

Edgar Filing: TOMPKINS TRUSTCO INC - Form 13F-HR

TOMPKINS TRUSTCO INC
Form 13F-HR
July 10, 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	23	580	SH		SOLE	
COOPER INDUSTRIES LTD	CLASS A	G24182100	1	25	SH		DEFINED	
INGERSOLL-RAND CO	COM	G4776G101	77	1644	SH		SOLE	
INGERSOLL-RAND CO	COM	G4776G101	18	400	SH		DEFINED	
RENAISSANCERE HOLDINGS LTD		G7496G103	1	25	SH		DEFINED	
XL CAP LTD	CL A	G98255105	30	365	SH		SOLE	
AFLAC INC	COM	001055102	770	25058	SH		SOLE	
AES CORP	COM	00130H105	62	9800	SH		DEFINED	
AOL TIME WARNER INC	COM	00184A105	56	3540	SH		SOLE	
AOL TIME WARNER INC	COM	00184A105	111	6900	SH		DEFINED	
AT & T CORP NEW		001957505	195	10177	SH		SOLE	
AT & T CORP NEW		001957505	8	467	SH		DEFINED	
AT&T WIRELESS SVCS INC	COM	00209A106	1029	125389	SH		SOLE	
AT&T WIRELESS SVCS INC	COM	00209A106	2	350	SH		DEFINED	
ABBOTT LABS	COM	002824100	3727	85194	SH		SOLE	
ABBOTT LABS	COM	002824100	43	1000	SH		DEFINED	
ABERCROMBIE & FITCH CO	CL A	002896207	103	3649	SH		SOLE	
ADOBE SYS INC	COM	00724F101	116	3625	SH		SOLE	
ALLERGAN INC		00763M108	4	250	SH		SOLE	
AETNA INC NEW	COM	00817Y108	36	600	SH		SOLE	
AETNA INC NEW	COM	00817Y108	1	25	SH		DEFINED	
AGERE SYS INC	CL A	00845V100	0	9	SH		SOLE	
AGERE SYS INC	CL A	00845V100	5	2327	SH		DEFINED	
AGERE SYSTEM INC CLASS B		00845V209	0	248	SH		SOLE	
AGERE SYSTEM INC CLASS B		00845V209	1	687	SH		DEFINED	
AGILENT TECHNOLOGIES INC	COM	00846U101	6	343	SH		SOLE	
AIR PRODS & CHEMS INC	COM	009158106	109	2625	SH		SOLE	
ALBERTO CULVER CO	CL A	013068200	89	1800	SH		SOLE	

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ALBERTSONS INC	COM	013104104	27	1450	SH		SOLE		
ALBERTSONS INC	COM	013104104	59	3100	SH		DEFINED		
ALCOA INC	COM	013817101	978	38388	SH		SOLE		
ALCOA INC	COM	013817101	51	2025	SH		DEFINED		
ALCATEL	SPONSORED ADR	013904305	0	50	SH		SOLE		
ALLERGAN INC	COM	018490102	76	990	SH		SOLE		
ALLIANCE FINL CORP		019205103	1490	55191	SH		SOLE		
ALLIANCE FINL CORP		019205103	135	5000	SH		DEFINED		
ALLSTATE CORP	COM	020002101	766	21504	SH		SOLE		
ALLTEL CORP	COM	020039103	1317	27328	SH		SOLE		
ALLTEL CORP	COM	020039103	67	1400	SH		DEFINED		

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ALTRIA GROUP INC	COM	02209S103	314	6919	SH	SOLE
ALTRIA GROUP INC	COM	02209S103	40	900	SH	DEFINED
AMAZON COM INC	COM	023135106	159	4400	SH	DEFINED
AMBAC FINL GROUP INC	COM	023139108	24	365	SH	SOLE
AMERADA HESS CORP	COM	023551104	24	500	SH	DEFINED
AMEREN CORP	COM	023608102	22	500	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	48	1625	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	2	100	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	635	15200	SH	SOLE
AMERICAN INTL GROUP INC	COM	026874107	3522	63834	SH	SOLE
AMERICAN INTL GROUP INC	COM	026874107	641	11622	SH	DEFINED
AMERICAN STD COS INC DEL	COM	029712106	130	1765	SH	SOLE
AMERISOURCEBERGEN CORP		03073E105	258	3725	SH	SOLE
AMGEN INC	COM	031162100	316	4795	SH	SOLE
AMGEN INC	COM	031162100	1	20	SH	DEFINED
AMYLIN PHARMACEUTICALS INC		032346108	2	100	SH	SOLE
ANADARKO PETE CORP	COM	032511107	30	697	SH	SOLE
ANALOG DEVICES INC	COM	032654105	307	8823	SH	SOLE
ANHEUSER BUSCH COS INC	COM	035229103	2198	43067	SH	SOLE
ANHEUSER BUSCH COS INC	COM	035229103	521	10213	SH	DEFINED
ANTHEM INC		03674B104	25	335	SH	SOLE
AON CORP	COM	037389103	28	1200	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
APACHE CORP		037411105	62	966	SH	SOLE		
APOLLO GROUP INC	CL A	037604105	38	620	SH	SOLE		
APPLIED MATLS INC	COM	038222105	287	18128	SH	SOLE		
ARROW ELECTRS INC	COM	042735100	1	75	SH	SOLE		
ASTRAZENECA PLC		046353108	4	100	SH	SOLE		
AUTOMATIC DATA PROCESSING		053015103	290	8580	SH	SOLE		
AUTOMATIC DATA PROCESSING		053015103	67	2000	SH	DEFINED		
AUTONATION INC		05329W102	16	1035	SH	SOLE		
AUTOZONE INC		053332102	115	1526	SH	SOLE		
AVAYA INC	COM	053499109	2	395	SH	SOLE		
AVAYA INC	COM	053499109	146	22649	SH	DEFINED		
AVERY DENNISON CORP	COM	053611109	70	1400	SH	SOLE		
AVERY DENNISON CORP	COM	053611109	20	400	SH	DEFINED		
AVON PRODS INC	COM	054303102	232	3730	SH	SOLE		
AVON PRODS INC	COM	054303102	93	1500	SH	DEFINED		
AXCELIS TECHNOLOGIES INC	COM	054540109	2	471	SH	SOLE		
BB&T CORP	COM	054937107	41	1200	SH	SOLE		
BISYS GROUP INC	COM	055472104	18	1000	SH	SOLE		
BP AMOCO P L C	SPONSORED ADR	055622104	752	17912	SH	SOLE		
BP AMOCO P L C	SPONSORED ADR	055622104	195	4659	SH	DEFINED		
BAKER HUGHES INC	COM	057224107	23	700	SH	DEFINED		
BANCROFT CONV FD INC	COM	059695106	22	1150	SH	DEFINED		
BANK OF AMERICA CORPORATION	COM	060505104	3442	43555	SH	SOLE		
BANK OF AMERICA CORPORATION	COM	060505104	5	75	SH	DEFINED		
BANK NEW YORK INC	COM	064057102	282	9814	SH	SOLE		
BANK NEW YORK INC	COM	064057102	11	400	SH	DEFINED		
BANK ONE CORP	COM	06423A103	55	1489	SH	SOLE		
BANK ONE CORP	COM	06423A103	119	3212	SH	DEFINED		
BANKNORTH GROUP INC NEW		06646R107	7	300	SH	SOLE		

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BARD C R INC	COM	067383109	46	650	SH	SOLE
BAXTER INTL INC	COM	071813109	44	1700	SH	SOLE
BAXTER INTL INC	COM	071813109	41	1600	SH	DEFINED
BEAR STEARNS COS INC COM		073902108	63	870	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
BECTION DICKINSON & CO	COM	075887109	233	6000	SH	SOLE	
BED BATH & BEYOND INC	COM	075896100	27	696	SH	SOLE	
BELDEN INC	COM	077459105	1	100	SH	SOLE	
BELLSOUTH CORP	COM	079860102	2003	75270	SH	SOLE	
BELLSOUTH CORP	COM	079860102	82	3114	SH	DEFINED	
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	72	1	SH	SOLE	
BERKSHIRE HATHAWAY INC DEL	CL B	084670207	63	26	SH	SOLE	
BEST BUY INC	COM	086516101	49	1130	SH	SOLE	
BEST BUY INC	COM	086516101	13	300	SH	DEFINED	
BIOGEN INC	COM	090597105	87	2300	SH	SOLE	
BIOMET INC	COM	090613100	2	100	SH	SOLE	
BLACK & DECKER CORP	COM	091797100	30	700	SH	DEFINED	
BOEING CO	COM	097023105	442	12893	SH	SOLE	
BOSTON SCIENTIFIC CORP	COM	101137107	39	650	SH	SOLE	
BRISTOL MYERS SQUIBB CO	COM	110122108	492	18163	SH	SOLE	
BRISTOL MYERS SQUIBB CO	COM	110122108	70	2600	SH	DEFINED	
BROWN FORMAN CORP	CL B	115637209	13	175	SH	SOLE	
BROWN FORMAN CORP	CL B	115637209	78	1000	SH	DEFINED	
BURLINGTON NORTHN SANTA FE	CCOM	12189T104	37	1325	SH	SOLE	
BURLINGTON RES INC	COM	122014103	117	2182	SH	SOLE	
CIGNA CORP	COM	125509109	278	5937	SH	SOLE	
CPI AEROSTRUCTURES INC NEW		125919308	0	100	SH	SOLE	
CSX CORP	COM	126408103	36	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	22	900	SH	DEFINED	
CAPITAL ONE FINANCIAL CORP		14040H105	259	5274	SH	SOLE	
CAPITAL ONE FINANCIAL CORP		14040H105	39	800	SH	DEFINED	
CARDINAL HEALTH INC	COM	14149Y108	150	2335	SH	SOLE	
CARDINAL HEALTH INC	COM	14149Y108	281	4377	SH	DEFINED	
CAREMARK RX INC		141705103	39	1550	SH	SOLE	
CATERPILLAR INC DEL	COM	149123101	81	1470	SH	SOLE	
CENDANT CORP	COM	151313103	31	1725	SH	SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
CENTRAL EUROPEAN EQUITY FD	ICOM	153436100	4	299	SH	SOLE	
CENTRAL SECS CORP	COM	155123102	13	694	SH	DEFINED	

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CENTURYTEL INC	COM	156700106	43	1255	SH	SOLE
CHEESECAKE FACTORY INC		163072101	121	3385	SH	SOLE
CHEVRONTEXACO CORP	COM	166764100	1664	23049	SH	SOLE
CHEVRONTEXACO CORP	COM	166764100	218	3033	SH	DEFINED
CHILE FD INC	COM	168834109	0	100	SH	SOLE
CHIRON CORP	COM	170040109	6	148	SH	SOLE
CHOICEPOINT INC	COM	170388102	162	4695	SH	SOLE
CHUBB CORP	COM	171232101	28	475	SH	SOLE
CHUBB CORP	COM	171232101	21	350	SH	DEFINED
CINERGY CORP	COM	172474108	1	50	SH	SOLE
CISCO SYS INC	COM	17275R102	2234	133146	SH	SOLE
CISCO SYS INC	COM	17275R102	354	21100	SH	DEFINED
CITIGROUP INC		172967101	5527	129182	SH	SOLE
CITIGROUP INC		172967101	263	6150	SH	DEFINED
CITIZENS COMMUNICATION CO		17453B101	9	740	SH	SOLE
CLAYTON HOMES INC		184190106	1	100	SH	SOLE
CLEAR CHANNEL COMMUNICATIONS	COM	184502102	248	5872	SH	SOLE
CLOROX CO DEL	COM	189054109	355	8330	SH	SOLE
CLOROX CO DEL	COM	189054109	51	1200	SH	DEFINED
COCA COLA CO	COM	191216100	1795	38693	SH	SOLE
COCA COLA CO	COM	191216100	151	3275	SH	DEFINED
COLGATE PALMOLIVE CO	COM	194162103	346	5977	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	139	2400	SH	DEFINED
COMCAST CORP NEW CL A		20030N101	3380	112003	SH	SOLE
COMCAST CORP NEW CL A		20030N101	74	2456	SH	DEFINED
COMCAST CORP NEW		20030N200	31	1095	SH	DEFINED
COMMERCIAL METALS CO	COM	201723103	25	1460	SH	SOLE
COMMUNICATION INTELLIGENCE	NCOM	20338K106	0	1600	SH	SOLE
COMPUTER SCIENCES CORP	COM	205363104	19	500	SH	SOLE
CONEXANT SYSTEMS INC	COM	207142100	2	600	SH	SOLE
CONOCOPHILLIPS		20825C104	165	3029	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
CONSOLIDATED EDISON INC		209115104	40	932	SH	SOLE	
CONSTELLATION ENERGY CORP	COM	210371100	41	1200	SH	DEFINED	
CONVERGYS CORP	COM	212485106	12	791	SH	SOLE	
COOPER TIRE & RUBR CO	COM	216831107	1	60	SH	SOLE	
COOPER TIRE & RUBR CO	COM	216831107	140	8000	SH	DEFINED	
CORN PRODS INTL INC	COM	219023108	2	75	SH	SOLE	
CORNING INC	COM	219350105	90	12245	SH	SOLE	
CORNING INC	COM	219350105	8	1084	SH	DEFINED	
COSTCO WHSL CORP NEW	COM	22160K105	1336	36531	SH	SOLE	
COSTCO WHSL CORP NEW	COM	22160K105	91	2500	SH	DEFINED	
COUNTRYWIDE FINANCIAL CORP		222372104	33	475	SH	SOLE	
COVANCE INC	COM	222816100	2	150	SH	SOLE	
CREE INC	COM	225447101	110	6775	SH	SOLE	
DANAHER CORP DEL	COM	235851102	183	2690	SH	SOLE	
DEERE & CO	COM	244199105	6	153	SH	SOLE	
DEL MONTE FOODS		24522P103	0	89	SH	SOLE	
DELL COMPUTER CORP	COM	247025109	1880	59049	SH	SOLE	
DELL COMPUTER CORP	COM	247025109	42	1330	SH	DEFINED	
DELPHI CORPORATION	COM	247126105	2	279	SH	SOLE	
DENTSPLY INTL INC NEW	COM	249030107	4	100	SH	SOLE	

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DEVON ENERGY CORP NEW	COM	25179M103	27	520	SH	SOLE
DIAMOND OFFSHORE DRILLING INCOM		25271C102	3	150	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	124	6300	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	39	2000	SH	DEFINED
DOMINION RES INC VA NEW	COM	25746U109	69	1081	SH	SOLE
DONNELLEY R R & SONS CO	COM	257867101	91	3500	SH	DEFINED
DOVER CORP	COM	260003108	110	3700	SH	SOLE
DOW CHEM CO	COM	260543103	86	2808	SH	SOLE
DOW CHEM CO	COM	260543103	356	11514	SH	DEFINED
DOW JONES & CO INC	COM	260561105	21	500	SH	DEFINED
DU PONT E I DE NEMOURS & CO COM		263534109	3376	81120	SH	SOLE
DU PONT E I DE NEMOURS & CO COM		263534109	273	6577	SH	DEFINED
DUKE ENERGY CORP COM		264399106	59	2975	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	MA
E M C CORP MASS	COM	268648102	85	8142	SH	SOLE		
E M C CORP MASS	COM	268648102	4	400	SH	DEFINED		
EASTMAN CHEM CO	COM	277432100	24	781	SH	SOLE		
EASTMAN KODAK CO	COM	277461109	107	3936	SH	SOLE		
EASTMAN KODAK CO	COM	277461109	88	3250	SH	DEFINED		
EATON VANCE CORP COM		278058102	31	400	SH	SOLE		
EATON VANCE CORP COM		278058102	51	650	SH	DEFINED		
EBAY INC	COM	278642103	52	505	SH	SOLE		
EBAY INC	COM	278642103	10	100	SH	DEFINED		
ECOLAB INC	COM	278865100	88	3470	SH	SOLE		
ECOLAB INC	COM	278865100	20	800	SH	DEFINED		
EDWARDS AG INC	COM	281760108	316	9250	SH	SOLE		
EDWARDS AG INC	COM	281760108	51	1500	SH	DEFINED		
ELECTRONIC ARTS INC	COM	285512109	247	3347	SH	SOLE		
ELECTRONIC DATA SYS NEW	COM	285661104	540	25215	SH	SOLE		
ELECTRONIC DATA SYS NEW	COM	285661104	35	1675	SH	DEFINED		
EMERSON ELEC CO	COM	291011104	1168	22864	SH	SOLE		
EMERSON ELEC CO	COM	291011104	91	1800	SH	DEFINED		
ENERGY EAST CORP	COM	29266M109	41	2016	SH	SOLE		
ENERGIZER HLDGS INC	COM	29266R108	4	140	SH	DEFINED		
ENERGY PARTNERS LTD	COM	29270U105	1	100	SH	SOLE		
ENTERGY CORP NEW	COM	29364G103	34	650	SH	SOLE		
EQUITABLE RES INC	COM	294549100	61	1514	SH	SOLE		
EXELON CORP	COM	30161N101	1564	26165	SH	SOLE		
EXELON CORP	COM	30161N101	5	100	SH	DEFINED		
EXPEDITORS INTL WASH INC	COM	302130109	98	2850	SH	SOLE		
EXXON MOBIL CORP	COM	30231G102	9824	273653	SH	SOLE		
EXXON MOBIL CORP	COM	30231G102	2044	56948	SH	DEFINED		
FPL GROUP INC	COM	302571104	33	500	SH	SOLE		
FPL GROUP INC	COM	302571104	6	100	SH	DEFINED		
FEDERAL NATL MTG ASSN	COM	313586109	3645	54061	SH	SOLE		
FEDERAL NATL MTG ASSN	COM	313586109	84	1260	SH	DEFINED		
FEDERAL SIGNAL CORP	COM	313855108	64	3665	SH	SOLE		
FEDERAL SIGNAL CORP	COM	313855108	143	8165	SH	DEFINED		

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			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
FEDERATED DEPT STORES INC	DECOM	31410H101	2	75	SH		DEFINED	
FEDEX CORP		31428X106	59	960	SH		SOLE	
FIFTH THIRD BANCORP	COM	316773100	251	4387	SH		SOLE	
FIFTH THIRD BANCORP	COM	316773100	27	475	SH		DEFINED	
FIRST DATA CORP	COM	319963104	346	8371	SH		SOLE	
FIRST DATA CORP	COM	319963104	12	300	SH		DEFINED	
FIRST TENN NATL CORP	COM	337162101	48	1110	SH		SOLE	
FIRSTENERGY CORP	COM	337932107	154	4025	SH		SOLE	
FLEETBOSTON FINL CORP		339030108	37	1277	SH		SOLE	
FLEETBOSTON FINL CORP		339030108	64	2159	SH		DEFINED	
FORD MOTOR CO		345370860	20	1910	SH		SOLE	
FORD MOTOR CO		345370860	13	1200	SH		DEFINED	
FOREST LABS INC	COM	345838106	245	4489	SH		SOLE	
FOX ENTMT GROUP INC	CL A	35138T107	177	6179	SH		SOLE	
GANNETT INC	COM	364730101	3246	42268	SH		SOLE	
GANNETT INC	COM	364730101	126	1648	SH		DEFINED	
GAP INC DEL	COM	364760108	182	9755	SH		SOLE	
GATEWAY INC	COM	367626108	0	100	SH		SOLE	
GENERAL DYNAMICS CORP	COM	369550108	7	100	SH		SOLE	
GENERAL DYNAMICS CORP	COM	369550108	7	100	SH		DEFINED	
GENERAL ELEC CO	COM	369604103	11326	394932	SH		SOLE	
GENERAL ELEC CO	COM	369604103	1602	55880	SH		DEFINED	
GENERAL MLS INC	COM	370334104	221	4670	SH		SOLE	
GENERAL MLS INC	COM	370334104	448	9468	SH		DEFINED	
GENERAL MTRS CORP	COM	370442105	16	452	SH		SOLE	
GENERAL MOTORS CORP CL H NEW		370442832	3	306	SH		SOLE	
GENERAL MOTORS CORP CL H NEW		370442832	30	2400	SH		DEFINED	
GENUINE PARTS CO	COM	372460105	57	1810	SH		SOLE	
GENUINE PARTS CO	COM	372460105	32	1000	SH		DEFINED	
GENZYME CORP	COM GENL DIV	372917104	21	520	SH		SOLE	
GEORGIA PACIFIC CORP		373298108	47	2494	SH		SOLE	
GILLETTE CO	COM	375766102	107	3375	SH		SOLE	
GILLETTE CO	COM	375766102	57	1806	SH		DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
GLAXO HOLDINGS PLC SPONSORED ADR		37733W105	155	3827	SH		SOLE	
GLAXO HOLDINGS PLC SPONSORED ADR		37733W105	19	475	SH		DEFINED	
GOLDEN WEST FINL CORP DEL	COM	381317106	47	595	SH		SOLE	
GOLDMAN SACHS GROUP INC	COM	38141G104	1	15	SH		DEFINED	
GRAINGER W W INC	COM	384802104	102	2200	SH		SOLE	
GREAT LAKES CHEM CORP	COM	390568103	10	500	SH		DEFINED	

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KANSAS CITY PWR & LT CO	COM	391164100	17	600	SH	SOLE
GUIDANT CORP	COM	401698105	182	4112	SH	SOLE
GYMBOREE CORPORATION		403777105	123	7345	SH	SOLE
HALLIBURTON CO	COM	406216101	36	1595	SH	SOLE
JOHN HANCOCK PREFERRED	INCOME FUND II	41013X106	26	1000	SH	SOLE
HARDINGE INC	COM	412324303	7	900	SH	SOLE
HARLEY DAVIDSON INC	COM	412822108	7	200	SH	SOLE
HARTFORD FINL SVCS GROUP	INCCOM	416515104	94	1880	SH	SOLE
HASBRO INC	COM	418056107	43	2500	SH	DEFINED
HAWAIIAN ELEC INDUSTRIES	COM	419870100	13	300	SH	SOLE
HEALTH MANAGEMENT CLASS A		421933102	215	11710	SH	SOLE
HEALTH NET INC	A	42222G108	49	1500	SH	DEFINED
HEINZ H J CO	COM	423074103	118	3600	SH	SOLE
HERCULES INC	COM	427056106	4	500	SH	DEFINED
HERSHEY FOODS CORP	COM	427866108	339	4875	SH	SOLE
HERSHEY FOODS CORP	COM	427866108	55	800	SH	DEFINED
HEWLETT PACKARD CO	COM	428236103	231	10886	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	50	2362	SH	DEFINED
HOME DEPOT INC	COM	437076102	3225	97428	SH	SOLE
HOME DEPOT INC	COM	437076102	190	5758	SH	DEFINED
HONEYWELL INTL INC	COM	438516106	2	84	SH	SOLE
HOST MARRIOTT CORP NEW	COM	44107P104	2	252	SH	SOLE
IDEC PHARMACEUTICALS CORP	COM	449370105	3	100	SH	SOLE
ILLINOIS TOOL WKS INC	COM	452308109	1200	18231	SH	SOLE
ILLINOIS TOOL WKS INC	COM	452308109	144	2200	SH	DEFINED
IMAGISTICS INTERNATIONAL	INCCOM	45247T104	1	64	SH	SOLE
INGRAM MICRO INC	CL A	457153104	1	100	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	MA
INTEL CORP	COM	458140100	4682	225131	SH	SOLE		
INTEL CORP	COM	458140100	391	18820	SH	DEFINED		
INTERNATIONAL BUSINESS MACHS	COM	459200101	5883	71320	SH	SOLE		
INTERNATIONAL BUSINESS MACHS	COM	459200101	365	4425	SH	DEFINED		
INTERNATIONAL FLAVORS&FRAGRACOM		459506101	31	1000	SH	DEFINED		
INTERNATIONAL GAME TECHNOLOGCOM		459902102	198	1939	SH	SOLE		
INTL PAPER CO	COM	460146103	39	1103	SH	SOLE		
INTL PAPER CO	COM	460146103	75	2110	SH	DEFINED		
INTERNATIONAL RECTIFIER CORPCOM		460254105	1	50	SH	SOLE		
INTUIT	COM	461202103	35	800	SH	DEFINED		
ISHS TR RUSSELL 2000 INDX FD		464287655	102	1150	SH	SOLE		
ISHARES TRUST		464287689	12	225	SH	SOLE		
JDS UNIPHASE CORP	COM	46612J101	13	3820	SH	SOLE		
JP MORGAN CHASE & CO	COM	46625H100	1023	29931	SH	SOLE		
JP MORGAN CHASE & CO	COM	46625H100	147	4311	SH	DEFINED		
JABIL CIRCUIT INC	COM	466313103	161	7320	SH	SOLE		
JACOBS ENGR GROUP INC DEL	COM	469814107	252	6000	SH	SOLE		
JOHNSON & JOHNSON	COM	478160104	7411	143362	SH	SOLE		
JOHNSON & JOHNSON	COM	478160104	1024	19825	SH	DEFINED		
JOHNSON CTLS INC	COM	478366107	1	14	SH	SOLE		
JOHNSON OUTDOORS INC		479167108	13	1000	SH	SOLE		
JONES APPAREL GROUP INC	COM	480074103	13	465	SH	SOLE		

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JUNIPER NETWORKS INC	COM	48203R104	213	17142	SH	SOLE
KELLOGG CO	COM	487836108	490	14263	SH	SOLE
KEYCORP NEW	COM	493267108	49	1940	SH	SOLE
KEYSPAN CORP	COM	49337W100	56	1600	SH	SOLE
KEYSPAN CORP	COM	49337W100	35	1000	SH	DEFINED
KIMBERLY CLARK CORP	COM	494368103	394	7567	SH	SOLE
KIMBERLY CLARK CORP	COM	494368103	31	600	SH	DEFINED
KOHL'S CORP	COM	500255104	979	19058	SH	SOLE
KOHL'S CORP	COM	500255104	2	40	SH	DEFINED
KONINKLIJKE AHOLD NV	SPNSRD ADR NEW	500467303	1	150	SH	SOLE
KONINKLIJKE PHILIPS ELECTRS NV SP ADR		500472303	21	1101	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVTMT DSCRETN	
KRAFT FOODS INC	CL A	50075N104	8	250	SH	SOLE	
KRAFT FOODS INC	CL A	50075N104	6	200	SH	DEFINED	
KRISPY KREME DOUGHNUTS INC	COM	501014104	4	100	SH	SOLE	
KROGER CO	COM	501044101	20	1210	SH	SOLE	
KROGER CO	COM	501044101	53	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	286	6595	SH	SOLE	
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	228	7590	SH	SOLE	
LAFARGE N AMERICA CORP		505862102	4	150	SH	SOLE	
LANCASTER COLONY CORP	COM	513847103	40	1050	SH	SOLE	
LEAR CORP	COM	521865105	1	25	SH	DEFINED	
LEGGETT & PLATT INC	COM	524660107	32	1600	SH	SOLE	
LEHMAN BROTHERS HOLDING INC		524908100	176	2660	SH	SOLE	
LEXMARK INTL NEW	CL A	529771107	39	560	SH	SOLE	
LEXMARK INTL NEW	CL A	529771107	28	400	SH	DEFINED	
LILLY ELI & CO	COM	532457108	463	6721	SH	SOLE	
LILLY ELI & CO	COM	532457108	158	2294	SH	DEFINED	
LINEAR TECHNOLOGY CORP	COM	535678106	24	765	SH	SOLE	
LIZ CLAIBORNE INC	COM	539320101	33	945	SH	SOLE	
LOCKHEED MARTIN CORP	COM	539830109	93	1956	SH	SOLE	
LOWES COS INC	COM	548661107	381	8878	SH	SOLE	
LOWES COS INC	COM	548661107	42	990	SH	DEFINED	
LUBRIZOL CORP	COM	549271104	1	50	SH	SOLE	
LUCENT TECHNOLOGIES INC	COM	549463107	317	157202	SH	SOLE	
LUCENT TECHNOLOGIES INC	COM	549463107	5	2600	SH	DEFINED	
MBIA INC	COM	55262C100	91	1875	SH	SOLE	
MBIA INC	COM	55262C100	19	400	SH	DEFINED	
MBNA CORP	COM	55262L100	61	2964	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	69	1500	SH	DEFINED	
USX MARATHON GROUP	COM NEW	565849106	44	1700	SH	DEFINED	

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FORM 13F INFORMATION TABLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	MA
MARSH & MCLENNAN COS INC	COM	571748102	1301	25497	SH		SOLE	
MARSH & MCLENNAN COS INC	COM	571748102	136	2675	SH		DEFINED	
MARSHALL & ILSLEY CORP	COM	571834100	110	3600	SH		SOLE	
MARRIOTT INTL INC NEW CLA		571903202	53	1400	SH		SOLE	
MARRIOTT INTL INC NEW CLA		571903202	23	600	SH		DEFINED	
MAY DEPT STORES CO	COM	577778103	11	500	SH		SOLE	
MAY DEPT STORES CO	COM	577778103	28	1300	SH		DEFINED	
MCCORMICK & CO INC	COM NON VTG	579780206	137	5040	SH		SOLE	
MCCORMICK & CO INC	COM NON VTG	579780206	136	5000	SH		DEFINED	
MCDONALDS CORP	COM	580135101	44	2000	SH		SOLE	
MCDONALDS CORP	COM	580135101	30	1400	SH		DEFINED	
MCGRW HILL COS INC	COM	580645109	188	3034	SH		SOLE	
MCKESSON CORPORATION	COM	58155Q103	64	1800	SH		DEFINED	
MEADWESTVACO CORP		583334107	2	117	SH		DEFINED	
MEDTRONIC INC	COM	585055106	3660	76312	SH		SOLE	
MEDTRONIC INC	COM	585055106	173	3610	SH		DEFINED	
MELLON FINL CORP	COM	58551A108	2	100	SH		SOLE	
MELLON FINL CORP	COM	58551A108	36	1300	SH		DEFINED	
MERCK & CO INC	COM	589331107	3809	62922	SH		SOLE	
MERCK & CO INC	COM	589331107	48	800	SH		DEFINED	
MERCURY INTERACTIVE CORP	COM	589405109	28	745	SH		SOLE	
METLIFE INC	COM	59156R108	61	2182	SH		SOLE	
METLIFE INC	COM	59156R108	2	75	SH		DEFINED	
MEXICO FD INC	COM	592835102	9	657	SH		SOLE	
MICROSOFT CORP	COM	594918104	3908	152508	SH		SOLE	
MICROSOFT CORP	COM	594918104	571	22315	SH		DEFINED	
MILLIPORE CORP		601073109	8	200	SH		SOLE	
MONSANTO CO (NEW)		61166W101	40	1853	SH		SOLE	
MOODYS CORP	COM	615369105	179	3405	SH		SOLE	
MORGAN STANLEY ASIA-PACIFIC	FUND INC (EX:	61744U106	40	5000	SH		SOLE	
MORGAN STANLEY	DISCOVER & CO	617446448	69	1636	SH		SOLE	
MORGAN STANLEY DEAN WITTER	INCOME SEC INC	61745P874	9	565	SH		SOLE	
MOTOROLA INC	COM	620076109	56	6000	SH		SOLE	
MOTOROLA INC	COM	620076109	2	245	SH		DEFINED	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	FORM 13F SHARES/ PRN AMT	INFORMATION TABLE SH/ PUT/ PRN CALL DSCRETN	INVSTMT	MA
MUNI ASSETS FUND INC		62618Q106	9	850		SOLE	
MUNIYIELD NY INSD FD INC		626301105	10	735		SOLE	
MYLAN LABS INC	COM	628530107	10	300	SH	SOLE	
NBT BANCORP INC	COM	628778102	315	16309	SH	SOLE	
NCR CORP NEW	COM	62886E108	430	16799	SH	DEFINED	
NATIONAL CITY CORP	COM	635405103	94	2900	SH	DEFINED	
NEIMAN MARCUS GROUP INC CL A		640204202	36	1000	SH	DEFINED	
NETOPIA INC	COM	64114K104	7	2000	SH	SOLE	
NEW YORK TIMES CO	CL A	650111107	5232	115000	SH	SOLE	
NEW YORK TIMES CO	CL A	650111107	26390	580000	SH	DEFINED	
NEWELL RUBBERMAID INC COM		651229106	4	175	SH	SOLE	
NEWPARK RESOURCES INC		651718504	1	200	SH	SOLE	
NEXTEL COMMUNICATIONS INC	CL A	65332V103	46	2565	SH	SOLE	

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NEXTEL COMMUNICATIONS INC	CL A	65332V103	151	8400	SH	DEFINED
NEXTEL PARTNERS A		65333F107	1	200	SH	SOLE
NIKE INC	CL B	654106103	121	2271	SH	SOLE
NISOURCE INC	COM	65473P105	45	2400	SH	SOLE
NOKIA CORP PFD SPONS ADR		654902204	10	612	SH	SOLE
NOKIA CORP PFD SPONS ADR		654902204	1	75	SH	DEFINED
NORDSTROM INC	COM	655664100	33	1700	SH	DEFINED
NORFOLK SOUTHERN CORP	COM	655844108	97	5100	SH	SOLE
NORTEL NETWORKS CORP NEW	COM ADR	656568102	2	900	SH	DEFINED
NORTHROP GRUMMAN CORP COM		666807102	39	458	SH	SOLE
NUCOR CORP	COM	670346105	34	700	SH	SOLE
NUVEEN NY MUNI VALUE INC		67062M105	14	1500		SOLE
OGE ENERGY CORP	COM	670837103	21	1000	SH	SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	2	75	SH	DEFINED
ORACLE CORP	COM	68389X105	1846	153780	SH	SOLE
ORACLE CORP	COM	68389X105	125	10450	SH	DEFINED
OUTBACK STEAKHOUSE INC		689899102	123	3155	SH	SOLE
PG&E CORP	COM	69331C108	27	1310	SH	SOLE
PNC FINL SVCS GROUP INC	COM	693475105	50	1037	SH	SOLE
PNC FINL SVCS GROUP INC	COM	693475105	70	1450	SH	DEFINED

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	
PPG INDS INC	COM	693506107	76	1500	SH	SOLE		
PPL CORP		69351T106	43	1000	SH	SOLE		
PPL CORP		69351T106	2	50	SH	DEFINED		
PACCAR INC	COM	693718108	44	660	SH	SOLE		
PALL CORP	COM	696429307	22	1000	SH	DEFINED		
PAYCHEX INC	COM	704326107	6	222	SH	SOLE		
PENNEY J C INC	COM	708160106	7	450	SH	DEFINED		
PEPSICO INC	COM	713448108	4410	99110	SH	SOLE		
PEPSICO INC	COM	713448108	233	5250	SH	DEFINED		
PEREGRINE PHARMACEUTICALS INCOM		713661106	0	200	SH	SOLE		
PERFORMANCE TECHNOLOGIES INCCOM		71376K102	0	50	SH	SOLE		
PFIZER INC	COM	717081103	6478	189778	SH	SOLE		
PFIZER INC	COM	717081103	1051	30814	SH	DEFINED		
PHELPS DODGE CORP	COM	717265102	11	300	SH	SOLE		
PHILADELPHIA SUBN CORP	COM PAR \$0.50	718009608	7	300	SH	SOLE		
PHOENIX COS INC NEW	COM	71902E109	20	2293	SH	SOLE		
PITNEY BOWES INC	COM	724479100	380	9900	SH	SOLE		
PLUM CREEK TIMBER CO INC	COM	729251108	44	1708	SH	SOLE		
POWER ONE INC		739308104	7	1110	SH	SOLE		
PRAXAIR INC	COM	74005P104	52	880	SH	SOLE		
PRINCIPAL FINANCIAL GROUP	INC	74251V102	16	500	SH	SOLE		
PROCTER & GAMBLE CO	COM	742718109	5103	57228	SH	SOLE		
PROCTER & GAMBLE CO	COM	742718109	85	955	SH	DEFINED		
PROVIDIAN FINANCIAL	CORPORATION	74406A102	26	2840	SH	SOLE		
PRUDENTIAL FINL INC	COM	744320102	19	587	SH	SOLE		
PRUDENTIAL FINL INC	COM	744320102	6	200	SH	DEFINED		
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	46	1092	SH	SOLE		
PUGET SOUND ENERGY INC	COM	745310102	79	3311	SH	SOLE		
QLOGIC CORP	COM	747277101	38	790	SH	SOLE		
QUALCOMM INC	COM	747525103	647	18033	SH	SOLE		

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QUANTUM CORP	COM DSSG	747906204	0	125	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	27	430	SH	SOLE
QUESTAR CORP	COM	748356102	80	2400	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 MA
QWEST COMMUNICATIONS INTL INCOM		749121109	8	1822	SH	SOLE	
QWEST COMMUNICATIONS INTL INCOM		749121109	75	15834	SH	DEFINED	
RPM INTERNATIONAL INC	COM	749685103	9	683	SH	DEFINED	
RADIAN GROUP INC	COM	750236101	2	56	SH	SOLE	
RAYTHEON CO CLASS B	COM	755111507	74	2261	SH	SOLE	
RAYTHEON CO CLASS B	COM	755111507	78	2400	SH	DEFINED	
READERS DIGEST ASSN INC COM		755267101	11	854	SH	DEFINED	
RED HAT INC	COM	756577102	1	200	SH	SOLE	
REGIONS FINL CORP	COM	758940100	35	1060	SH	SOLE	
REUTERS GROUP PLC SPNS ADR		76132M102	1	100	SH	SOLE	
ROCKWELL INTL CORP NEW	COM	773903109	14	600	SH	SOLE	
ROCKWELL INTL CORP NEW	COM	773903109	11	500	SH	DEFINED	
ROCKWELL COLLINS INC	COM	774341101	14	600	SH	SOLE	
ROHM & HAAS CO	COM	775371107	55	1800	SH	SOLE	
ROYAL DUTCH PETE CO	NY REG GLD1.25 ADR	780257804	317	6812	SH	SOLE	
S&P 500 PROTECTED EQUITY	FD INC	78379P103	7	800	SH	DEFINED	
SBC COMMUNICATIONS INC		78387G103	4379	171464	SH	SOLE	
SBC COMMUNICATIONS INC		78387G103	406	15897	SH	DEFINED	
SEI INVESTMENTS CO	COM	784117103	6	200	SH	DEFINED	
SLM CORPORATION SECURITIES	COM	78442P106	180	4617	SH	SOLE	
SAFEGUARD SCIENTIFICS INC	COM	786449108	0	50	SH	SOLE	
ST JUDE MED INC		790849103	388	6755	SH	SOLE	
SANMINA CORP	COM	800907107	17	2760	SH	SOLE	
SARA LEE CORP	COM	803111103	40	2133	SH	SOLE	
SARA LEE CORP	COM	803111103	1	100	SH	DEFINED	
SCHERING PLOUGH CORP	COM	806605101	318	17133	SH	SOLE	
SCHLUMBERGER LTD	COM	806857108	2155	45325	SH	SOLE	
SCHLUMBERGER LTD	COM	806857108	154	3246	SH	DEFINED	
SCOTTISH PWR PLC SPON ADR FINAL		81013T705	56	2311	SH	SOLE	
SEARS ROEBUCK & CO	COM	812387108	1	50	SH	DEFINED	
SECTOR SPDR TRUST		81369Y886	29	1330	SH	SOLE	
SEMPRA ENERGY	COM	816851109	21	765	SH	SOLE	
SENECA FOODS CORP NEW	CL B	817070105	24	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 MA
SENECA FOODS CORP NEW	CL A	817070501	24	1400	SH	SOLE	
SHELL TRANS & TRADING PLC	NEW YRK SH NEW ADR	822703609	23	600	SH	SOLE	
SICOR INC		825846108	227	11207	SH	SOLE	
SIEBEL SYS INC	COM	826170102	504	53229	SH	SOLE	

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SIMON PPTY GROUP INC NEW		828806109	13	350	SH	SOLE
SIMON PPTY GROUP INC NEW		828806109	43	1122	SH	DEFINED
SKY FINL GROUP INC	COM	83080P103	172	7937	SH	SOLE
SKYWORKS SOLUTIONS INC		83088M102	1	210	SH	SOLE
SMUCKER JM CO COM NEW		832696405	0	2	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	11	3200	SH	SOLE
SOLELECTRON CORP	COM	834182107	0	87	SH	DEFINED
SONY CORP	ADR NEW	835699307	229	8180	SH	SOLE
SOUTHERN CO	COM	842587107	94	3035	SH	SOLE
SOUTHRUST CORP	COM	844730101	154	5705	SH	SOLE
SOUTHWEST AIRLS CO	COM	844741108	3	200	SH	DEFINED
SPRINT CORP	COM FON GROUP	852061100	34	2400	SH	SOLE
SPRINT CORP	COM FON GROUP	852061100	17	1200	SH	DEFINED
SPRINT CORP	PCS COM SER 1	852061506	4	700	SH	SOLE
STAPLES INC	COM	855030102	29	1630	SH	SOLE
STARBUCKS CORP	COM	855244109	4	200	SH	SOLE
STATE STR CORP	COM	857477103	6	160	SH	SOLE
STATE STR CORP	COM	857477103	113	2894	SH	DEFINED
SUFFOLK BANCORP	COM	864739107	104	3244	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	239	51460	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	1	250	SH	DEFINED
SUNGARD DATA SYS INC	COM	867363103	227	8773	SH	SOLE
SUNTRUST BKS INC	COM	867914103	359	6066	SH	SOLE
SUNTRUST BKS INC	COM	867914103	17	300	SH	DEFINED
SUPERVALU INC	COM	868536103	2	100	SH	SOLE
SYMANTEC CORP	COM	871503108	27	635	SH	SOLE
SYNOVUS FINL CORP	COM	87161C105	25	1205	SH	SOLE

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN	
SYSCO CORP	COM	871829107	44	1497	SH	SOLE	
TECO ENERGY INC		872375100	19	1650	SH	SOLE	
TEPPCO PARTNERS LP		872384102	9	250	SH	DEFINED	
TARGET CORP	COM	87612E106	1201	31756	SH	SOLE	
TARGET CORP	COM	87612E106	7	200	SH	DEFINED	
TELEFONICA S A	SPONSORED ADR	879382208	0	5	SH	SOLE	
TELLABS INC	COM	879664100	1	250	SH	DEFINED	
TENET HEALTHCARE CORP	COM	88033G100	30	2600	SH	DEFINED	
TENNECO AUTOMOTIVE INC		880349105	0	20	SH	SOLE	
TERAYON COMMUNICATION SYS	COM	880775101	0	40	SH	SOLE	
TEXAS INDS INC	COM	882491103	7	300	SH	SOLE	
TEXAS INSTRS INC	COM	882508104	8	508	SH	SOLE	
TEXAS INSTRS INC	COM	882508104	10	600	SH	DEFINED	
THERMO ELECTRON CORP	COM	883556102	21	1020	SH	SOLE	
3M CO COM	COM	88579Y101	3447	26732	SH	SOLE	
3M CO COM	COM	88579Y101	476	3697	SH	DEFINED	
TOMPKINS TRUSTCO INC		890110109	32450	726782	SH	SOLE	
TOMPKINS TRUSTCO INC		890110109	1816	40689	SH	DEFINED	
TOYS R US INC	COM	892335100	9	800	SH	DEFINED	
TRAVELERS PROPERTY CASUALTY CORP		89420G109	1	81	SH	DEFINED	
TRAVELERS PROPERTY CASUALTY CORP		89420G406	2	168	SH	DEFINED	
TRI CONTL CORP	COM	895436103	6	468	SH	SOLE	

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TRI CONTL CORP	COM	895436103	19	1327	SH	DEFINED
TRIBUNE CO NEW		896047107	71	1474	SH	SOLE
TYCO INTL LTD NEW COM		902124106	128	6800	SH	DEFINED
US BANCORP DEL	COM NEW	902973304	9	390	SH	SOLE
UNION PAC CORP	COM	907818108	117	2020	SH	SOLE
UNION PAC CORP	COM	907818108	58	1000	SH	DEFINED
UNITED PARCEL SERVICE INC	CL B	911312106	779	12242	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	525	7420	SH	SOLE
UNITEDHEALTH GROUP INC		91324P102	308	6142	SH	SOLE
UNITEDHEALTH GROUP INC		91324P102	122	2440	SH	DEFINED
UNOCAL CORP	COM	915289102	22	800	SH	SOLE
UNOCAL CORP	COM	915289102	95	3344	SH	DEFINED

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		FORM 13F INFORMATION TABLE							
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ PRN CALL	INVSTMT DSCRETN			
UNUMPROVIDENT CORP	COM	91529Y106	6	500	SH	DEFINED			
V F CORP	COM	918204108	28	850	SH	SOLE			
VALERO ENERGY CORP NEW	COM	91913Y100	1	50	SH	DEFINED			
VAN KAMPEN AMERICAN CAPITAL MUNICIPAL TRUST		920919107	21	1400		SOLE			
VAN KAMPEN TR INVT GRADE MUNCOM		920929106	22	1400		SOLE			
VAN KAMPEN TR INVT GRADE N JCOM		920933108	42	2400		SOLE			
VAN KAMPEN ADVAN MUN		921124103	33	2018		SOLE			
VAXGEN INC		922390208	0	25	SH	SOLE			
VECTREN CORP COM		92240G101	29	1170	SH	SOLE			
VERIZON COMMUNICATIONS	COM	92343V104	1304	33055	SH	SOLE			
VERIZON COMMUNICATIONS	COM	92343V104	79	2018	SH	DEFINED			
VERITAS SOFTWARE CO	COM	923436109	298	10365	SH	SOLE			
VIACOM INC CLASS B		925524308	830	19035	SH	SOLE			
VIACOM INC CLASS B		925524308	1	40	SH	DEFINED			
VIRAGEN INC	COM	927638106	0	200	SH	SOLE			
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	11	575	SH	DEFINED			
WPP GROUP PLC	SPON ADR NEW	929309300	50	1250	SH	DEFINED			
WPS RESOURCES CORP	COM	92931B106	12	300	SH	SOLE			
WACHOVIA CORP 2ND NEW COM		929903102	93	2353	SH	SOLE			
WACHOVIA CORP 2ND NEW COM		929903102	49	1250	SH	DEFINED			
WAL MART STORES INC	COM	931142103	5309	98929	SH	SOLE			
WAL MART STORES INC	COM	931142103	797	14863	SH	DEFINED			
WALGREEN CO	COM	931422109	295	9829	SH	SOLE			
WALGREEN CO	COM	931422109	35	1164	SH	DEFINED			
WASHINGTON MUT INC	COM	939322103	1035	25070	SH	SOLE			
WASHINGTON MUT INC	COM	939322103	129	3128	SH	DEFINED			
WASTE MGMT INC DEL	COM	94106L109	104	4325	SH	DEFINED			
WATSON PHARMACEUTICALS INC	COM	942683103	311	7710	SH	SOLE			
WEIGHT WATCHERS	INTERNATIONAL INC	948626106	4	100	SH	SOLE			
WELLPOINT HEALTH NETWORK NEWCOM		94973H108	30	360	SH	SOLE			
WELLS FARGO & CO NEW	COM	949746101	1688	33508	SH	SOLE			
WELLS FARGO & CO NEW	COM	949746101	55	1100	SH	DEFINED			

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE					MA
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVTMT	
WESTAR ENERGY INC	COM	95709T100	17	1100	SH		SOLE	
WHIRLPOOL CORP	COM	963320106	25	400	SH		SOLE	
WILLIAMS-SONOMA INC		969904101	152	5222	SH		SOLE	
WISCONSIN ENERGY CORP	COM	976657106	10	360	SH		SOLE	
WRIGLEY WM JR CO	COM	982526105	28	500	SH		DEFINED	
WYETH	COM	983024100	1820	39985	SH		SOLE	
WYETH	COM	983024100	341	7500	SH		DEFINED	
XCEL ENERGY INC		98389B100	7	510	SH		SOLE	
XEROX CORP	COM	984121103	24	2345	SH		SOLE	
YAHOO INC	COM	984332106	47	1440	SH		SOLE	
ZIMMER HLDGS INC	COM	98956P102	1	25	SH		SOLE	
ZIMMER HLDGS INC	COM	98956P102	2	60	SH		DEFINED	
ZIONS BANCORPORATION	COM	989701107	238	4705	SH		SOLE	
ZOLL MEDIACL		989922109	124	3755	SH		SOLE	
GRAND TOTALS			270424	7311464				