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Form 13F-HR
May 13, 2003

FORM 13F INFORMATION TABLE

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X\$1000) | SHARES/ PRN AMT | SH/ PRN | PUT/ CALL | INVSTMT DCRETN | SO |
|------------------------------|----------------|-----------|--------------------|--------------------|------------|--------------|-------------------|-----|
| ABBOTT LABS | COM | 002824100 | 318 | 8465 | SH | | SOLE | 8 |
| ALLEGHENY ENERGY INC | COM | 017361106 | 153 | 24700 | SH | | SOLE | 4 |
| AMERICAN INTERNATIONAL | GROUP INC | 026874107 | 448 | 9080 | SH | | SOLE | 9 |
| APPLIED MATLS INC | COM | 038222105 | 343 | 27340 | SH | | SOLE | 7 |
| BB&T CORP COM | | 054937107 | 565 | 17988 | SH | | SOLE | 17 |
| BP AMOCO P L C | SPONSORED ADR | 055622104 | 214 | 5548 | SH | | SOLE | 5 |
| BANK OF AMERICA CORP | | 060505104 | 1113 | 16658 | SH | | SOLE | 16 |
| BAXTER INTERNATIONAL INC | | 071813109 | 189 | 10175 | SH | | SOLE | 10 |
| BELLSOUTH CORP | COM | 079860102 | 405 | 18725 | SH | | SOLE | 18 |
| BRINKER INTERNATIONAL INC | | 109641100 | 516 | 16925 | SH | | SOLE | 16 |
| CHEVRONTEXACO | | 166764100 | 266 | 4120 | SH | | SOLE | 4 |
| CISCO SYS INC | COM | 17275R102 | 590 | 45518 | SH | | SOLE | 45 |
| CITIGROUP INC | COM | 172967101 | 1043 | 30298 | SH | | SOLE | 30 |
| COCA COLA BOTTLING CO CONS | COM | 191098102 | 598 | 12000 | SH | | SOLE | 12 |
| COCA COLA CO | COM | 191216100 | 215 | 5325 | SH | | SOLE | 5 |
| COMCAST CORP NEW | | 20030N200 | 379 | 13825 | SH | | SOLE | 13 |
| DUFF & PHELPS UTILS INCOME | ICOM | 23325P104 | 181 | 18270 | SH | | SOLE | 18 |
| DANAHER CORP DEL | COM | 235851102 | 1431 | 21776 | SH | | SOLE | 21 |
| UIT DIAMONDS TR SER 1 | | 252787106 | 1034 | 12968 | SH | | SOLE | 12 |
| DISNEY WALT CO | COM DISNEY | 254687106 | 735 | 43204 | SH | | SOLE | 43 |
| DU PONT E I DE NEMOURS & CO | COM | 263534109 | 659 | 16970 | SH | | SOLE | 16 |
| E M C CORP MASS | COM | 268648102 | 208 | 28835 | SH | | SOLE | 28 |
| ERIE INDY CO | CL A | 29530P102 | 280 | 7726 | SH | | SOLE | 7 |
| EXXON MOBIL CORP | COM | 30231G102 | 2703 | 77353 | SH | | SOLE | 77 |
| EXXON MOBIL CORP | COM | 30231G102 | 520 | 14900 | SH | | DEFINED | 14 |
| FIRST UNITED CORPORATION | | 33741H107 | 11110 | 518923 | SH | | SOLE | 504 |
| FIRST UNITED CORPORATION | | 33741H107 | 228 | 10687 | SH | | DEFINED | 10 |
| GENERAL ELEC CO | COM | 369604103 | 2337 | 91654 | SH | | SOLE | 91 |
| GENERAL MTRS CORP | COM | 370442105 | 210 | 6266 | SH | | SOLE | 6 |
| GILLETTE CO | COM | 375766102 | 229 | 7425 | SH | | SOLE | 7 |
| HEWLETT PACKARD CO | COM | 428236103 | 197 | 12702 | SH | | SOLE | 12 |
| INTEL CORP | COM | 458140100 | 454 | 27929 | SH | | SOLE | 27 |
| INTERNATIONAL BUSINESS MACHS | COM | 459200101 | 2249 | 28679 | SH | | SOLE | 28 |
| JOHNSON & JOHNSON | COM | 478160104 | 1728 | 29880 | SH | | SOLE | 29 |
| KIMBERLY CLARK CORP | COM | 494368103 | 257 | 5656 | SH | | SOLE | 5 |
| KOHL'S CORP (WISCONSIN) | | 500255104 | 864 | 15285 | SH | | SOLE | 15 |
| LOWES COS INC | COM | 548661107 | 1132 | 27760 | SH | | SOLE | 27 |
| M & T BANK CORP | | 55261F104 | 672 | 8558 | SH | | SOLE | 8 |
| MBNA CORP | COM | 55262L100 | 715 | 47548 | SH | | SOLE | 47 |
| MEADWESTVACO CORP | | 583334107 | 462 | 20293 | SH | | SOLE | 20 |
| MEDTRONIC INC | COM | 585055106 | 905 | 20075 | SH | | SOLE | 20 |
| MELLON FINL CORP | | 58551A108 | 400 | 18870 | SH | | SOLE | 18 |
| MERCK & CO | | 58933110B | 10 | 10304 | SH | | SOLE | 10 |
| MERCK & CO INC | COM | 589331107 | 1120 | 20457 | SH | | SOLE | 20 |
| MICROSOFT CORP | COM | 594918104 | 1316 | 54381 | SH | | SOLE | 54 |
| MOTOROLA INC | COM | 620076109 | 115 | 13940 | SH | | SOLE | 13 |
| NOKIA CORP | SPONSORED ADR | 654902204 | 475 | 33960 | SH | | SOLE | 33 |
| NUVEEN INSD QUALITY MUN FD | ICOM | 67062N103 | 448 | 27200 | | | SOLE | 24 |
| NUVEEN QUALITY PFD 8.40 % | | 67072C105 | 381 | 25330 | SH | | SOLE | 25 |
| PEPSICO INC | COM | 713448108 | 1437 | 35925 | SH | | SOLE | 35 |
| PFIZER INC | COM | 717081103 | 1414 | 45413 | SH | | SOLE | 45 |
| PROCTER & GAMBLE CO | COM | 742718109 | 594 | 6675 | SH | | SOLE | 6 |

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|------------------------|-----|-----------|-------|----------|------|------|
| RITE AID CORP | | 767754104 | 23 | 10500 SH | SOLE | 10 |
| SBC COMMUNICATIONS INC | COM | 78387G103 | 384 | 19200 SH | SOLE | 19 |
| SPDR TRUST UNIT | | 78462F103 | 501 | 5917 SH | SOLE | 5 |
| SCHLUMBERGER LTD | COM | 806857108 | 397 | 10470 SH | SOLE | 10 |
| VERIZON COMMUNICATIONS | | 92343V104 | 1354 | 38319 SH | SOLE | 38 |
| WACHOVIA CORP 2ND NEW | | 929903102 | 236 | 6942 SH | SOLE | 6 |
| WAL MART STORES INC | COM | 931142103 | 1162 | 22353 SH | SOLE | 22 |
| GRAND TOTALS | | | 50622 | 1794168 | | 1776 |