
CONOCO INC COM		208251504	228	8238	SH		SOLE	

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CONOCO INC COM		208251504	1128	40615 SH	DEFINED
CONSOLIDATED EDISON	COM	209115104	164	3948 SH	DEFINED
CONSTELLATION BRANDS INC CL A		21036P108	837	26170 SH	SOLE
CONSTELLATION BRANDS INC CL A		21036P108	1165	36425 SH	DEFINED
CONSTELLATION ENERGY GROUP INC	COM	210371100	8	300 SH	SOLE
CONSTELLATION ENERGY GROUP INC	COM	210371100	88	3020 SH	DEFINED
CONTINENTAL AIRLINES INC CL B		210795308	4	300 SH	DEFINED

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INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
CORN PRODS INTL INC	COM	219023108	18	600 SH			DEFINED	
CORNING INC		219350105	11	3220 SH			SOLE	
CORNING INC		219350105	97	27536 SH			DEFINED	
CORPORATE HIGH YIELD FUND III INC		219925104	13	2000 SH			DEFINED	
COSTCO WHOLESALE CORPORATION		22160K105	3	100 SH			SOLE	
COX COMMUNICATIONS INC NEW CL A		224044107	16	604 SH			DEFINED	
CROWN CORK & SEAL CO INC		228255105	151	22125 SH			SOLE	
CROWN CORK & SEAL CO INC		228255105	12	1800 SH			DEFINED	
CUBIST PHARMACEUTICAL INC		229678107	2	300 SH			DEFINED	
CUMMINS ENGINE INC		231021106	33	1000 SH			DEFINED	
CYTEC INDUSTRIES INC		232820100	0	10 SH			SOLE	
DTE ENERGY CO	COM	233331107	20	454 SH			DEFINED	
DANAHER CORP		235851102	17	266 SH			SOLE	
DATATEC SYSTEMS INC		238128102	0	500 SH			DEFINED	
DECODE GENETICS INC		243586104	2	619 SH			DEFINED	
DEERE & COMPANY		244199105	179	3755 SH			DEFINED	
DELL COMPUTER CORP		247025109	312	11955 SH			SOLE	
DELL COMPUTER CORP		247025109	99	3805 SH			DEFINED	
DELPHI CORPORATION	CORP	247126105	0	16 SH			SOLE	
DELPHI CORPORATION	CORP	247126105	6	523 SH			DEFINED	
DELTIC TIMBER CORP		247850100	172	5000 SH			DEFINED	
DEVON ENERGY CORPORATION	NEW COM	25179M103	14	300 SH			DEFINED	
DISNEY WALT CO	COM DISNEY	254687106	22	1200 SH			SOLE	
DISNEY WALT CO	COM DISNEY	254687106	229	12161 SH			DEFINED	
DOMINION RES INC		25746U109	44	668 SH			SOLE	
DOMINION RES INC		25746U109	431	6521 SH			DEFINED	
DOUBLECLICK INC		258609304	1	200 SH			SOLE	
DOVER CORPORATION		260003108	110	3150 SH			SOLE	
DOW CHEM CO	COM	260543103	316	9193 SH			SOLE	
DOW CHEM CO	COM	260543103	319	9290 SH			DEFINED	
DU PONT E I DE NEMOURS & CO	COM	263534109	560	12632 SH			SOLE	
DU PONT E I DE NEMOURS & CO	COM	263534109	1027	23150 SH			DEFINED	
DUKE ENERGY CORP	COM	264399106	292	9406 SH			SOLE	
DUKE ENERGY CORP	COM	264399106	495	15933 SH			DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
DYAX CORPORATION		26746E103	6	1750	SH		SOLE	
E M C CORPORATION		268648102	20	2750	SH		SOLE	
E M C CORPORATION		268648102	72	9642	SH		DEFINED	
EMS TECHNOLOGIES INC		26873N108	6	300	SH		DEFINED	
EOG RES INC		26875P101	99	2500	SH		DEFINED	
E*TRADE GROUP		269246104	6	1200	SH		DEFINED	
EASTMAN CHEMICAL COMPANY		277432100	4	100	SH		DEFINED	
EASTMAN KODAK CO	COM	277461109	126	4350	SH		SOLE	
EASTMAN KODAK CO	COM	277461109	18	650	SH		DEFINED	
EBAY INC		278642103	61	1000	SH		DEFINED	
EDISON SCHOOLS INC		281033100	1	1800	SH		DEFINED	
EL PASO CORPORATION		28336L109	288	14010	SH		SOLE	
EL PASO CORPORATION		28336L109	49	2419	SH		DEFINED	
EL PASO ENERGY PARTNERS L P	COM	28368B102	78	2450	SH		DEFINED	
ELECTRONIC DATA SYSTEMS CORP		285661104	11	300	SH		SOLE	
ELECTRONIC DATA SYSTEMS CORP		285661104	27	750	SH		DEFINED	
EMCORE CORPORATION	COM	290846104	78	13064	SH		SOLE	
EMERSON ELEC CO	COM	291011104	136	2550	SH		SOLE	
EMERSON ELEC CO	COM	291011104	503	9408	SH		DEFINED	
ENBRIDGE ENERGY PARTNERS L P		29250R106	40	900	SH		SOLE	
ENBRIDGE ENERGY PARTNERS L P		29250R106	314	7025	SH		DEFINED	
ENERGEN CORP	COM	29265N108	33	1200	SH		DEFINED	
ENERGY CONVERSION								
DEVICES INC	COM	292659109	10	700	SH		DEFINED	
ENERGY EAST CORP	COM	29266M109	102	4540	SH		DEFINED	
ENGELHARD CORP	COM	292845104	79	2802	SH		DEFINED	
ENTERGY CORP NEW	COM	29364G103	106	2500	SH		DEFINED	
ENTERPRISE PRODUCTS								
PARTNERS LP		293792107	32	2000	SH		DEFINED	
ENTREMED INC	COM	29382F103	3	1200	SH		DEFINED	
EQUIFAX, INC.		294429105	17	650	SH		DEFINED	
EQUITABLE RESOURCES		294549100	34	1000	SH		DEFINED	
EQUITY INCOME FUND EXCHANGE								
SER.AT&T SHS 1ST		294700703	49	576	SH		DEFINED	
EQUITY OFFICE PPTYS TR	COM	294741103	167	5562	SH		DEFINED	
EQUITY OIL CO		294749106	2	1000	SH		DEFINED	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
EQUITY RESIDENTIAL SBI		29476L107	35	1250	SH		SOLE	
EQUITY RESIDENTIAL SBI		29476L107	5	200	SH		DEFINED	
ERICSSON L M TEL CO ADR CL B		294821400	5	3520	SH		SOLE	
ERICSSON L M TEL CO ADR CL B		294821400	31	21680	SH		DEFINED	
EXELON CORP COM		30161N101	24	462	SH		DEFINED	
EXXON MOBIL CORP	COM	30231G102	3752	91728	SH		SOLE	
EXXON MOBIL CORP	COM	30231G102	12032	294133	SH		DEFINED	
FPL GROUP INC	COM	302571104	224	3750	SH		SOLE	
FPL GROUP INC	COM	302571104	578	9650	SH		DEFINED	
FEDERAL AGRICULTURE								
MORTGAGE CORP		313148306	8	325	SH		SOLE	

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FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	483	6550	SH	SOLE
FEDERAL NATL MTG ASSN (D/B/A FANNIE MAE)	COM	313586109	371	5040	SH	DEFINED
FEDERAL REALTY INVESTMENT TRUST		313747206	11	423	SH	DEFINED
FEDERAL SIGNAL CORPORATION		313855108	31	1300	SH	DEFINED
FEDEX CORPORATION		31428X106	26	500	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	23	350	SH	DEFINED
FINISAR CORPORATION		31787A101	0	400	SH	SOLE
FIRST DATA CORPORATION		319963104	48	1300	SH	DEFINED
FIRST VIRGINIA BANK INC		337477103	24	450	SH	SOLE
FIRSTENERGY CORP	COM	337932107	87	2609	SH	SOLE
FIRSTENERGY CORP	COM	337932107	83	2500	SH	DEFINED
FIVE STAR QUALITY CARE INC		33832D106	0	10	SH	DEFINED
FLEETBOSTON FINANCIAL CORP	COM	339030108	1370	42385	SH	DEFINED
FLOWER FOODS INC		343498101	19	750	SH	DEFINED
FORD MOTOR CO DEL		345370860	50	3171	SH	SOLE
FORD MOTOR CO DEL		345370860	136	8540	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	69	1245	SH	DEFINED
FRANKLIN RESOURCES INC		354613101	63	1500	SH	SOLE
GATX CORP COM		361448103	24	800	SH	DEFINED
GABLES RESIDENTIAL TRUST		362418105	31	1000	SH	DEFINED
GALLAHER GROUP PLC						
SPONSORED ADR		363595109	90	2437	SH	DEFINED
GAP INC		364760108	2	150	SH	SOLE
GATEWAY INC	COM	367626108	3	800	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
GENENTECH INC		368710406	58	1750	SH		SOLE	
GENENTECH INC		368710406	350	10475	SH		DEFINED	
GENERAL ELEC CO	COM	369604103	3912	134713	SH		SOLE	
GENERAL ELEC CO	COM	369604103	7801	268647	SH		DEFINED	
GENERAL MAGIC, INC		370253106	0	1000	SH		DEFINED	
GENERAL MTRS CORP	COM	370442105	516	9654	SH		SOLE	
GENERAL MTRS CORP	COM	370442105	664	12436	SH		DEFINED	
GENERAL MOTORS CLASS H	NEW	370442832	25	2410	SH		SOLE	
GENERAL MOTORS CLASS H	NEW	370442832	152	14671	SH		DEFINED	
GENZYME CORP								
BIOSURGERY DIVISION		372917708	3	670	SH		DEFINED	
GEORGIA PAC CORP	COM GA PAC GRP	373298108	19	800	SH		SOLE	
GEORGIA PAC CORP	COM GA PAC GRP	373298108	316	12893	SH		DEFINED	
GILLETTE COMPANY		375766102	180	5333	SH		SOLE	
GILLETTE COMPANY		375766102	132	3900	SH		DEFINED	
GLAXO SMITHKLINE PLC								
SPONSORED	ADR	37733W105	261	6062	SH		SOLE	
GLAXO SMITHKLINE PLC								
SPONSORED	ADR	37733W105	224	5212	SH		DEFINED	
GOLDMAN SACHS GROUP		38141G104	588	8025	SH		SOLE	
GOLDMAN SACHS GROUP		38141G104	632	8625	SH		DEFINED	
GUIDANT CORP	COM	401698105	272	9025	SH		SOLE	
GUIDANT CORP	COM	401698105	30	1025	SH		DEFINED	
GUILFORD PHARMACEUTICALS INC		401829106	2	300	SH		DEFINED	
HRPT PPTYS TR COMM SH BEN INT		40426W101	8	1000	SH		DEFINED	

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HALLIBURTON CO	COM	406216101	194	12182	SH	DEFINED
JOHN HANCOCK INCOME SECURITIES TRUST		410123103	3	267	SH	DEFINED
JOHN HANCOCK PATRIOT PREMIUM DIV FD I	COM	41013Q101	17	1834	SH	DEFINED
JOHN HANCOCK FINANCIAL SERVICES, INC.		41014S106	47	1342	SH	DEFINED
HANDSPRING INC		410293104	0	200	SH	SOLE
HARLEY DAVIDSON		412822108	15	300	SH	SOLE
HARLEY DAVIDSON		412822108	215	4200	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COM	416515104	65	1100	SH	SOLE
HARTFORD FINL SVCS GROUP INC	COM	416515104	110	1862	SH	DEFINED
HEALTH CARE PPTY INVS INC	COM	421915109	72	1700	SH	DEFINED
H.J. HEINZ COMPANY		423074103	6	150	SH	SOLE
H.J. HEINZ COMPANY		423074103	44	1085	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
HERSHEY FOODS CORP	COM	427866108	306	4900	SH		DEFINED	
HEWLETT PACKARD CO	COM	428236103	77	5052	SH		SOLE	
HEWLETT PACKARD CO	COM	428236103	544	35662	SH		DEFINED	
HIBERNIA CORP		428656102	5	300	SH		SOLE	
HOME DEPOT, INC		437076102	1083	29500	SH		SOLE	
HOME DEPOT, INC		437076102	2595	70688	SH		DEFINED	
HONEYWELL INTERNATIONAL INC	COM	438516106	19	550	SH		SOLE	
HONEYWELL INTERNATIONAL INC	COM	438516106	193	5508	SH		DEFINED	
HOST MARRIOTT CORPORATION		44107P104	34	3074	SH		DEFINED	
HOUSEHOLD INTL INC	COM	441815107	273	5500	SH		DEFINED	
HUDSON CITY BANCORP		443683107	43	2200	SH		DEFINED	
HUDSON UNITED BANCORP		444165104	14	500	SH		SOLE	
HUNTINGTON BANCSHARES INC		446150104	52	2722	SH		DEFINED	
IMS HEALTH INCORPORATED		449934108	52	2928	SH		DEFINED	
ITT INDUSTRIES INC	COM	450911102	38	550	SH		SOLE	
ITT INDUSTRIES INC	COM	450911102	39	556	SH		DEFINED	
ICON PUB LTD CO		45103T107	28	1000	SH		DEFINED	
IDACORP INC	COM	451107106	8	300	SH		SOLE	
IDACORP INC	COM	451107106	166	6000	SH		DEFINED	
ILLINOIS TOOL WORKS INC	COM	452308109	14	214	SH		DEFINED	
IMAGISTICS INTERNATIONAL INC		45247T104	13	624	SH		DEFINED	
INDYMAC BANCORP INC		456607100	22	1000	SH		DEFINED	
INKTOMI CORP	COM	457277101	0	800	SH		DEFINED	
INNKEEPERS USA TRUST		4576J0104	19	2000	SH		DEFINED	
INTEL CORP	COM	458140100	558	30550	SH		SOLE	
INTEL CORP	COM	458140100	1118	61224	SH		DEFINED	
INTERMEDIATE MUNICIPAL FUND INC		45880P104	19	2000			DEFINED	
INTERNATIONAL BUSINESS MACHINE CORP	COM	459200101	1098	15260	SH		SOLE	
INTERNATIONAL BUSINESS MACHINE CORP	COM	459200101	4418	61362	SH		DEFINED	
INTL PAPER CO	COM	460146103	178	4097	SH		DEFINED	
INTERNET HOLDERS TRUST		46059W102	2	100	SH		SOLE	
INTERPUBLIC GROUP OF COMPANIES INC		460690100	24	1000	SH		DEFINED	
INTEVAC INC		461148108	8	3300	SH		DEFINED	

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FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
INTUIT		461202103	4	100	SH		DEFINED	
INVITROGEN CORP		46185R100	21	683	SH		DEFINED	
JDS UNIPHASE CORPORATION		46612J101	0	200	SH		SOLE	
JDS UNIPHASE CORPORATION		46612J101	1	400	SH		DEFINED	
J P MORGAN CHASE & CO		46625H100	801	23636	SH		SOLE	
J P MORGAN CHASE & CO		46625H100	1915	56492	SH		DEFINED	
JABIL CIRCUIT INC		466313103	3	150	SH		SOLE	
JABIL CIRCUIT INC		466313103	5	250	SH		DEFINED	
JEFFERSON PILOT CORPORATION		475070108	32	683	SH		SOLE	
JEFFERSON PILOT CORPORATION		475070108	48	1035	SH		DEFINED	
JOHNSON & JOHNSON	COM	478160104	2083	39867	SH		SOLE	
JOHNSON & JOHNSON	COM	478160104	6618	126672	SH		DEFINED	
JOHNSON CTLS INC	COM	478366107	14	180	SH		DEFINED	
JUNIPER NETWORKS		48203R104	0	100	SH		SOLE	
KPMG CONSULTING INC		48265R109	2	185	SH		DEFINED	
KADANT INC		48282T104	10	627	SH		DEFINED	
KELLOGG COMPANY		487836108	56	1575	SH		SOLE	
KERR MCGEE CORP		492386107	0	18	SH		DEFINED	
KEYSPAN CORP	COM	49337W100	50	1341	SH		DEFINED	
KIMBERLY-CLARK CORPORATION		494368103	517	8349	SH		SOLE	
KIMBERLY-CLARK CORPORATION		494368103	613	9900	SH		DEFINED	
KINDER MORGAN ENERGY								
PARTNERS L P		494550106	251	8000	SH		DEFINED	
KING PHARMACEUTICALS INC		495582108	4	200	SH		DEFINED	
KNIGHT-RIDDER INC		499040103	821	13050	SH		SOLE	
KNIGHT-RIDDER INC		499040103	671	10675	SH		DEFINED	
KONINKLIJKE PHILIPS								
ELECTRS N V SP	ADR	500472303	11	417	SH		DEFINED	
KRAFT FOODS INC		50075N104	4	100	SH		SOLE	
KRAMONT REALTY TRUST COM		50075Q107	12	800	SH		DEFINED	
KRISPY KREME DOUGHNUTS		501014104	6	200	SH		DEFINED	
KROGER COMPANY	COM	501044101	190	9600	SH		SOLE	
KROGER COMPANY	COM	501044101	491	24700	SH		DEFINED	
LA-Z-BOY INC		505336107	52	2100	SH		SOLE	
LA-Z-BOY INC		505336107	50	2000	SH		DEFINED	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
LEHMAN BROTHERS HOLDINGS INC		524908100	6	100	SH		SOLE	
LENDING TREE INC		52602Q105	3	250	SH		SOLE	
LENNAR CORP		526057104	61	1000	SH		DEFINED	
LIBERTY MEDIA CORP	NEW COM							
	SERIAL A	530718105	4	416	SH		DEFINED	
LILLY ELI & CO	COM	532457108	57	1012	SH		SOLE	
LILLY ELI & CO	COM	532457108	898	15937	SH		DEFINED	

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LINCOLN NATIONAL CORP		534187109	33	800	SH	DEFINED
LOCKHEED MARTIN CORP		539830109	458	6600	SH	SOLE
LOCKHEED MARTIN CORP		539830109	0	3	SH	DEFINED
LOWES COMPANIES INC		548661107	222	4900	SH	SOLE
LOWES COMPANIES INC		548661107	96	2125	SH	DEFINED
LUBRIZOL CORP	COM	549271104	40	1200	SH	SOLE
LUBRIZOL CORP	COM	549271104	67	2000	SH	DEFINED
LUCENT TECHNOLOGY INC		549463107	35	21324	SH	SOLE
LUCENT TECHNOLOGY INC		549463107	99	60370	SH	DEFINED
MBIA, INC		55262C100	206	3650	SH	SOLE
MBIA, INC		55262C100	28	500	SH	DEFINED
MBNA CORPORATION		55262L100	54	1661	SH	DEFINED
MFS CHARTER INCOME TRUST		552727109	12	1500	SH	DEFINED
MFS MULTIMARKET INCOME TRUST		552737108	8	1500	SH	SOLE
MGI PHARMACEUTICALS		552880106	23	3300	SH	DEFINED
MACK-CALI REALTY CORP		554489104	35	1000	SH	DEFINED
SMITH BARNEY MANAGED						
MUNICIPALS PORTFOLIO, INC.		561662107	21	2000		DEFINED
MANUGISTICS GROUP		565011103	1	200	SH	DEFINED
MARATHON OIL CORP		565849106	32	1200	SH	DEFINED
MARSHALL & ILSLEY CORP		571834100	496	16050	SH	SOLE
MARSHALL & ILSLEY CORP		571834100	300	9700	SH	DEFINED
MARTHA STEWART LIVING		573083102	4	400	SH	DEFINED
MCCLATCHY COMPANY		579489105	197	3075	SH	SOLE
MCCLATCHY COMPANY		579489105	38	600	SH	DEFINED
MCCORMICK & CO INC	COMMON					
	NON-VOTING	579780206	553	21480	SH	SOLE
MCCORMICK & CO INC	COMMON					
	NON-VOTING	579780206	505	19625	SH	DEFINED
MCDATA CORPORATION-CLASS A		580031201	0	4	SH	SOLE
MCDATA CORPORATION-CLASS A		580031201	0	3	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
MCDONALDS CORP	COM	580135101	42	1500	SH		SOLE	
MCDONALDS CORP	COM	580135101	201	7100	SH		DEFINED	
MCGRAW HILL COMPANIES INC		580645109	370	6200	SH		SOLE	
MCGRAW HILL COMPANIES INC		580645109	128	2150	SH		DEFINED	
MCKESSON CORPORATION		58155Q103	4	148	SH		DEFINED	
MEADWESTVACO CORP		583334107	20	600	SH		SOLE	
MEADWESTVACO CORP		583334107	167	5000	SH		DEFINED	
MEDAREX INC		583916101	2	400	SH		DEFINED	
MEDTRONIC INC		585055106	29	700	SH		SOLE	
MEDTRONIC INC		585055106	203	4740	SH		DEFINED	
MELLON FINANCIAL CORP	COM	58551A108	31	1000	SH		DEFINED	
MERCANTILE BANKSHARES CORP	COM	587405101	16	400	SH		DEFINED	
MERCK & CO INC	COM	589331107	878	17344	SH		SOLE	
MERCK & CO INC	COM	589331107	4183	82636	SH		DEFINED	
MERCURY INTERACTIVE CORP		589405109	6	300	SH		DEFINED	
MERRILL LYNCH & CO INC		590188108	52	1300	SH		SOLE	
MERRILL LYNCH & CO INC		590188108	105	2600	SH		DEFINED	
METLIFE INC		59156R108	0	10	SH		SOLE	
METLIFE INC		59156R108	86	3000	SH		DEFINED	
MICROSOFT CORP		594918104	1140	20850	SH		SOLE	
MICROSOFT CORP		594918104	1886	34484	SH		DEFINED	

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MIDDLESEX WATER CO	COM	596680108	78	3000	SH	DEFINED
MILLENNIUM PHARMACEUTICALS		599902103	3	296	SH	DEFINED
MIPS TECHNOLOGIES INC		604567206	0	27	SH	DEFINED
MIRANT CORP		604675108	35	4795	SH	SOLE
MIRANT CORP		604675108	45	6251	SH	DEFINED
ROBERT MONDAVI		609200100	3	100	SH	SOLE
MONSANTO CO NEW		61166W101	0	45	SH	DEFINED
MORGAN STANLEY DEAN						
WITTER & CO		617446448	68	1600	SH	SOLE
MORGAN STANLEY DEAN						
WITTER & CO		617446448	298	6934	SH	DEFINED
MORGAN STANLEY INCOME SECS INC		61745P874	4	278	SH	SOLE
MOTOROLA, INC		620076109	4	300	SH	SOLE
MOTOROLA, INC		620076109	278	19106	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
MUNIHOLDING NY INSD FUND INC		625931100	17	1253	SH		DEFINED	
MUNIHOLDINGS NEW JERSEY								
INS D FUND INC		625936109	10	778			DEFINED	
MUNIYIELD INSD FUND INC		62630E107	13	950			DEFINED	
NCE PETRO FUND I TR UNIT		62885E406	8	1000	SH		SOLE	
NCR CORP	NEW	62886E108	5	145	SH		DEFINED	
NASDAQ 100 TRUST UNIT SER 1		631100104	5	200	SH		SOLE	
NASDAQ 100 TRUST UNIT SER 1		631100104	7	300	SH		DEFINED	
NATIONAL FUEL GAS CO N J	COM	636180101	94	4192	SH		DEFINED	
NATIONAL WESTMINSTER BANK								
PLC PFD		638539700	7	300	SH		DEFINED	
NEORX CORPORATION		640520300	0	50	SH		DEFINED	
NETWORK APPLIANCE INC		64120L104	24	1940	SH		DEFINED	
NEUROGEN CORP		64124E106	11	1000	SH		DEFINED	
NEW JERSEY RESOURCES								
CORPORATION		646025106	35	1200	SH		SOLE	
NEW JERSEY RESOURCES								
CORPORATION		646025106	13	450	SH		DEFINED	
NEW PLAN EXCEL RLTY TR INC	COM	648053106	8	400	SH		DEFINED	
NEXTEL COMMUNICATIONS INC	CL A	65332V103	1	500	SH		DEFINED	
NISOURCE INC	COM	65473P105	87	4000	SH		DEFINED	
NOKIA CORPORATION ADR		654902204	12	850	SH		SOLE	
NOKIA CORPORATION ADR		654902204	68	4750	SH		DEFINED	
NORAM ENERGY CORP SUB DEB								
CONV 6% 3/15/12		655419AC3	18	25000	PRN		DEFINED	
NORFOLK SOUTHERN CORP	COM	655844108	133	5700	SH		SOLE	
NORFOLK SOUTHERN CORP	COM	655844108	91	3906	SH		DEFINED	
NORSK HYDRO ADR		656531605	106	2222	SH		DEFINED	
NORTEL NETWORKS CORP NEW		656568102	0	580	SH		SOLE	
NORTEL NETWORKS CORP NEW		656568102	1	1300	SH		DEFINED	
NORTHERN BORDER PARTNERS L P	UNIT LTD PARTN	664785102	45	1275	SH		SOLE	
NORTHERN BORDER PARTNERS L P	UNIT LTD PARTN	664785102	17	500	SH		DEFINED	
NORTHERN TRUST CORP		665859104	255	5800	SH		SOLE	
NORTHERN TRUST CORP		665859104	17	400	SH		DEFINED	
NORTHROP GRUMMAN CORP		666807102	6	50	SH		SOLE	
NOVARTIS AG ADRS		66987V109	21	500	SH		DEFINED	
NOVELL INC		670006105	19	6000	SH		DEFINED	
OGE ENERGY CO.		670837103	9	400	SH		DEFINED	

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FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	96	6358			SOLE	
NUVEEN NJ INVT QUALITY MUN FUND	COM	670971100	106	6974			DEFINED	
NUVEEN INSD MUNICIPAL OPPORTUNITY FUND INC		670984103	49	3200			DEFINED	
NUVEEN PREMIER INSURED MUNICIPAL INCOME FUND		670987106	25	1650			DEFINED	
OCCIDENTAL PETE CORP DEL	COM	674599105	14	500	SH		DEFINED	
OMNICOM GROUP INC COM		681919106	18	400	SH		DEFINED	
ONEOK INC NEW	COM	682680103	87	4000	SH		DEFINED	
OPENWAVE SYS INC COM		683718100	1	300	SH		DEFINED	
ORACLE CORPORATION		68389X105	82	8750	SH		SOLE	
ORACLE CORPORATION		68389X105	189	19988	SH		DEFINED	
PG&E CORP	COM	69331C108	7	400	SH		DEFINED	
PF CHANGS CHINA BISTRO		69333Y108	31	1000	SH		DEFINED	
PIMCO COMMERCIAL MORTGAGE	SECS TR INC	693388100	28	2000	SH		DEFINED	
PNC FINANCIAL SERVICES GROUP	COM	693475105	252	4828	SH		SOLE	
PNC FINANCIAL SERVICES GROUP	COM	693475105	112	2160	SH		DEFINED	
PPG INDS INC	COM	693506107	12	200	SH		SOLE	
PPL CORP		69351T106	6	200	SH		SOLE	
PPL CORP		69351T106	33	1000	SH		DEFINED	
PACCAR INC	COM	693718108	36	825	SH		DEFINED	
PACTIV CORP	COM	695257105	2	100	SH		SOLE	
PALL CORP	COM	696429307	14	700	SH		DEFINED	
PARAGON TECHNOLOGIES INC		69912T108	52	6422	SH		DEFINED	
PARK PL ENTMT CORP	COM	700690100	10	1000	SH		DEFINED	
PAYCHEX INC	COM	704326107	113	3640	SH		DEFINED	
PAYLESS SHOESOURCE, INC.		704379106	11	200	SH		DEFINED	
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	6363	103975	SH		SOLE	
PEAPACK-GLADSTONE FINANCIAL CORPORATION		704699107	17905	292575	SH		DEFINED	
PENN VIRGINIA CORP		707882106	132	3397	SH		DEFINED	
J.C.PENNEY CO., INC.		708160106	110	5000	SH		DEFINED	
PEOPLES ENERGY CORPORATION		711030106	91	2500	SH		DEFINED	
PEPSI BOTTLING GROUP		713409100	12	400	SH		DEFINED	
PEPSICO INC	COM	713448108	167	3475	SH		SOLE	
PEPSICO INC	COM	713448108	348	7221	SH		DEFINED	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
PEREGRINE PHARMACEUTICALS INC		713661106	0	100	SH		DEFINED	
PERKINELMER INC	COM	714046109	51	4628	SH		DEFINED	
PFIZER INC	COM	717081103	1200	34312	SH		SOLE	

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PFIZER INC	COM	717081103	2459	70280	SH	DEFINED
PHARMACIA CORP		71713U102	37	993	SH	SOLE
PHARMACIA CORP		71713U102	258	6896	SH	DEFINED
PHILIP MORRIS COMPANIES		718154107	196	4500	SH	SOLE
PHILIP MORRIS COMPANIES		718154107	434	9950	SH	DEFINED
PHILLIPS PETROLEUM CO		718507106	117	2000	SH	SOLE
PHILLIPS PETROLEUM CO		718507106	114	1941	SH	DEFINED
THE PHOENIX COMPANIES, INC.		71902E109	14	816	SH	SOLE
PITNEY BOWES INC	COM	724479100	270	6800	SH	DEFINED
PLUM CREEK TIMBER CO INC	COM	729251108	38	1249	SH	DEFINED
POLYONE CORP		73179P106	84	7526	SH	DEFINED
POTLATCH CORP	COM	737628107	102	3000	SH	DEFINED
POTOMAC ELEC PWR CO	COM	737679100	19	903	SH	SOLE
POTOMAC ELEC PWR CO	COM	737679100	47	2200	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	732	8200	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	1941	21742	SH	DEFINED
PROGRESS ENERGY INC COM		743263105	20	400	SH	SOLE
PRUDENTIAL FINANCIAL INC		744320102	25	750	SH	SOLE
PRUDENTIAL FINANCIAL INC		744320102	3	97	SH	DEFINED
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	434	10040	SH	SOLE
PUBLIC SERVICE ENTERPRISE GROUP, INC.		744573106	729	16855	SH	DEFINED
PUGET ENERGY INC NEW		745310102	10	500	SH	DEFINED
PUTNAM HIGH YIELD MUNICIPAL TRUST		746781103	38	5000	SH	DEFINED
QLOGIC CORP		747277101	7	200	SH	SOLE
QLOGIC CORP		747277101	38	1000	SH	DEFINED
QUALCOMM INC		747525103	28	1050	SH	SOLE
QUALCOMM INC		747525103	9	350	SH	DEFINED
QUINTILES TRANSNATIONAL CORP	COM	748767100	2	179	SH	DEFINED
QUIXOTE CORP		749056107	16	1000	SH	DEFINED
QWEST COMMUNICATIONS INT'L		749121109	5	1810	SH	SOLE
QWEST COMMUNICATIONS INT'L		749121109	27	10005	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
R G S ENERGY GROUP INC	COM	74956K104	121	3100	SH		DEFINED	
RF MICRO-DEVICES		749941100	7	1000	SH		DEFINED	
RACING CHAMPIONS ERTL CO		750069106	3	200	SH		DEFINED	
RAMTRON INTL CORP	COM NEW	751907304	0	282	SH		DEFINED	
RAYTHEON CO		755111507	40	1000	SH		SOLE	
RAYTHEON CO		755111507	225	5524	SH		DEFINED	
READERS DIGEST ASSN.	CLASS A NON VOTING	755267101	18	1000	SH		DEFINED	
RED HAT INC	COM	756577102	0	30	SH		DEFINED	
RELIANT RES INC		75952B105	1	180	SH		DEFINED	
RELIANT ENERGY INC	COM	75952J108	35	2100	SH		DEFINED	
REUTERS GROUP PLC SPONSORED	ADR	76132M102	27	866	SH		DEFINED	
ROCKWELL INTL CORP	NEW COM	773903109	40	2014	SH		DEFINED	
ROCKWELL COLLINS INC		774341101	55	2014	SH		DEFINED	
ROGERS COMMUNICATION INC.	CL.B NON VOTING	775109200	76	8400	SH		SOLE	
ROYAL BANK OF SCOTLAND	GROUP PLC SER D	780097606	8	300	SH		DEFINED	

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ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	127	2300	SH	SOLE
ROYAL DUTCH PETE CO	SH PAR N GLDR	780257804	911	16492	SH	DEFINED
RUBY TUESDAY INC.		781182100	12	656	SH	DEFINED
SBC COMMUNICATIONS INC		78387G103	682	22375	SH	SOLE
SBC COMMUNICATIONS INC		78387G103	2840	93127	SH	DEFINED
STANDARD & POORS DEPOSITORY RECEIPTS		78462F103	25	260	SH	DEFINED
SAFEWAY INC		786514208	5	200	SH	DEFINED
THE ST. PAUL COMPANIES, INC	COM	792860108	3	100	SH	DEFINED
THE SALOMON BROTHERS FUND INC		795477108	12	1175	SH	DEFINED
SANCHEZ COMPUTER ASSOCIATES		799702105	0	200	SH	DEFINED
SANMINA-SCI CORP		800907107	3	500	SH	DEFINED
SANGSTAT MEDICAL CORP		801003104	58	2550	SH	SOLE
SARA LEE CORP	COM	803111103	255	12400	SH	SOLE
SARA LEE CORP	COM	803111103	14	725	SH	DEFINED
SCANA CORP NEW		80589M102	15	505	SH	SOLE
SCANA CORP NEW		80589M102	111	3600	SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	23	970	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	303	12350	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
SCHLUMBERGER LTD	COM	806857108	532	11450	SH		SOLE	
SCHLUMBERGER LTD	COM	806857108	360	7756	SH		DEFINED	
SCHOLASTIC CORPORATION		807066105	176	4650	SH		SOLE	
SCHOLASTIC CORPORATION		807066105	15	400	SH		DEFINED	
SCHULMAN A INC		808194104	10	500	SH		DEFINED	
SCIENTIFIC-ATLANTA INC		808655104	24	1500	SH		DEFINED	
SEA CONTAINERS LTD	CLASS A COMMON	811371707	1	100	SH		DEFINED	
SEALED AIR CORP NEW	COM	81211K100	68	1710	SH		DEFINED	
SEALED AIR CORP NEW	PFD CONV							
	SER A \$2	81211K209	23	570	SH		SOLE	
SEALED AIR CORP NEW	PFD CONV							
	SER A \$2	81211K209	74	1820	SH		DEFINED	
SECTOR SPDR TR TECHNOLOGY		81369Y803	22	1400	SH		SOLE	
SEMPRA ENERGY	COM	816851109	35	1600	SH		DEFINED	
SENIOR HSG PPTYS TR COM SH	BEN INT	81721M109	31	2000	SH		DEFINED	
SEPRACOR INC		817315104	6	640	SH		SOLE	
SHAW GROUP INC		820280105	79	2600	SH		SOLE	
SHAW GROUP INC		820280105	342	11150	SH		DEFINED	
SICOR INC	COM	825846108	18	1000	SH		DEFINED	
SIEBEL SYSTEMS		826170102	1	100	SH		SOLE	
SIEBEL SYSTEMS		826170102	1	100	SH		DEFINED	
SIEMENS AG SPONSORED ADR		826197501	25	425	SH		SOLE	
SIGMA-ALDRICH CORP		826552101	5	100	SH		SOLE	
SILICON GRAPHICS INC		827056102	0	200	SH		DEFINED	
SIMTH INTERNATIONAL INC	COM	832110100	17	250	SH		DEFINED	
SOLETRON CORP		834182107	9	1500	SH		SOLE	
SOLETRON CORP		834182107	1	250	SH		DEFINED	
SOLUTIA INC	COM	834376105	51	7300	SH		SOLE	
SOMERA COMMUNICATIONS		834458101	7	1000	SH		DEFINED	
SONOCO PRODUCTS		835495102	21	750	SH		DEFINED	
SONY CORP ADR AMERN SH NEW	EA REPR 1							
	JAPANESE	835699307	31	600	SH		DEFINED	
SOUTH JERSEY INDUSTRIES, INC		838518108	5	171	SH		DEFINED	

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SOUTHERN CO	COM	842587107	56	2078	SH	SOLE
SOUTHERN CO	COM	842587107	319	11653	SH	DEFINED
SPRINT CORPORATION		852061100	66	6276	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
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SPRINT CORP PCS SER 1		852061506	4	930	SH		SOLE	
SPRINT CORP PCS SER 1		852061506	13	3003	SH		DEFINED	
STARBUCKS CORPORATION		855244109	155	6275	SH		SOLE	
STARBUCKS CORPORATION		855244109	72	2900	SH		DEFINED	
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	16	501	SH		SOLE	
STARWOOD HOTELS & RESORTS	WORLDWIDE INC	85590A203	28	857	SH		DEFINED	
STATE STREET CORP	COM	857477103	107	2400	SH		DEFINED	
STRATTEC SECURITY CORPORATION		863111100	1	20	SH		SOLE	
STURM RUGER & CO.		864159108	28	2000	SH		SOLE	
SUBURBAN PROPANE PARTNERS LP	UNIT LTD	864482104	78	3000	SH		DEFINED	
SUN MICROSYSTEMS INC	COM	866810104	409	81950	SH		SOLE	
SUN MICROSYSTEMS INC	COM	866810104	458	91781	SH		DEFINED	
SUNOCO INC		86764P109	4	119	SH		SOLE	
SUNOCO INC		86764P109	118	3328	SH		DEFINED	
SUNTRUST BANKS INC		867914103	20	300	SH		DEFINED	
SUPERGEN INC	COM	868059106	116	16000	SH		DEFINED	
SYNAPTIC PHARMACEUTICAL CORP		87156R109	53	9160	SH		SOLE	
TCW CONV SEC FUND INC		872340104	9	1500	SH		DEFINED	
TECO ENERGY INC	COM	872375100	150	6100	SH		SOLE	
TECO ENERGY INC	COM	872375100	70	2850	SH		DEFINED	
TEPPCO PARTNERS LP		872384102	64	2000	SH		DEFINED	
TJX COMPANIES		872540109	39	2000	SH		DEFINED	
TRW INC		872649108	56	1000	SH		DEFINED	
TRW, INC. \$4.50 CONVERTIBLE	PREFERRED							
	SERIES 3	872649603	8	20	SH		DEFINED	
TXU CORP		873168108	126	2450	SH		DEFINED	
TARGET CORPORATION		87612E106	104	2750	SH		SOLE	
TARGET CORPORATION		87612E106	720	18923	SH		DEFINED	
TEKTRONIX INC		879131100	93	5000	SH		SOLE	
TELECOM CORP OF NEW ZEALAND	LT SPON ADR	879278208	7	400	SH		DEFINED	
TELEFONOS DE MEXICO SA DE	CV ADR	879403780	12	400	SH		DEFINED	
TENET HEALTHCARE CORPORATION		88033G100	22	321	SH		DEFINED	
TERAYON COMMUNICATION		880775101	0	200	SH		DEFINED	
TEVA PHARMACEUTICAL INDS ADR		881624209	554	8300	SH		SOLE	
TEVA PHARMACEUTICAL INDS ADR		881624209	604	9050	SH		DEFINED	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
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TEXAS INSTRUMENTS		882508104	587	24797	SH		SOLE	
TEXAS INSTRUMENTS		882508104	1139	48095	SH		DEFINED	
TEXTRON INC		883203101	32	700	SH		DEFINED	
THERMO ELECTRON CORP	COM	883556102	37	2272	SH		DEFINED	

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THOMAS & BETTS CORPORATION		884315102	7	400	SH	DEFINED
TIMKEN CO		887389104	66	3000	SH	DEFINED
TORCHMARK CORP.		891027104	91	2400	SH	DEFINED
TOUCH AMERICA HOLDINGS INC.		891539108	5	2000	SH	DEFINED
TOYS "R" US INC		892335100	158	9050	SH	SOLE
TRANSCANADA PIPELINES LTD		893526103	2	152	SH	SOLE
TRI-CONTINENTAL CORPORATION		895436103	26	1643	SH	SOLE
TRI-CONTINENTAL CORPORATION		895436103	11	739	SH	DEFINED
TRIBUNE CO NEW COM		896047107	56	1297	SH	DEFINED
TUPPERWARE CORP	COM	899896104	1	66	SH	DEFINED
TYCO INTL LTD	NEW COM	902124106	54	4000	SH	SOLE
TYCO INTL LTD	NEW COM	902124106	56	4194	SH	DEFINED
UGI CORPORATION		902681105	274	8600	SH	SOLE
UGI CORPORATION		902681105	287	9000	SH	DEFINED
UST INC	COM	902911106	40	1200	SH	SOLE
U S ENERGY SYSTEMS INC		902951102	0	1	SH	DEFINED
US BANCORP DEL COM		902973304	5	225	SH	SOLE
US BANCORP DEL COM		902973304	2	95	SH	DEFINED
UNION PACIFIC CORP	COM	907818108	173	2750	SH	SOLE
UNION PACIFIC CORP	COM	907818108	278	4408	SH	DEFINED
UNITED NATIONAL BANCORP NJ		910909100	142	6203	SH	DEFINED
UNITED PARCEL SERVICE		911312106	186	3015	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	433	6385	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	1259	18546	SH	DEFINED
UNITEDHEALTH GROUP INC		91324P102	11	121	SH	DEFINED
UNOCAL CORP	COM	915289102	24	670	SH	DEFINED
UNUMPROVIDENT CORP	COM	91529Y106	3	125	SH	DEFINED
VALLEY NATIONAL BANCORP.		919794107	3	125	SH	SOLE
VALLEY NATIONAL BANCORP.		919794107	101	3659	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
VERITAS DGC INC		92343P107	6	500	SH		SOLE	
VERIZON CORPORATION		92343V104	747	18613	SH		SOLE	
VERIZON CORPORATION		92343V104	3526	87826	SH		DEFINED	
VERITAS SOFTWARE CORP		923436109	18	933	SH		SOLE	
VERITAS SOFTWARE CORP		923436109	87	4411	SH		DEFINED	
VERMONT TEDDY BEAR INC		92427X109	0	50	SH		SOLE	
VIACOM INC	COM CLASS A	925524100	44	1000	SH		DEFINED	
VIACOM INC.	CLASS B COMMON	925524308	71	1607	SH		DEFINED	
VIASYS HEALTHCARE INC		92553Q209	5	331	SH		DEFINED	
VIIISAGE TECHNOLOGY		92675K106	2	500	SH		SOLE	
VISTA BANCORP		92830R103	270	10030	SH		DEFINED	
VISTEON CORP		92839U107	4	330	SH		DEFINED	
VODAFONE GROUP PLC		92857W100	107	7840	SH		SOLE	
VODAFONE GROUP PLC		92857W100	407	29839	SH		DEFINED	
VORNADO REALTY TRUST		929042109	46	1000	SH		DEFINED	
VULCAN MATERIALS COMPANY	COM	929160109	52	1200	SH		DEFINED	
WGL HOLDINGS INC		92924F106	139	5400	SH		DEFINED	
WACHOVIA CORP 2ND	NEW COM	929903102	2917	76410	SH		SOLE	
WACHOVIA CORP 2ND	NEW COM	929903102	1593	41747	SH		DEFINED	
WAL-MART STORES INC		931142103	385	7000	SH		SOLE	
WAL-MART STORES INC		931142103	759	13815	SH		DEFINED	
WALGREEN CO		931422109	15	400	SH		SOLE	
WALGREEN CO		931422109	15	400	SH		DEFINED	

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WASHINGTON MUTUAL INC		939322103	100	2700	SH	DEFINED
WASHINGTON TRUST BANCORP INC		940610108	74	3163	SH	DEFINED
WASTE MANAGEMENT INC		94106L109	3	145	SH	DEFINED
WELLS FARGO & CO NEW	COM	949746101	122	2450	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	449	8985	SH	DEFINED
WEYERHAEUSER CO	COM	962166104	23	366	SH	SOLE
WEYERHAEUSER CO	COM	962166104	63	1000	SH	DEFINED
WHIRLPOOL CORP	COM	963320106	19	300	SH	DEFINED
WHOLE FOOD MARKET INC		966837106	19	400	SH	SOLE
WHOLE FOOD MARKET INC		966837106	14	300	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
WILLIAMS SONOMA INC	COM	969904101	147	4800	SH		DEFINED	
WIND RIVER SYSTEMS		973149107	12	2550	SH		SOLE	
WIND RIVER SYSTEMS		973149107	0	100	SH		DEFINED	
WISCONSIN ENERGY CORP	COM	976657106	103	4089	SH		DEFINED	
WORLD WRESTLING ENTERTAINMENT INC.		98156Q108	0	50	SH		DEFINED	
WORLDCOM INC GA NEW		98157D106	0	1275	SH		SOLE	
WORLDCOM INC GA NEW		98157D106	0	13723	SH		DEFINED	
WORLDCOM INC GA NEW MCI GROUP	COM	98157D304	0	15	SH		SOLE	
WORLDCOM INC GA NEW MCI GROUP	COM	98157D304	0	100	SH		DEFINED	
WRIGLEY WM JR CO		982526105	11	200	SH		SOLE	
WYETH INC.		983024100	1048	20480	SH		SOLE	
WYETH INC.		983024100	2205	43085	SH		DEFINED	
XM SATELLITE RADIO HOLDINGS INC		983759101	1	150	SH		DEFINED	
XCEL ENERGY INC		98389B100	80	4782	SH		DEFINED	
XILINX INC		983919101	71	3200	SH		DEFINED	
XEROX CORP	COM	984121103	21	3100	SH		DEFINED	
XYBERNAUT CORP		984149104	0	1000	SH		SOLE	
ZIMMER HOLDINGS GROUP		98956P102	635	17832	SH		SOLE	
ZIMMER HOLDINGS GROUP		98956P102	1240	34788	SH		DEFINED	
ZORAN CORP		98975F101	59	2600	SH		SOLE	
ZWEIG TOTAL RETURN FD INC		989837109	11	1812	SH		DEFINED	
GRAND TOTALS			214164	6100164				