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TOMPKINS TRUSTCO INC  
 Form 13F-HR  
 April 08, 2003

			FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT MA
DAIMLERCHRYSLER AG	ORD ADR	D1668R123	1	41	SH		SOLE
COOPER INDUSTRIES LTD	CLASS A	G24182100	20	580	SH		SOLE
COOPER INDUSTRIES LTD	CLASS A	G24182100	0	25	SH		DEFINED
EVEREST RE GROUP LTD	COM	G3223R108	17	300	SH		SOLE
INGERSOLL-RAND CO	COM	G4776G101	35	914	SH		SOLE
INGERSOLL-RAND CO	COM	G4776G101	15	400	SH		DEFINED
NOBLE CORP	COM	G65422100	17	550	SH		SOLE
AFLAC INC	COM	001055102	789	24632	SH		SOLE
AGCO CORP		001084102	6	400	SH		SOLE
AES CORP	COM	00130H105	35	9800	SH		DEFINED
AOL TIME WARNER INC	COM	00184A105	38	3540	SH		SOLE
AOL TIME WARNER INC	COM	00184A105	72	6700	SH		DEFINED
AT & T CORP NEW		001957505	195	12054	SH		SOLE
AT & T CORP NEW		001957505	7	467	SH		DEFINED
AT&T WIRELESS SVCS INC	COM	00209A106	839	127157	SH		SOLE
AT&T WIRELESS SVCS INC	COM	00209A106	2	350	SH		DEFINED
ABBOTT LABS	COM	002824100	2953	78519	SH		SOLE
ABBOTT LABS	COM	002824100	33	900	SH		DEFINED
ABERCROMBIE & FITCH CO	CL A	002896207	108	3629	SH		SOLE
ACXIOM CORP	COM	005125109	5	300	SH		SOLE
ADOBE SYS INC	COM	00724F101	117	3825	SH		SOLE
ADVANCED FIBRE	COMMUNICATIONS	00754A105	4	300	SH		SOLE
ALLERGAN INC		00763M108	3	250	SH		SOLE
AETNA INC NEW	COM	00817Y108	19	400	SH		SOLE
AETNA INC NEW	COM	00817Y108	2	60	SH		DEFINED
AFFILIATED COMPUTER SERVICES	CL A	008190100	22	500	SH		SOLE
AGERE SYS INC	CL A	00845V100	0	1	SH		SOLE
AGERE SYS INC	CL A	00845V100	3	2327	SH		DEFINED
AGERE SYSTEM INC CLASS B		00845V209	0	35	SH		SOLE
AGERE SYSTEM INC CLASS B		00845V209	1	687	SH		DEFINED

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AGILENT TECHNOLOGIES INC	COM	00846U101	4	343	SH		SOLE
AIR PRODS & CHEMS INC	COM	009158106	75	1825	SH		SOLE
AIRGAS INC	COM	009363102	12	700	SH		SOLE
ALBERTO CULVER CO	CL B CONV	013068101	8	180	SH		SOLE
ALBERTO CULVER CO	CL A	013068200	86	1800	SH		SOLE
ALBERTSONS INC	COM	013104104	27	1450	SH		SOLE
ALBERTSONS INC	COM	013104104	58	3100	SH		DEFINED
ALCOA INC	COM	013817101	637	32913	SH		SOLE
ALCOA INC	COM	013817101	39	2025	SH		DEFINED
ALCATEL	SPONSORED ADR	013904305	0	50	SH		SOLE
ALLERGAN INC	COM	018490102	57	850	SH		SOLE
ALLIANCE FINL CORP		019205103	1904	55791	SH		SOLE

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ALLIANCE FINL CORP		019205103	170	5000	SH	DEFINED
ALLSTATE CORP	COM	020002101	178	5379	SH	SOLE
ALLTEL CORP	COM	020039103	1092	24412	SH	SOLE
ALLTEL CORP	COM	020039103	62	1400	SH	DEFINED
AMAZON COM INC	COM	023135106	127	4900	SH	DEFINED
AMERADA HESS CORP	COM	023551104	22	500	SH	DEFINED
AMEREN CORP	COM	023608102	19	500	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	37	1625	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	2	100	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	526	15850	SH	SOLE
AMERICAN FINANCIAL GROUP	INC (NEW)	025932104	10	550	SH	SOLE
AMERICAN INTL GROUP INC	COM	026874107	2983	60327	SH	SOLE
AMERICAN INTL GROUP INC	COM	026874107	569	11522	SH	DEFINED
AMERICAN STD COS INC DEL	COM	029712106	36	535	SH	SOLE
AMERISOURCEBERGEN CORP		03073E105	173	3305	SH	SOLE
AMETEK INC NEW	COM	031100100	6	200	SH	SOLE
AMGEN INC	COM	031162100	267	4656	SH	SOLE
AMGEN INC	COM	031162100	1	20	SH	DEFINED
AMYLIN PHARMACEUTICALS INC		032346108	1	100	SH	SOLE
ANADARKO PETE CORP	COM	032511107	11	256	SH	SOLE
ANALOG DEVICES INC	COM	032654105	223	8143	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	
ANHEUSER BUSCH COS INC	COM	035229103	2021	43368	SH		SOLE	
ANHEUSER BUSCH COS INC	COM	035229103	536	11513	SH		DEFINED	
AON CORP	COM	037389103	24	1200	SH		DEFINED	
APACHE CORP		037411105	51	830	SH		SOLE	
APOGENT TECHNOLOGIES INC	COM	03760A101	7	500	SH		SOLE	
APOLLO GROUP INC	CL A	037604105	30	620	SH		SOLE	
APPLIED MATLS INC	COM	038222105	113	9023	SH		SOLE	
ARROW ELECTRS INC	COM	042735100	5	375	SH		SOLE	
ARVINMERITOR INC		043353101	6	500	SH		SOLE	
AUTOMATIC DATA PROCESSING		053015103	847	27535	SH		SOLE	
AUTOMATIC DATA PROCESSING		053015103	61	2000	SH		DEFINED	
AUTOZONE INC		053332102	96	1401	SH		SOLE	
AVAYA INC	COM	053499109	0	279	SH		SOLE	
AVAYA INC	COM	053499109	45	22649	SH		DEFINED	
AVERY DENNISON CORP	COM	053611109	101	1730	SH		SOLE	
AVERY DENNISON CORP	COM	053611109	23	400	SH		DEFINED	
AVOCENT CORP		053893103	4	200	SH		SOLE	
AVON PRODS INC	COM	054303102	1011	17730	SH		SOLE	
AVON PRODS INC	COM	054303102	125	2200	SH		DEFINED	
AXCELIS TECHNOLOGIES INC	COM	054540109	2	471	SH		SOLE	
BB&T CORP	COM	054937107	44	1400	SH		SOLE	
BISYS GROUP INC	COM	055472104	16	1000	SH		SOLE	
BJ SVCS CO	COM	055482103	18	530	SH		SOLE	
BP AMOCO P L C	SPONSORED ADR	055622104	621	16112	SH		SOLE	
BP AMOCO P L C	SPONSORED ADR	055622104	179	4659	SH		DEFINED	
BMC SOFTWARE INC		055921100	13	880	SH		SOLE	
BAKER HUGHES INC	COM	057224107	20	700	SH		DEFINED	
BALL CORP	COM	058498106	28	520	SH		SOLE	
BANCROFT CONV FD INC	COM	059695106	20	1150	SH		DEFINED	
BANDAG INC		059815100	6	200	SH		SOLE	

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BANK OF AMERICA CORPORATION COM	060505104	2848	42616 SH	SOLE
BANK OF AMERICA CORPORATION COM	060505104	5	75 SH	DEFINED
BANK HAWAII CORP	062540109	13	450 SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVTMT DSCRETN	
BANK NEW YORK INC	COM	064057102	209	10234 SH		SOLE	
BANK NEW YORK INC	COM	064057102	8	400 SH		DEFINED	
BANK ONE CORP	COM	06423A103	127	3688 SH		SOLE	
BANK ONE CORP	COM	06423A103	114	3312 SH		DEFINED	
BANKNORTH GROUP INC NEW		06646R107	6	300 SH		SOLE	
BARD C R INC	COM	067383109	30	480 SH		SOLE	
BARR LABS INC	COM	068306109	25	450 SH		SOLE	
BAXTER INTL INC	COM	071813109	29	1600 SH		SOLE	
BAXTER INTL INC	COM	071813109	26	1400 SH		DEFINED	
BEA SYS INC	COM	073325102	160	15840 SH		SOLE	
BEAR STEARNS COS INC COM		073902108	57	870 SH		SOLE	
BECTON DICKINSON & CO	COM	075887109	206	6000 SH		SOLE	
BED BATH & BEYOND INC	COM	075896100	21	628 SH		SOLE	
BELDEN INC	COM	077459105	1	100 SH		SOLE	
BELLSOUTH CORP	COM	079860102	1630	75265 SH		SOLE	
BELLSOUTH CORP	COM	079860102	67	3114 SH		DEFINED	
BELO CORP		080555105	7	350 SH		SOLE	
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	63	1 SH		SOLE	
BERKSHIRE HATHAWAY INC DEL	CL B	084670207	55	26 SH		SOLE	
BEST BUY INC	COM	086516101	16	610 SH		SOLE	
BEST BUY INC	COM	086516101	8	300 SH		DEFINED	
BIOGEN INC	COM	090597105	65	2200 SH		SOLE	
BLACK & DECKER CORP	COM	091797100	24	700 SH		DEFINED	
BOEING CO	COM	097023105	285	11393 SH		SOLE	
BORG WARNER INC		099724106	9	200 SH		SOLE	
BOSTON SCIENTIFIC CORP	COM	101137107	39	975 SH		SOLE	
BRINKER INTL INC	COM	109641100	30	1000 SH		SOLE	
BRISTOL MYERS SQUIBB CO	COM	110122108	443	20978 SH		SOLE	
BRISTOL MYERS SQUIBB CO	COM	110122108	54	2600 SH		DEFINED	
BROADWING INC	COM	111620100	2	700 SH		SOLE	
BROWN FORMAN CORP	CL B	115637209	76	1000 SH		DEFINED	
BURLINGTON NORTHN SANTA FE	CCOM	12189T104	32	1325 SH		SOLE	
BURLINGTON RES INC	COM	122014103	104	2182 SH		SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVTMT DSCRETN	
CBRL GROUP INC	COM	12489V106	10	400 SH		SOLE	
CDW COMPUTER CTRS INC	COM	125129106	107	2625 SH		SOLE	
CIGNA CORP	COM	125509109	244	5337 SH		SOLE	
CPI AEROSTRUCTURES INC NEW		125919308	0	100 SH		SOLE	

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CSX CORP	COM	126408103	34	1200	SH	SOLE
CSX CORP	COM	126408103	1	50	SH	DEFINED
CADBURY SCHWEPPE'S PLC		127209302	4	200	SH	SOLE
CAMPBELL SOUP CO	COM	134429109	18	900	SH	DEFINED
CAPITAL ONE FINANCIAL CORP		14040H105	148	4959	SH	SOLE
CAPITAL ONE FINANCIAL CORP		14040H105	24	800	SH	DEFINED
CARDINAL HEALTH INC	COM	14149Y108	126	2221	SH	SOLE
CARDINAL HEALTH INC	COM	14149Y108	249	4377	SH	DEFINED
CAREMARK RX INC		141705103	28	1550	SH	SOLE
CARNIVAL CORP		143658102	183	7620	SH	SOLE
CATERPILLAR INC DEL	COM	149123101	39	800	SH	SOLE
CENDANT CORP	COM	151313103	3	310	SH	SOLE
CENTRAL EUROPEAN EQUITY FD	ICOM	153436100	3	299	SH	SOLE
CENTRAL SECS CORP	COM	155123102	10	694	SH	DEFINED
CENTURYTEL INC	COM	156700106	34	1255	SH	SOLE
CERIDIAN CORP NEW	COM	156779100	8	600	SH	SOLE
CHECKFREE CORP		162813109	6	300	SH	SOLE
CHEESECAKE FACTORY INC		163072101	95	2970	SH	SOLE
CHEVRONTEXACO CORP	COM	166764100	1322	20449	SH	SOLE
CHEVRONTEXACO CORP	COM	166764100	196	3033	SH	DEFINED
CHILE FD INC	COM	168834109	0	100	SH	SOLE
CHIRON CORP	COM	170040109	5	148	SH	SOLE
CHOICEPOINT INC	COM	170388102	161	4770	SH	SOLE
CHUBB CORP	COM	171232101	6	150	SH	SOLE
CHUBB CORP	COM	171232101	15	350	SH	DEFINED
CINERGY CORP	COM	172474108	1	50	SH	SOLE
CISCO SYS INC	COM	17275R102	1564	120539	SH	SOLE
CISCO SYS INC	COM	17275R102	281	21700	SH	DEFINED
CITIGROUP INC		172967101	4353	126369	SH	SOLE
CITIGROUP INC		172967101	211	6150	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
CITY NATIONAL CORP		178566105	17	400	SH	SOLE	
CLAIRE'S STORES INC		179584107	10	450	SH	SOLE	
CLEAR CHANNEL COMMUNICATIONS	COM	184502102	154	4547	SH	SOLE	
CLOROX CO DEL	COM	189054109	350	7590	SH	SOLE	
CLOROX CO DEL	COM	189054109	55	1200	SH	DEFINED	
COACH INC	COM	189754104	15	400	SH	SOLE	
COCA COLA CO	COM	191216100	1471	36352	SH	SOLE	
COCA COLA CO	COM	191216100	132	3275	SH	DEFINED	
COCA COLA ENTERPRISES INC	COM	191219104	38	2055	SH	SOLE	
COLGATE PALMOLIVE CO	COM	194162103	288	5303	SH	SOLE	
COLGATE PALMOLIVE CO	COM	194162103	130	2400	SH	DEFINED	
COMCAST CORP NEW CL A		20030N101	3302	115500	SH	SOLE	
COMCAST CORP NEW CL A		20030N101	70	2456	SH	DEFINED	
COMCAST CORP NEW		20030N200	28	1045	SH	DEFINED	
COMMERCE BANCORP INC NJ	COM	200519106	15	400	SH	SOLE	
COMMERCIAL METALS CO	COM	201723103	20	1460	SH	SOLE	
COMMUNICATION INTELLIGENCE	NCOM	20338K106	0	1600	SH	SOLE	
COMPASS BANCSHARES INC	COM	20449H109	26	850	SH	SOLE	
CONAGRA FOODS INC	COM	205887102	21	1075	SH	SOLE	
CONEXANT SYSTEMS INC	COM	207142100	0	600	SH	SOLE	
CONOCOPHILLIPS		20825C104	121	2259	SH	SOLE	

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CONSOLIDATED EDISON INC		209115104	35	932 SH	SOLE
CONSTELLATION BRANDS INC		21036P108	18	800 SH	SOLE
CONSTELLATION ENERGY CORP	COM	210371100	33	1200 SH	DEFINED
CONVERGYS CORP	COM	212485106	10	791 SH	SOLE
COOPER TIRE & RUBR CO	COM	216831107	0	60 SH	SOLE
COOPER TIRE & RUBR CO	COM	216831107	97	8000 SH	DEFINED
ADOLPH COORS CO		217016104	12	255 SH	SOLE
CORN PRODS INTL INC	COM	219023108	2	75 SH	SOLE
CORNING INC	COM	219350105	47	8100 SH	SOLE
CORNING INC	COM	219350105	6	1084 SH	DEFINED
COSTCO WHSL CORP NEW	COM	22160K105	1124	37461 SH	SOLE
COSTCO WHSL CORP NEW	COM	22160K105	75	2500 SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
COUNTRYWIDE FINANCIAL CORP		222372104	56	990 SH		SOLE	
COVANCE INC	COM	222816100	16	700 SH		SOLE	
CREE INC	COM	225447101	125	6775 SH		SOLE	
CYTEC INDS INC	COM	232820100	4	150 SH		SOLE	
DST SYS INC DEL	COM	233326107	9	350 SH		SOLE	
DANAHER CORP DEL	COM	235851102	155	2360 SH		SOLE	
DEAN FOODS CO NEW	COM	242370104	19	450 SH		SOLE	
DEERE & CO	COM	244199105	6	153 SH		SOLE	
DEL MONTE FOODS		24522P103	10	1469 SH		SOLE	
DELL COMPUTER CORP	COM	247025109	1460	53509 SH		SOLE	
DELL COMPUTER CORP	COM	247025109	36	1330 SH		DEFINED	
DELPHI CORPORATION	COM	247126105	7	1159 SH		SOLE	
DENTSPLY INTL INC NEW	COM	249030107	13	400 SH		SOLE	
DIAMOND OFFSHORE DRILLING	INCOM	25271C102	2	150 SH		SOLE	
DIEBOLD INC	COM	253651103	8	250 SH		SOLE	
DISNEY WALT CO	COM DISNEY	254687106	107	6300 SH		SOLE	
DISNEY WALT CO	COM DISNEY	254687106	34	2000 SH		DEFINED	
DOMINION RES INC VA NEW	COM	25746U109	59	1081 SH		SOLE	
DONALDSON INC	COM	257651109	9	250 SH		SOLE	
DONNELLEY R R & SONS CO	COM	257867101	64	3500 SH		DEFINED	
DOVER CORP	COM	260003108	89	3700 SH		SOLE	
DOW CHEM CO	COM	260543103	89	3233 SH		SOLE	
DOW CHEM CO	COM	260543103	317	11514 SH		DEFINED	
DOW JONES & CO INC	COM	260561105	17	500 SH		DEFINED	
DREYERS GRAND ICE CREAM INC	COM	261878102	5	75 SH		SOLE	
DU PONT E I DE NEMOURS & CO	COM	263534109	2696	69396 SH		SOLE	
DU PONT E I DE NEMOURS & CO	COM	263534109	255	6577 SH		DEFINED	
DUKE ENERGY CORP COM		264399106	41	2875 SH		SOLE	
DUN & BRADSTREET CORP DEL	NECOM	26483E100	9	250 SH		SOLE	
E M C CORP MASS	COM	268648102	63	8837 SH		SOLE	
E M C CORP MASS	COM	268648102	2	400 SH		DEFINED	
ENSCO INTERNATIONAL		26874Q100	15	600 SH		SOLE	
E TRADE GROUP INC	COM	269246104	5	1200 SH		SOLE	

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			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT
EASTMAN CHEM CO	COM	277432100	18	641	SH	SOLE	
EASTMAN KODAK CO	COM	277461109	113	3851	SH	SOLE	
EASTMAN KODAK CO	COM	277461109	96	3250	SH	DEFINED	
EATON VANCE CORP COM		278058102	27	400	SH	SOLE	
EATON VANCE CORP COM		278058102	45	650	SH	DEFINED	
EATON VANCE CORP COM NON VTG		278265103	10	400	SH	SOLE	
EBAY INC	COM	278642103	211	2484	SH	SOLE	
EBAY INC	COM	278642103	8	100	SH	DEFINED	
ECOLAB INC	COM	278865100	63	1285	SH	SOLE	
ECOLAB INC	COM	278865100	19	400	SH	DEFINED	
EDWARDS AG INC	COM	281760108	247	9550	SH	SOLE	
EDWARDS AG INC	COM	281760108	116	4500	SH	DEFINED	
ELAN PLC ADR		284131208	0	100	SH	SOLE	
ELECTRONIC ARTS INC	COM	285512109	176	3002	SH	SOLE	
ELECTRONIC DATA SYS NEW	COM	285661104	346	19715	SH	SOLE	
ELECTRONIC DATA SYS NEW	COM	285661104	29	1675	SH	DEFINED	
EMERSON ELEC CO	COM	291011104	928	20480	SH	SOLE	
EMERSON ELEC CO	COM	291011104	81	1800	SH	DEFINED	
EMULEX CORP		292475209	6	335	SH	SOLE	
ENERGY EAST CORP	COM	29266M109	35	2016	SH	SOLE	
ENERGIZER HLDGS INC	COM	29266R108	6	250	SH	SOLE	
ENERGIZER HLDGS INC	COM	29266R108	3	140	SH	DEFINED	
ENERGY PARTNERS LTD	COM	29270U105	1	100	SH	SOLE	
ENTERCOM COMMUNICATIONS CORPCL A		293639100	13	300	SH	SOLE	
ENERGY CORP NEW	COM	29364G103	31	650	SH	SOLE	
EQUITABLE RES INC	COM	294549100	71	1914	SH	SOLE	
EXELON CORP	COM	30161N101	900	17865	SH	SOLE	
EXPEDITORS INTL WASH INC	COM	302130109	106	2965	SH	SOLE	
EXPRESS SCRIPTS INC	COM	302182100	19	350	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	9529	272676	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	2094	59932	SH	DEFINED	
FMC TECHNOLOGIES INC	COM	30249U101	11	600	SH	SOLE	
FPL GROUP INC	COM	302571104	29	500	SH	SOLE	
FPL GROUP INC	COM	302571104	5	100	SH	DEFINED	

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			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT
FED HOME LOAN MTGE	COM	313400301	91	1715	SH	SOLE	
FED HOME LOAN MTGE	COM	313400301	1	35	SH	DEFINED	
FEDERAL NATL MTG ASSN	COM	313586109	3002	45945	SH	SOLE	
FEDERAL NATL MTG ASSN	COM	313586109	94	1450	SH	DEFINED	
FEDERAL SIGNAL CORP	COM	313855108	52	3665	SH	SOLE	
FEDERAL SIGNAL CORP	COM	313855108	115	8165	SH	DEFINED	
FEDERATED DEPT STORES INC DECOM		31410H101	2	75	SH	DEFINED	
FEDEX CORP		31428X106	44	810	SH	SOLE	
FIDELITY NATIONAL FINANCIAL INC		316326107	11	350	SH	SOLE	
FIFTH THIRD BANCORP	COM	316773100	232	4632	SH	SOLE	
FIFTH THIRD BANCORP	COM	316773100	23	475	SH	DEFINED	
FIRST DATA CORP	COM	319963104	276	7461	SH	SOLE	

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FIRST DATA CORP	COM	319963104	11	300	SH	DEFINED
FIRST TENN NATL CORP	COM	337162101	28	730	SH	SOLE
FIRSTENERGY CORP	COM	337932107	101	3225	SH	SOLE
FLEETBOSTON FINL CORP		339030108	56	2357	SH	SOLE
FLEETBOSTON FINL CORP		339030108	51	2159	SH	DEFINED
FORD MOTOR CO		345370860	14	1910	SH	SOLE
FORD MOTOR CO		345370860	9	1200	SH	DEFINED
FOREST LABS INC	COM	345838106	210	3909	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	15	370	SH	SOLE
FOX ENTMT GROUP INC	CL A	351381107	162	6114	SH	SOLE
GANNETT INC	COM	364730101	2765	39268	SH	SOLE
GANNETT INC	COM	364730101	116	1648	SH	DEFINED
GAP INC DEL	COM	364760108	130	9015	SH	SOLE
GATEWAY INC	COM	367626108	0	100	SH	SOLE
GENENTECH INC	COM NEW	368710406	137	3934	SH	SOLE
GENERAL DYNAMICS CORP	COM	369550108	8	150	SH	SOLE
GENERAL DYNAMICS CORP	COM	369550108	5	100	SH	DEFINED
GENERAL ELEC CO	COM	369604103	9420	369438	SH	SOLE
GENERAL ELEC CO	COM	369604103	1392	54625	SH	DEFINED
GENERAL MLS INC	COM	370334104	177	3900	SH	SOLE
GENERAL MLS INC	COM	370334104	431	9468	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVTMT DSCRETN	
GENERAL MTRS CORP	COM	370442105	57	1712	SH	SOLE	
GENERAL MOTORS CORP CL H NEW		370442832	3	306	SH	SOLE	
GENERAL MOTORS CORP CL H NEW		370442832	24	2200	SH	DEFINED	
GENUINE PARTS CO	COM	372460105	55	1810	SH	SOLE	
GENUINE PARTS CO	COM	372460105	30	1000	SH	DEFINED	
GENZYME CORP	COM GENL DIV	372917104	18	520	SH	SOLE	
GEORGIA PACIFIC CORP		373298108	34	2494	SH	SOLE	
GIBRALTAR STL CORP	COM	37476F103	1	75	SH	SOLE	
GILEAD SCIENCES INC	COM	375558103	23	550	SH	SOLE	
GILLETTE CO	COM	375766102	77	2500	SH	SOLE	
GILLETTE CO	COM	375766102	55	1806	SH	DEFINED	
GLAXO HOLDINGS PLC SPONSORED ADR		37733W105	135	3863	SH	SOLE	
GLAXO HOLDINGS PLC SPONSORED ADR		37733W105	16	475	SH	DEFINED	
GOLDEN WEST FINL CORP DEL	COM	381317106	42	595	SH	SOLE	
GOLDMAN SACHS GROUP INC	COM	38141G104	1	15	SH	DEFINED	
GRAINGER W W INC	COM	384802104	94	2200	SH	SOLE	
GREAT LAKES CHEM CORP	COM	390568103	11	500	SH	DEFINED	
KANSAS CITY PWR & LT CO	COM	391164100	14	600	SH	SOLE	
GREENPOINT FINL CORP	COM	395384100	22	500	SH	SOLE	
GTECH HLDGS CORP	COM	400518106	13	400	SH	SOLE	
GUIDANT CORP	COM	401698105	148	4112	SH	SOLE	
HCA INC		404119109	36	878	SH	SOLE	
HALLIBURTON CO	COM	406216101	28	1395	SH	SOLE	
HARDINGE INC	COM	412324303	6	900	SH	SOLE	
HARLEY DAVIDSON INC	COM	412822108	7	200	SH	SOLE	
HARRIS CORP		413875105	8	300	SH	SOLE	
HARTE-HANKS INC	COM	416196103	12	675	SH	SOLE	
HARTFORD FINL SVCS GROUP INCCOM		416515104	69	1980	SH	SOLE	
HASBRO INC	COM	418056107	34	2500	SH	DEFINED	
HAWAIIAN ELEC INDUSTRIES	COM	419870100	20	500	SH	SOLE	

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HEALTH MANAGEMENT CLASS A		421933102	8	8980 SH	SOLE
HEALTH NET INC	A	42222G108	13	500 SH	SOLE
HEALTH NET INC	A	42222G108	40	1500 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 CALL	PUT/ DSCRETN	INVSTMT
HEINZ H J CO	COM	423074103	109	3743 SH			SOLE
HENRY JACK & ASSOC INC	COM	426281101	7	700 SH			SOLE
HERCULES INC	COM	427056106	4	500 SH			DEFINED
HERSHEY FOODS CORP	COM	427866108	267	4275 SH			SOLE
HERSHEY FOODS CORP	COM	427866108	50	800 SH			DEFINED
HEWLETT PACKARD CO	COM	428236103	134	8626 SH			SOLE
HEWLETT PACKARD CO	COM	428236103	36	2362 SH			DEFINED
HIBERNIA CORP		428656102	17	1050 SH			SOLE
HOME DEPOT INC	COM	437076102	2132	87523 SH			SOLE
HOME DEPOT INC	COM	437076102	140	5758 SH			DEFINED
HONEYWELL INTL INC	COM	438516106	37	1734 SH			SOLE
HOST MARRIOTT CORP NEW	COM	44107P104	1	252 SH			SOLE
J.B.HUNT TRANSPORT SERVICES INC		445658107	8	300 SH			SOLE
IDEC PHARMACEUTICALS CORP	COM	449370105	157	4597 SH			SOLE
ILLINOIS TOOL WKS INC	COM	452308109	967	16631 SH			SOLE
ILLINOIS TOOL WKS INC	COM	452308109	157	2705 SH			DEFINED
IMATION CORP	COM	45245A107	11	300 SH			SOLE
IMAGISTICS INTERNATIONAL INCCOM		45247T104	1	64 SH			SOLE
INDIA GROWTH FD INC	COM	454090101	4	500 SH			SOLE
INGRAM MICRO INC	CL A	457153104	1	100 SH			SOLE
INTEL CORP	COM	458140100	3454	212329 SH			SOLE
INTEL CORP	COM	458140100	306	18820 SH			DEFINED
INTERNATIONAL BUSINESS MACHS COM		459200101	5479	69869 SH			SOLE
INTERNATIONAL BUSINESS MACHS COM		459200101	359	4590 SH			DEFINED
INTERNATIONAL FLAVORS&FRAGRACOM		459506101	13	450 SH			SOLE
INTERNATIONAL FLAVORS&FRAGRACOM		459506101	31	1000 SH			DEFINED
INTERNATIONAL GAME TECHNOLOGCOM		459902102	143	1749 SH			SOLE
INTL PAPER CO	COM	460146103	37	1103 SH			SOLE
INTL PAPER CO	COM	460146103	71	2110 SH			DEFINED
INTERNATIONAL RECTIFIER CORPCOM		460254105	5	300 SH			SOLE
INTERNATIONAL SPEEDWAY CORP CL A		460335201	8	200 SH			SOLE
INTUIT	COM	461202103	18	510 SH			SOLE
ISHS TR S & P MIDCAP 400 IND		464287507	36	440 SH			SOLE

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		FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT
ISHS TR RUSSELL 2000 INDX FD		464287655	33	460 SH			SOLE
ISHARES TRUST		464287689	10	225 SH			DEFINED
IVAX CORP	COM	465823102	8	700 SH			SOLE
JDS UNIPHASE CORP	COM	46612J101	10	3820 SH			SOLE



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JP MORGAN CHASE & CO	COM	46625H100	766	32356	SH	SOLE
JP MORGAN CHASE & CO	COM	46625H100	104	4411	SH	DEFINED
JABIL CIRCUIT INC	COM	466313103	117	6720	SH	SOLE
JACOBS ENGR GROUP INC DEL	COM	469814107	16	400	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	7633	131922	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	1258	21745	SH	DEFINED
JOHNSON CTLS INC	COM	478366107	24	334	SH	SOLE
JOHNSON OUTDOORS INC		479167108	8	1000	SH	SOLE
JONES APPAREL GROUP INC	COM	480074103	12	465	SH	SOLE
JUNIPER NETWORKS INC	COM	48203R104	130	15967	SH	SOLE
KLA-TENCOR CORP	COM	482480100	124	3477	SH	SOLE
KELLOGG CO	COM	487836108	437	14263	SH	SOLE
KEYCORP NEW	COM	493267108	13	600	SH	SOLE
KEYSPAN CORP	COM	49337W100	51	1600	SH	SOLE
KEYSPAN CORP	COM	49337W100	32	1000	SH	DEFINED
KIMBERLY CLARK CORP	COM	494368103	343	7567	SH	SOLE
KIMBERLY CLARK CORP	COM	494368103	27	600	SH	DEFINED
KOHL'S CORP	COM	500255104	775	13710	SH	SOLE
KOHL'S CORP	COM	500255104	2	40	SH	DEFINED
KONINKLIJKE AHOLD NV	SPNSRD ADR NEW	500467303	0	150	SH	SOLE
KONINKLIJKE PHILIPS ELECTRS	NV SP ADR	500472303	17	1101	SH	SOLE
KRAFT FOODS INC	CL A	50075N104	11	400	SH	SOLE
KRAFT FOODS INC	CL A	50075N104	5	200	SH	DEFINED
KRISPY KREME DOUGHNUTS INC	COM	501014104	3	100	SH	SOLE
KROGER CO	COM	501044101	42	3200	SH	DEFINED
KYOCERA CORP	ADR	501556203	0	15	SH	SOLE
LSI LOGIC CORP		502161102	0	50	SH	SOLE
L-3 COMMUNICATIONS HLDGS	INCCOM	502424104	230	5750	SH	SOLE
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	203	6865	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DCRETN	
LAFARGE N AMERICA CORP		505862102	4	150	SH	SOLE		
LAM RESEARCH CORP	COM	512807108	6	600	SH	SOLE		
LANCASTER COLONY CORP	COM	513847103	40	1050	SH	SOLE		
LEAR CORP	COM	521865105	0	25	SH	DEFINED		
LEGGETT & PLATT INC	COM	524660107	29	1600	SH	SOLE		
LEGG MASON INC	COM	524901105	19	400	SH	SOLE		
LEHMAN BROTHERS HOLDING INC		524908100	153	2650	SH	SOLE		
LENNAR CORP	COM	526057104	16	300	SH	SOLE		
LEXMARK INTL NEW	CL A	529771107	36	550	SH	SOLE		
LEXMARK INTL NEW	CL A	529771107	26	400	SH	DEFINED		
LILLY ELI & CO	COM	532457108	612	10721	SH	SOLE		
LILLY ELI & CO	COM	532457108	131	2294	SH	DEFINED		
LINEAR TECHNOLOGY CORP	COM	535678106	3	100	SH	SOLE		
LIZ CLAIRBORNE INC	COM	539320101	29	945	SH	SOLE		
LOCKHEED MARTIN CORP	COM	539830109	92	1956	SH	SOLE		
LOWES COS INC	COM	548661107	349	8566	SH	SOLE		
LOWES COS INC	COM	548661107	40	990	SH	DEFINED		
LUBRIZOL CORP	COM	549271104	1	50	SH	SOLE		
LUCENT TECHNOLOGIES INC	COM	549463107	238	162016	SH	SOLE		
LUCENT TECHNOLOGIES INC	COM	549463107	3	2600	SH	DEFINED		
M&T BANK CORPORATION		55261F104	23	300	SH	SOLE		
MBIA INC	COM	55262C100	80	2075	SH	SOLE		

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MBIA INC	COM	55262C100	15	400 SH	DEFINED
MBNA CORP	COM	55262L100	45	3000 SH	SOLE
MBNA CORP	COM	55262L100	2	135 SH	DEFINED
MFS INTERMEDIATE INCM TR SBI		55273C107	74	10152 SH	SOLE
MGIC INVT CORP WIS	COM	552848103	62	1600 SH	DEFINED
MANPOWER INC	COM	56418H100	10	350 SH	SOLE
USX MARATHON GROUP	COM NEW	565849106	40	1700 SH	DEFINED
MARSH & MCLENNAN COS INC	COM	571748102	993	23317 SH	SOLE
MARSH & MCLENNAN COS INC	COM	571748102	143	3365 SH	DEFINED
MARSHALL & ILSLEY CORP	COM	571834100	91	3600 SH	SOLE
MARRIOTT INTL INC NEW CLA		571903202	44	1400 SH	SOLE
MARRIOTT INTL INC NEW CLA		571903202	19	600 SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
MARTIN MARIETTA MATERIALS	INC	573284106	4	150 SH		SOLE	
MATTEL INC	COM	577081102	31	1390 SH		SOLE	
MAXIM INTEGRATED PRODS INC	COM	57772K101	9	260 SH		SOLE	
MAY DEPT STORES CO	COM	577778103	9	500 SH		SOLE	
MAY DEPT STORES CO	COM	577778103	25	1300 SH		DEFINED	
MCCORMICK & CO INC	COM NON VTG	579780206	100	4150 SH		SOLE	
MCCORMICK & CO INC	COM NON VTG	579780206	168	7000 SH		DEFINED	
MCDONALDS CORP	COM	580135101	76	5260 SH		SOLE	
MCDONALDS CORP	COM	580135101	20	1400 SH		DEFINED	
MCGRAW HILL COS INC	COM	580645109	164	2959 SH		SOLE	
MCKESSON CORPORATION	COM	58155Q103	44	1800 SH		DEFINED	
MEADWESTVACO CORP		583334107	2	117 SH		DEFINED	
MEDTRONIC INC	COM	585055106	3208	71130 SH		SOLE	
MEDTRONIC INC	COM	585055106	158	3510 SH		DEFINED	
MELLON FINL CORP	COM	58551A108	2	100 SH		SOLE	
MELLON FINL CORP	COM	58551A108	27	1300 SH		DEFINED	
MERCK & CO INC	COM	589331107	2906	53060 SH		SOLE	
MERCK & CO INC	COM	589331107	43	800 SH		DEFINED	
MERCURY INTERACTIVE CORP	COM	589405109	22	745 SH		SOLE	
METLIFE INC	COM	59156R108	34	1326 SH		SOLE	
METLIFE INC	COM	59156R108	1	75 SH		DEFINED	
MEXICO FD INC	COM	592835102	7	657 SH		SOLE	
MICROSOFT CORP	COM	594918104	3559	147097 SH		SOLE	
MICROSOFT CORP	COM	594918104	581	24020 SH		DEFINED	
MICROCHIP TECHNOLOGY INC	COM	595017104	16	850 SH		SOLE	
MILLIPORE CORP		601073109	6	200 SH		SOLE	
MOHAWK INDS INC	COM	608190104	11	250 SH		SOLE	
MONSANTO CO (NEW)		61166W101	30	1853 SH		SOLE	
MOODYS CORP	COM	615369105	139	3015 SH		SOLE	
MORGAN STANLEY ASIA-PACIFIC	FUND INC (EX:	61744U106	35	5000 SH		SOLE	
MORGAN STANLEY	DISCOVER & CO	617446448	23	600 SH		SOLE	
MORGAN STANLEY DEAN WITTER	INCOME SEC INC	61745P874	8	565 SH		SOLE	
MOTOROLA INC	COM	620076109	49	6000 SH		SOLE	
MOTOROLA INC	COM	620076109	3	445 SH		DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
MUNI ASSETS FUND INC		62618Q106	10	850			SOLE
MUNIYIELD NY INSD FD INC		626301105	9	735			SOLE
MURPHY OIL CORP	COM	626717102	11	250	SH		SOLE
MYLAN LABS INC	COM	628530107	27	950	SH		SOLE
NBT BANCORP INC	COM	628778102	284	16309	SH		SOLE
NCR CORP NEW	COM	62886E108	308	16799	SH		DEFINED
NATIONAL CITY CORP	COM	635405103	80	2900	SH		DEFINED
NATIONAL COMMERCE FINANCIAL CORP		63545P104	20	850	SH		SOLE
NATIONAL INSTRUMENTS CORP		636518102	8	250	SH		SOLE
NEIMAN MARCUS GROUP INC CL A		640204202	11	400	SH		SOLE
NEIMAN MARCUS GROUP INC CL A		640204202	28	1000	SH		DEFINED
NETWORKS ASSOCS INC	COM	640938106	9	700	SH		SOLE
NETOPIA INC	COM	64114K104	3	2000	SH		SOLE
NEW PLAN EXCEL RLTY TR INC	COM	648053106	15	775	SH		SOLE
NEW YORK TIMES CO	CL A	650111107	5178	120000	SH		SOLE
NEW YORK TIMES CO	CL A	650111107	25027	580000	SH		DEFINED
NEWELL RUBBERMAID INC COM		651229106	4	175	SH		SOLE
NEWARK RESOURCES INC		651718504	0	200	SH		SOLE
NEXTEL COMMUNICATIONS INC	CL A	65332V103	34	2565	SH		SOLE
NEXTEL COMMUNICATIONS INC	CL A	65332V103	116	8700	SH		DEFINED
NEXTEL PARTNERS A		65333F107	1	200	SH		SOLE
NIKE INC	CL B	654106103	103	2011	SH		SOLE
99 CENTS ONLY STORES		65440K106	10	400	SH		SOLE
NISOURCE INC	COM	65473P105	40	2200	SH		SOLE
NOKIA CORP PFD SPONS ADR		654902204	4	332	SH		SOLE
NOKIA CORP PFD SPONS ADR		654902204	1	75	SH		DEFINED
NORDSTROM INC	COM	655664100	27	1700	SH		DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	94	5100	SH		SOLE
NORTEL NETWORKS CORP NEW	COM ADR	656568102	1	900	SH		DEFINED
NORTHEAST UTILS	COM	664397106	4	300	SH		SOLE
NORTHROP GRUMMAN CORP COM		666807102	39	458	SH		SOLE
NOVELLUS SYS INC	COM	670008101	66	2440	SH		SOLE
NSTAR		67019E107	16	400	SH		SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN
NUCOR CORP	COM	670346105	26	700	SH		SOLE
NUVEEN NY MUNI VALUE INC		67062M105	14	1500			SOLE
OGE ENERGY CORP	COM	670837103	17	1000	SH		SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	56	1900	SH		SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	2	75	SH		DEFINED
OCEAN ENERGY INC		67481E106	10	500	SH		SOLE
OMNICARE INC		681904108	16	600	SH		SOLE
ORACLE CORP	COM	68389X105	1562	144133	SH		SOLE
ORACLE CORP	COM	68389X105	113	10450	SH		DEFINED
OUTBACK STEAKHOUSE INC		689899102	98	2770	SH		SOLE
OXFORD HEALTH PLANS INC	COM	691471106	12	400	SH		SOLE
PG&E CORP	COM	69331C108	17	1310	SH		SOLE

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PMC-SIERRA INC	COM	69344F106	90	15281	SH	SOLE
PNC FINL SVCS GROUP INC	COM	693475105	43	1037	SH	SOLE
PNC FINL SVCS GROUP INC	COM	693475105	61	1450	SH	DEFINED
PPG INDS INC	COM	693506107	67	1500	SH	SOLE
PPL CORP		69351T106	35	1000	SH	SOLE
PPL CORP		69351T106	1	50	SH	DEFINED
PACCAR INC	COM	693718108	33	660	SH	SOLE
PALL CORP	COM	696429307	20	1000	SH	DEFINED
PARK PL ENTMT CORP	COM	700690100	8	1250	SH	SOLE
PATTERSON-UTI ENERGY INC		703481101	11	350	SH	SOLE
PAYCHEX INC	COM	704326107	0	22	SH	SOLE
PAYLESS SHOESOURCE INC	COM	704379106	2	150	SH	SOLE
PEABODY ENERGY CORP		704549104	8	300	SH	SOLE
PENNEY J C INC	COM	708160106	23	1200	SH	SOLE
PENNEY J C INC	COM	708160106	8	450	SH	DEFINED
PENTAIR INC		709631105	7	200	SH	SOLE
PEOPLESOFT INC	COM	712713106	12	840	SH	SOLE
PEPSICO INC	COM	713448108	3616	90424	SH	SOLE
PEPSICO INC	COM	713448108	210	5250	SH	DEFINED
PEREGRINE PHARMACEUTICALS INCOM		713661106	0	200	SH	SOLE
PERFORMANCE TECHNOLOGIES INCCOM		71376K102	0	50	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
PERRIGO CO		714290103	8	700	SH		SOLE	
PETSMART INC		716768106	6	500	SH		SOLE	
PFIZER INC	COM	717081103	5570	178822	SH		SOLE	
PFIZER INC	COM	717081103	492	15806	SH		DEFINED	
PHARMACIA CORP	COM	71713U102	605	13988	SH		SOLE	
PHELPS DODGE CORP	COM	717265102	9	300	SH		SOLE	
PHILADELPHIA SUBN CORP	COM PAR \$0.50	718009608	3	156	SH		SOLE	
PHOENIX COS INC NEW	COM	71902E109	16	2293	SH		SOLE	
PITNEY BOWES INC	COM	724479100	264	8300	SH		SOLE	
PLUM CREEK TIMBER CO INC	COM	729251108	36	1708	SH		SOLE	
POGO PRODUCING CO		730448107	7	200	SH		SOLE	
POWER ONE INC		739308104	4	1110	SH		SOLE	
PRAXAIR INC	COM	74005P104	25	450	SH		SOLE	
PROCTER & GAMBLE CO	COM	742718109	4744	53282	SH		SOLE	
PROCTER & GAMBLE CO	COM	742718109	85	955	SH		DEFINED	
PROTECTIVE LIFE CORP	COM	743674103	19	700	SH		SOLE	
PROVIDIAN FINANCIAL CORPORATION		74406A102	18	2840	SH		SOLE	
PRUDENTIAL FINL INC	COM	744320102	18	649	SH		SOLE	
PRUDENTIAL FINL INC	COM	744320102	5	200	SH		DEFINED	
PUGET SOUND ENERGY INC	COM	745310102	70	3311	SH		SOLE	
QLOGIC CORP	COM	747277101	29	790	SH		SOLE	
QUALCOMM INC	COM	747525103	210	5843	SH		SOLE	
QUANTUM CORP	COM DSSG	747906204	0	125	SH		SOLE	
QUESTAR CORP	COM	748356102	91	3100	SH		SOLE	
QWEST COMMUNICATIONS INTL INCOM		749121109	16	4824	SH		SOLE	
QWEST COMMUNICATIONS INTL INCOM		749121109	53	15234	SH		DEFINED	
RPM INTERNATIONAL INC	COM	749685103	7	683	SH		DEFINED	
RF MICRODEVICES INC	COM	749941100	9	1500	SH		SOLE	
RADIAN GROUP INC	COM	750236101	13	406	SH		SOLE	
RAYTHEON CO CLASS B	COM	755111507	64	2261	SH		SOLE	

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RAYTHEON CO CLASS B	COM	755111507	68	2400 SH	DEFINED
READERS DIGEST ASSN INC COM		755267101	8	854 SH	DEFINED
RED HAT INC	COM	756577102	1	200 SH	SOLE

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						FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT			
REEBOK INTL LTD	COM	758110100	22	700 SH			SOLE			
REGIONS FINL CORP	COM	758940100	34	1060 SH			SOLE			
REPUBLIC SERVICES INC		760759100	15	800 SH			SOLE			
REUTERS GROUP PLC SPNS ADR		76132M102	0	100 SH			SOLE			
REYNOLDS & REYNOLDS CO	CL A	761695105	11	450 SH			SOLE			
ROCKWELL INTL CORP NEW	COM	773903109	12	600 SH			SOLE			
ROCKWELL INTL CORP NEW	COM	773903109	10	500 SH			DEFINED			
ROCKWELL COLLINS INC	COM	774341101	11	600 SH			SOLE			
ROHM & HAAS CO	COM	775371107	53	1800 SH			SOLE			
ROSLYN BANCORP INC		778162107	7	400 SH			SOLE			
ROSS STORES INC	COM	778296103	10	300 SH			SOLE			
ROYAL DUTCH PETE CO	NY REG GLD1.25 ADR	780257804	318	7812 SH			SOLE			
S&P 500 PROTECTED EQUITY	FD INC	78379P103	6	800 SH			DEFINED			
SBC COMMUNICATIONS INC		78387G103	3447	171953 SH			SOLE			
SBC COMMUNICATIONS INC		78387G103	318	15897 SH			DEFINED			
SEI INVESTMENTS CO	COM	784117103	5	200 SH			DEFINED			
SLM CORPORATION SECURITIES	COM	78442P106	152	1374 SH			SOLE			
SPX CORP	COM	784635104	11	350 SH			SOLE			
SAFECO CORP	COM	786429100	38	1100 SH			SOLE			
SAFEGUARD SCIENTIFICS INC	COM	786449108	0	50 SH			SOLE			
ST JUDE MED INC		790849103	297	6095 SH			SOLE			
SANMINA CORP	COM	800907107	11	2760 SH			SOLE			
SARA LEE CORP	COM	803111103	41	2237 SH			SOLE			
SARA LEE CORP	COM	803111103	1	100 SH			DEFINED			
SCANA CORP NEW	COM	80589M102	26	900 SH			SOLE			
SCHERING PLOUGH CORP	COM	806605101	321	18033 SH			SOLE			
SCHLUMBERGER LTD	COM	806857108	1622	42700 SH			SOLE			
SCHLUMBERGER LTD	COM	806857108	123	3246 SH			DEFINED			
SCOTTISH PWR PLC SPON ADR FINAL		81013T705	55	2311 SH			SOLE			
SEARS ROEBUCK & CO	COM	812387108	1	50 SH			DEFINED			
SECTOR SPDR TRUST		81369Y886	24	1330 SH			SOLE			
SENECA FOODS CORP NEW	CL B	817070105	25	1400 SH			SOLE			
SENECA FOODS CORP NEW	CL A	817070501	25	1400 SH			SOLE			

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						FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT			
SHELL TRANS & TRADING PLC	NEW YRK SH NEW ADR	822703609	21	600 SH			SOLE			
SICOR INC		825846108	171	10247 SH			SOLE			
SIEBEL SYS INC	COM	826170102	303	37829 SH			SOLE			
SIMON PPTY GROUP INC NEW		828806109	12	350 SH			SOLE			

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SIMON PPTY GROUP INC NEW		828806109	40	1122	SH	DEFINED
SKY FINL GROUP INC	COM	83080P103	156	7937	SH	SOLE
SKYWORKS SOLUTIONS INC		83088M102	1	210	SH	SOLE
SMITH INTL INC	COM	832110100	22	650	SH	SOLE
SMUCKER JM CO COM NEW		832696405	10	302	SH	SOLE
SMUCKER JM CO COM NEW		832696405	0	3	SH	DEFINED
SMURFIT-STONE CONTAINER CORP	COM	832727101	2	200	SH	SOLE
SOLELECTRON CORP	COM	834182107	9	3200	SH	SOLE
SOLELECTRON CORP	COM	834182107	0	87	SH	DEFINED
SONOCO PRODS CO	COM	835495102	7	350	SH	SOLE
SOUTHERN CO	COM	842587107	68	2415	SH	SOLE
SOUTHRUST CORP	COM	844730101	76	3005	SH	SOLE
SOUTHWEST AIRLS CO	COM	844741108	2	200	SH	DEFINED
SOVEREIGN BANCORP INC		845905108	19	1400	SH	SOLE
SPRINT CORP	COM FON GROUP	852061100	28	2400	SH	SOLE
SPRINT CORP	COM FON GROUP	852061100	14	1200	SH	DEFINED
SPRINT CORP	PCS COM SER 1	852061506	3	700	SH	SOLE
STAPLES INC	COM	855030102	28	1530	SH	SOLE
STARBUCKS CORP	COM	855244109	17	690	SH	SOLE
STARWOOD HOTELS&RESORTS WRLDPAIRED CTF		85590A203	119	5030	SH	SOLE
STATE STR CORP	COM	857477103	1	52	SH	SOLE
STATE STR CORP	COM	857477103	91	2894	SH	DEFINED
STERIS CORP		859152100	6	250	SH	SOLE
STORAGE TECHNOLOGY CORP	COM PAR \$0.10	862111200	13	650	SH	SOLE
SUFFOLK BANCORP	COM	864739107	99	3244	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	187	57760	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	3	1050	SH	DEFINED
SUNGARD DATA SYS INC	COM	867363103	171	8038	SH	SOLE
SUNTRUST BKS INC	COM	867914103	329	6266	SH	SOLE
SUNTRUST BKS INC	COM	867914103	15	300	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE						
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA	
SUPERIOR INDUSTRIES	INTERNATIONAL INC	868168105	3	100	SH		SOLE		
SUPERVALU INC	COM	868536103	1	100	SH		SOLE		
SYBASE INC		871130100	11	850	SH		SOLE		
SYMANTEC CORP	COM	871503108	19	500	SH		SOLE		
SYNOPSIS INC	COM	871607107	12	300	SH		SOLE		
SYNOVUS FINL CORP	COM	87161C105	66	3705	SH		SOLE		
SYSCO CORP	COM	871829107	25	1018	SH		SOLE		
TECO ENERGY INC		872375100	17	1650	SH		SOLE		
TJX COS INC NEW	COM	872540109	6	360	SH		SOLE		
TARGET CORP	COM	87612E106	660	22566	SH		SOLE		
TARGET CORP	COM	87612E106	5	200	SH		DEFINED		
TELEFLEX INC.		879369106	5	150	SH		SOLE		
TELEFONICA S A	SPONSORED ADR	879382208	0	5	SH		SOLE		
TELEPHONE & DATA SYS INC	COM	879433100	6	150	SH		SOLE		
TELLABS INC	COM	879664100	1	250	SH		DEFINED		
TENET HEALTHCARE CORP	COM	88033G100	42	2536	SH		SOLE		
TENET HEALTHCARE CORP	COM	88033G100	33	2000	SH		DEFINED		
TENNECO AUTOMOTIVE INC		880349105	0	20	SH		SOLE		
TERAYON COMMUNICATION SYS	COM	880775101	0	40	SH		SOLE		
TEXAS INDS INC	COM	882491103	5	300	SH		SOLE		
TEXAS INSTRS INC	COM	882508104	4	280	SH		SOLE		

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TEXAS INSTRS INC	COM	882508104	9	600	SH	DEFINED
THERMO ELECTRON CORP	COM	883556102	18	1020	SH	SOLE
3M CO COM	COM	88579Y101	3237	24895	SH	SOLE
3M CO COM	COM	88579Y101	480	3697	SH	DEFINED
TIMBERLAND CO	CL A	887100105	120	2890	SH	SOLE
TOMPKINS TRUSTCO INC		890110109	32893	730976	SH	SOLE
TOMPKINS TRUSTCO INC		890110109	1869	41547	SH	DEFINED
TOYS R US INC	COM	892335100	6	800	SH	DEFINED
TRAVELERS PROPERTY CASUALTY CORP		89420G109	1	86	SH	DEFINED
TRAVELERS PROPERTY CASUALTY CORP		89420G406	2	179	SH	DEFINED
TRI CONTL CORP	COM	895436103	5	468	SH	SOLE
TRI CONTL CORP	COM	895436103	16	1327	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
TRIAD HOSPITALS INC	COM	89579K109	10	400	SH	SOLE	
TRIBUNE CO NEW		896047107	66	1474	SH	SOLE	
TYCO INTL LTD NEW COM		902124106	19	1530	SH	SOLE	
TYCO INTL LTD NEW COM		902124106	87	6800	SH	DEFINED	
TYSON FOODS INC	CL A	902494103	14	1900	SH	SOLE	
US BANCORP DEL	COM NEW	902973304	55	2900	SH	SOLE	
USA INTERACTIVE INC		902984103	42	1600	SH	DEFINED	
UNION PAC CORP	COM	907818108	78	1420	SH	SOLE	
UNION PAC CORP	COM	907818108	55	1000	SH	DEFINED	
UNITED PARCEL SERVICE INC	CL B	911312106	244	4282	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	399	6920	SH	SOLE	
UNITEDHEALTH GROUP INC		91324P102	248	2716	SH	SOLE	
UNITEDHEALTH GROUP INC		91324P102	111	1220	SH	DEFINED	
UNIVERSAL CORP		913456109	7	200	SH	SOLE	
UNOCAL CORP	COM	915289102	21	800	SH	SOLE	
UNOCAL CORP	COM	915289102	87	3344	SH	DEFINED	
UNUMPROVIDENT CORP	COM	91529Y106	4	500	SH	DEFINED	
V F CORP	COM	918204108	31	850	SH	SOLE	
VALERO ENERGY CORP NEW	COM	91913Y100	2	50	SH	DEFINED	
VALSPAR CORP		920355104	12	300	SH	SOLE	
VAN KAMPEN AMERICAN CAPITAL MUNICIPAL TRUST		920919107	20	1400		SOLE	
VAN KAMPEN TR INVT GRADE MUNCOM		920929106	22	1400		SOLE	
VAN KAMPEN TR INVT GRADE N JCOM		920933108	40	2400		SOLE	
VAN KAMPEN ADVAN MUN		921124103	32	2018		SOLE	
VAXGEN INC		922390208	0	25	SH	SOLE	
VECTREN CORP COM		92240G101	25	1170	SH	SOLE	
VERIZON COMMUNICATIONS	COM	92343V104	1163	32918	SH	SOLE	
VERIZON COMMUNICATIONS	COM	92343V104	84	2378	SH	DEFINED	
VERITAS SOFTWARE CO	COM	923436109	173	9875	SH	SOLE	
VIACOM INC CLASS B		925524308	60	1670	SH	SOLE	
VIACOM INC CLASS B		925524308	1	40	SH	DEFINED	
VIRAGEN INC	COM	927638106	0	200	SH	SOLE	
VISHAY INTERTECHNOLOGY INC	COM	928298108	10	1000	SH	SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT
VISTEON CORP	COM	92839U107	1	235	SH	SOLE	
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	9	500	SH	SOLE	
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	10	575	SH	DEFINED	
WPP GROUP PLC	SPON ADR NEW	929309300	34	1250	SH	DEFINED	
WACHOVIA CORP 2ND NEW COM		929903102	80	2353	SH	SOLE	
WACHOVIA CORP 2ND NEW COM		929903102	42	1250	SH	DEFINED	
WAL MART STORES INC	COM	931142103	4889	93987	SH	SOLE	
WAL MART STORES INC	COM	931142103	852	16388	SH	DEFINED	
WALGREEN CO	COM	931422109	433	14711	SH	SOLE	
WALGREEN CO	COM	931422109	34	1164	SH	DEFINED	
WASHINGTON MUT INC	COM	939322103	708	20100	SH	SOLE	
WASHINGTON MUT INC	COM	939322103	120	3428	SH	DEFINED	
WASHINGTON POST CO	CL B	939640108	17	25	SH	SOLE	
WASTE MGMT INC DEL	COM	94106L109	95	4525	SH	DEFINED	
WATSON PHARMACEUTICALS INC	COM	942683103	197	6865	SH	SOLE	
WAUSAU-MOSINEE PAPER CORP	COM	943315101	4	400	SH	SOLE	
WELLS FARGO & CO NEW	COM	949746101	1273	28296	SH	SOLE	
WELLS FARGO & CO NEW	COM	949746101	49	1100	SH	DEFINED	
WESTAR ENERGY INC	COM	95709T100	13	1100	SH	SOLE	
WESTERN GAS RES INC	COM	958259103	8	250	SH	SOLE	
WESTWOOD ONE INC	COM	961815107	12	400	SH	SOLE	
WHIRLPOOL CORP	COM	963320106	19	400	SH	SOLE	
WHOLE FOODS MARKET INC		966837106	5	100	SH	SOLE	
WILLIAMS-SONOMA INC		969904101	104	4817	SH	SOLE	
WINN DIXIE STORES INC	COM	974280109	9	740	SH	SOLE	
WISCONSIN ENERGY CORP	COM	976657106	26	1060	SH	SOLE	
WORTHINGTON INDS INC	COM	981811102	0	52	SH	SOLE	
WRIGLEY WM JR CO	COM	982526105	45	807	SH	SOLE	
WRIGLEY WM JR CO	COM	982526105	28	500	SH	DEFINED	
WYETH	COM	983024100	1324	35028	SH	SOLE	
WYETH	COM	983024100	283	7500	SH	DEFINED	
XTO ENERGY CORP	COM	98385X106	17	933	SH	SOLE	
XCEL ENERGY INC		98389B100	6	510	SH	SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT
XEROX CORP	COM	984121103	50	5770	SH	SOLE	
YAHOO INC	COM	984332106	50	2085	SH	SOLE	
ZIMMER HLDGS INC	COM	98956P102	66	1370	SH	SOLE	
ZIMMER HLDGS INC	COM	98956P102	2	60	SH	DEFINED	
ZIONS BANCORPORATION	COM	989701107	183	4280	SH	SOLE	
GRAND TOTALS			241469	7155743			

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