

Edgar Filing: M&T BANK CORP - Form 13F-HR

M&T BANK CORP  
Form 13F-HR  
October 26, 2006

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 9/30/2006  
Check here is Amendment [ ]; Amendment Number:  
This Amendment (Check only one.): [ ] is a restatement.  
[ ] adds new holdings  
entries.

Institutional Investment Manager Filing this Report:

Name: M&T Bank Corporation  
Address: One M&T Plaza  
Buffalo, NY 14240

Form 13-F File Number: 028-00267

This institutional investment manager filing this report and the person by whom it is signed hereby 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 part of this form.

Person Signing this Report on Behalf of Reporting Manager

Name: Mark Czarnecki  
Title: Executive Vice President  
Phone: (716) 842-5291

Signature, Place & Date of Signing:

Mark Czarnecki, Executive Vice-President	Buffalo, New York	10/25/2006
-----	-----	-----
[Signature]	[City, State]	[Date]

Report Type (Check only one.):

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

FORM 13-F SUMMARY PAGE

Report Summary:

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Number of Other Included Managers: 4  
 Form 13-F Information Table Entry Total: 2,972  
 Form 13-F Information Table Value Total: 3,292,737  
 (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.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

No. Form 13F File Number Name

- 1 028-39800 Manufacturers & Traders Trust Company
- 2 028-10910 Zirkin-Cutler Investments, Inc.
- 3 028-10909 MTB Investment Advisors, Inc.
- 4 028-11878 M&T Trust Company of Delaware, Inc.

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PUT OR CALL		SHARED - SOLE	SHARED - DEFINED	OTHER
COMPANHIA VAL DO RIO.....	ADR	204412209	548	25450	SHARES			X	
LOGITECH INTL S A.....	ADR	541419107	35	1600	SHARES			X	
NOVARTIS AG.....	ADR	66987V109	5078	86873	SHARES			X	
SUNTECH POWER HLDGS.....	ADR	86800C104	34	1300	SHARES			X	
ACCO BRANDS CORP.....	COMMON STOCK	00081T108	5	246	SHARES			X	
ACCO BRANDS CORP.....	COMMON STOCK	00081T108	17	747	SHARES				X
ADC TELECOMMUNICATNS	COMMON STOCK	000886309	17	1100	SHARES			X	
ABN AMRO HOLDINGS NV SPON ADR.....	COMMON STOCK	000937102	10	350	SHARES				X
ABM INDUSTRIES INCORPORATED....	COMMON STOCK	000957100	2	100	SHARES				X
ABM INDS INC.....	COMMON STOCK	000957100	36	1900	SHARES			X	
ABM INDUSTRIES INCORPORATED....	COMMON STOCK	000957100	81	4300	SHARES			X	

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AFLAC INC.....	COMMON STOCK	001055102	213	4650	SHARES		X	
AFLAC INC.....	COMMON STOCK	001055102	294	6425	SHARES			X
AFLAC INC.....	COMMON STOCK	001055102	2731	59679	SHARES		X	
AGL RESOURCES INC COM.....	COMMON STOCK	001204106	51	1400	SHARES		X	
AGL RESOURCES INC COM.....	COMMON STOCK	001204106	110	3000	SHARES		X	
AGL RESOURCES INC COM.....	COMMON STOCK	001204106	302	8282	SHARES			X
AES CORP COM.....	COMMON STOCK	00130H105	71	3500	SHARES		X	
AES CORP.....	COMMON STOCK	00130H105	102	5000	SHARES		X	
AES CORPORATION.....	COMMON STOCK	00130H105	6949	340799	SHARES	X		
AK STEEL HOLDING CORP COM.....	COMMON STOCK	001547108	1	66	SHARES		X	
AT&T INC.....	COMMON STOCK	00206R102	214	6560	SHARES	X		
AT&T INC.....	COMMON STOCK	00206R102	1052	32300	SHARES	X		
AT&T INC.....	COMMON STOCK	00206R102	3230	99198	SHARES		X	
AT&T INC.....	COMMON STOCK	00206R102	6220	191021	SHARES			X
AT&T INC.....	COMMON STOCK	00206R102	10634	326586	SHARES		X	
ABBOTT LABORATORIES....	COMMON STOCK	002824100	686	14125	SHARES	X		
ABBOTT LABORATORIES....	COMMON STOCK	002824100	2423	49889	SHARES		X	
ABBOTT LABORATORIES....	COMMON STOCK	002824100	5999	123548	SHARES			X
ABBOTT LABORATORIES....	COMMON STOCK	002824100	11566	238184	SHARES		X	
ABERCROMBIE & FITCH CO CL A...	COMMON STOCK	002896207	21	300	SHARES			X
ABERCROMBIE & FITCH CO CL A...	COMMON STOCK	002896207	528	7595	SHARES		X	
ABERCROMBIE & FITCH.....	COMMON STOCK	002896207	1383	19900	SHARES		X	
ACERGY SA SP ADR.....	COMMON STOCK	00443E104	32	1900	SHARES		X	
ACTIVISION INC COM NEW.....	COMMON STOCK	004930202	23	1500	SHARES			X
ACTIVISION INC COM NEW.....	COMMON STOCK	004930202	326	21580	SHARES		X	
ACTIVISION INC....	COMMON STOCK	004930202	830	55000	SHARES		X	
ACXIOM CORP.....	COMMON STOCK	005125109	35	1400	SHARES		X	
ACXIOM CORP.....	COMMON STOCK	005125109	76	3100	SHARES		X	
ADAMS EXPRESS CO COM.....	COMMON STOCK	006212104	20	1500	SHARES		X	
ADESA INC.....	COMMON STOCK	00686U104	35	1500	SHARES			X
ADOBE SYS INC COM.....	COMMON STOCK	00724F101	10	280	SHARES			X

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ADOBE SYSTEMS INC.....	COMMON STOCK	00724F101	176	4700	SHARES				X
ADOBE SYSTEMS INCORPORATED....	COMMON STOCK	00724F101	1552	41418	SHARES			X	
ADVANCE AUTO PARTS.....	COMMON STOCK	00751Y106	12	365	SHARES				X
ADVANCE AUTO PARTS.....	COMMON STOCK	00751Y106	25	750	SHARES				X
ADVANTAGE ENERGY INCOME FUND.....	COMMON STOCK	00762L101	221	18000	SHARES				X
ADVANCED MEDICAL OPTICS INC.....	COMMON STOCK	00763M108	2	44	SHARES				X
ADVANCED MEDICAL OPTICS INC.....	COMMON STOCK	00763M108	5	118	SHARES				X
ADVANCED MICRO DEVICES INC COM.....	COMMON STOCK	007903107	282	11355	SHARES				X
ADVANCED MICRO DEVICES INC COM.....	COMMON STOCK	007903107	273	10970	SHARES			X	
ADVANCED MICRO DEVICES INC COM.....	COMMON STOCK	007903107	3415	137406	SHARES				X
ADV MICRO DEVICES.....	COMMON STOCK	007903107	3978	160045	SHARES				X
AEGON NV ORD AMER REG SHS....	COMMON STOCK	007924103	241	12817	SHARES				X
AETNA INC NEW COM.....	COMMON STOCK	00817Y108	16	400	SHARES				X
AETNA INC.....	COMMON STOCK	00817Y108	194	4900	SHARES				X
AETNA INC NEW COM.....	COMMON STOCK	00817Y108	591	14934	SHARES				X
AFFILIATED COMPUTER SVCS INC C.....	COMMON STOCK	008190100	8	150	SHARES				X
AFFILIATED COMP SVCS.....	COMMON STOCK	008190100	47	900	SHARES				X

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SEC USE  
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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	COLUMN 5			COLUMN 6			CO O MA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	INVESTMENT SHARED - SOLE DEFINED	AUTHORITY SHARED - OTHER		
AFFILIATED COMPUTER SVCS	COMMON									

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INC C.....	STOCK	008190100	216	4165	SHARES	X	
AFFILIATED MANAGERS GROUP.....	COMMON STOCK	008252108	20	200	SHARES		X
AFFILIATED MANAGERS GROUP.....	COMMON STOCK	008252108	361	3610	SHARES	X	
AFFILIATED MANAGE GR.....	COMMON STOCK	008252108	1091	10900	SHARES	X	
AFFYMETRIX INC...	COMMON STOCK	00826T108	11	500	SHARES	X	
AFFYMETRIX INC...	COMMON STOCK	00826T108	22	1000	SHARES	X	
AGERE SYSTEMS INC.....	COMMON STOCK	00845V308	1	87	SHARES	X	
AGERE SYSTEMS INC.....	COMMON STOCK	00845V308	5	354	SHARES		X
AGILENT TECHNOLOGIES INC COM.....	COMMON STOCK	00846U101	61	1864	SHARES		X
AGILENT TECHNOLOGIES INC COM.....	COMMON STOCK	00846U101	48	1476	SHARES	X	
AGILENT TECHN INC.....	COMMON STOCK	00846U101	97	2980	SHARES	X	
AGNICO EAGLE MINES LTD.....	COMMON STOCK	008474108	8	250	SHARES	X	
AIR PRODS & CHEMS.....	COMMON STOCK	009158106	119	1800	SHARES	X	
AIR PRODUCTS & CHEMICALS INC.....	COMMON STOCK	009158106	1165	17550	SHARES		X
AIR PRODUCTS & CHEMICALS INC.....	COMMON STOCK	009158106	1246	18769	SHARES	X	
AKAMAI TECHNOLOGIES INC COM.....	COMMON STOCK	00971T101	25	500	SHARES		X
AKAMAI TECH INC.....	COMMON STOCK	00971T101	45	900	SHARES	X	
AKAMAI TECHNOLOGIES INC COM.....	COMMON STOCK	00971T101	94	1875	SHARES	X	
ALASKA COMMUNICATIONS SYSTEMS.....	COMMON STOCK	01167P101	54	4100	SHARES	X	
ALBEMARLE CORP COM.....	COMMON STOCK	012653101	513	9450	SHARES	X	
ALBEMARLE CORP COM.....	COMMON STOCK	012653101	576	10600	SHARES		X
ALBERTO CULVER CO.....	COMMON STOCK	013068101	5	100	SHARES	X	
ALBERTO CULVER CO.....	COMMON STOCK	013068101	8	150	SHARES		X
ALBERTO-CULVER CO.....	COMMON STOCK	013068101	32	630	SHARES	X	
ALCAN INC.....	COMMON STOCK	013716105	54	1350	SHARES		X
ALCOA INC COM....	COMMON STOCK	013817101	6	200	SHARES	X	
ALCOA INC.....	COMMON STOCK	013817101	241	8612	SHARES	X	

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ALCOA INC COM....	COMMON							
	STOCK	013817101	1271	45336	SHARES			X
ALCOA INC COM....	COMMON							
	STOCK	013817101	5152	183721	SHARES		X	
ALDILA								
INCORPORATED	COMMON							
NEW.....	STOCK	014384200	1	66	SHARES		X	
ALEXION								
PHARMACEUTICALS	COMMON							
INC CO.....	STOCK	015351109	10	300	SHARES			X
ALKERMES INC.....	COMMON							
	STOCK	01642T108	32	2000	SHARES		X	
ALKERMES INC	COMMON							
COM.....	STOCK	01642T108	70	4415	SHARES		X	
ALLEGHENY	COMMON							
ENERGY INC.....	STOCK	017361106	36	898	SHARES		X	
ALLEGHENY	COMMON							
ENERGY INC.....	STOCK	017361106	48	1200	SHARES		X	
ALLEGHENY	COMMON							
ENERGY INC.....	STOCK	017361106	103	2576	SHARES			X
ALLEGHENY								
TECHNOLOGIES	COMMON							
INC COM.....	STOCK	01741R102	41	664	SHARES			X
ALLEGHENY TECH	COMMON							
INC.....	STOCK	01741R102	56	900	SHARES		X	
ALLEGHENY								
TECHNOLOGIES	COMMON							
INC COM.....	STOCK	01741R102	69	1112	SHARES		X	
ALLERGAN INC.....	COMMON							
	STOCK	018490102	94	832	SHARES			X
ALLERGAN INC.....	COMMON							
	STOCK	018490102	135	1200	SHARES		X	
ALLERGAN INC.....	COMMON							
	STOCK	018490102	243	2155	SHARES		X	
ALLETE INC.....	COMMON							
	STOCK	018522300	12	267	SHARES		X	
ALLETE INC.....	COMMON							
	STOCK	018522300	67	1533	SHARES			X
ALLIANT ENERGY	COMMON							
CORP.....	STOCK	018802108	20	573	SHARES		X	
ALLIANT								
TECHSYSTEMS	COMMON							
INC.....	STOCK	018804104	10	127	SHARES		X	
ALLIANT								
TECHSYSTEMS	COMMON							
INC.....	STOCK	018804104	33	405	SHARES			X
ALLIANCEBERNSTEIN	COMMON							
HOLDING LP.....	STOCK	01881G106	95	1375	SHARES		X	
ALLIANCEBERNSTEIN	COMMON							
HOLDING LP.....	STOCK	01881G106	138	2000	SHARES			X
ALLIED CAP CORP..	COMMON							
	STOCK	01903Q108	45	1500	SHARES		X	
ALLIED CAPITAL	COMMON							
CORP NEW COM...	STOCK	01903Q108	90	2978	SHARES		X	
ALLIED CAPITAL	COMMON							
CORP NEW COM...	STOCK	01903Q108	100	3320	SHARES			X
ALLIED CAPITAL	COMMON							
CORPORATION....	STOCK	01903Q108	1087	35997	SHARES	X		
ALLIED IRISH BKS	COMMON							
PLC-SPON ADR...	STOCK	019228402	24336	450169	SHARES			X
ALLIED IRISH BKS	COMMON							
PLC-SPON ADR...	STOCK	019228402	64108	1185859	SHARES		X	

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ALLIED WASTE IND.....	COMMON STOCK	019589308	18	1600	SHARES				X
ALLIS-CHALMERS ENERGY INC.....	COMMON STOCK	019645506	0	3	SHARES				X
ALLSTATE CORP....	COMMON STOCK	020002101	6	100	SHARES				X
ALLSTATE CORP....	COMMON STOCK	020002101	385	6130	SHARES			X	
ALLSTATE CORPORATION....	COMMON STOCK	020002101	870	13871	SHARES			X	
ALLSTATE CORP....	COMMON STOCK	020002101	2242	35740	SHARES				X
ALLSTATE CORP....	COMMON STOCK	020002101	4278	68198	SHARES			X	
ALLSTATE CORP....	COMMON STOCK	020002101	9682	154343	SHARES			X	
ALLTEL CORP.....	COMMON STOCK	020039103	167	3000	SHARES			X	
ALLTEL CORP.....	COMMON STOCK	020039103	480	8641	SHARES			X	

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6			COLUMN 7 OTHER MANAG
				COLUMN 5			INVESTMENT AUTHORITY			
				SHARES	SHARES	PUT	SHARED	SHARED		
				OR	OR	OR	-	-		
				PRINCIPAL	PRINCIPAL	CALL	SOLE	DEFINED	OTHER	
				AMOUNT	AMOUNT					
ALLTEL CORP.....	COMMON STOCK	020039103	1561	28132	SHARES				X	
ALTERA CORP COM.....	COMMON STOCK	021441100	3	150	SHARES				X	
ALTERA CORP.....	COMMON STOCK	021441100	44	2400	SHARES			X		
ALTERA CORP COM.....	COMMON STOCK	021441100	88	4800	SHARES			X		
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	505	6595	SHARES		X			
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	796	10400	SHARES		X			
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	10619	138714	SHARES			X		
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	12147	158684	SHARES				X	
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	21441	280096	SHARES			X		
AMAZON.COM INC.....	COMMON STOCK	023135106	3	100	SHARES				X	
AMAZON.COM INC.....	COMMON STOCK	023135106	29	900	SHARES			X		

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INC.....	STOCK	023135106	96	3000	SHARES		X
AMBAC							
FINANCIAL	COMMON						
GRP.....	STOCK	023139108	70	850	SHARES		X
AMBAC							
FINANCIAL	COMMON						
GROUP INC.....	STOCK	023139108	186	2245	SHARES		X
AMBAC							
FINANCIAL	COMMON						
GROUP INC.....	STOCK	023139108	264	3190	SHARES		X
AMEREN							
CORPORATION...	STOCK	023608102	82	1560	SHARES		X
AMEREN CORP.....							
	COMMON						
	STOCK	023608102	83	1565	SHARES		X
AMEREN CORP.....							
	COMMON						
	STOCK	023608102	275	5205	SHARES		X
AMERICA MOVIL							
SA--SPONS ADR	COMMON						
S.....	STOCK	02364W105	165	4200	SHARES		X
AMERICA MOVIL							
SA--SPONS ADR	COMMON						
S.....	STOCK	02364W105	381	9676	SHARES		X
AMERICA MOVIL--							
ADR SERIES A..	COMMON						
	STOCK	02364W204	198	5000	SHARES		X
AMERICAN							
ACCESS							
TECHNOLOGIES	COMMON						
I.....	STOCK	02368F108	1	500	SHARES		X
AMERICAN							
CAPITAL							
STRATEGIES	COMMON						
LT.....	STOCK	024937104	75	1900	SHARES		X
AMERICAN							
CAPITAL							
STRATEGIES	COMMON						
LT.....	STOCK	024937104	111	2800	SHARES		X
AMERICAN							
CAPITAL							
STRATEGIES	COMMON						
LTD.....	STOCK	024937104	2785	70550	SHARES	X	
AMERN ELEC PWR							
INC.....	COMMON						
	STOCK	025537101	109	3002	SHARES		X
AMERICAN							
ELECTRIC							
POWER CO	COMMON						
INC.....	STOCK	025537101	274	7547	SHARES		X
AMERICAN							
ELECTRIC							
POWER CO	COMMON						
INC.....	STOCK	025537101	189	5205	SHARES		X
AMERICAN EAGLE							
OUTFITTER INC	COMMON						
N.....	STOCK	02553E106	467	10651	SHARES		X
AMERICAN EAGLE							
OUTFT.....	COMMON						
	STOCK	02553E106	1328	30300	SHARES		X
AMERICAN							
EXPRESS CO....	COMMON						
	STOCK	025816109	11	200	SHARES		X
AMERICAN							
EXPRESS	COMMON						
COMPANY.....	STOCK	025816109	437	7800	SHARES	X	
AMERICAN							
EXPRESS CO....	COMMON						
	STOCK	025816109	1237	22059	SHARES		X



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AMERICAN EXPRESS CO....	COMMON STOCK	025816109	1789	31915	SHARES		X
AMERICAN EXPRESS CO....	COMMON STOCK	025816109	4051	72230	SHARES		X
AMERICAN FINANCIAL GROUP INC.....	COMMON STOCK	025932104	19	400	SHARES		X
AMERICAN FINANCIAL REALTY.....	COMMON STOCK	02607P305	1439	128900	SHARES	X	
AMERICAN FINANCIAL REALTY TRUS...	COMMON STOCK	02607P305	45	4000	SHARES		X
AMERICAN INTERNATIONAL GROUP I.....	COMMON STOCK	026874107	20	300	SHARES		X
AMERICAN INTERNATIONAL GROUP INC.....	COMMON STOCK	026874107	737	11130	SHARES	X	
AMERICAN INTERNATIONAL GROUP INC.....	COMMON STOCK	026874107	6096	92007	SHARES	X	
AMERICAN INTERNATIONAL GROUP I.....	COMMON STOCK	026874107	8089	122087	SHARES		X
AMERICAN INTERNATIONAL GROUP I.....	COMMON STOCK	026874107	12048	181816	SHARES		X
AMERICAN INTERNATIONAL GROUP I.....	COMMON STOCK	026874107	22043	332675	SHARES		X
AMERN PWR CONVERSION....	COMMON STOCK	029066107	29	1300	SHARES		X
AMERICAN STANDARD CO.....	COMMON STOCK	029712106	59	1400	SHARES		X
AMERICAN TECHNOLOGY CORP.....	COMMON STOCK	030145205	11	3000	SHARES		X
AMERICASBANK CORP.....	COMMON STOCK	03061G302	7	1000	SHARES		X
AMERISOURCE BERGEN CORP COM.....	COMMON STOCK	03073E105	18	400	SHARES		X
AMERISOURCE- BERGEN.....	COMMON STOCK	03073E105	72	1600	SHARES		X
AMERIPRISE FINANCIAL INC.....	COMMON STOCK	03076C106	2	40	SHARES		X
AMERIPRISE FINANCIAL.....	COMMON STOCK	03076C106	87	1860	SHARES		X
AMERIPRISE FINANCIAL INC.....	COMMON STOCK	03076C106	117	2493	SHARES		X
AMERIPRISE FINANCIAL INC.....	COMMON STOCK	03076C106	209	4459	SHARES		X
AMERIS BANCORP.....	COMMON STOCK	03076K108	3	123	SHARES		X
AMERIGAS PARTNERS LP...	COMMON STOCK	030975106	9	300	SHARES		X
AMERIGAS	COMMON						

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PARTNERS LP...	STOCK	030975106	49	1600	SHARES					X
AMETEK										
AEROSPACE										
PRODS INC	COMMON									
COM.....	STOCK	031100100	41	942	SHARES					X
AMGEN INC	COMMON									
COM.....	STOCK	031162100	14	200	SHARES					X
AMGEN	COMMON									
INCORPORATED..	STOCK	031162100	313	4375	SHARES					X
AMGEN INC	COMMON									
COM.....	STOCK	031162100	474	6625	SHARES					X
AMGEN INC	COMMON									
COM.....	STOCK	031162100	4608	64417	SHARES					X
AMGEN INC.....	COMMON									
	STOCK	031162100	8884	124181	SHARES					X
AMGEN INC	COMMON									
COM.....	STOCK	031162100	17782	248600	SHARES					X
AMSOUTH	COMMON									
BANCORPORATION	STOCK	032165102	68	2337	SHARES					X

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER
				COLUMN 5			INVESTMENT AUTHORITY			
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED - DEFINED	SHARED - OTHER	
AMSOUTH	COMMON									
BANCORPORATION.	STOCK	032165102	74	2550	SHARES					X
AMSOUTH	COMMON									
BANCORP.....	STOCK	032165102	78	2700	SHARES					X
AMSURG CORP.....	COMMON									
	STOCK	03232P405	18	800	SHARES					X
AMYLIN										
PHARMACEUTICALS	COMMON									
INC.....	STOCK	032346108	4	100	SHARES					X
ANADARKO										
PETROLEUM	COMMON									
CORP.....	STOCK	032511107	162	3700	SHARES					X
ANADARKO										
PETROLEUM	COMMON									
CORP.....	STOCK	032511107	577	13160	SHARES					X
ANADARKO PETE....	COMMON									
	STOCK	032511107	2126	48492	SHARES					X
ANADARKO										
PETROLEUM	COMMON									
CORP.....	STOCK	032511107	2074	47325	SHARES					X
ANALOG DEVICES	COMMON									
INC.....	STOCK	032654105	24	800	SHARES					X
ANALOG DEVICES	COMMON									
INC.....	STOCK	032654105	12	400	SHARES					X

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ANALOG DEVICES INC.....	COMMON STOCK	032654105	76	2600	SHARES		X
ANDERSONS INC....	COMMON STOCK	034164103	31	900	SHARES		X
ANDERSONS INCORPORATED...	COMMON STOCK	034164103	68	1985	SHARES		X
ANDREW CORP.....	COMMON STOCK	034425108	1	100	SHARES		X
ANGLO AMERICAN PLC ADR.....	COMMON STOCK	03485P102	9	450	SHARES		X
ANGLO AMERICAN PLC ADR.....	COMMON STOCK	03485P102	112	5331	SHARES		X
ANGLOGOLD ASHANTI SPON ADR.....	COMMON STOCK	035128206	9	230	SHARES		X
ANHEUSER BUSCH COS.....	COMMON STOCK	035229103	448	9425	SHARES		X
ANHEUSER BUSCH COS INC COM....	COMMON STOCK	035229103	1013	21320	SHARES		X
ANHEUSER BUSCH COS INC COM....	COMMON STOCK	035229103	1377	28986	SHARES		X
ANNALY CAPITAL MANAGEMENT INC.....	COMMON STOCK	035710409	7	500	SHARES		X
ANNAPOLIS BANCORP INCORPORATED...	COMMON STOCK	035848100	12	1333	SHARES		X
ANSYS INC COM....	COMMON STOCK	03662Q105	338	7645	SHARES		X
ANSYS INC.....	COMMON STOCK	03662Q105	870	19700	SHARES		X
ANTHRACITE CAPITAL INC COM.....	COMMON STOCK	037023108	26	2051	SHARES		X
AON CORP COM.....	COMMON STOCK	037389103	51	1500	SHARES		X
AON CORPORATION....	COMMON STOCK	037389103	79	2330	SHARES		X
AON CORP COM.....	COMMON STOCK	037389103	247	7300	SHARES		X
APACHE CORP.....	COMMON STOCK	037411105	177	2800	SHARES		X
APACHE CORP COM.....	COMMON STOCK	037411105	531	8397	SHARES		X
APACHE CORP COM.....	COMMON STOCK	037411105	2063	32643	SHARES		X
APARTMENT INVT&MGMT.....	COMMON STOCK	03748R101	38	700	SHARES		X
APARTMENT INVT & MGMT CL A.....	COMMON STOCK	03748R101	11	200	SHARES		X
APOLLO GROUP INC CL A.....	COMMON STOCK	037604105	6	125	SHARES		X
APOLLO GROUP INC.....	COMMON STOCK	037604105	57	1150	SHARES		X
APPLE COMPUTER INC COM.....	COMMON STOCK	037833100	155	2010	SHARES	X	
APPLE COMPUTER INC COM.....	COMMON STOCK	037833100	478	6210	SHARES		X
APPLE COMPUTER INCORPORATED...	COMMON STOCK	037833100	2059	26745	SHARES	X	
APPLE COMPUTER	COMMON						

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INC.....	STOCK	037833100	2441	31715	SHARES		X
APPLE COMPUTER	COMMON						
INC COM.....	STOCK	037833100	4225	54886	SHARES		X
APPLEBEE							
INTERNATIONAL	COMMON						
INC COM.....	STOCK	037899101	2	100	SHARES		X
APPLEBEE							
INTERNATIONAL	COMMON						
INC COM.....	STOCK	037899101	13	600	SHARES		X
APPLERA	COMMON						
CORPORATION....	STOCK	038020103	51	1540	SHARES		X
APPLERA CORP-							
APPLIED	COMMON						
BIOSYSTEM.....	STOCK	038020103	53	1600	SHARES		X
APPLERA CORP-							
CELERA	COMMON						
GENOMICS G.....	STOCK	038020202	8	600	SHARES		X
APPLIED							
MATERIALS INC	COMMON						
COM.....	STOCK	038222105	56	3140	SHARES		X
APPLIED	COMMON						
MATERIALS.....	STOCK	038222105	216	12200	SHARES		X
APPLIED							
MATERIALS INC	COMMON						
COM.....	STOCK	038222105	760	42855	SHARES		X
APPLIED							
MATERIALS	COMMON						
INCORPORATED...	STOCK	038222105	1575	88825	SHARES	X	
APTARGROUP	COMMON						
INC.....	STOCK	038336103	36	700	SHARES		X
APTARGROUP INC							
WITH RIGHTS	COMMON						
04/.....	STOCK	038336103	72	1420	SHARES		X
AQUA AMERICA	COMMON						
INC.....	STOCK	03836W103	6	258	SHARES		X
AQUA AMERICA	COMMON						
INC.....	STOCK	03836W103	67	3042	SHARES		X
AQUILA INC.....	COMMON						
	STOCK	03840P102	12	2700	SHARES		X
AQUILA INC.....	COMMON						
	STOCK	03840P102	27	6185	SHARES		X
ARAMARK CORP.....	COMMON						
	STOCK	038521100	2	50	SHARES		X
ARCHER DANIELS							
MIDLAND CO	COMMON						
COM.....	STOCK	039483102	257	6780	SHARES		X
ARCHER DANIELS	COMMON						
MIDLD.....	STOCK	039483102	212	5600	SHARES		X
ARCHER DANIELS							
MIDLAND CO	COMMON						
COM.....	STOCK	039483102	625	16502	SHARES		X
ARCHSTONE-SMITH	COMMON						
TRUST.....	STOCK	039583109	2424	44522	SHARES	X	
ARCHSTONE-SMITH	COMMON						
TRUST (REIT)...	STOCK	039583109	208	3824	SHARES		X
ARCHSTONE-SMITH	COMMON						
TRUST (REIT)...	STOCK	039583109	215	3956	SHARES		X
ARGONAUT	COMMON						
GROUP.....	STOCK	040157109	11	366	SHARES		X
ARIBA INC.....	COMMON						
	STOCK	04033V203	31	4100	SHARES		X
ARIBA INC.....	COMMON						

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STOCK 04033V203 69 9205 SHARES X

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - DEFINED	SHARED - OTHER	COLUMN OTHER MANAGE
ARKANSAS BEST CORP.....	COMMON STOCK	040790107	34	800	SHARES				X
ARKANSAS BEST CORP DEL COM.....	COMMON STOCK	040790107	76	1765	SHARES				X
ARMOR HOLDINGS INC.....	COMMON STOCK	042260109	23	400	SHARES				X
ARMOR HOLDINGS INC.....	COMMON STOCK	042260109	49	850	SHARES				X
ARRAY BIOPHARMA INC.....	COMMON STOCK	04269X105	14	1700	SHARES				X
ARRAY BIOPHARMA INC.....	COMMON STOCK	04269X105	35	4090	SHARES				X
ARROW INTERNATIONAL INC.....	COMMON STOCK	042764100	38	1200	SHARES				X
ARROW INTERNATIONAL INC.....	COMMON STOCK	042764100	57	1800	SHARES				X
ARTESIAN RESOURCES CORPORATION..	COMMON STOCK	043113208	94	5016	SHARES				X
ARTHROCARE CORP.....	COMMON STOCK	043136100	9	200	SHARES				X
ASHLAND INC....	COMMON STOCK	044209104	14	225	SHARES				X
ASHLAND INC....	COMMON STOCK	044209104	39	610	SHARES				X
ASTORIA FINANCIAL CORP COM.....	COMMON STOCK	046265104	3	100	SHARES				X
ASTRAZENECA GROUP PLC SPONSORE.....	COMMON STOCK	046353108	91	1461	SHARES				X
ASTRAZENECA GROUP PLC SPONSORE.....	COMMON STOCK	046353108	281	4500	SHARES				X
ASYST TECH	COMMON								

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CORP.....	STOCK	04648X107	32	4800	SHARES			X
ASYST								
TECHNOLOGIES	COMMON							
INC.....	STOCK	04648X107	72	10700	SHARES			X
ATLAS PIPELINE								
PARTNERS	COMMON							
LP.....	STOCK	049392103	9	200	SHARES			X
AUTODESK	COMMON							
COM.....	STOCK	052769106	14	400	SHARES			X
AUTODESK	COMMON							
COM.....	STOCK	052769106	341	9800	SHARES	X		
AUTODESK	COMMON							
COM.....	STOCK	052769106	2246	64588	SHARES			X
AUTODESK	COMMON							
COM.....	STOCK	052769106	5001	143788	SHARES			X
AUTOMATIC	COMMON							
DATA PROC....	STOCK	053015103	213	4500	SHARES			X
AUTOMATIC								
DATA								
PROCESSING	COMMON							
INC.....	STOCK	053015103	1529	32298	SHARES	X		
AUTOMATIC								
DATA								
PROCESSING	COMMON							
INC.....	STOCK	053015103	2406	50829	SHARES			X
AUTOMATIC								
DATA								
PROCESSING	COMMON							
INC.....	STOCK	053015103	3124	65988	SHARES			X
AUTONATION	COMMON							
INC.....	STOCK	05329W102	21	993	SHARES			X
AUTOZONE	COMMON							
INC.....	STOCK	053332102	45	440	SHARES			X
AVALONBAY								
COMMUNITIES	COMMON							
INC.....	STOCK	053484101	49	405	SHARES			X
AVAYA INC	COMMON							
COM.....	STOCK	053499109	4	336	SHARES			X
AVAYA INC	COMMON							
COM.....	STOCK	053499109	13	1133	SHARES			X
AVAYA INC.....	COMMON							
	STOCK	053499109	44	3825	SHARES			X
AVERY								
DENNISON	COMMON							
CORP COM.....	STOCK	053611109	32	525	SHARES			X
AVERY								
DENNISON	COMMON							
CORP.....	STOCK	053611109	57	940	SHARES			X
AVERY								
DENNISON	COMMON							
CORP COM.....	STOCK	053611109	57	950	SHARES			X
AVIS BUDGET	COMMON							
GROUP INC....	STOCK	053774105	10	565	SHARES			X
AVIS BUDGET	COMMON							
GROUP INC....	STOCK	053774105	17	915	SHARES			X
AVNET INC	COMMON							
COM.....	STOCK	053807103	4	200	SHARES			X
AVNET INC	COMMON							
COM.....	STOCK	053807103	10	500	SHARES			X
AVON								
PRODUCTS	COMMON							
INC.....	STOCK	054303102	59	1930	SHARES			X

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AVON								
PRODUCTS	COMMON							
INC.....	STOCK	054303102	101	3300	SHARES		X	
AVON								
PRODUCTS	COMMON							
INC.....	STOCK	054303102	325	10614	SHARES			X
AXA								
SPONSORED	COMMON							
ADR.....	STOCK	054536107	9	236	SHARES			X
AXCELIS								
TECHNOLOGIES	COMMON							
INC COM.....	STOCK	054540109	19	2652	SHARES			X
BB&T CORP	COMMON							
COM.....	STOCK	054937107	272	6202	SHARES		X	
BB&T CORP	COMMON							
COM.....	STOCK	054937107	1380	31520	SHARES			X
BB&T CORP	COMMON							
COM.....	STOCK	054937107	1803	41192	SHARES		X	
BB & T	COMMON							
CORPORATION..	STOCK	054937107	1657	37840	SHARES	X		
B & G FOODS	COMMON							
INC--EIS.....	STOCK	05508R205	33	1750	SHARES		X	
BISYS GROUP	COMMON							
INC COM.....	STOCK	055472104	33	3000	SHARES			X
BJ SVCS CO	COMMON							
COM.....	STOCK	055482103	53	1765	SHARES			X
BJ SVCS CO.....	COMMON							
STOCK		055482103	74	2450	SHARES		X	
BJ'S								
WHOLESALE								
CLUB INC	COMMON							
COM.....	STOCK	05548J106	12	400	SHARES			X
BJ'S								
WHOLESALE								
CLUB INC	COMMON							
COM.....	STOCK	05548J106	25	850	SHARES		X	
BOK FINANCIAL	COMMON							
CORPORATION..	STOCK	05561Q201	1	12	SHARES		X	
BP PLC								
SPONSORED	COMMON							
ADR.....	STOCK	055622104	232	3544	SHARES		X	
BP PLC								
SPONSORED	COMMON							
ADR.....	STOCK	055622104	13258	202161	SHARES			X
BP PLC								
SPONSORED	COMMON							
ADR.....	STOCK	055622104	18533	282606	SHARES		X	
BT GROUP								
PLC-SPON	COMMON							
ADR.....	STOCK	05577E101	13	250	SHARES			X
BAKER HUGHES	COMMON							
INC COM.....	STOCK	057224107	95	1395	SHARES			X
BAKER HUGHES	COMMON							
INC COM.....	STOCK	057224107	178	2609	SHARES		X	
BALL	COMMON							
CORPORATION..	STOCK	058498106	971	24000	SHARES		X	
BALLARD								
POWER								
SYSTEM	COMMON							
INC.....	STOCK	05858H104	2	300	SHARES		X	
BANK OF								
AMERICA	COMMON							

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CORPORATION.. STOCK 060505104 1073 20025 SHARES X  
 BANK OF AMERICA COMMON  
 CORPORATION.. STOCK 060505104 7503 140062 SHARES X

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				SHARED	SHARED	OTHER	SHARED	SHARED	OTHER
BANK OF AMERICA CORPORATION....	COMMON STOCK	060505104	11663	217717	SHARES				X
BANK OF AMERICA CORP.....	COMMON STOCK	060505104	16162	301693	SHARES		X		
BANK OF AMERICA CORPORATION....	COMMON STOCK	060505104	27726	517570	SHARES		X		
BANK OF HAWAII CORP.....	COMMON STOCK	062540109	14	300	SHARES				X
BANK NEW YORK INC COM.....	COMMON STOCK	064057102	4	100	SHARES		X		
BANK NEW YORK INC.....	COMMON STOCK	064057102	407	11545	SHARES		X		
BANK NEW YORK INCORPORATED...	COMMON STOCK	064057102	889	25200	SHARES			X	
BANK NEW YORK INC COM.....	COMMON STOCK	064057102	1041	29531	SHARES				X
BANK NEW YORK INC COM.....	COMMON STOCK	064057102	3142	89114	SHARES		X		
BANKATLANTIC BANCORP INCORPORATED...	COMMON STOCK	065908501	181	12725	SHARES			X	
BARD C R INC.....	COMMON STOCK	067383109	59	790	SHARES		X		
BARD C R INC COM.....	COMMON STOCK	067383109	300	4000	SHARES				X
BARD C R INC COM.....	COMMON STOCK	067383109	465	6200	SHARES		X		
BARCLAYS PLC-- SPONS ADR.....	COMMON STOCK	06738E204	203	4000	SHARES				X
BARRICK GOLD CORP.....	COMMON STOCK	067901108	30	974	SHARES		X		
BARRICK GOLD CORP.....	COMMON STOCK	067901108	167	5450	SHARES				X
BARR PHARMACEUTICALS INC.....	COMMON STOCK	068306109	5	105	SHARES				X
BARR PHARMACEUTICALS INC.....	COMMON STOCK	068306109	154	2960	SHARES		X		



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BARR								
PHARMACEUTICALS	COMMON							
INC.....	STOCK	068306109	821	15810	SHARES			X
BARR	COMMON							
PHARMACEUTICALS	STOCK	068306109	1618	31150	SHARES			X
BAUSCH & LOMB	COMMON							
INC COM.....	STOCK	071707103	8	150	SHARES			X
BAUSCH & LOMB	COMMON							
INC.....	STOCK	071707103	22	440	SHARES			X
BAXTER INTL INC..	COMMON							
	STOCK	071813109	236	5200	SHARES			X
BAXTER INTL INC..	COMMON							
	STOCK	071813109	441	9699	SHARES			X
BAXTER INTL INC..	COMMON							
	STOCK	071813109	841	18499	SHARES			X
BAY NATIONAL	COMMON							
CORPORATION....	STOCK	072500101	19	1000	SHARES			X
BAYER AG								
SPONSORED	COMMON							
ADR.....	STOCK	072730302	51	1000	SHARES			X
BEAR STEARNS COS	COMMON							
INC.....	STOCK	073902108	126	900	SHARES			X
BEAR STEARNS COS	COMMON							
INC.....	STOCK	073902108	143	1020	SHARES			X
BEAR STEARNS COS	COMMON							
INC.....	STOCK	073902108	169	1206	SHARES			X
BECKMAN	COMMON							
COULTER INC....	STOCK	075811109	4	72	SHARES			X
BECKMAN	COMMON							
COULTER INC....	STOCK	075811109	128	2228	SHARES			X
BECTON	COMMON							
DICKINSON.....	STOCK	075887109	124	1755	SHARES			X
BECTON								
DICKINSON & CO	COMMON							
COM.....	STOCK	075887109	225	3189	SHARES			X
BECTON								
DICKINSON & CO	COMMON							
COM.....	STOCK	075887109	841	11900	SHARES			X
BED BATH &								
BEYOND INC	COMMON							
COM.....	STOCK	075896100	8	200	SHARES			X
BED BATH &								
BEYOND INC	COMMON							
COM.....	STOCK	075896100	423	11045	SHARES			X
BED BATH &	COMMON							
BEYOND.....	STOCK	075896100	577	15070	SHARES			X
BELLSOUTH	COMMON							
CORP.....	STOCK	079860102	9	200	SHARES			X
BELLSOUTH	COMMON							
CORP.....	STOCK	079860102	755	17673	SHARES			X
BELLSOUTH	COMMON							
CORP.....	STOCK	079860102	8511	199085	SHARES			X
BELLSOUTH	COMMON							
CORP.....	STOCK	079860102	10130	236950	SHARES			X
BEMA GOLD	COMMON							
CORP.....	STOCK	08135F107	19	4400	SHARES			X
BEMA GOLD	COMMON							
CORP.....	STOCK	08135F107	44	9925	SHARES			X
BEMIS INC.....	COMMON							
	STOCK	081437105	26	800	SHARES			X
BEMIS INC.....	COMMON							
	STOCK	081437105	27	820	SHARES			X

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BENCHMARK									
ELECTRONICS	COMMON								
INC.....	STOCK	08160H101	5	172	SHARES				X
BERKSHIRE									
HATHAWAY INC	COMMON								
CLASS A.....	STOCK	084670108	287	3	SHARES				X
BERKSHIRE									
HATHAWAY INC	COMMON								
CLASS B.....	STOCK	084670207	613	193	SHARES				X
BERKSHIRE									
HATHAWAY INC	COMMON								
CLASS B.....	STOCK	084670207	641	202	SHARES			X	
BEST BUY INC									
COM.....	STOCK	086516101	102	1912	SHARES				X
BEST BUY INC									
COM.....	STOCK	086516101	673	12567	SHARES			X	
BEST BUY INC.....									
	COMMON								
	STOCK	086516101	873	16310	SHARES			X	
BHP BILLITON LTD									
SPONSORED	COMMON								
ADR.....	STOCK	088606108	40	1050	SHARES			X	
BHP BILLITON LTD									
SPONSORED	COMMON								
ADR.....	STOCK	088606108	134	3532	SHARES				X
BIG 5 SPORTING									
GOODS.....	STOCK	08915P101	36	1600	SHARES			X	
BIG 5 SPORTING									
GOODS CORP.....	STOCK	08915P101	81	3550	SHARES			X	
BIG LOTS INC.....									
	COMMON								
	STOCK	089302103	18	890	SHARES			X	
BIOANALYTICAL									
SYSTEMS	COMMON								
INCORPOR.....	STOCK	09058M103	0	16	SHARES			X	
BIOMET COM.....									
	COMMON								
	STOCK	090613100	27	845	SHARES				X
BIOMET INC.....									
	COMMON								
	STOCK	090613100	71	2200	SHARES			X	
BIOGEN IDEC INC..									
	COMMON								
	STOCK	09062X103	142	3171	SHARES				X
BIOGEN IDEC INC..									
	COMMON								
	STOCK	09062X103	132	2950	SHARES			X	
BIOGEN IDEC INC..									
	COMMON								
	STOCK	09062X103	820	18359	SHARES			X	
BIOTECH HOLDRS									
TRUST.....	COMMON								
	STOCK	09067D201	30	160	SHARES			X	

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED - DEFINED	SHARED - OTHER	

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BIOVAIL CORP...	COMMON						
	STOCK	09067J109	19	1226	SHARES		X
BLACK & DECKER	COMMON						
CORP.....	STOCK	091797100	50	625	SHARES		X
BLACK & DECKER	COMMON						
CORP COM.....	STOCK	091797100	410	5168	SHARES		X
BLACK & DECKER	COMMON						
CORP COM.....	STOCK	091797100	1490	18776	SHARES		X
BLACK HILLS	COMMON						
CORP.....	STOCK	092113109	60	1800	SHARES		X
BLACKROCK	COMMON						
INC.....	STOCK	09247X101	1	5	SHARES		X
BLACKROCK	COMMON						
INC.....	STOCK	09247X101	15	100	SHARES		X
BLOCK H & R	COMMON						
INC.....	STOCK	093671105	54	2500	SHARES		X
BLOCK H & R	COMMON						
INC.....	STOCK	093671105	94	4325	SHARES		X
BLOCK H & R	COMMON						
INC.....	STOCK	093671105	184	8480	SHARES		X
BLUE COAT	COMMON						
SYSTEMS.....	STOCK	09534T508	25	1400	SHARES		X
BLUE COAT							
SYSTEMS	COMMON						
INCORPORATED.	STOCK	09534T508	50	2800	SHARES		X
BOEING CO.....	COMMON						
	STOCK	097023105	520	6600	SHARES		X
BOEING CO	COMMON						
COM.....	STOCK	097023105	1310	16609	SHARES		X
BOEING CO	COMMON						
COM.....	STOCK	097023105	1341	17007	SHARES		X
BON-TON STORES	COMMON						
INCORPORATED.	STOCK	09776J101	1943	65333	SHARES		X
BORDERS GROUP	COMMON						
INC COM.....	STOCK	099709107	27	1346	SHARES		X
BOSTON BEER							
INCORPORATED	COMMON						
CLASS.....	STOCK	100557107	2	50	SHARES		X
BOSTON BEER							
INCORPORATED	COMMON						
CLASS.....	STOCK	100557107	3	100	SHARES		X
BOSTON	COMMON						
PROPERTIES...	STOCK	101121101	83	800	SHARES		X
BOSTON							
PROPERTIES	COMMON						
INCORPORATED.	STOCK	101121101	310	3000	SHARES		X
BOSTON							
PROPERTIES	COMMON						
INC (REIT)...	STOCK	101121101	324	3140	SHARES		X
BOSTON							
PROPERTIES	COMMON						
INC (REIT)...	STOCK	101121101	636	6151	SHARES		X
BOSTON							
SCIENTIFIC	COMMON						
CORP COM.....	STOCK	101137107	100	6786	SHARES		X
BOSTON	COMMON						
SCIENTIFIC...	STOCK	101137107	163	11000	SHARES		X
BOSTON							
SCIENTIFIC	COMMON						
CORPORATION..	STOCK	101137107	189	12800	SHARES		X

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BOSTON							
SCIENTIFIC	COMMON						
CORP COM.....	STOCK	101137107	310	20992	SHARES		X
BRANDYWINE							
REALTY TRUST	COMMON						
(REIT).....	STOCK	105368203	68	2100	SHARES		X
BRINKER INTL	COMMON						
INC.....	STOCK	109641100	509	12700	SHARES		X
BRINKER INTL	COMMON						
INC COM.....	STOCK	109641100	558	13910	SHARES		X
BRINKER INTL	COMMON						
INC COM.....	STOCK	109641100	1039	25910	SHARES		X
BRISTOL-MYERS	COMMON						
SQUIBB CO....	STOCK	110122108	6	250	SHARES		X
BRISTOL MYERS	COMMON						
SQUIBB.....	STOCK	110122108	972	38995	SHARES		X
BRISTOL MYERS							
SQUIBB	COMMON						
COMPANY.....	STOCK	110122108	1003	40232	SHARES	X	
BRISTOL-MYERS	COMMON						
SQUIBB CO....	STOCK	110122108	7747	310878	SHARES		X
BRISTOL-MYERS	COMMON						
SQUIBB CO....	STOCK	110122108	8330	334283	SHARES		X
BROADCOM	COMMON						
CORP.....	STOCK	111320107	124	4100	SHARES		X
BROADWING	COMMON						
CORP.....	STOCK	11161E101	38	3000	SHARES		X
BROADWING	COMMON						
CORPORATION..	STOCK	11161E101	85	6700	SHARES		X
BROOKFIELD	COMMON						
HOMES CO.....	STOCK	112723101	28	1000	SHARES		X
BROOKFIELD							
HOMES	COMMON						
CORPORATION..	STOCK	112723101	62	2200	SHARES		X
BROWN-FORMAN	COMMON						
CORP CL B....	STOCK	115637209	23	300	SHARES		X
BROWN FORMAN	COMMON						
CORP.....	STOCK	115637209	46	600	SHARES		X
BRUNSWICK	COMMON						
CORP COM.....	STOCK	117043109	4	120	SHARES		X
BRUNSWICK	COMMON						
CORP.....	STOCK	117043109	22	700	SHARES		X
BRUSH							
ENGINEERED							
MATERIALS	COMMON						
INC.....	STOCK	117421107	5	200	SHARES		X
BRYN MAWR							
BANK	COMMON						
CORPORATION..	STOCK	117665109	252	11392	SHARES		X
BUCKEYE							
PARTNERS LP	COMMON						
UNIT LTD P...	STOCK	118230101	39	900	SHARES		X
BUCKEYE							
PARTNERS							
LIMITED	COMMON						
PARTNERSHIP..	STOCK	118230101	262	6000	SHARES	X	
BURLINGTON							
NORTHERN							
SANTA FE	COMMON						
CORP.....	STOCK	12189T104	225	3070	SHARES	X	
BURLINGTON							
NORTHERN	COMMON						

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SANTA FE C...	STOCK	12189T104	965	13137 SHARES						X
BURLINGTN	COMMON									
NRTHRN S F...	STOCK	12189T104	2605	35474 SHARES			X			
BURLINGTON										
NORTHERN	COMMON									
SANTA FE C...	STOCK	12189T104	2747	37405 SHARES			X			
CBS CORP CL A..	COMMON									
	STOCK	124857103	6	225 SHARES						X
CBS CORP CL B..	COMMON									
	STOCK	124857202	3	100 SHARES			X			
CBS CORP CL B..	COMMON									
	STOCK	124857202	184	6546 SHARES						X
CBS	COMMON									
CORPORATION..	STOCK	124857202	196	6951 SHARES			X			
CBS CORP CL B..	COMMON									
	STOCK	124857202	374	13264 SHARES			X			
C-COR INC.....	COMMON									
	STOCK	125010108	77	9000 SHARES			X			
C-COR INC.....	COMMON									
	STOCK	125010108	644	75000 SHARES						X
CECO	COMMON									
ENVIRONMENTAL	STOCK	125141101	30	3200 SHARES			X			
CECO										
ENVIRONMENTAL	COMMON									
CORP.....	STOCK	125141101	66	7080 SHARES			X			
CH ENERGY										
GROUP INC	COMMON									
COM.....	STOCK	12541M102	51	1000 SHARES			X			
CH ENERGY										
GROUP INC	COMMON									
COM.....	STOCK	12541M102	154	3000 SHARES						X
CH ROBINSON										
WORLDWIDE	COMMON									
INC.....	STOCK	12541W209	320	7185 SHARES			X			

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANAGE
				OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - DEFINED	SHARED - OTHER		
C H ROBINSON	COMMON									
WLDWIDE.....	STOCK	12541W209	980	22000 SHARES			X			
CIGNA CORP.....	COMMON									
	STOCK	125509109	96	825 SHARES			X			
CIGNA CORP.....	COMMON									
	STOCK	125509109	221	1900 SHARES						X
CIGNA CORP.....	COMMON									
	STOCK	125509109	627	5389 SHARES			X			
CIT GROUP	COMMON									

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INC.....	STOCK	125581108	12	250	SHARES		X
CIT GROUP	COMMON						
INC.....	STOCK	125581108	507	10420	SHARES		X
CIT GROUP	COMMON						
INC.....	STOCK	125581108	485	9965	SHARES	X	
CIT GROUP	COMMON						
INC.....	STOCK	125581108	4543	93423	SHARES		X
CIT GROUP	COMMON						
INC.....	STOCK	125581108	7666	157641	SHARES		X
CLECO CORP.....	COMMON						
	STOCK	12561W105	20	800	SHARES		X
CMGI INC	COMMON						
COM.....	STOCK	125750109	0	240	SHARES	X	
CMS ENERGY	COMMON						
CORP COM.....	STOCK	125896100	17	1200	SHARES		X
CMS ENERGY	COMMON						
CORP.....	STOCK	125896100	25	1700	SHARES	X	
CNOOC LTD	COMMON						
-ADR.....	STOCK	126132109	25	300	SHARES		X
CRA	COMMON						
INTERNATIONAL	STOCK	12618T105	43	900	SHARES	X	
CRA	COMMON						
INTERNATIONAL	COMMON						
INC.....	STOCK	12618T105	100	2100	SHARES	X	
CSX CORP.....	COMMON						
	STOCK	126408103	110	3340	SHARES	X	
CSX CORP.....	COMMON						
	STOCK	126408103	922	28092	SHARES		X
CSX CORP.....	COMMON						
	STOCK	126408103	1528	46540	SHARES	X	
CVS CORP.....	COMMON						
	STOCK	126650100	228	7100	SHARES	X	
CVS CORP	COMMON						
COM.....	STOCK	126650100	333	10375	SHARES		X
CVS CORP	COMMON						
COM.....	STOCK	126650100	1246	38795	SHARES	X	
CA INC.....	COMMON						
	STOCK	12673P105	1	49	SHARES		X
CA INC.....	COMMON						
	STOCK	12673P105	83	3500	SHARES	X	
CA INC.....	COMMON						
	STOCK	12673P105	163	6900	SHARES	X	
CABOT OIL &	COMMON						
GAS CORP.....	STOCK	127097103	22	452	SHARES	X	
CACHE INC.....	COMMON						
	STOCK	127150308	38	2100	SHARES	X	
CACHE INC.....	COMMON						
	STOCK	127150308	83	4650	SHARES	X	
CADENCE	COMMON						
DESIGN SYS	COMMON						
INC.....	STOCK	127387108	17	1000	SHARES		X
CADENCE	COMMON						
DESIGN SYS	COMMON						
INC.....	STOCK	127387108	219	12915	SHARES	X	
CADENCE	COMMON						
DESIGN SYS...	STOCK	127387108	540	31800	SHARES	X	
CALLAWAY	COMMON						
GOLF CO	COMMON						
COM.....	STOCK	131193104	0	23	SHARES	X	
CAMDEN	COMMON						
PROPERTY	COMMON						
TRUST	COMMON						

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(REIT).....	STOCK	133131102	76	1000	SHARES		X
CAMECO	COMMON						
CORPORATION..	STOCK	13321L108	22	600	SHARES		X
CAMERON							
INTERNATIONAL	COMMON						
CORP.....	STOCK	13342B105	55	1132	SHARES		X
CAMPBELL SOUP	COMMON						
CO.....	STOCK	134429109	92	2515	SHARES		X
CAMPBELL SOUP	COMMON						
CO COM.....	STOCK	134429109	110	3017	SHARES		X
CAMPBELL SOUP	COMMON						
CO COM.....	STOCK	134429109	175	4800	SHARES		X
CANADIAN							
NATIONAL							
RAILWAY	COMMON						
COMP.....	STOCK	136375102	120	2850	SHARES		X
CAPITAL ONE							
FINANCIAL	COMMON						
CORP.....	STOCK	14040H105	389	4950	SHARES	X	
CAPITAL ONE							
FINANCIAL	COMMON						
CORP.....	STOCK	14040H105	2219	28212	SHARES		X
CAPITAL ONE							
FINANCIAL	COMMON						
CORPORATION..	STOCK	14040H105	4167	52977	SHARES	X	
CAPITAL ONE							
FINANCIAL	COMMON						
CORP.....	STOCK	14040H105	6190	78699	SHARES		X
CAPITAL ONE							
FINANCIAL	COMMON						
CORP.....	STOCK	14040H105	6099	77530	SHARES		X
CAPITALSOURCE	COMMON						
INC.....	STOCK	14055X102	514	19915	SHARES		X
CAPITALSOURCE	COMMON						
INC.....	STOCK	14055X102	949	36757	SHARES		X
CAPITALSOURCE	COMMON						
INC.....	STOCK	14055X102	3173	122900	SHARES	X	
CAPTARIS INC...	COMMON						
	STOCK	14071N104	25	4300	SHARES		X
CAPTARIS	COMMON						
INCORPORATED.	STOCK	14071N104	57	9750	SHARES		X
CARDINAL							
HEALTH	COMMON						
INC.....	STOCK	14149Y108	216	3280	SHARES		X
CARDINAL							
HEALTH	COMMON						
INC.....	STOCK	14149Y108	300	4565	SHARES		X
CARDINAL							
HEALTH	COMMON						
INC.....	STOCK	14149Y108	339	5152	SHARES		X
CARDINAL							
HEALTH	COMMON						
INCORPORATED.	STOCK	14149Y108	394	6000	SHARES	X	
CARDIOME							
PHARMA	COMMON						
CORP.....	STOCK	14159U202	73	6300	SHARES		X
CAREER							
EDUCATION	COMMON						
CORP COM.....	STOCK	141665109	14	640	SHARES		X
CAREMARK RX	COMMON						
INC COM.....	STOCK	141705103	585	10320	SHARES	X	
CAREMARK RX	COMMON						

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INC COM.....	STOCK	141705103	1834	32361	SHARES					X
CAREMARK RX	COMMON									
INC.....	STOCK	141705103	7520	132676	SHARES				X	
CAREMARK RX	COMMON									
INC COM.....	STOCK	141705103	10315	182017	SHARES				X	
CARLISLE										
COMPANIES	COMMON									
INC.....	STOCK	142339100	34	400	SHARES				X	
CARLISLE										
COMPANIES	COMMON									
INC.....	STOCK	142339100	1884	22400	SHARES					X
CARMAX INC.....	COMMON									
	STOCK	143130102	77	1840	SHARES					X
CARMAX INC.....	COMMON									
	STOCK	143130102	444	10636	SHARES				X	
CARNIVAL	COMMON									
CORPORATION..	STOCK	143658300	295	6275	SHARES			X		
CARNIVAL	COMMON									
CORPORATION..	STOCK	143658300	651	13841	SHARES					X

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			
				SHARED	SHARED	COLUM	SHARED	SHARED	COLUM	
CARNIVAL CORP...	COMMON STOCK	143658300	3139	66752	SHARES					X
CARNIVAL CORPORATION...	COMMON STOCK	143658300	4314	91734	SHARES					X
CARPENTER TECHNOLOGY CORP COM.....	COMMON STOCK	144285103	319	2964	SHARES					X
CARROLLTON BANCORP.....	COMMON STOCK	145282109	8	462	SHARES					X
CASUAL MALE RET GRP.....	COMMON STOCK	148711104	22	1600	SHARES					X
CASUAL MALE RETAIL GROUP INC.....	COMMON STOCK	148711104	49	3600	SHARES					X
CATERPILLAR INC.....	COMMON STOCK	149123101	278	4226	SHARES				X	
CATERPILLAR INC.....	COMMON STOCK	149123101	974	14804	SHARES					X
CATERPILLAR INC.....	COMMON STOCK	149123101	4218	64097	SHARES					X
CATERPILLAR INC.....	COMMON STOCK	149123101	6160	93611	SHARES					X
CAVCO INDUSTRIES,	COMMON									



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INC.....	STOCK	149568107	2	60 SHARES		X	
CEDAR FAIR LTD	COMMON						
PTR.....	STOCK	150185106	50	1900 SHARES			X
CELESTICA INC	COMMON						
COM.....	STOCK	15101Q108	2	180 SHARES		X	
CELGENE CORP	COMMON						
COM.....	STOCK	151020104	26	600 SHARES		X	
CELGENE CORP	COMMON						
COM.....	STOCK	151020104	52	1200 SHARES			X
CENTERPOINT	COMMON						
ENERGY INC....	STOCK	15189T107	5	332 SHARES		X	
CENTERPOINT	COMMON						
ENERGY.....	STOCK	15189T107	34	2360 SHARES		X	
CENTERPLATE	COMMON						
INC-IDS.....	STOCK	15200E204	38	2300 SHARES		X	
CENTEX CORP.....	COMMON						
	STOCK	152312104	51	960 SHARES		X	
CENTEX CORP.....	COMMON						
	STOCK	152312104	109	2080 SHARES			X
CENTEX CORP.....	COMMON						
	STOCK	152312104	260	4950 SHARES		X	
CENTRACORE							
PROPERTIES	COMMON						
TRUST.....	STOCK	15235H107	64	2000 SHARES			X
CENTURYTEL	COMMON						
INC.....	STOCK	156700106	40	1000 SHARES		X	
CENTURYTEL INC	COMMON						
COM.....	STOCK	156700106	79	2000 SHARES		X	
CEPHALON INC	COMMON						
COM.....	STOCK	156708109	339	5495 SHARES		X	
CEPHALON INC....	COMMON						
	STOCK	156708109	803	13000 SHARES		X	
CERNER CORP.....	COMMON						
	STOCK	156782104	283	6230 SHARES	X		
CERNER CORP.....	COMMON						
	STOCK	156782104	618	13610 SHARES			X
CERNER CORP.....	COMMON						
	STOCK	156782104	4531	99794 SHARES		X	
CERNER CORP.....	COMMON						
	STOCK	156782104	4600	101345 SHARES		X	
CHARTERMAC.....	COMMON						
	STOCK	160908109	23	1150 SHARES		X	
CHARTERMAC.....	COMMON						
	STOCK	160908109	108	5406 SHARES			X
CHARTER							
COMMUNICATIONS	COMMON						
INC CL.....	STOCK	16117M107	2	1000 SHARES		X	
CHECKFREE CORP	COMMON						
COM.....	STOCK	162813109	291	7050 SHARES		X	
CHECKFREE	COMMON						
CORP.....	STOCK	162813109	889	21500 SHARES		X	
CHENIERE ENERGY	COMMON						
INC.....	STOCK	16411R208	465	15649 SHARES	X		
CHESAPEAKE							
ENERGY CORP	COMMON						
COM.....	STOCK	165167107	46	1600 SHARES			X
CHESAPEAKE							
ENERGY CORP	COMMON						
COM.....	STOCK	165167107	81	2800 SHARES		X	
CHESAPEAKE	COMMON						
ENERGY.....	STOCK	165167107	101	3500 SHARES		X	
CHESAPEAKE							

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UTILITIES	COMMON						
CORPORATI.....	STOCK	165303108	23	750	SHARES		X
CHEVRON CORP....	COMMON						
	STOCK	166764100	10	150	SHARES		X
CHEVRON CORP....	COMMON						
	STOCK	166764100	895	13804	SHARES	X	
CHEVRON	COMMON						
CORPORATION...	STOCK	166764100	1203	18544	SHARES	X	
CHEVRON CORP....	COMMON						
	STOCK	166764100	12155	187415	SHARES		X
CHEVRON CORP....	COMMON						
	STOCK	166764100	18214	280822	SHARES		X
CHEVRON CORP....	COMMON						
	STOCK	166764100	31250	481812	SHARES		X
CHICAGO							
BRIDGE & IRON	COMMON						
CO N V C.....	STOCK	167250109	52	2175	SHARES		X
CHICAGO							
BRIDGE & IRON	COMMON						
CO N V COM....	STOCK	167250109	171	7090	SHARES	X	
CHICAGO							
BRIDGE & IRON	COMMON						
CO N V C.....	STOCK	167250109	977	40607	SHARES		X
CHICAGO	COMMON						
MERCANTILE....	STOCK	167760107	141	295	SHARES		X
CHICOS FAS INC..	COMMON						
	STOCK	168615102	6	300	SHARES		X
CHICOS FAS INC..	COMMON						
	STOCK	168615102	366	16985	SHARES		X
CHICOS FAS INC..	COMMON						
	STOCK	168615102	1027	47700	SHARES		X
CHILDRENS PL	COMMON						
RETL ST.....	STOCK	168905107	51	800	SHARES		X
CHILDRENS PLACE							
RETAIL	COMMON						
STORES.....	STOCK	168905107	123	1915	SHARES		X
CHINA MOBILE							
LTD SPON	COMMON						
ADR.....	STOCK	16941M109	11	300	SHARES		X
CHINA TELECOM							
CORP	COMMON						
LTD-ADR.....	STOCK	169426103	7	200	SHARES		X
CHOICEPOINT INC	COMMON						
COM.....	STOCK	170388102	14	400	SHARES		X
CHRISTOPHER &	COMMON						
BANKS CORP....	STOCK	171046105	88	3000	SHARES		X
CHUBB CORP.....	COMMON						
	STOCK	171232101	517	9952	SHARES		X
CHUBB CORP.....	COMMON						
	STOCK	171232101	322	6188	SHARES		X
CHUBB CORP.....	COMMON						
	STOCK	171232101	509	9800	SHARES		X
CHURCH &	COMMON						
DWIGHT INC....	STOCK	171340102	35	900	SHARES		X
CHURCH &							
DWIGHT CO	COMMON						
INC.....	STOCK	171340102	78	2000	SHARES		X
CINCINNATI FINL	COMMON						
CORP COM.....	STOCK	172062101	154	3210	SHARES		X

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COL OT MAN
				COLUMN 5			INVESTMENT AUTHORITY			
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED SOLE	SHARED DEFINED	SHARED OTHER	
CINCINNATI FINL CORP COM.....	COMMON STOCK	172062101	446	9260	SHARES		X			
CINCINNATI FINL CORP COM.....	COMMON STOCK	172062101	1805	37509	SHARES			X		
CINCINNATI FINL CORP.....	COMMON STOCK	172062101	4490	93306	SHARES			X		
CIRCUIT CITY STORE.....	COMMON STOCK	172737108	31	1250	SHARES			X		
CIRCUIT STORES COM.....	COMMON STOCK	172737108	45	1800	SHARES				X	
CIRCUIT STORES COM.....	COMMON STOCK	172737108	86	3410	SHARES			X		
CISCO SYS INC...	COMMON STOCK	17275R102	20	850	SHARES			X		
CISCO SYS INC...	COMMON STOCK	17275R102	577	25095	SHARES		X			
CISCO SYSTEMS INCORPORATED..	COMMON STOCK	17275R102	2831	123212	SHARES		X			
CISCO SYS INC...	COMMON STOCK	17275R102	5169	224935	SHARES				X	
CISCO SYS INC...	COMMON STOCK	17275R102	10118	440245	SHARES			X		
CISCO SYS INC...	COMMON STOCK	17275R102	19430	845519	SHARES			X		
CINTAS CORP.....	COMMON STOCK	172908105	45	1100	SHARES			X		
CITIGROUP INC COM.....	COMMON STOCK	172967101	20	400	SHARES			X		
CITIGROUP INC COM.....	COMMON STOCK	172967101	1051	21155	SHARES		X			
CITIGROUP INCORPORATED..	COMMON STOCK	172967101	5412	108968	SHARES		X			
CITIGROUP INC COM.....	COMMON STOCK	172967101	9690	195092	SHARES				X	
CITIGROUP INC...	COMMON STOCK	172967101	13503	271863	SHARES			X		
CITIGROUP INC COM.....	COMMON STOCK	172967101	22929	461620	SHARES			X		
CITIZENS COMMUNICATIONS CO.....	COMMON STOCK	17453B101	81	5752	SHARES				X	
CITIZENS COMMUN CO.....	COMMON STOCK	17453B101	37	2600	SHARES			X		
CITIZENS COMMUNICATIONS CO.....	COMMON STOCK	17453B101	160	11400	SHARES			X		

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CITRIX SYS INC..	COMMON							
	STOCK	177376100	47	1300	SHARES			X
CITRIX SYSTEMS	COMMON							
INC COM.....	STOCK	177376100	119	3300	SHARES			X
CITY NATL	COMMON							
CORP.....	STOCK	178566105	27	400	SHARES			X
CITY NATIONAL	COMMON							
CORP COM.....	STOCK	178566105	33	485	SHARES			X
CITY NATIONAL	COMMON							
CORP COM.....	STOCK	178566105	52	775	SHARES			X
CLAIRES STORES	COMMON							
INCORPORATED..	STOCK	179584107	12	400	SHARES			X
CLEAN	COMMON							
HARBORS.....	STOCK	184496107	48	1100	SHARES			X
CLEAN HARBORS	COMMON							
INC.....	STOCK	184496107	91	2090	SHARES			X
CLEAR CHANNEL	COMMON							
COMMUNICATIONS	COMMON							
I.....	STOCK	184502102	6	200	SHARES			X
CLEAR CHANNEL	COMMON							
COMMUNICATIONS	COMMON							
I.....	STOCK	184502102	49	1700	SHARES			X
CLEAR CHANNEL	COMMON							
COMMUNICATIONS	COMMON							
I.....	STOCK	184502102	97	3375	SHARES			X
CLEAR CHANNEL	COMMON							
COMMUN.....	STOCK	184502102	107	3700	SHARES			X
CLEVELAND	COMMON							
CLIFFS INC	COMMON							
COM.....	STOCK	185896107	284	7465	SHARES			X
CLEVELAND	COMMON							
CLIFFS INC	COMMON							
COM.....	STOCK	185896107	239	6260	SHARES	X		
CLEVELAND	COMMON							
CLIFFS INC	COMMON							
COM.....	STOCK	185896107	2179	57176	SHARES			X
CLEVELAND	COMMON							
CLIFFS INC....	STOCK	185896107	3566	93576	SHARES			X
CLOROX CO.....	COMMON							
	STOCK	189054109	74	1175	SHARES			X
CLOROX	COMMON							
COMPANY.....	STOCK	189054109	303	4815	SHARES			X
CLOROX	COMMON							
COMPANY.....	STOCK	189054109	488	7752	SHARES			X
COACH INC.....	COMMON							
	STOCK	189754104	244	7082	SHARES			X
COACH INC.....	COMMON							
	STOCK	189754104	738	21398	SHARES			X
COACH INC.....	COMMON							
	STOCK	189754104	1078	31344	SHARES			X
COCA COLA	COMMON							
BOTTLING CO	COMMON							
CONSOLID.....	STOCK	191098102	8	125	SHARES			X
COCA COLA CO	COMMON							
COM.....	STOCK	191216100	11	250	SHARES			X
COCA COLA	COMMON							
COMPANY.....	STOCK	191216100	206	4600	SHARES	X		
COCA COLA CO	COMMON							
COM.....	STOCK	191216100	573	12820	SHARES	X		
COCA COLA CO	COMMON							
COM.....	STOCK	191216100	6035	135062	SHARES			X
COCA COLA CO....	COMMON							

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COCA COLA CO	STOCK	191216100	9447	211443	SHARES				X
COCA COLA CO	COMMON								
COM.....	STOCK	191216100	13042	291899	SHARES				X
COCA COLA									
ENTERPRISES	COMMON								
INC.....	STOCK	191219104	21	1000	SHARES				X
COCA COLA	COMMON								
ENTERPRISE....	STOCK	191219104	48	2300	SHARES				X
CODORUS VALLEY	COMMON								
BANCORP INC...	STOCK	192025104	36	1837	SHARES				X
CODORUS VALLEY	COMMON								
BANCORP INC...	STOCK	192025104	1052	53687	SHARES				X
COGENT INC.....	COMMON								
	STOCK	19239Y108	2	125	SHARES				X
COGNIZANT TECH	COMMON								
SOL CORP.....	STOCK	192446102	640	8645	SHARES				X
COGNIZANT TECH	COMMON								
SOLNS.....	STOCK	192446102	1776	24000	SHARES				X
COHU	COMMON								
INCORPORATED..	STOCK	192576106	14	800	SHARES				X
COLGATE									
PALMOLIVE CO	COMMON								
COM.....	STOCK	194162103	6	100	SHARES				X
COLGATE									
PALMOLIVE	COMMON								
CO.....	STOCK	194162103	1117	17983	SHARES				X
COLGATE									
PALMOLIVE CO	COMMON								
COM.....	STOCK	194162103	4328	69695	SHARES				X
COLGATE									
PALMOLIVE	COMMON								
COMPANY.....	STOCK	194162103	4278	68882	SHARES		X		
COLGATE									
PALMOLIVE CO	COMMON								
COM.....	STOCK	194162103	6444	103774	SHARES				X
COLONIAL									
BANGGROUP	COMMON								
INC.....	STOCK	195493309	187	7625	SHARES				X

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				-----			-----		
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED SOLE	SHARED DEFINED	OTHER
COLONIAL	COMMON								
BANGGROUP.....	STOCK	195493309	787	32100	SHARES				X
COMCAST									
CORPORATION CLASS	COMMON								
A NEW.....	STOCK	20030N101	358	9714	SHARES				X

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COMCAST CORP NEW	COMMON							
A.....	STOCK	20030N101	692	18750	SHARES		X	
COMCAST CORP NEW	COMMON							
A.....	STOCK	20030N101	2055	55683	SHARES			X
COMCAST CORP.....	COMMON							
	STOCK	20030N101	7945	215299	SHARES		X	
COMCAST CORP NEW	COMMON							
A.....	STOCK	20030N101	8337	225925	SHARES		X	
COMCAST CORP-	COMMON							
SPECIAL CL A.....	STOCK	20030N200	11	300	SHARES		X	
COMCAST CORP-	COMMON							
SPECIAL CL A.....	STOCK	20030N200	183	4973	SHARES			X
COMCAST CORP-	COMMON							
SPECIAL CL A.....	STOCK	20030N200	746	20258	SHARES		X	
COMERICA INC.....	COMMON							
	STOCK	200340107	70	1232	SHARES		X	
COMERICA INC.....	COMMON							
	STOCK	200340107	166	2916	SHARES		X	
COMMERCE BANCORP	COMMON							
INC N J.....	STOCK	200519106	44	1200	SHARES		X	
COMMERCE BANC INC	COMMON							
NJ.....	STOCK	200519106	51	1400	SHARES		X	
COMMERCE BANCORP	COMMON							
INC N J.....	STOCK	200519106	77	2100	SHARES			X
COMMERCIAL NATL	COMMON							
FINANCIAL CORP....	STOCK	202217105	16	820	SHARES		X	
COMMONWEALTH TEL	COMMON							
ENTERPRISES I.....	STOCK	203349105	37	900	SHARES		X	
COMMSCOPE INC.....	COMMON							
	STOCK	203372107	43	1300	SHARES		X	
COMMSCOPE INC	COMMON							
COM.....	STOCK	203372107	90	2750	SHARES		X	
COMMUNITY BANK	COMMON							
SYSTEM INC.....	STOCK	203607106	571	25762	SHARES		X	
COMMUNITY BANKS	COMMON							
INC COM.....	STOCK	203628102	592	22101	SHARES		X	
COMMUNITY BANKS	COMMON							
INC COM.....	STOCK	203628102	1300	48493	SHARES			X
COMMUNITY BANKS	COMMON							
INC COM.....	STOCK	203628102	400	14940	SHARES		X	
COMMUNITY HEALTH	COMMON							
SYSTEMS INC.....	STOCK	203668108	75	2000	SHARES			X
COMPANHIA VALE DO	COMMON							
RIO DOCE SPO.....	STOCK	204412100	9	500	SHARES		X	
COMPANHIA VALE DO	COMMON							
RIO DOCE-ADR.....	STOCK	204412209	278	12905	SHARES		X	
COMPASS BANCSHARES	COMMON							
INC.....	STOCK	20449H109	26	450	SHARES		X	
COMPASS	COMMON							
BANCSHARES.....	STOCK	20449H109	57	1000	SHARES		X	
COMPUTER SCIENCES	COMMON							
CORP COM.....	STOCK	205363104	10	200	SHARES			X
COMPUTER SCIENCES...	COMMON							
	STOCK	205363104	69	1400	SHARES		X	
COMPUTER SCIENCES	COMMON							
CORP COM.....	STOCK	205363104	88	1800	SHARES		X	
COMPUTER TASK	COMMON							
GROUP.....	STOCK	205477102	234	58750	SHARES		X	
COMPUWARE CORP.....	COMMON							
	STOCK	205638109	12	1500	SHARES			X
COMPUWARE CORP.....	COMMON							
	STOCK	205638109	23	2900	SHARES		X	

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COMTECH	COMMON							
TELECOMMUNTN.....	STOCK	205826209	33	1000	SHARES			X
COMTECH	COMMON							
TELECOMMUNICATIONS	COMMON							
COR.....	STOCK	205826209	72	2150	SHARES			X
COMVERSE	COMMON							
TECHNOLOGY INC	COMMON							
COM.....	STOCK	205862402	4	200	SHARES			X
COMVERSE	COMMON							
TECHNOLOGY INC	COMMON							
COM.....	STOCK	205862402	6	300	SHARES			X
COMVERSE	COMMON							
TECHNOLOGY.....	STOCK	205862402	32	1500	SHARES			X
CONAGRA FOODS INC...	COMMON							
	STOCK	205887102	43	1766	SHARES			X
CONAGRA FOODS INC...	COMMON							
	STOCK	205887102	95	3900	SHARES			X
CONAGRA FOODS INC...	COMMON							
	STOCK	205887102	146	5962	SHARES			X
CON-WAY INC.....	COMMON							
	STOCK	205944101	7	150	SHARES			X
CONOCOPHILLIPS.....	COMMON							
	STOCK	20825C104	20	344	SHARES			X
CONOCOPHILLIPS.....	COMMON							
	STOCK	20825C104	501	8410	SHARES	X		
CONOCOPHILLIPS.....	COMMON							
	STOCK	20825C104	5126	86104	SHARES			X
CONOCOPHILLIPS.....	COMMON							
	STOCK	20825C104	8234	138303	SHARES			X
CONOCOPHILLIPS.....	COMMON							
	STOCK	20825C104	14777	248236	SHARES			X
CONSOL ENERGY INC...	COMMON							
	STOCK	20854P109	252	7955	SHARES			X
CONSOL ENERGY INC...	COMMON							
	STOCK	20854P109	531	16746	SHARES			X
CONSOLIDATED	COMMON							
COMMUNICATIONS	COMMON							
HL.....	STOCK	209034107	11	600	SHARES			X
CONSOLDTD EDISON	COMMON							
INC.....	STOCK	209115104	86	1860	SHARES			X
CONSOLIDATED EDISON	COMMON							
INC COM.....	STOCK	209115104	175	3780	SHARES			X
CONSOLIDATED EDISON	COMMON							
INC COM.....	STOCK	209115104	389	8421	SHARES			X
CONSTELLATION	COMMON							
BRANDS INC CL A...	STOCK	21036P108	5	190	SHARES			X
CONSTELLATION	COMMON							
BRANDS INC CL A...	STOCK	21036P108	23	800	SHARES			X
CONSTELLATION	COMMON							
BRANDS.....	STOCK	21036P108	43	1500	SHARES			X
CONSTELLATION	COMMON							
BRANDS INC CLASS	COMMON							
A.....	STOCK	21036P108	2898	100700	SHARES	X		
CONSTELLATION	COMMON							
ENERGY GROUP	COMMON							
INC.....	STOCK	210371100	205	3465	SHARES			X
CONSTELLATION	COMMON							
ENERGY GROUP	COMMON							
INC.....	STOCK	210371100	3922	66254	SHARES			X
CONSTELLATION	COMMON							
ENERGY GROUP	COMMON							
INC.....	STOCK	210371100	5035	85051	SHARES			X

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CONTINENTAL AIRLINES CL B.....	COMMON STOCK	210795308	6	200 SHARES					X
CONVERGYS CORP.....	COMMON STOCK	212485106	8	400 SHARES					X
CONVERGYS CORP.....	COMMON STOCK	212485106	23	1100 SHARES				X	
CORN PRODS INTL INC COM.....	COMMON STOCK	219023108	101	3119 SHARES				X	
CORN PRODS INTL INC COM.....	COMMON STOCK	219023108	159	4888 SHARES					X

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COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER	
				COLUMN 5			PUT OR CALL	SHARED - SOLE	SHARED - OTHER		O MA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL					
CORNING INC.....	COMMON STOCK	219350105	7	300 SHARES				X			
CORNING INC.....	COMMON STOCK	219350105	165	6770 SHARES			X				
CORNING INC.....	COMMON STOCK	219350105	966	39555 SHARES					X		
CORNING INC.....	COMMON STOCK	219350105	3581	146676 SHARES				X			
CORNING INC.....	COMMON STOCK	219350105	3878	158863 SHARES				X			
CORP OFFICE PROPERTIES TR (REI.....)	COMMON STOCK	22002T108	22	500 SHARES				X			
CORRECTIONS COR AMER.....	COMMON STOCK	22025Y407	52	1200 SHARES				X			
CORRECTIONS CORP OF AMERICA.....	COMMON STOCK	22025Y407	101	2324 SHARES				X			
CORTEX PHARMACEUTICALS INC.....	COMMON STOCK	220524300	4	1390 SHARES					X		
COSTCO WHSL CORP.....	COMMON STOCK	22160K105	195	3930 SHARES				X			
COSTCO WHOLESALE CORP COM.....	COMMON STOCK	22160K105	268	5400 SHARES					X		
COSTCO WHOLESALE CORP COM.....	COMMON STOCK	22160K105	509	10250 SHARES				X			
COTT CORP.....	COMMON STOCK	22163N106	38	2200 SHARES				X			
COTT CORPORATION....	COMMON STOCK	22163N106	83	4850 SHARES				X			



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COUNTRYWIDE FINANCIAL CORP.....	COMMON STOCK	222372104	42	1200 SHARES		X
COUNTRYWIDE FINANCIAL CORP.....	COMMON STOCK	222372104	15	428 SHARES	X	
COUNTRYWIDE FINL.....	COMMON STOCK	222372104	175	5000 SHARES	X	
COVANCE INC COM.....	COMMON STOCK	222816100	85	1283 SHARES		X
COVANCE INC COM.....	COMMON STOCK	222816100	107	1617 SHARES	X	
COVENTRY HEALTH CARE INC.....	COMMON STOCK	222862104	21	400 SHARES	X	
COVENTRY HEALTH CAR.....	COMMON STOCK	222862104	57	1100 SHARES	X	
COVENTRY HEALTH CARE INCORPORATED...	COMMON STOCK	222862104	3351	65050 SHARES	X	
CRANE CO.....	COMMON STOCK	224399105	428	10246 SHARES		X
CRAY INC.....	COMMON STOCK	225223304	1	75 SHARES	X	
CREE RESEARCH INC COM.....	COMMON STOCK	225447101	20	1000 SHARES		X
CROSS TIMBERS ROYALTY TRUST.....	COMMON STOCK	22757R109	0	1 SHARES	X	
CUBIST PHARMACEUT.....	COMMON STOCK	229678107	22	1000 SHARES	X	
CUBIST PHARMACEUTICALS INC.....	COMMON STOCK	229678107	48	2215 SHARES	X	
CUMMINS INC COM.....	COMMON STOCK	231021106	12	100 SHARES	X	
CUMMINS INC.....	COMMON STOCK	231021106	49	410 SHARES	X	
CURTISS WRIGHT CORP.....	COMMON STOCK	231561101	30	1000 SHARES		X
CURTISS WRIGHT CORP.....	COMMON STOCK	231561101	51	1676 SHARES	X	
CUTERA INC.....	COMMON STOCK	232109108	11	400 SHARES	X	
D&E COMMUNICATIONS INC.....	COMMON STOCK	232860106	4	300 SHARES	X	
CYTYC CORP.....	COMMON STOCK	232946103	10	399 SHARES		X
CYTYC CORP.....	COMMON STOCK	232946103	144	5895 SHARES	X	
CYTYC CORP.....	COMMON STOCK	232946103	1720	70256 SHARES	X	
CYTYC CORP.....	COMMON STOCK	232946103	3973	162271 SHARES	X	
DPL INC.....	COMMON STOCK	233293109	27	1000 SHARES		X
DPL INC.....	COMMON STOCK	233293109	115	4255 SHARES	X	
DRS TECHNOLOGIES INC.....	COMMON STOCK	23330X100	9	200 SHARES		X
D R HORTON INC...	COMMON					

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D R HORTON INC...	STOCK	23331A109	50	2100 SHARES	X	
	COMMON					
D R HORTON INC...	STOCK	23331A109	73	3029 SHARES		X
	COMMON					
DTE ENERGY CO....	STOCK	23331A109	109	4550 SHARES	X	
	COMMON					
DTE ENERGY CO....	STOCK	233331107	68	1645 SHARES	X	
	COMMON					
DTE ENERGY CO....	STOCK	233331107	530	12772 SHARES		X
	COMMON					
DANAHER CORP	STOCK	233331107	648	15620 SHARES	X	
	COMMON					
COM.....	STOCK	235851102	110	1606 SHARES		X
DANAHER CORP.....	COMMON					
	STOCK	23585				