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ARROW FINANCIAL CORP  
Form 13F-HR  
November 07, 2008

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 09/30/2008

Check here if Amendment  Amendment Number:  
This Amendment  is a restatement  
 adds new holding entries

Institutional Investment Manager Filing this Report:

Name: ARROW FINANCIAL CORP.  
Address: 250 GLEN STREET  
GLENS FALLS, NY 12801

13F File Number: 28-12533

The 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 parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: TERRY R. GOODEMOTE  
Title: SENIOR VICE PRESIDENT & CHIEF FINANCIAL OFFICER  
Phone: 518-745-1000 EXT. 512

Signature, Place, and Date of Signing:

S/ TERRY R. GOODEMOTE GLENS FALLS, NY 11/7/2008

Report Type (Check only one)  
 13F HOLDINGS REPORT  
 13F NOTICE  
 13F COMBINATION REPORT

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2  
Form 13F Information Table Entry Total: 657  
Form 13F Information Table Value Total: \$ 275,365

List of Other Included Managers:

No.	13F File Number	Name
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2 28-03696 GLENS FALLS NATIONAL BANK & TRUST COMPANY  
 3 28-12534 NORTH COUNTRY INVESTMENT ADVISERS, INC

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X \$1000)	SHARES/ PRN	SH/ AMOUNT	PUT/ CALL	INVTMT DISCRTN	OT MA
AFLAC INCORPORATED	COM	001055102	6	100	SH		OTHER	
AFLAC INCORPORATED	COM	001055102	85	1440	SH		DEFINED	2
AFLAC INCORPORATED	COM	001055102	76	1300	SH		OTHER	2
AMR CORP	COM	001765106	0	50	SH		DEFINED	2
AT&T INC	COM	00206R102	85	3055	SH		SOLE	
AT&T INC	COM	00206R102	69	2460	SH		OTHER	
AT&T INC	COM	00206R102	1719	61584	SH		DEFINED	2
AT&T INC	COM	00206R102	550	19714	SH		OTHER	2
AT&T INC	COM	00206R102	1787	64000	SH		DEFINED	3
ABBOTT LABORATORIES	COM	002824100	97	1680	SH		SOLE	
ABBOTT LABORATORIES	COM	002824100	55	950	SH		OTHER	
ABBOTT LABORATORIES	COM	002824100	2163	37570	SH		DEFINED	2
ABBOTT LABORATORIES	COM	002824100	448	7778	SH		OTHER	2
ABBOTT LABORATORIES	COM	002824100	2303	40000	SH		DEFINED	3
ABERCROMBIE & FITCH CO	COM	002896207	9	220	SH		DEFINED	2
ADOBE SYSTEMS	COM	00724F101	18	450	SH		SOLE	
ADOBE SYSTEMS	COM	00724F101	650	16470	SH		DEFINED	2
ADOBE SYSTEMS	COM	00724F101	55	1400	SH		OTHER	2
ADOBE SYSTEMS	COM	00724F101	1500	38000	SH		DEFINED	3
AIR PRODUCTS & CHEMICALS INC	COM	009158106	24	350	SH		SOLE	
AIR PRODUCTS & CHEMICALS INC	COM	009158106	444	6489	SH		DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	137	2000	SH		OTHER	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	993	14500	SH		DEFINED	3
ALCOA INC	COM	013817101	2	100	SH		SOLE	
ALCOA INC	COM	013817101	186	8251	SH		DEFINED	2
ALCOA INC	COM	013817101	21	925	SH		OTHER	2
ALCATEL-LUCENT	COM	013904305	0	244	SH		DEFINED	2
ALLSTATE CORP	COM	020002101	0	14	SH		DEFINED	2
ALTRIA GROUP INC	COM	02209S103	10	500	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	310	15642	SH		OTHER	2
AMERICAN CAPITAL LTD	COM	02503Y103	18	711	SH		DEFINED	2
AMERICAN ELECTRIC POWER CO	COM	025537101	97	2616	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	59	1660	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	25	700	SH		OTHER	
AMERICAN EXPRESS CO	COM	025816109	1228	34655	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	274	7723	SH		OTHER	2
AMERICAN EXPRESS CO	COM	025816109	1417	40000	SH		DEFINED	3
AMER INTL GROUP INC	COM	026874107	0	150	SH		OTHER	
AMER INTL GROUP INC	COM	026874107	4	1060	SH		OTHER	2
AMERISOURCEBERGEN CORP	COM	03073E105	8	218	SH		DEFINED	2
AMERIPRISE FINL INC	COM	03076C106	3	90	SH		DEFINED	2
AMERIPRISE FINL INC	COM	03076C106	0	10	SH		OTHER	2
AMGEN INC	COM	031162100	9	150	SH		OTHER	
AMGEN INC	COM	031162100	57	958	SH		DEFINED	2
AMGEN INC	COM	031162100	21	350	SH		OTHER	2
ANALOG DEVICES, INC.	COM	032654105	11	425	SH		DEFINED	2
ANGIODYNAMICS INC	COM	03475V101	9	550	SH		DEFINED	2
ANHEUSER BUSCH CO	COM	035229103	42	650	SH		SOLE	
ANHEUSER BUSCH CO	COM	035229103	734	11315	SH		DEFINED	2
ANHEUSER BUSCH CO	COM	035229103	1281	19744	SH		OTHER	2
APACHE CORP	COM	037411105	61	585	SH		DEFINED	2
APACHE CORP	COM	037411105	5	50	SH		OTHER	2
APOLLO GROUP INC	COM	037604105	25	425	SH		DEFINED	2

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APPLE INC	COM	037833100	90	790	SH	SOLE
APPLE INC	COM	037833100	895	7872	SH	DEFINED 2
APPLE INC	COM	037833100	210	1850	SH	OTHER 2
APPLE INC	COM	037833100	1705	15000	SH	DEFINED 3
APPLIED MATERIALS INC	COM	038222105	27	1800	SH	DEFINED 2
APPLIED MATERIALS INC	COM	038222105	2	100	SH	OTHER 2
AQUA AMER INC	COM	03836W103	4	200	SH	DEFINED 2
AQUA AMER INC	COM	03836W103	26	1465	SH	OTHER 2
ARCH COAL INC	COM	039380100	33	1000	SH	OTHER 2
ARROW	COM	042744102	5	154	SH	SOLE
ARROW	COM	042744102	37676	1281046	SH	DEFINED 2
ARROW	COM	042744102	762	25904	SH	OTHER 2
AUTODESK INC	COM	052769106	19	555	SH	DEFINED 2
AUTOMATIC DATA PROCESSING	COM	053015103	62	1460	SH	OTHER
AUTOMATIC DATA PROCESSING	COM	053015103	142	3332	SH	DEFINED 2
AUTOMATIC DATA PROCESSING	COM	053015103	366	8555	SH	OTHER 2
AVERY DENNISON CORP.	COM	053611109	9	200	SH	DEFINED 2
AVON PRODUCTS INC	COM	054303102	5	125	SH	DEFINED 2
AVON PRODUCTS INC	COM	054303102	8	200	SH	OTHER 2
BP PLC	COM	055622104	15	300	SH	SOLE
BP PLC	COM	055622104	19	370	SH	OTHER
BP PLC	COM	055622104	359	7158	SH	DEFINED 2
BP PLC	COM	055622104	905	18031	SH	OTHER 2
BAKER HUGHES INC	COM	057224107	18	300	SH	OTHER
BAKER HUGHES INC	COM	057224107	76	1250	SH	DEFINED 2
BAKER HUGHES INC	COM	057224107	82	1350	SH	OTHER 2
BAKER HUGHES INC	COM	057224107	1574	26000	SH	DEFINED 3
BANK OF AMERICA CORP	COM	060505104	38	1090	SH	SOLE
BANK OF AMERICA CORP	COM	060505104	21	600	SH	OTHER
BANK OF AMERICA CORP	COM	060505104	419	11975	SH	DEFINED 2
BANK OF AMERICA CORP	COM	060505104	63	1800	SH	OTHER 2
BANK OF AMERICA CORP	COM	060505104	1190	34000	SH	DEFINED 3
BANK OF NEW YORK MELLON CORP	COM	064058100	35	1067	SH	SOLE
BANK OF NEW YORK MELLON CORP	COM	064058100	26	801	SH	OTHER
BANK OF NEW YORK MELLON CORP	COM	064058100	922	28298	SH	DEFINED 2
BANK OF NEW YORK MELLON CORP	COM	064058100	201	6180	SH	OTHER 2
BANK OF NEW YORK MELLON CORP	COM	064058100	1721	52830	SH	DEFINED 3
BARD C R INC	COM	067383109	19	200	SH	DEFINED 2
BARCLAYS PLC ADR	COM	06738E204	2	100	SH	DEFINED 2
BARRICK GOLD	COM	067901108	18	500	SH	DEFINED 2
BAXTER INTL INC	COM	071813109	47	710	SH	SOLE
BAXTER INTL INC	COM	071813109	59	900	SH	OTHER
BAXTER INTL INC	COM	071813109	1361	20730	SH	DEFINED 2
BAXTER INTL INC	COM	071813109	441	6713	SH	OTHER 2
BAXTER INTL INC	COM	071813109	2560	39000	SH	DEFINED 3
BECTON DICKINSON CO	COM	075887109	4	50	SH	OTHER 2
BERKSHIRE HATHAWAY INC	COM	084670207	18	4	SH	OTHER 2
BEST BUY CO	COM	086516101	115	3065	SH	DEFINED 2
BEST BUY CO	COM	086516101	6	150	SH	OTHER 2
BHP BILLITON	COM	088606108	9	170	SH	DEFINED 2
BLACKROCK	MUT	09254F100	15	1325	SH	DEFINED 2
BOEING COMPANY	COM	097023105	73	1270	SH	DEFINED 2
BOEING COMPANY	COM	097023105	4	75	SH	OTHER 2
BOSTON SCIENTIFIC CORP	COM	101137107	3	265	SH	DEFINED 2
BRISTOL MYERS SQUIBB	COM	110122108	127	6075	SH	DEFINED 2
BRISTOL MYERS SQUIBB	COM	110122108	21	1000	SH	OTHER 2
BROWN AND BROWN INC	COM	115236101	15	716	SH	DEFINED 2
BROWN FOREMAN DISTILLERS CORP	COM	115637100	31	432	SH	DEFINED 2
BROWN FOREMAN DISTILLERS CORP	COM	115637209	29	402	SH	DEFINED 2
BURLINGTON NORTHERN	COM	12189T104	35	375	SH	SOLE
BURLINGTON NORTHERN	COM	12189T104	661	7155	SH	DEFINED 2
BURLINGTON NORTHERN	COM	12189T104	32	350	SH	OTHER 2

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BURLINGTON NORTHERN	COM	12189T104	1386	15000	SH	DEFINED	3
CIT GROUP	COM	125581108	0	100	SH	DEFINED	2
CVS/CAREMARK CORP	COM	126650100	19	575	SH	SOLE	
CVS/CAREMARK CORP	COM	126650100	556	16525	SH	DEFINED	2
CVS/CAREMARK CORP	COM	126650100	5	150	SH	OTHER	2
CAMERON INTERNATIONAL CORP	COM	13342B105	61	1570	SH	SOLE	
CAMERON INTERNATIONAL CORP	COM	13342B105	765	19855	SH	DEFINED	2
CAMERON INTERNATIONAL CORP	COM	13342B105	75	1950	SH	OTHER	2
CAMERON INTERNATIONAL CORP	COM	13342B105	1927	50000	SH	DEFINED	3
CAMPBELL SOUP	COM	134429109	3	80	SH	OTHER	2
CAPSTONE TURBINE CORP	COM	14067D102	0	600	SH	DEFINED	2
CARLISLE CORP	COM	142339100	4	120	SH	DEFINED	2
CARNIVAL	COM	143658300	71	2008	SH	DEFINED	2
CARNIVAL	COM	143658300	5	134	SH	OTHER	2
CASELLA WASTE SYSTEMS INC	COM	147448104	35	3000	SH	DEFINED	2
CATERPILLAR INC	COM	149123101	5	80	SH	SOLE	
CATERPILLAR INC	COM	149123101	15	250	SH	DEFINED	2
CATERPILLAR INC	COM	149123101	43	725	SH	OTHER	2
CERNER CORP	COM	156782104	18	400	SH	DEFINED	2
CHESAPEAKE ENERGY	COM	165167107	7	200	SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	262	3174	SH	SOLE	
CHEVRON CORPORATION	COM	166764100	105	1275	SH	OTHER	
CHEVRON CORPORATION	COM	166764100	2072	25127	SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	606	7346	SH	OTHER	2
CHEVRON CORPORATION	COM	166764100	2144	26000	SH	DEFINED	3
CHUBB CORP	COM	171232101	16	300	SH	SOLE	
CISCO SYSTEMS	COM	17275R102	82	3625	SH	SOLE	
CISCO SYSTEMS	COM	17275R102	5	200	SH	OTHER	
CISCO SYSTEMS	COM	17275R102	1621	71834	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	450	19967	SH	OTHER	2
CISCO SYSTEMS	COM	17275R102	1940	86000	SH	DEFINED	3
CITADEL BROADCASTING CORP	COM	17285T106	0	30	SH	DEFINED	2
CITIGROUP INC	COM	172967101	6	300	SH	SOLE	
CITIGROUP INC	COM	172967101	13	625	SH	OTHER	
CITIGROUP INC	COM	172967101	112	5463	SH	DEFINED	2
CITIGROUP INC	COM	172967101	4	200	SH	OTHER	2
CITRIX SYSTEMS INC	COM	177376100	6	250	SH	DEFINED	2
COCA COLA CO.	COM	191216100	32	600	SH	DEFINED	2
COGNIZANT TECH SOLUTIONS	COM	192446102	23	1000	SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	55	725	SH	SOLE	
COLGATE-PALMOLIVE CO	COM	194162103	53	700	SH	OTHER	
COLGATE-PALMOLIVE CO	COM	194162103	1158	15370	SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	390	5175	SH	OTHER	2
COLGATE-PALMOLIVE CO	COM	194162103	1658	22000	SH	DEFINED	3
COMCAST CORP NEW	COM	20030N101	31	1600	SH	SOLE	
COMCAST CORP NEW	COM	20030N101	417	21232	SH	DEFINED	2
COMCAST CORP NEW	COM	20030N101	7	375	SH	OTHER	2
CONNECTICUT WATER SERVICE INC	COM	207797101	6	200	SH	OTHER	2
CONOCOPHILLIPS	COM	20825C104	73	990	SH	SOLE	
CONOCOPHILLIPS	COM	20825C104	22	300	SH	OTHER	
CONOCOPHILLIPS	COM	20825C104	902	12316	SH	DEFINED	2
CONOCOPHILLIPS	COM	20825C104	167	2274	SH	OTHER	2
CONOCOPHILLIPS	COM	20825C104	1026	14000	SH	DEFINED	3
CONSOLIDATED EDISON INC	COM	209115104	31	714	SH	DEFINED	2
CONSTELLATION ENERGY GROUP INC	COM	210371100	16	640	SH	SOLE	
CONSTELLATION ENERGY GROUP INC	COM	210371100	7	275	SH	OTHER	
CONSTELLATION ENERGY GROUP INC	COM	210371100	244	10045	SH	DEFINED	2
CONSTELLATION ENERGY GROUP INC	COM	210371100	31	1275	SH	OTHER	2
CONSTELLATION ENERGY GROUP INC	COM	210371100	486	20000	SH	DEFINED	3
CORNING INC	COM	219350105	30	1950	SH	SOLE	
CORNING INC	COM	219350105	8	500	SH	OTHER	
CORNING INC	COM	219350105	557	35600	SH	DEFINED	2

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CORNING INC	COM	219350105	91	5850	SH	OTHER	2
CORNING INC	COM	219350105	1689	108000	SH	DEFINED	3
CORPORATE EXECUTIVE BOARD CO	COM	21988R102	2	60	SH	DEFINED	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	39	600	SH	SOLE	
COSTCO WHOLESALE CORP NEW	COM	22160K105	261	4025	SH	DEFINED	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	81	1250	SH	OTHER	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	1818	28000	SH	DEFINED	3
DTE ENERGY CO.	COM	233331107	8	199	SH	DEFINED	2
DANAHER CORP	COM	235851102	85	1230	SH	SOLE	
DANAHER CORP	COM	235851102	28	400	SH	OTHER	
DANAHER CORP	COM	235851102	2017	29068	SH	DEFINED	2
DANAHER CORP	COM	235851102	202	2910	SH	OTHER	2
DANAHER CORP	COM	235851102	1388	20000	SH	DEFINED	3
DARDEN RESTAURANTS INC	COM	237194105	7	260	SH	DEFINED	2
DEERE & CO	COM	244199105	20	400	SH	DEFINED	2
DEL MONTE FOODS CO	COM	24522P103	3	401	SH	DEFINED	2
DELL INC	COM	24702R101	21	1250	SH	SOLE	
DELL INC	COM	24702R101	146	8870	SH	DEFINED	2
DELL INC	COM	24702R101	21	1250	SH	OTHER	2
DENTSPLY INTL	COM	249030107	30	800	SH	DEFINED	2
DENTSPLY INTL	COM	249030107	28	750	SH	OTHER	2
WALT DISNEY COMPANY	COM	254687106	64	2070	SH	SOLE	
WALT DISNEY COMPANY	COM	254687106	948	30900	SH	DEFINED	2
WALT DISNEY COMPANY	COM	254687106	443	14450	SH	OTHER	2
WALT DISNEY COMPANY	COM	254687106	1074	35000	SH	DEFINED	3
DOLLAR TREE INC.	COM	256746108	96	2630	SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	69	1620	SH	SOLE	
DOMINION RES INC VA NEW	COM	25746U109	31	735	SH	OTHER	
DOMINION RES INC VA NEW	COM	25746U109	1310	30628	SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	248	5800	SH	OTHER	2
DOMINION RES INC VA NEW	COM	25746U109	1198	28000	SH	DEFINED	3
DOW CHEMICAL CO	COM	260543103	13	400	SH	OTHER	
DOW CHEMICAL CO	COM	260543103	16	500	SH	DEFINED	2
EI DUPONT DE NEMOURS & CO	COM	263534109	14	350	SH	SOLE	
EI DUPONT DE NEMOURS & CO	COM	263534109	13	325	SH	OTHER	
EI DUPONT DE NEMOURS & CO	COM	263534109	240	5950	SH	DEFINED	2
EI DUPONT DE NEMOURS & CO	COM	263534109	113	2800	SH	OTHER	2
DUKE ENERGY HLDG CORP	COM	26441C105	11	640	SH	SOLE	
DUKE ENERGY HLDG CORP	COM	26441C105	20	1146	SH	DEFINED	2
EMC CORP	COM	268648102	6	515	SH	DEFINED	2
EAST WEST BANCORP	COM	27579R104	7	500	SH	OTHER	2
EASTMAN KODAK CO	COM	277461109	6	415	SH	DEFINED	2
EATON CORP	COM	278058102	11	200	SH	SOLE	
EATON CORP	COM	278058102	101	1800	SH	OTHER	2
EBAY INC	COM	278642103	11	500	SH	DEFINED	2
EBAY INC	COM	278642103	2	100	SH	OTHER	2
ECOLAB INC	COM	278865100	7	150	SH	SOLE	
ECOLAB INC	COM	278865100	670	13800	SH	DEFINED	2
ECOLAB INC	COM	278865100	173	3575	SH	OTHER	2
ECOLAB INC	COM	278865100	1092	22500	SH	DEFINED	3
ELECTRONIC ARTS INC	COM	285512109	2	60	SH	OTHER	2
EMERSON ELECTRIC CO	COM	291011104	43	1060	SH	SOLE	
EMERSON ELECTRIC CO	COM	291011104	27	650	SH	OTHER	
EMERSON ELECTRIC CO	COM	291011104	913	22378	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	192	4700	SH	OTHER	2
EMERSON ELECTRIC CO	COM	291011104	897	22000	SH	DEFINED	3
ENCANA CORP	COM	292505104	78	1190	SH	DEFINED	2
ENTERGY CORP. NEW	COM	29364G103	6	66	SH	DEFINED	2
EXELON CORP	COM	30161N101	36	580	SH	SOLE	
EXELON CORP	COM	30161N101	19	300	SH	OTHER	
EXELON CORP	COM	30161N101	782	12490	SH	DEFINED	2
EXELON CORP	COM	30161N101	102	1625	SH	OTHER	2

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EXELON CORP	COM	30161N101	1378	22000	SH	DEFINED	3
EXXON MOBIL CORP	COM	30231G102	339	4360	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	149	1925	SH	OTHER	
EXXON MOBIL CORP	COM	30231G102	5956	76691	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	1877	24173	SH	OTHER	2
EXXON MOBIL CORP	COM	30231G102	2291	29500	SH	DEFINED	3
FPL GROUP INC	COM	302571104	88	1750	SH	DEFINED	2
FAIRPOINT COMMUNICATIONS INC.	COM	305560104	0	59	SH	DEFINED	2
FAIRPOINT COMMUNICATIONS INC.	COM	305560104	0	3	SH	OTHER	2
FAMILY DOLLAR STORES	COM	307000109	2	100	SH	DEFINED	2
FASTENAL	COM	311900104	17	350	SH	DEFINED	2
FED HOME LOAN MORT CORP	COM	313400301	2	1116	SH	DEFINED	2
FED NATL MORT ASSOC	COM	313586109	2	1000	SH	DEFINED	2
FEDEX CORPORATION	COM	31428X106	16	200	SH	DEFINED	2
FINANCIAL INSTITUTIONS INC	COM	317585404	2	100	SH	OTHER	2
FIRST MARBLEHEAD CORP	COM	320771108	2	750	SH	OTHER	2
FIRST NIAGARA	COM	33582V108	228	14500	SH	SOLE	
FISERV INC	COM	337738108	46	970	SH	SOLE	
FISERV INC	COM	337738108	429	9065	SH	DEFINED	2
FORD MOTOR CO	COM	345370860	5	1000	SH	DEFINED	2
FOREST LABS INC	COM	345838106	7	250	SH	DEFINED	2
FORTUNE BRANDS INC	COM	349631101	40	700	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	59	665	SH	SOLE	
FRANKLIN RESOURCES	COM	354613101	639	7255	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	13	150	SH	OTHER	2
FRANKLIN RESOURCES	COM	354613101	1146	13000	SH	DEFINED	3
ARTHUR J GALLAGHER & CO	COM	363576109	3	125	SH	DEFINED	2
GANNETT COMPANY INC	COM	364730101	2	100	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	18	250	SH	SOLE	
GENERAL DYNAMICS	COM	369550108	29	400	SH	OTHER	
GENERAL DYNAMICS	COM	369550108	424	5760	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	159	2165	SH	OTHER	2
GENERAL DYNAMICS	COM	369550108	1031	14000	SH	DEFINED	3
GENERAL ELECTRIC CO	COM	369604103	171	6696	SH	SOLE	
GENERAL ELECTRIC CO	COM	369604103	77	3000	SH	OTHER	
GENERAL ELECTRIC CO	COM	369604103	3985	156271	SH	DEFINED	2
GENERAL ELECTRIC CO	COM	369604103	2178	85428	SH	OTHER	2
GENERAL ELECTRIC CO	COM	369604103	1530	60000	SH	DEFINED	3
GENERAL MILLS INC	COM	370334104	55	800	SH	OTHER	
GENERAL MILLS INC	COM	370334104	276	4010	SH	DEFINED	2
GENERAL MILLS INC	COM	370334104	168	2450	SH	OTHER	2
GENERAL MILLS INC	COM	370334104	1807	26300	SH	DEFINED	3
GENERAL MOTORS CORP	COM	370442105	3	351	SH	DEFINED	2
GENUINE PARTS CO	COM	372460105	6	150	SH	OTHER	2
GENTIVA	COM	37247A102	6	210	SH	DEFINED	2
GENWORTH FINL	COM	37247D106	0	100	SH	SOLE	
GENWORTH FINL	COM	37247D106	15	1750	SH	DEFINED	2
GENWORTH FINL	COM	37247D106	16	1900	SH	OTHER	2
GENWORTH FINL	COM	37247D106	405	47000	SH	DEFINED	3
GILEAD SCIENCES INC	COM	375558103	15	328	SH	DEFINED	2
GLAXO	COM	37733W105	17	400	SH	OTHER	
GLAXO	COM	37733W105	32	725	SH	DEFINED	2
GLAXO	COM	37733W105	13	300	SH	OTHER	2
GOLDMAN SACHS GROUP	COM	38141G104	56	440	SH	SOLE	
GOLDMAN SACHS GROUP	COM	38141G104	29	225	SH	OTHER	
GOLDMAN SACHS GROUP	COM	38141G104	933	7288	SH	DEFINED	2
GOLDMAN SACHS GROUP	COM	38141G104	160	1250	SH	OTHER	2
GOLDMAN SACHS GROUP	COM	38141G104	1152	9000	SH	DEFINED	3
GOOGLE INC	COM	38259P508	6	15	SH	DEFINED	2
GREENBRIER COMPANIES	COM	393657101	4	200	SH	DEFINED	2
HALLIBURTON CO	COM	406216101	6	200	SH	DEFINED	2
HANESBRANDS INC	COM	410345102	1	50	SH	DEFINED	2

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HANSEN NAT CORP	COM	411310105	2	75	SH	DEFINED	2
HARLEY DAVIDSON INC	COM	412822108	13	350	SH	SOLE	
HARLEY DAVIDSON INC	COM	412822108	195	5236	SH	DEFINED	2
HARLEY DAVIDSON INC	COM	412822108	117	3132	SH	OTHER	2
HARLEY DAVIDSON INC	COM	412822108	589	15800	SH	DEFINED	3
HARSCO	COM	415864107	27	732	SH	DEFINED	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	13	325	SH	SOLE	
HARTFORD FINL SVCS GROUP INC.	COM	416515104	14	350	SH	OTHER	
HARTFORD FINL SVCS GROUP INC.	COM	416515104	181	4406	SH	DEFINED	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	86	2100	SH	OTHER	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	615	15000	SH	DEFINED	3
H J HEINZ CO	COM	423074103	208	4155	SH	DEFINED	2
H J HEINZ CO	COM	423074103	677	13550	SH	OTHER	2
H J HEINZ CO	COM	423074103	550	11000	SH	DEFINED	3
HEWLETT PACKARD CO	COM	428236103	86	1860	SH	SOLE	
HEWLETT PACKARD CO	COM	428236103	65	1400	SH	OTHER	
HEWLETT PACKARD CO	COM	428236103	1680	36336	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	1323	28605	SH	OTHER	2
HEWLETT PACKARD CO	COM	428236103	1387	30000	SH	DEFINED	3
HOME DEPOT, INC	COM	437076102	5	175	SH	SOLE	
HOME DEPOT, INC	COM	437076102	3	100	SH	OTHER	
HOME DEPOT, INC	COM	437076102	116	4465	SH	DEFINED	2
HOME DEPOT, INC	COM	437076102	131	5075	SH	OTHER	2
HOSPIRA INC	COM	441060100	10	260	SH	OTHER	2
HOST HOTELS & RESORTS INC	COM	44107P104	0	4	SH	SOLE	
ITT CORP	COM	450911102	72	1290	SH	SOLE	
ITT CORP	COM	450911102	33	600	SH	OTHER	
ITT CORP	COM	450911102	1146	20600	SH	DEFINED	2
ITT CORP	COM	450911102	146	2625	SH	OTHER	2
ITT CORP	COM	450911102	1112	20000	SH	DEFINED	3
IDEARC INC.	COM	451663108	0	61	SH	DEFINED	2
ILLINOIS TOOL WORKS INC.	COM	452308109	63	1425	SH	DEFINED	2
ILLINOIS TOOL WORKS INC.	COM	452308109	71	1600	SH	OTHER	2
ILLINOIS TOOL WORKS INC.	COM	452308109	1245	28000	SH	DEFINED	3
IMATION CORPORATION	COM	45245A107	0	10	SH	DEFINED	2
INTEL CORP	COM	458140100	48	2570	SH	SOLE	
INTEL CORP	COM	458140100	13	700	SH	OTHER	
INTEL CORP	COM	458140100	803	42874	SH	DEFINED	2
INTEL CORP	COM	458140100	310	16540	SH	OTHER	2
INTL BUSINESS MACHINES	COM	459200101	144	1228	SH	SOLE	
INTL BUSINESS MACHINES	COM	459200101	70	600	SH	OTHER	
INTL BUSINESS MACHINES	COM	459200101	2146	18344	SH	DEFINED	2
INTL BUSINESS MACHINES	COM	459200101	1222	10452	SH	OTHER	2
INTL BUSINESS MACHINES	COM	459200101	1988	17000	SH	DEFINED	3
INTL GAME TECH	COM	459902102	2	100	SH	DEFINED	2
INTL GAME TECH	COM	459902102	464	27000	SH	DEFINED	3
INTERNATIONAL PAPER CO	COM	460146103	10	376	SH	DEFINED	2
ISHARES	EXC	464287234	33	954	SH	DEFINED	2
ISHARES	EXC	46428Q109	3	290	SH	DEFINED	2
JDS UNIPHASE CORP	COM	46612J507	0	25	SH	OTHER	2
JPMORGAN CHASE & CO	COM	46625H100	33	704	SH	SOLE	
JPMORGAN CHASE & CO	COM	46625H100	31	660	SH	OTHER	
JPMORGAN CHASE & CO	COM	46625H100	473	10123	SH	DEFINED	2
JPMORGAN CHASE & CO	COM	46625H100	242	5186	SH	OTHER	2
JPMORGAN CHASE & CO	COM	46625H100	1168	25000	SH	DEFINED	3
JACOBS ENGINEERING GROUP INC.	COM	469814107	98	1800	SH	DEFINED	2
JACOBS ENGINEERING GROUP INC.	COM	469814107	189	3486	SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	210	3024	SH	SOLE	
JOHNSON & JOHNSON	COM	478160104	48	700	SH	OTHER	
JOHNSON & JOHNSON	COM	478160104	4024	58088	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	1994	28781	SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	2286	33000	SH	DEFINED	3

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JOHNSON CONTROLS INC	COM	478366107	32	1050	SH	DEFINED	2
KADANT, INC.	COM	48282T104	18	809	SH	DEFINED	2
KAYDON CORP	COM	486587108	2	50	SH	DEFINED	2
KELLOGG CO.	COM	487836108	56	1000	SH	SOLE	
KELLOGG CO.	COM	487836108	11	200	SH	OTHER	
KELLOGG CO.	COM	487836108	821	14635	SH	DEFINED	2
KELLOGG CO.	COM	487836108	222	3950	SH	OTHER	2
KELLOGG CO.	COM	487836108	2076	37000	SH	DEFINED	3
KEYCORP	COM	493267108	6	500	SH	SOLE	
KIMBERLY-CLARK CORP	COM	494368103	6	100	SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	7	200	SH	SOLE	
KRAFT FOODS INC	COM	50075N104	429	13090	SH	OTHER	2
LSI CORPORATION	COM	502161102	0	71	SH	DEFINED	2
L3 COMMUNICATIONS HLD INC	COM	502424104	44	445	SH	SOLE	
L3 COMMUNICATIONS HLD INC	COM	502424104	690	7015	SH	DEFINED	2
L3 COMMUNICATIONS HLD INC	COM	502424104	61	620	SH	OTHER	2
L3 COMMUNICATIONS HLD INC	COM	502424104	1475	15000	SH	DEFINED	3
ELI LILLY & CO	COM	532457108	41	940	SH	OTHER	
ELI LILLY & CO	COM	532457108	41	925	SH	DEFINED	2
ELI LILLY & CO	COM	532457108	86	1950	SH	OTHER	2
LOCKHEED MARTIN CORP	COM	539830109	22	200	SH	OTHER	
LOCKHEED MARTIN CORP	COM	539830109	77	704	SH	DEFINED	2
LOCKHEED MARTIN CORP	COM	539830109	66	600	SH	OTHER	2
LOCKHEED MARTIN CORP	COM	539830109	1316	12000	SH	DEFINED	3
LOWES COMPANIES	COM	548661107	16	665	SH	SOLE	
LOWES COMPANIES	COM	548661107	12	500	SH	OTHER	
LOWES COMPANIES	COM	548661107	274	11552	SH	DEFINED	2
LOWES COMPANIES	COM	548661107	160	6750	SH	OTHER	2
LOWES COMPANIES	COM	548661107	663	28000	SH	DEFINED	3
MANULIFE FINL CORP	COM	56501R106	24	666	SH	DEFINED	2
MARRIOTT INTERNATIONAL INC	COM	571903202	5	200	SH	SOLE	
MARRIOTT INTERNATIONAL INC	COM	571903202	16	600	SH	DEFINED	2
MARRIOTT INTERNATIONAL INC	COM	571903202	22	850	SH	OTHER	2
MARTHA STEWART LIVING	COM	573083102	0	65	SH	DEFINED	2
MASCO CORP	COM	574599106	4	200	SH	DEFINED	2
MCCORMICK & CO	COM	579780206	3	75	SH	OTHER	2
MCDONALDS CORP	COM	580135101	62	1005	SH	SOLE	
MCDONALDS CORP	COM	580135101	28	450	SH	OTHER	
MCDONALDS CORP	COM	580135101	1398	22660	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	441	7150	SH	OTHER	2
MCDONALDS CORP	COM	580135101	1851	30000	SH	DEFINED	3
MCGRAW-HILL INC	COM	580645109	51	1600	SH	SOLE	
MEDCO HEALTH SOLUTIONS	COM	58405U102	46	1025	SH	SOLE	
MEDCO HEALTH SOLUTIONS	COM	58405U102	839	18634	SH	DEFINED	2
MEDCO HEALTH SOLUTIONS	COM	58405U102	1800	40000	SH	DEFINED	3
MEDTRONIC, INC	COM	585055106	40	800	SH	SOLE	
MEDTRONIC, INC	COM	585055106	1066	21280	SH	DEFINED	2
MEDTRONIC, INC	COM	585055106	143	2850	SH	OTHER	2
MEDTRONIC, INC	COM	585055106	1403	28000	SH	DEFINED	3
MERCK & CO	COM	589331107	16	500	SH	SOLE	
MERCK & CO	COM	589331107	88	2783	SH	DEFINED	2
MERCK & CO	COM	589331107	211	6683	SH	OTHER	2
MERRILL LYNCH	COM	590188108	11	425	SH	OTHER	
MERRILL LYNCH	COM	590188108	88	3475	SH	DEFINED	2
MERRILL LYNCH	COM	590188108	57	2250	SH	OTHER	2
MICROSOFT CORP.	COM	594918104	105	3920	SH	SOLE	
MICROSOFT CORP.	COM	594918104	56	2100	SH	OTHER	
MICROSOFT CORP.	COM	594918104	1977	74065	SH	DEFINED	2
MICROSOFT CORP.	COM	594918104	1012	37901	SH	OTHER	2
MICROSOFT CORP.	COM	594918104	1628	61000	SH	DEFINED	3
MOHAWK INDUSTRIES INC	COM	608190104	15	225	SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	41	417	SH	DEFINED	2



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NATIONAL CITY CORP	COM	635405103	0	200	SH	OTHER	2
NATIONAL HEALTH INVESTORS	COM	63633D104	17	502	SH	DEFINED	2
NATIONAL OIL WELL VARCO INC	COM	637071101	97	1925	SH	SOLE	
NATIONAL OIL WELL VARCO INC	COM	637071101	862	17165	SH	DEFINED	2
NATIONAL OIL WELL VARCO INC	COM	637071101	152	3025	SH	OTHER	2
NATIONAL OIL WELL VARCO INC	COM	637071101	1859	37000	SH	DEFINED	3
NEUSTAR INC	COM	64126X201	10	525	SH	SOLE	
NEUSTAR INC	COM	64126X201	125	6300	SH	DEFINED	2
NEUSTAR INC	COM	64126X201	17	850	SH	OTHER	2
NEUSTAR INC	COM	64126X201	1014	51000	SH	DEFINED	3
NEWMONT MINING CORP	COM	651639106	21	550	SH	DEFINED	2
NIKE INC	COM	654106103	33	500	SH	SOLE	
NIKE INC	COM	654106103	30	450	SH	OTHER	
NIKE INC	COM	654106103	436	6520	SH	DEFINED	2
NIKE INC	COM	654106103	50	750	SH	OTHER	2
NIKE INC	COM	654106103	1579	23600	SH	DEFINED	3
NOKIA CORP	COM	654902204	9	500	SH	SOLE	
NOKIA CORP	COM	654902204	272	14575	SH	DEFINED	2
NOKIA CORP	COM	654902204	9	500	SH	OTHER	2
NOKIA CORP	COM	654902204	839	45000	SH	DEFINED	3
NORTEL NETWORKS CORP	COM	656568508	0	15	SH	OTHER	2
NORTHERN TRUST CORP	COM	665859104	9	125	SH	OTHER	2
NOVARTIS A G	COM	66987V109	14	270	SH	DEFINED	2
NOVARTIS A G	COM	66987V109	13	250	SH	OTHER	2
NOVO-NORDISK A/S	COM	670100205	6	110	SH	DEFINED	2
NUVEEN	EXC	67066V101	13	1167	SH	DEFINED	2
NUVEEN	EXC	67070A101	4	360	SH	DEFINED	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	14	200	SH	SOLE	
OCCIDENTAL PETROLEUM CORP	COM	674599105	23	320	SH	DEFINED	2
OLIN CORP	COM	680665205	6	300	SH	OTHER	2
ORACLE CORP	COM	68389X105	57	2805	SH	SOLE	
ORACLE CORP	COM	68389X105	1202	59205	SH	DEFINED	2
ORACLE CORP	COM	68389X105	129	6375	SH	OTHER	2
ORACLE CORP	COM	68389X105	1523	75000	SH	DEFINED	3
PNC FINANCIAL	COM	693475105	9	127	SH	DEFINED	2
PNC FINANCIAL	COM	693475105	7	100	SH	OTHER	2
PNC FINANCIAL	COM	693475105	1121	15000	SH	DEFINED	3
P P G INDUSTRIES INC	COM	693506107	35	600	SH	DEFINED	2
PACKAGING CORP OF AMERICA	COM	695156109	20	875	SH	SOLE	
PACKAGING CORP OF AMERICA	COM	695156109	123	5285	SH	DEFINED	2
PARKER-HANNIFIN	COM	701094104	11	200	SH	DEFINED	2
PARKER-HANNIFIN	COM	701094104	118	2225	SH	OTHER	2
PARKER-HANNIFIN	COM	701094104	1325	25000	SH	DEFINED	3
PEPSICO INC	COM	713448108	165	2310	SH	SOLE	
PEPSICO INC	COM	713448108	57	800	SH	OTHER	
PEPSICO INC	COM	713448108	3439	48259	SH	DEFINED	2
PEPSICO INC	COM	713448108	2069	29031	SH	OTHER	2
PEPSICO INC	COM	713448108	2266	31800	SH	DEFINED	3
PETSMART INC	COM	716768106	6	225	SH	DEFINED	2
PFIZER INC	COM	717081103	534	28985	SH	DEFINED	2
PFIZER INC	COM	717081103	92	4975	SH	OTHER	2
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	24	500	SH	SOLE	
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	666	13842	SH	OTHER	2
PLUG POWER INC	COM	72919P103	0	500	SH	OTHER	2
POWERSHARES	EXC	73935A104	2	60	SH	SOLE	
POWERSHARES	EXC	73935X575	5	250	SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	69	955	SH	SOLE	
PRAXAIR, INC.	COM	74005P104	38	525	SH	OTHER	
PRAXAIR, INC.	COM	74005P104	1025	14285	SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	149	2075	SH	OTHER	2
PRAXAIR, INC.	COM	74005P104	1435	20000	SH	DEFINED	3
PRECISION CASTPARTS CORP	COM	740189105	16	200	SH	DEFINED	2

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T ROWE PRICE	COM	74144T108	102	1900	SH	SOLE
T ROWE PRICE	COM	74144T108	56	1050	SH	OTHER
T ROWE PRICE	COM	74144T108	1684	31355	SH	DEFINED 2
T ROWE PRICE	COM	74144T108	451	8400	SH	OTHER 2
T ROWE PRICE	COM	74144T108	2686	50000	SH	DEFINED 3
PROCTER & GAMBLE CO	COM	742718109	135	1940	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	87	1250	SH	OTHER
PROCTER & GAMBLE CO	COM	742718109	4286	61498	SH	DEFINED 2
PROCTER & GAMBLE CO	COM	742718109	1300	18650	SH	OTHER 2
PROCTER & GAMBLE CO	COM	742718109	1394	20000	SH	DEFINED 3
PROGRESS ENERGY INC	COM	743263105	9	200	SH	OTHER 2
PROGRESS ENERGY INC	COM	743263105	1078	25000	SH	DEFINED 3
PRUDENTIAL FINANCIAL	COM	744320102	18	250	SH	DEFINED 2
PRUDENTIAL FINANCIAL	COM	744320102	7	100	SH	OTHER 2
PUBLIC SERVICE ENTERPRISE GRP.	COM	744573106	13	400	SH	DEFINED 2
QUALCOMM INC	COM	747525103	73	1700	SH	DEFINED 2
QUEST DIAGNOSTICS INC	COM	74834L100	5	100	SH	DEFINED 2
QUEST DIAGNOSTICS INC	COM	74834L100	67	1300	SH	OTHER 2
REGIONS FINL CORP NEW	COM	7591EP100	2	171	SH	DEFINED 2
REPSOL YPF SA	COM	76026T205	3	100	SH	OTHER 2
RESEARCH IN MOTION USD COMMON	COM	760975102	41	600	SH	SOLE
RESEARCH IN MOTION USD COMMON	COM	760975102	243	3565	SH	DEFINED 2
ROCKWELL AUTOMATION INC	COM	773903109	6	150	SH	DEFINED 2
ROCKWELL COLLINS INC	COM	774341101	35	725	SH	SOLE
ROCKWELL COLLINS INC	COM	774341101	501	10410	SH	DEFINED 2
ROCKWELL COLLINS INC	COM	774341101	17	350	SH	OTHER 2
ROCKWELL COLLINS INC	COM	774341101	818	17000	SH	DEFINED 3
ROYAL DUTCH SHELL PLC	COM	780259206	147	2486	SH	DEFINED 2
ROYAL DUTCH SHELL PLC	COM	780259206	16	267	SH	OTHER 2
SPDR GOLD TRUST ETF	EXC	78463V107	5	56	SH	DEFINED 2
SPDR S&P	EXC	78463X798	32	1587	SH	DEFINED 2
ST JUDE MEDICAL INC	COM	790849103	63	1440	SH	SOLE
ST JUDE MEDICAL INC	COM	790849103	856	19690	SH	DEFINED 2
ST JUDE MEDICAL INC	COM	790849103	98	2250	SH	OTHER 2
ST JUDE MEDICAL INC	COM	790849103	1696	39000	SH	DEFINED 3
SARA LEE CORP	COM	803111103	37	2900	SH	DEFINED 2
SCHERING PLOUGH CORP	COM	806605101	4	190	SH	DEFINED 2
SCHLUMBERGER LTD	COM	806857108	32	406	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	201	2578	SH	DEFINED 2
SCHLUMBERGER LTD	COM	806857108	109	1400	SH	OTHER 2
CHARLES SCHWAB CO.	COM	808513105	125	4823	SH	DEFINED 2
SIGMA-ALDRICH CORP	COM	826552101	5	100	SH	DEFINED 2
SIRUIS XM RADIO INC.	COM	82967N108	0	115	SH	DEFINED 2
SIRUIS XM RADIO INC.	COM	82967N108	0	400	SH	OTHER 2
SMUCKER (J.M.)	COM	832696405	0	4	SH	DEFINED 2
SMUCKER (J.M.)	COM	832696405	3	50	SH	OTHER 2
SONOCO PRODUCTS	COM	835495102	36	1200	SH	DEFINED 2
SOUTHERN CO	COM	842587107	6	150	SH	SOLE
SOUTHERN CO	COM	842587107	28	750	SH	OTHER
SOUTHERN CO	COM	842587107	202	5348	SH	DEFINED 2
SOUTHERN CO	COM	842587107	81	2150	SH	OTHER 2
SOUTHERN CO	COM	842587107	678	18000	SH	DEFINED 3
SOUTHWEST AIRLINES	COM	844741108	145	10000	SH	DEFINED 2
SPECTRA ENERGY CORP	COM	847560109	12	490	SH	DEFINED 2
STAPLES INCORPORATED	COM	855030102	49	2160	SH	SOLE
STAPLES INCORPORATED	COM	855030102	19	825	SH	OTHER
STAPLES INCORPORATED	COM	855030102	773	34352	SH	DEFINED 2
STAPLES INCORPORATED	COM	855030102	160	7100	SH	OTHER 2
STAPLES INCORPORATED	COM	855030102	675	30000	SH	DEFINED 3
STARBUCKS CORP	COM	855244109	1	100	SH	SOLE
STARBUCKS CORP	COM	855244109	6	400	SH	DEFINED 2
STARWOOD HOTELS AND RESORTS	COM	85590A401	0	7	SH	SOLE

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STATE STREET CORP COM	COM	857477103	455	8006	SH	DEFINED	2
STATE STREET CORP COM	COM	857477103	48	850	SH	OTHER	2
STRYKER CORP	COM	863667101	45	725	SH	SOLE	
STRYKER CORP	COM	863667101	785	12605	SH	DEFINED	2
STRYKER CORP	COM	863667101	75	1200	SH	OTHER	2
STRYKER CORP	COM	863667101	1744	28000	SH	DEFINED	3
SUFFOLK BANCORP	COM	864739107	20	500	SH	SOLE	
SUFFOLK BANCORP	COM	864739107	159	4040	SH	DEFINED	2
SUNCOR ENERGY INC	COM	867229106	10	240	SH	DEFINED	2
SYMANTEC CORP	COM	871503108	8	400	SH	DEFINED	2
SYSCO CORP	COM	871829107	12	400	SH	DEFINED	2
TJX COMPANIES	COM	872540109	3	100	SH	OTHER	2
TARGET CORP	COM	87612E106	49	1000	SH	SOLE	
TARGET CORP	COM	87612E106	29	600	SH	OTHER	
TARGET CORP	COM	87612E106	1140	23248	SH	DEFINED	2
TARGET CORP	COM	87612E106	230	4692	SH	OTHER	2
TARGET CORP	COM	87612E106	907	18500	SH	DEFINED	3
TELEFONICA SA	COM	879382208	5	75	SH	DEFINED	2
TEMPLE INLAND INC	COM	879868107	11	720	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	15	320	SH	SOLE	
TEVA PHARM INDUS ADR	COM	881624209	48	1045	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	151	3300	SH	OTHER	2
TEXAS INSTRUMENTS INC	COM	882508104	6	300	SH	SOLE	
TEXAS INSTRUMENTS INC	COM	882508104	28	1315	SH	DEFINED	2
TEXAS INSTRUMENTS INC	COM	882508104	860	40000	SH	DEFINED	3
TEXAS PACIFIC LAND TRUST	COM	882610108	1	30	SH	DEFINED	2
THERMO FISHER SCIENTIFIC INC	COM	883556102	58	1055	SH	DEFINED	2
THORNBURG MORTGAGE ASSET CORP	COM	885218107	0	31	SH	DEFINED	2
3M COMPANY	COM	88579Y101	5	80	SH	SOLE	
3M COMPANY	COM	88579Y101	27	400	SH	OTHER	
3M COMPANY	COM	88579Y101	311	4553	SH	DEFINED	2
3M COMPANY	COM	88579Y101	383	5601	SH	OTHER	2
TIFFANY	COM	886547108	20	550	SH	DEFINED	2
TIFFANY	COM	886547108	11	300	SH	OTHER	2
TIME WARNER INC NEW	COM	887317105	18	1400	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	90	1473	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	21	347	SH	OTHER	2
TRUSTCO BANK CORP	COM	898349105	0	14	SH	DEFINED	2
TRUSTCO BANK CORP	COM	898349105	364	31122	SH	OTHER	2
U.S. BANCORP	COM	902973304	68	1875	SH	SOLE	
U.S. BANCORP	COM	902973304	31	850	SH	OTHER	
U.S. BANCORP	COM	902973304	869	24120	SH	DEFINED	2
U.S. BANCORP	COM	902973304	50	1400	SH	OTHER	2
U.S. BANCORP	COM	902973304	1261	35000	SH	DEFINED	3
UNION PACIFIC CORP	COM	907818108	10	134	SH	DEFINED	2
UNITED PARCEL SERVICE	COM	911312106	19	300	SH	DEFINED	2
UNITED TECHNOLOGIES CORP	COM	913017109	84	1405	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	48	800	SH	OTHER	
UNITED TECHNOLOGIES CORP	COM	913017109	1607	26760	SH	DEFINED	2
UNITED TECHNOLOGIES CORP	COM	913017109	698	11625	SH	OTHER	2
UNITED TECHNOLOGIES CORP	COM	913017109	1261	21000	SH	DEFINED	3
UNITEDHEALTH GROUP INC	COM	91324P102	3	100	SH	DEFINED	2
VALERO ENERGY CORP	COM	91913Y100	12	400	SH	OTHER	
VALERO ENERGY CORP	COM	91913Y100	7	217	SH	DEFINED	2
VALERO ENERGY CORP	COM	91913Y100	5	167	SH	OTHER	2
VALERO ENERGY CORP	COM	91913Y100	697	23000	SH	DEFINED	3
VERIZON COMMUNICATIONS INC	COM	92343V104	73	2290	SH	SOLE	
VERIZON COMMUNICATIONS INC	COM	92343V104	34	1075	SH	OTHER	
VERIZON COMMUNICATIONS INC	COM	92343V104	1428	44497	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	465	14499	SH	OTHER	2
VERIZON COMMUNICATIONS INC	COM	92343V104	2118	66000	SH	DEFINED	3
VIACOM INC NEW	COM	92553P201	54	2170	SH	OTHER	2

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VISA INC.	COM	92826C839	18	300 SH	DEFINED	2
VODAFONE GROUP PLC NEW	COM	92857W209	24	1108 SH	DEFINED	2
WACHOVIA CORP	COM	929903102	3	800 SH	OTHER	
WACHOVIA CORP	COM	929903102	1	400 SH	DEFINED	2
WACHOVIA CORP	COM	929903102	3	750 SH	OTHER	2
WALMART STORES INC	COM	931142103	62	1040 SH	SOLE	
WALMART STORES INC	COM	931142103	9	150 SH	OTHER	
WALMART STORES INC	COM	931142103	675	11270 SH	DEFINED	2
WALMART STORES INC	COM	931142103	30	500 SH	OTHER	2
WALGREEN CO	COM	931422109	20	630 SH	SOLE	
WALGREEN CO	COM	931422109	3	100 SH	OTHER	
WALGREEN CO	COM	931422109	466	15055 SH	DEFINED	2
WALGREEN CO	COM	931422109	89	2875 SH	OTHER	2
WALGREEN CO	COM	931422109	666	21500 SH	DEFINED	3
WASHINGTON FED INC	COM	938824109	15	800 SH	DEFINED	2
WELLPOINT INC.	COM	94973V107	33	700 SH	OTHER	2
WELLS FARGO	COM	949746101	24	630 SH	SOLE	
WELLS FARGO	COM	949746101	19	500 SH	OTHER	
WELLS FARGO	COM	949746101	876	23348 SH	DEFINED	2
WELLS FARGO	COM	949746101	232	6194 SH	OTHER	2
WHOLE FOOD MARKET INC	COM	966837106	5	225 SH	DEFINED	2
WILBER CORP	COM	967797101	16	2000 SH	SOLE	
WILMINGTON TR. CORP	COM	971807102	1	40 SH	OTHER	2
WINDSTREAM CORP	COM	97381W104	25	2326 SH	DEFINED	2
WISCONSIN ENERGY CORP	COM	976657106	27	600 SH	DEFINED	2
WM WRIGLEY JR CO	COM	982526105	26	325 SH	DEFINED	2
WM WRIGLEY JR CO	COM	982526105	118	1482 SH	OTHER	2
WYETH CORP	COM	983024100	170	4592 SH	DEFINED	2
WYETH CORP	COM	983024100	729	19725 SH	OTHER	2
XTO ENERGY INC	COM	98385X106	8	162 SH	DEFINED	2
YAHOO INC	COM	984332106	5	300 SH	OTHER	
YUM BRANDS INC	COM	988498101	102	3135 SH	DEFINED	2
ZIMMER	COM	98956P102	285	4415 SH	DEFINED	2
ZIMMER	COM	98956P102	92	1420 SH	OTHER	2
ACCENTURE LTD	COM	G1150G111	130	3425 SH	DEFINED	2
ACCENTURE LTD	COM	G1150G111	194	5100 SH	OTHER	2
NOBLE CORP	COM	G65422100	22	500 SH	SOLE	
NOBLE CORP	COM	G65422100	762	17365 SH	DEFINED	2
NOBLE CORP	COM	G65422100	77	1750 SH	OTHER	2
NOBLE CORP	COM	G65422100	2107	48000 SH	DEFINED	3
RENAISSANCE HOLDINGS	COM	G7496G103	8	150 SH	DEFINED	2
TRANSOCEAN INC	COM	G90073100	53	481 SH	SOLE	
TRANSOCEAN INC	COM	G90073100	16	142 SH	OTHER	
TRANSOCEAN INC	COM	G90073100	997	9079 SH	DEFINED	2
TRANSOCEAN INC	COM	G90073100	170	1546 SH	OTHER	2
TRANSOCEAN INC	COM	G90073100	1792	16319 SH	DEFINED	3