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FIRST TENNESSEE NATIONAL CORP

Form 13F-HR

January 17, 2003

NAME OF ISSUER	TITLE OF CLASS	CUSIP NUMBER	FAIR MARKET VALUE	SHARES OF PRINCIPAL AMOUNT	INVESTMENT DISCRETION			MANAGEMENT INSTR
					(A) SOL	(B) SHR	(C) OTH	
COOPER INDS LTD	CL A	G24182100	229,635	6,300	X			1
			14,580	400		X	X	1
			244,215	6,700				
GLOBALSANTAFE CORP	SHS	G3930E101	226,446	9,311	X			1
			115,277	4,740		X	X	1
			6,469	266	X			2
			348,192	14,317				
INGERSOLL-RAND COMPANY LTD	CL A	G4776G101	1,364,358	31,685	X			1
			607,147	14,100		X	X	1
			1,971,505	45,785				
NOBLE CORPORATION	SHS	G65422100	230,235	6,550	X			1
			108,088	3,075		X	X	1
			8,788	250	X			2
			347,111	9,875				
XL CAP LTD	CL A	G98255105	4,894,181	63,355	X			1
			249,132	3,225		X	X	1
			5,143,313	66,580				
FLEXTRONICS INTL LTD	ORD	Y2573F102	223,409	27,278	X			1
			70,763	8,640		X	X	1
			4,505	550	X			2
			298,677	36,468				
AFLAC INC	COM	001055102	3,326,994	110,458	X			1
			408,126	13,550		X	X	1
			3,735,120	124,008				
AGCO CORP	COM	001084102	293,930	13,300	X			1
			293,930	13,300				
AOL TIME WARNER INC	COM	00184A105	111,311	8,497	X			1
			20,633	1,575		X	X	1
			131,944	10,072				
AT&T CORP	COM NEW	001957505	369,272	14,143	X			1
			147,157	5,636		X	X	1
			516,429	19,779				

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AT&T WIRELESS SVCS INC	COM	00209A106	111,497	19,734	X			1
			32,371	5,729		X	X	1
			-----	-----				
			143,868	25,463				
ABBOTT LABS	COM	002824100	3,438,080	85,952	X			1
			1,428,120	35,703		X	X	1
			12,000	300	X			2
			-----	-----				
			4,878,200	121,955				
ADAMS EXPRESS CO	COM	006212104	1,659	157	X			1
			213,767	20,224		X	X	1
			-----	-----				
			215,426	20,381				
ADVANCED MICRO DEVICES INC	COM	007903107	102,714	15,900	X			1
			-----	-----				
			102,714	15,900				
AEGON N V	ORD AMER REG	007924103	252,340	19,668	X			1
			20,207	1,575		X	X	1
			-----	-----				
			272,547	21,243				
AIR PRODS & CHEMS INC	COM	009158106	939,222	21,970	X			1
			171,000	4,000		X	X	1
			-----	-----				
			1,110,222	25,970				
ALBERTO CULVER CO	CL A	013068200	721,563	14,850	X			1
			255,098	5,250		X	X	1
			-----	-----				
			976,661	20,100				
ALCOA INC	COM	013817101	1,186,294	52,076	X			1
			819,604	35,979		X	X	1
			3,417	150	X			2
			-----	-----				
			2,009,315	88,205				
ALLEN TELECOM INC	COM	018091108	118,375	12,500	X			1
			-----	-----				
			118,375	12,500				
ALLSTATE CORP	COM	020002101	290,482	7,853	X			1
			122,363	3,308		X	X	1
			-----	-----				
			412,845	11,161				
ALLTEL CORP	COM	020039103	647,904	12,704	X			1
			310,029	6,079		X	X	1
			7,650	150	X			2
			-----	-----				
			965,583	18,933				
AMERICAN ELEC PWR INC	COM	025537101	261,794	9,579	X			1
			19,131	700		X	X	1
			-----	-----				
			280,925	10,279				

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AMERICAN EXPRESS CO	COM	025816109	652,775	18,466	X			1
			680,842	19,260		X	X	1
			-----	-----				
			1,333,617	37,726				
AMERICAN INTL GROUP INC	COM	026874107	7,206,453	124,571	X			1
			1,541,242	26,642		X	X	1
			10,124	175	X			2
			-----	-----				
			8,757,819	151,388				
AMERICAN PWR CONVERSION CORP	COM	029066107	546,542	36,075	X			1
			169,680	11,200		X	X	1
			10,226	675	X			2
			-----	-----				
			726,448	47,950				
AMGEN INC	COM	031162100	284,336	5,882	X			1
			69,369	1,435		X	X	1
			-----	-----				
			353,705	7,317				
AMSOUTH BANCORPORATION	COM	032165102	4,232,276	220,431	X			1
			1,935,071	100,785		X	X	1
			-----	-----				
			6,167,347	321,216				
ANADARKO PETE CORP	COM	032511107	261,582	5,461	X			1
			52,211	1,090		X	X	1
			-----	-----				
			313,793	6,551				
ANHEUSER BUSCH COS INC	COM	035229103	1,306,896	27,002	X			1
			832,287	17,196		X	X	1
			-----	-----				
			2,139,183	44,198				
APPLIED MATLS INC	COM	038222105	610,003	46,815	X			1
			142,355	10,925		X	X	1
			8,470	650	X			2
			-----	-----				
			760,828	58,390				
ARCHER DANIELS MIDLAND CO	COM	039483102	397,110	32,025	X			1
			78,492	6,330		X	X	1
			-----	-----				
			475,602	38,355				
ATLANTIS PLASTICS INC	COM	049156102	84,760	16,300	X			1
			-----	-----				
			84,760	16,300				
AUTOMATIC DATA PROCESSING IN	COM	053015103	463,425	11,807	X			1
			631,690	16,094		X	X	1
			-----	-----				
			1,095,115	27,901				
AVON PRODS INC	COM	054303102	2,031,227	37,706	X			1
			67,338	1,250		X	X	1
			-----	-----				
			2,098,565	38,956				

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BB&T CORP	COM	054937107	289,447 5,031	7,825 136	X			1
			-----	-----		X	X	1
			294,478	7,961				
BP PLC	SPONSORED ADR	055622104	4,669,104 2,962,125 7,114	114,861 72,869 175	X			1
			-----	-----		X	X	1
			7,638,343	187,905				2
BANK OF AMERICA CORPORATION	COM	060505104	2,619,314 1,012,802 8,766	37,650 14,558 126	X			1
			-----	-----		X	X	1
			3,640,882	52,334				2
BANK ONE CORP	COM	06423A103	1,277,394 528,586 10,965	34,949 14,462 300	X			1
			-----	-----		X	X	1
			1,816,945	49,711				2
BARD C R INC	COM	067383109	372,650 226,200	6,425 3,900	X			1
			-----	-----		X	X	1
			598,850	10,325				
BAXTER INTL INC	COM	071813109	629,916 822,164 5,600	22,497 29,363 200	X			1
			-----	-----		X	X	1
			1,457,680	52,060				2
BECTON DICKINSON & CO	COM	075887109	210,995 83,631 6,138	6,875 2,725 200	X			1
			-----	-----		X	X	1
			300,764	9,800				2
BELDEN INC	COM	077459105	238,193 18,264	15,650 1,200	X			1
			-----	-----		X	X	1
			256,457	16,850				
BELLSOUTH CORP	COM	079860102	6,072,905 2,696,174	234,747 104,220	X			1
			-----	-----		X	X	1
			8,769,079	338,967				
BERKSHIRE HATHAWAY INC DEL	CL B	084670207	336,797 50,883	139 21	X			1
			-----	-----		X	X	1
			387,680	160				
BEST BUY INC	COM	086516101	181,418 89,357 3,623	7,512 3,700 150	X			1
			-----	-----		X	X	1
			274,398	11,362				2
BOEING CO	COM	097023105	942,364	28,565	X			1

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			669,369	20,290	X	X	1
			-----	-----			
			1,611,733	48,855			
BRISTOL MYERS SQUIBB CO	COM	110122108	5,653,102	244,194	X		1
			3,468,683	149,835		X	1
			10,418	450	X		2
			-----	-----			
			9,132,203	394,479			
CBL & ASSOC PPTYS INC	COM	124830100	519,449	12,970	X		1
			136,170	3,400		X	1
			-----	-----			
			655,619	16,370			
CIGNA CORP	COM	125509109	225,749	5,490	X		1
			15,420	375		X	1
			-----	-----			
			241,169	5,865			
CSX CORP	COM	126408103	278,968	9,854	X		1
			135,095	4,772		X	1
			-----	-----			
			414,063	14,626			
CAPITAL ONE FINL CORP	COM	14040H105	3,228,216	108,621	X		1
			135,226	4,550		X	1
			-----	-----			
			3,363,442	113,171			
CARAUSTAR INDS INC	COM	140909102	121,344	12,800	X		1
			-----	-----			
			121,344	12,800			
CARDINAL HEALTH INC	COM	14149Y108	83,102	1,404	X		1
			261,323	4,415		X	1
			-----	-----			
			344,425	5,819			
CASCADE CORP	COM	147195101	207,350	13,000	X		1
			-----	-----			
			207,350	13,000			
CATERPILLAR INC DEL	COM	149123101	188,183	4,116	X		1
			133,045	2,910		X	1
			-----	-----			
			321,228	7,026			
CENDANT CORP	COM	151313103	314,002	29,962	X		1
			127,332	12,150		X	1
			6,288	600	X		2
			-----	-----			
			447,622	42,712			
CENTERPOINT ENERGY INC	COM	15189T107	57,911	6,813	X		1
			58,650	6,900		X	1
			-----	-----			
			116,561	13,713			
CHEVRONTEXACO CORP	COM	166764100	4,016,730	60,420	X		1
			1,484,700	22,333		X	1
			-----	-----			

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			5,501,430	82,753				
CHUBB CORP	COM	171232101	348,748	6,681	X			1
			173,565	3,325		X	X	1
			10,440	200	X			2
			-----	-----				
			532,753	10,206				
CISCO SYS INC	COM	17275R102	6,102,865	465,867	X			1
			1,173,933	89,613		X	X	1
			9,498	725	X			2
			-----	-----				
			7,286,296	556,205				
CITIGROUP INC	COM	172967101	2,837,202	80,625	X			1
			1,052,040	29,896		X	X	1
			7,284	207	X			2
			-----	-----				
			3,896,526	110,728				
CLAYTON HOMES INC	COM	184190106	170,983	14,038	X			1
			22,497	1,847		X	X	1
			-----	-----				
			193,480	15,885				
COCA COLA CO	COM	191216100	6,699,455	152,816	X			1
			6,160,528	140,523		X	X	1
			8,768	200	X			2
			-----	-----				
			12,868,751	293,539				
COLGATE PALMOLIVE CO	COM	194162103	538,142	10,264	X			1
			172,232	3,285		X	X	1
			-----	-----				
			710,374	13,549				
COMCAST CORP NEW	CL A	20030N101	560,275	23,771	X			1
			241,355	10,240		X	X	1
			-----	-----				
			801,630	34,011				
COMCAST CORP NEW	CL A SPL	20030N200	4,961,880	219,649	X			1
			552,305	24,449		X	X	1
			12,425	550	X			2
			-----	-----				
			5,526,610	244,648				
COMPUTER ASSOC INTL INC	COM	204912109	250,553	18,559	X			1
			96,569	7,153		X	X	1
			4,928	365	X			2
			-----	-----				
			352,050	26,077				
COMPUTER SCIENCES CORP	COM	205363104	305,227	8,860	X			1
			48,230	1,400		X	X	1
			-----	-----				
			353,457	10,260				
CONAGRA FOODS INC	COM	205887102	283,162	11,322	X			1
			61,275	2,450		X	X	1
			-----	-----				
			344,437	13,772				

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CONCORD EFS INC	COM	206197105	203,315	12,917	X			1
			-----	-----				
			203,315	12,917				
CONOCOPHILLIPS	COM	20825C104	238,851	4,936	X			1
			196,755	4,066		X	X	1
			-----	-----				
			435,606	9,002				
CORNING INC	COM	219350105	53,736	16,234	X			1
			79,441	24,000		X	X	1
			-----	-----				
			133,177	40,234				
COSTCO WHSL CORP NEW	COM	22160K105	4,560,316	162,520	X			1
			452,273	16,118		X	X	1
			4,209	150	X			2
			-----	-----				
			5,016,798	178,788				
COX COMMUNICATIONS INC NEW	CL A	224044107	629,656	22,171	X			1
			176,080	6,200		X	X	1
			8,520	300	X			2
			-----	-----				
			814,256	28,671				
DANAHER CORP DEL	COM	235851102	39,420	600	X			1
			190,530	2,900		X	X	1
			-----	-----				
			229,950	3,500				
DEAN FOODS CO NEW	COM	242370104	416,930	11,238		X	X	1
			-----	-----				
			416,930	11,238				
DEERE & CO	COM	244199105	348,462	7,600	X			1
			231,543	5,050		X	X	1
			-----	-----				
			580,005	12,650				
DELL COMPUTER CORP	COM	247025109	705,809	26,395	X			1
			195,204	7,300		X	X	1
			7,354	275	X			2
			-----	-----				
			908,367	33,970				
DIAMONDS TR	UNIT SER 1	252787106	2,092,935	25,062	X			1
			989,177	11,845		X	X	1
			-----	-----				
			3,082,112	36,907				
DISNEY WALT CO	COM DISNEY	254687106	1,113,944	68,298	X			1
			481,148	29,500		X	X	1
			9,786	600	X			2
			-----	-----				
			1,604,878	98,398				
DOLLAR GEN CORP	COM	256669102	119,345	9,987	X			1
			77,018	6,445		X	X	1
			-----	-----				
			196,363	16,432				

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DOMINION RES INC VA NEW	COM	25746U109	277,959	5,063	X			1
			352,512	6,421		X	X	1
			-----	-----				
			630,471	11,484				
DOVER CORP	COM	260003108	831,789	28,525	X			1
			174,960	6,000		X	X	1
			-----	-----				
			1,006,749	34,525				
DOW CHEM CO	COM	260543103	1,678,674	56,521	X			1
			786,042	26,466		X	X	1
			-----	-----				
			2,464,716	82,987				
DOW JONES & CO INC	COM	260561105	285,318	6,600		X	X	1
			-----	-----				
						285,318	6,600	
DU PONT E I DE NEMOURS & CO	COM	263534109	1,434,223	33,826	X			1
			1,468,271	34,629		X	X	1
			4,240	100	X			2
			-----	-----				
			2,906,734	68,555				
DUKE ENERGY CORP	COM	264399106	748,969	38,330	X			1
			385,760	19,742		X	X	1
			5,862	300	X			2
			-----	-----				
			1,140,591	58,372				
E-LOAN INC	COM	26861P107	54,693	29,580		X	X	1
			-----	-----				
						54,693	29,580	
E M C CORP MASS	COM	268648102	2,065,099	336,335	X			1
			212,778	34,654		X	X	1
			-----	-----				
			2,277,877	370,989				
EASTMAN KODAK CO	COM	277461109	358,389	10,228	X			1
			38,544	1,100		X	X	1
			-----	-----				
			396,933	11,328				
EL PASO CORP	COM	28336L109	181,809	26,122	X			1
			146,028	20,981		X	X	1
			-----	-----				
			327,837	47,103				
ELAN PLC	ADR	284131208	57,810	23,500	X			1
			5,658	2,300		X	X	1
			-----	-----				
			63,468	25,800				
ELECTRONIC DATA SYS NEW	COM	285661104	618,180	33,542	X			1
			307,323	16,675		X	X	1
			-----	-----				
			925,503	50,217				
EMERSON ELEC CO	COM	291011104	920,337	18,099	X			1



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			866,739	17,045	X	X	1
			-----	-----			
			1,787,076	35,144			
ENCANA CORP	COM	292505104	178,514	5,740	X		1
			114,448	3,680		X	1
			-----	-----			
			292,962	9,420			
EQUIFAX INC	COM	294429105	407,081	17,592	X		1
			64,861	2,803		X	1
			-----	-----			
			471,942	20,395			
ERICSSON L M TEL CO	ADR B SEK 10	294821608	2,696	400	X		1
			96,841	14,368		X	1
			-----	-----			
			99,537	14,768			
EXXON MOBIL CORP	COM	30231G102	16,203,349	463,748	X		1
			12,352,442	353,533		X	1
			4,857	139	X		2
			-----	-----			
			28,560,648	817,420			
FPL GROUP INC	COM	302571104	395,297	6,574	X		1
			372,806	6,200		X	1
			-----	-----			
			768,103	12,774			
FEDERAL HOME LN MTG CORP	COM	313400301	4,596,102	77,834	X		1
			866,559	14,675		X	1
			-----	-----			
			5,462,661	92,509			
FEDERAL NATL MTG ASSN	COM	313586109	4,501,183	69,970	X		1
			768,425	11,945		X	1
			11,258	175	X		2
			-----	-----			
			5,280,866	82,090			
FEDERATED DEPT STORES INC DE	COM	31410H101	1,281,142	44,546	X		1
			91,313	3,175		X	1
			-----	-----			
			1,372,455	47,721			
FEDEX CORP	COM	31428X106	518,075	9,555	X		1
			180,282	3,325		X	1
			6,778	125	X		2
			-----	-----			
			705,135	13,005			
FIFTH THIRD BANCORP	COM	316773100	1,845,498	31,520	X		1
			282,856	4,831		X	1
			-----	-----			
			2,128,354	36,351			
FIRST DATA CORP	COM	319963104	558,028	15,759	X		1
			200,067	5,650		X	1
			10,623	300	X		2
			-----	-----			
			768,718	21,709			

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FIRST TENN NATL CORP	COM	337162101	67,009,661	1,864,487	X			1
			13,919,165	387,289		X	X	1
			-----	-----				
			80,928,826	2,251,776				
FIRST VA BANKS INC	COM	337477103	379,372	10,190	X			1
			-----	-----				
			379,372	10,190				
FLEETBOSTON FINL CORP	COM	339030108	3,221,142	132,557	X			1
			281,713	11,593		X	X	1
			10,328	425	X			2
			-----	-----				
			3,513,183	144,575				
FLUOR CORP NEW	COM	343412102	294,504	10,518	X			1
			130,900	4,675		X	X	1
			7,000	250	X			2
			-----	-----				
			432,404	15,443				
FORD MTR CO DEL	COM PAR \$0.01	345370860	148,530	15,971	X			1
			81,859	8,802		X	X	1
			-----	-----				
			230,389	24,773				
FORTUNE BRANDS INC	COM	349631101	150,878	3,244	X			1
			158,134	3,400		X	X	1
			-----	-----				
			309,012	6,644				
FRANKLIN RES INC	COM	354613101	522,958	15,345	X			1
			27,264	800		X	X	1
			-----	-----				
			550,222	16,145				
GANNETT INC	COM	364730101	987,824	13,758	X			1
			499,010	6,950		X	X	1
			-----	-----				
			1,486,834	20,708				
GENERAL ELEC CO	COM	369604103	20,536,136	843,372	X			1
			9,430,614	387,294		X	X	1
			14,001	575	X			2
			-----	-----				
			29,980,751	1,231,241				
GENERAL MLS INC	COM	370334104	476,028	10,139	X			1
			386,681	8,236		X	X	1
			-----	-----				
			862,709	18,375				
GENERAL MTRS CORP	COM	370442105	716,818	19,447	X			1
			233,803	6,343		X	X	1
			-----	-----				
			950,621	25,790				
GILLETTE CO	COM	375766102	627,542	20,670	X			1
			483,908	15,939		X	X	1
			4,554	150	X			2
			-----	-----				

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			1,116,004	36,759				
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	429,442	11,464	X			1
			1,060,942	28,322		X	X	1
			-----	-----				
			1,490,384	39,786				
GRAINGER W W INC	COM	384802104	736,135	14,280	X			1
			381,470	7,400		X	X	1
			-----	-----				
			1,117,605	21,680				
HEINZ H J CO	COM	423074103	279,231	8,495	X			1
			47,663	1,450		X	X	1
			-----	-----				
			326,894	9,945				
HERSHEY FOODS CORP	COM	427866108	67,440	1,000	X			1
			134,880	2,000		X	X	1
			-----	-----				
			202,320	3,000				
HEWLETT PACKARD CO	COM	428236103	882,584	50,840	X			1
			269,636	15,532		X	X	1
			-----	-----				
			1,152,220	66,372				
HOME DEPOT INC	COM	437076102	4,308,140	179,356	X			1
			1,113,140	46,342		X	X	1
			9,008	375	X			2
			-----	-----				
			5,430,288	226,073				
HOUSEHOLD INTL INC	COM	441815107	390,706	14,049	X			1
			153,650	5,525		X	X	1
			5,562	200	X			2
			-----	-----				
			549,918	19,774				
ILLINOIS TOOL WKS INC	COM	452308109	237,842	3,667	X			1
			111,170	1,714		X	X	1
			-----	-----				
			349,012	5,381				
INTEL CORP	COM	458140100	8,283,765	532,033	X			1
			2,149,862	138,077		X	X	1
			6,228	400	X			2
			-----	-----				
			10,439,855	670,510				
INTERNATIONAL BUSINESS MACHS	COM	459200101	6,906,806	89,120	X			1
			2,894,083	37,343		X	X	1
			-----	-----				
			9,800,889	126,463				
INTL PAPER CO	COM	460146103	260,560	7,451	X			1
			473,947	13,553		X	X	1
			-----	-----				
			734,507	21,004				
INTERPUBLIC GROUP COS INC	COM	460690100	488,814	34,717	X			1
			56,672	4,025		X	X	1

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			545,486	38,742				
J P MORGAN CHASE & CO	COM	46625H100	6,208,584	258,691	X			1
			1,195,272	49,803		X	X	1
			7,200	300	X			2
			7,411,056	308,794				
JEFFERSON PILOT CORP	COM	475070108	724	19	X			1
			216,922	5,692		X	X	1
			217,646	5,711				
JOHNSON & JOHNSON	COM	478160104	9,320,789	173,539	X			1
			3,441,149	64,069		X	X	1
			6,714	125	X			2
			12,768,652	237,733				
KELLOGG CO	COM	487836108	166,209	4,850	X			1
			226,182	6,600		X	X	1
			392,391	11,450				
KEYCORP NEW	COM	493267108	97,468	3,877	X			1
			210,548	8,375		X	X	1
			308,016	12,252				
KIMBERLY CLARK CORP	COM	494368103	1,737,601	36,604	X			1
			696,339	14,669		X	X	1
			4,747	100	X			2
			2,438,687	51,373				
KINDER MORGAN ENERGY PARTNER	UT LTD PARTNER	494550106	419,020	11,972	X			1
			60,375	1,725		X	X	1
			479,395	13,697				
KOHL'S CORP	COM	500255104	155,373	2,777	X			1
			159,458	2,850		X	X	1
			314,831	5,627				
KROGER CO	COM	501044101	23,098	1,495	X			1
			197,760	12,800		X	X	1
			220,858	14,295				
LA Z BOY INC	COM	505336107	275,938	11,507	X			1
			87,312	3,641		X	X	1
			363,250	15,148				
LILLY ELI & CO	COM	532457108	764,034	12,032	X			1
			398,464	6,275		X	X	1
			6,350	100	X			2
			1,168,848	18,407				

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LINCOLN NATL CORP IND	COM	534187109	230,534	7,300	X	X	1
			-----	-----			
			230,534	7,300			
LOCKHEED MARTIN CORP	COM	539830109	1,251,097	21,664	X		1
			583,275	10,100		X	1
			-----	-----			
			1,834,372	31,764			
LUCENT TECHNOLOGIES INC	COM	549463107	116,566	92,509	X		1
			38,532	30,580		X	1
			2,079	1,650	X		2
			-----	-----			
			157,177	124,739			
MBIA INC	COM	55262C100	327,241	7,461	X		1
			40,571	925		X	1
			-----	-----			
			367,812	8,386			
MBNA CORP	COM	55262L100	301,889	15,872	X		1
			112,199	5,899		X	1
			4,983	262	X		2
			-----	-----			
			419,071	22,033			
MGIC INVT CORP WIS	COM	552848103	217,736	5,272	X		1
			101,186	2,450		X	1
			3,098	75	X		2
			-----	-----			
			322,020	7,797			
MANULIFE FINL CORP	COM	56501R106	265,621	12,235	X		1
			147,715	6,804		X	1
			-----	-----			
			413,336	19,039			
MASCO CORP	COM	574599106	375,216	17,825	X		1
			940,935	44,700		X	1
			-----	-----			
			1,316,151	62,525			
MAY DEPT STORES CO	COM	577778103	233,247	10,150		X	1
			-----	-----			
			233,247	10,150			
MAYTAG CORP	COM	578592107	759,412	26,646	X		1
			2,603,081	91,336		X	1
			-----	-----			
			3,362,493	117,982			
MCCORMICK & CO INC	COM NON VTG	579780206	399,040	17,200	X		1
			139,200	6,000		X	1
			-----	-----			
			538,240	23,200			
MCDONALDS CORP	COM	580135101	797,262	49,581	X		1
			209,844	13,050		X	1
			3,216	200	X		2
			-----	-----			
			1,010,322	62,831			

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MCGRAW HILL COS INC	COM	580645109	899,467	14,882	X			1
			66,484	1,100		X	X	1
			-----	-----				
			965,951	15,982				
MCKESSON CORP	COM	58155Q103	246,651	9,125	X			1
			94,605	3,500		X	X	1
			5,406	200	X			2
			-----	-----				
			346,662	12,825				
MEADWESTVACO CORP	COM	583334107	77,589	3,140	X			1
			141,069	5,709		X	X	1
			-----	-----				
			218,658	8,849				
MEDTRONIC INC	COM	585055106	6,035,342	132,354	X			1
			2,456,336	53,867		X	X	1
			-----	-----				
			8,491,678	186,221				
MELLON FINL CORP	COM	58551A108	993,955	38,068	X			1
			104,440	4,000		X	X	1
			-----	-----				
			1,098,395	42,068				
MERCK & CO INC	COM	589331107	10,033,911	177,246	X			1
			6,792,579	119,989		X	X	1
			19,814	350	X			2
			-----	-----				
			16,846,304	297,585				
MICROSOFT CORP	COM	594918104	9,723,952	188,084	X			1
			1,956,746	37,848		X	X	1
			9,048	175	X			2
			-----	-----				
			11,689,746	226,107				
MID-AMER APT CMNTYS INC	COM	59522J103	9,756	399	X			1
			207,825	8,500		X	X	1
			-----	-----				
			217,581	8,899				
MIDWAY GAMES INC	COM	598148104	50,040	12,000	X			1
			-----	-----				
			50,040	12,000				
MILACRON INC	COM	598709103	233,327	39,214	X			1
			71,401	12,000		X	X	1
			4,760	800	X			2
			-----	-----				
			309,488	52,014				
MORGAN STANLEY	COM NEW	617446448	1,243,468	31,149	X			1
			189,500	4,747		X	X	1
			9,980	250	X			2
			-----	-----				
			1,442,948	36,146				
MOTOROLA INC	COM	620076109	1,105,129	127,760	X			1
			419,665	48,516		X	X	1
			4,325	500	X			2

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			----- 1,529,119	----- 176,776			
MYLAN LABS INC	COM	628530107	477,260	13,675	X		1
			137,856	3,950		X	1
			9,598	275	X		2
			----- 624,714	----- 17,900			
NASDAQ 100 TR	UNIT SER 1	631100104	528,684	21,694	X		1
			189,721	7,785		X	1
			----- 718,405	----- 29,479			
NATIONAL CITY CORP	COM	635405103	313,525	11,476	X		1
			----- 313,525	----- 11,476			
NATIONAL COMMERCE FINL CORP	COM	63545P104	2,116,877	88,758	X		1
			1,617,698	67,828		X	1
			----- 3,734,575	----- 156,586			
NOKIA CORP	SPONSORED ADR	654902204	154,752	9,984	X		1
			88,350	5,700		X	1
			----- 243,102	----- 15,684			
NORFOLK SOUTHERN CORP	COM	655844108	733,254	36,681	X		1
			484,319	24,228		X	1
			----- 1,217,573	----- 60,909			
OLD NATL BANCORP IND	COM	680033107	225,723	9,289	X		1
			54,797	2,255		X	1
			----- 280,520	----- 11,544			
OMNICOM GROUP INC	COM	681919106	2,460,548	38,089	X		1
			71,060	1,100		X	1
			----- 2,531,608	----- 39,189			
ORACLE CORP	COM	68389X105	455,878	42,211	X		1
			256,154	23,718		X	1
			3,780	350	X		2
			----- 715,812	----- 66,279			
PNC FINL SVCS GROUP INC	COM	693475105	255,800	6,105	X		1
			68,213	1,628		X	1
			----- 324,013	----- 7,733			
PPG INDS INC	COM	693506107	362,835	7,235	X		1
			100,300	2,000		X	1
			----- 463,135	----- 9,235			
PARKER HANNIFIN CORP	COM	701094104	409,635	8,880	X		1
			----- 409,635	----- 8,880			

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PENNEY J C INC	COM	708160106	225,545	9,802	X			1
			115,970	5,040		X	X	1
			-----	-----				
			341,515	14,842				
PEPSICO INC	COM	713448108	7,979,287	188,993	X			1
			1,848,181	43,775		X	X	1
			10,555	250	X			2
			-----	-----				
			9,838,023	233,018				
PERFORMANCE FOOD GROUP CO	COM	713755106	237,713	7,000	X			1
			-----	-----				
			237,713	7,000				
PFIZER INC	COM	717081103	8,234,620	269,369	X			1
			5,888,916	192,637		X	X	1
			-----	-----				
			14,123,536	462,006				
PHARMACIA CORP	COM	71713U102	3,440,098	82,299	X			1
			916,465	21,925		X	X	1
			-----	-----				
			4,356,563	104,224				
PHILIP MORRIS COS INC	COM	718154107	3,719,155	91,763	X			1
			2,094,185	51,670		X	X	1
			-----	-----				
			5,813,340	143,433				
PIER 1 IMPORTS INC	COM	720279108	265,493	14,025	X			1
			-----	-----				
			265,493	14,025				
PITNEY BOWES INC	COM	724479100	287,408	8,800	X			1
			65,320	2,000		X	X	1
			-----	-----				
			352,728	10,800				
PLUM CREEK TIMBER CO INC	COM	729251108	389,589	16,508	X			1
			40,049	1,697		X	X	1
			-----	-----				
			429,638	18,205				
PROCTER & GAMBLE CO	COM	742718109	6,250,162	72,727	X			1
			2,448,862	28,495		X	X	1
			6,446	75	X			2
			-----	-----				
			8,705,470	101,297				
PROGRESS ENERGY INC	COM	743263105	286,978	6,620	X			1
			302,193	6,971		X	X	1
			-----	-----				
			589,171	13,591				
PROVIDIAN FINL CORP	COM	74406A102	128,502	19,800	X			1
			6,925	1,067		X	X	1
			-----	-----				
			135,427	20,867				
PRUDENTIAL FINL INC	COM	744320102	577,289	18,188	X			1



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			577,289	18,188				
PUBLIC STORAGE INC	COM	74460D109	113,085	3,500	X			1
			101,550	3,143		X	X	1
			214,635	6,643				
QUALCOMM INC	COM	747525103	263,174	7,232	X			1
			45,488	1,250		X	X	1
			308,662	8,482				
QWEST COMMUNICATIONS INTL IN	COM	749121109	249,830	49,966	X			1
			110,635	22,127		X	X	1
			2,760	552	X			2
			363,225	72,645				
RADIOSHACK CORP	COM	750438103	244,370	13,040	X			1
			244,370	13,040				
RAYTHEON CO	COM NEW	755111507	542,279	17,635	X			1
			468,169	15,225		X	X	1
			1,010,448	32,860				
REGIONS FINL CORP	COM	758940100	260,174	7,799	X			1
			4,872,428	146,056		X	X	1
			5,004	150	X			2
			5,137,606	154,005				
REPSOL YPF S A	SPONSORED ADR	76026T205	219,090	16,750	X			1
			32,700	2,500		X	X	1
			251,790	19,250				
ROYAL DUTCH PETE CO	NY REG EUR .56	780257804	1,103,893	25,077	X			1
			927,810	21,077		X	X	1
			6,603	150	X			2
			2,038,306	46,304				
RUBY TUESDAY INC	COM	781182100	241,161	13,948		X	X	1
			241,161	13,948				
SBC COMMUNICATIONS INC	COM	78387G103	2,299,361	84,816	X			1
			1,463,397	53,980		X	X	1
			3,762,758	138,796				
SPDR TR	UNIT SER 1	78462F103	3,850,010	43,636	X			1
			994,882	11,276		X	X	1
			4,844,892	54,912				
SAFECO CORP	COM	786429100	473,765	13,665	X			1
			166,416	4,800		X	X	1

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			640,181	18,465				
SARA LEE CORP	COM	803111103	906,052	40,251	X			1
			339,902	15,100		X	X	1
			7,316	325	X			2
			-----	-----				
			1,253,270	55,676				
SCHERING PLOUGH CORP	COM	806605101	6,464,354	291,187	X			1
			2,288,110	103,068		X	X	1
			6,105	275	X			2
			-----	-----				
			8,758,569	394,530				
SCHLUMBERGER LTD	COM	806857108	1,002,797	23,825	X			1
			403,014	9,575		X	X	1
			6,314	150	X			2
			-----	-----				
			1,412,125	33,550				
SEARS ROEBUCK & CO	COM	812387108	419,462	17,514	X			1
			81,334	3,396		X	X	1
			-----	-----				
			500,796	20,910				
SELECT SECTOR SPDR TR	SBI CONS STPLS	81369Y308	285,082	14,297	X			1
			-----	-----				
			285,082	14,297				
SECURITY NATL FINL CORP	CL A NEW	814785309	159,975	23,700		X	X	1
			-----	-----				
			159,975	23,700				
SERVICE CORP INTL	COM	817565104	73,571	22,160	X			1
			-----	-----				
			73,571	22,160				
SOLETRON CORP	COM	834182107	146,352	41,225	X			1
			39,406	11,100		X	X	1
			4,438	1,250	X			2
			-----	-----				
			190,196	53,575				
SOUTHERN CO	COM	842587107	616,631	21,720	X			1
			440,783	15,526		X	X	1
			-----	-----				
			1,057,414	37,246				
SPRINT CORP	COM FON GROUP	852061100	273,093	18,860	X			1
			143,714	9,925		X	X	1
			-----	-----				
			416,807	28,785				
SPRINT CORP	PCS COM SER 1	852061506	41,720	9,525	X			1
			32,412	7,400		X	X	1
			-----	-----				
			74,132	16,925				
STREETTRACKS SER TR	FORTUNE 500	86330E885	296,525	4,680	X			1
			153,014	2,415		X	X	1
			-----	-----				
			449,539	7,095				

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SUN MICROSYSTEMS INC	COM	866810104	109,429	35,186	X			1
			41,843	13,454		X	X	1
			-----	-----				
			151,272	48,640				
SUNTRUST BKS INC	COM	867914103	1,923,042	33,785	X			1
			2,963,710	52,068		X	X	1
			5,692	100	X			2
			-----	-----				
			4,892,444	85,953				
SYSCO CORP	COM	871829107	2,963,065	99,465	X			1
			96,818	3,250		X	X	1
			-----	-----				
			3,059,883	102,715				
TARGET CORP	COM	87612E106	483,300	16,110	X			1
			166,050	5,535		X	X	1
			7,500	250	X			2
			-----	-----				
			656,850	21,895				
TELEFONOS DE MEXICO S A	SPON ADR ORD L	879403780	205,312	6,420	X			1
			28,782	900		X	X	1
			-----	-----				
			234,094	7,320				
TELLABS INC	COM	879664100	244,548	33,638	X			1
			79,243	10,900		X	X	1
			5,453	750	X			2
			-----	-----				
			329,244	45,288				
TEXAS INSTRS INC	COM	882508104	1,078,564	71,856	X			1
			485,274	32,330		X	X	1
			6,004	400	X			2
			-----	-----				
			1,569,842	104,586				
3M CO	COM	88579Y101	1,487,245	12,062	X			1
			4,795,631	38,894		X	X	1
			-----	-----				
			6,282,876	50,956				
TRACTOR SUPPLY CO	COM	892356106	315,840	8,400	X			1
			-----	-----				
			315,840	8,400				
TYCO INTL LTD NEW	COM	902124106	306,244	17,930	X			1
			73,512	4,304		X	X	1
			-----	-----				
			379,756	22,234				
UST INC	COM	902911106	445,789	13,335	X			1
			53,488	1,600		X	X	1
			-----	-----				
			499,277	14,935				
UNILEVER N V	N Y SHS NEW	904784709	289,174	4,686	X			1
			234,374	3,798		X	X	1
			-----	-----				

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			523,548	8,484				
UNION PAC CORP	COM	907818108	735,563	12,286	X			1
			186,435	3,114		X	X	1
			-----	-----				
			921,998	15,400				
UNION PLANTERS CORP	COM	908068109	1,695,830	60,264	X			1
			931,068	33,087		X	X	1
			-----	-----				
			2,626,898	93,351				
UNITED TECHNOLOGIES CORP	COM	913017109	768,057	12,400	X			1
			168,477	2,720		X	X	1
			-----	-----				
			936,534	15,120				
UNITEDHEALTH GROUP INC	COM	91324P102	513,860	6,154	X			1
			-----	-----				
			513,860	6,154				
UNOCAL CORP	COM	915289102	362,220	11,845	X			1
			169,352	5,538		X	X	1
			-----	-----				
			531,572	17,383				
UNUMPROVIDENT CORP	COM	91529Y106	845,498	48,204	X			1
			653,594	37,263		X	X	1
			-----	-----				
			1,499,092	85,467				
VI TECHNOLOGIES INC	COM	917920100	14,645	14,500		X	X	1
			-----	-----				
			14,645	14,500				
VERIZON COMMUNICATIONS	COM	92343V104	7,689,440	198,436	X			1
			2,737,511	70,645		X	X	1
			7,750	200	X			2
			-----	-----				
			10,434,701	269,281				
VIACOM INC	CL B	925524308	914,288	22,431	X			1
			321,555	7,889		X	X	1
			-----	-----				
			1,235,843	30,320				
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	6,614,560	365,042	X			1
			1,183,453	65,312		X	X	1
			-----	-----				
			7,798,013	430,354				
VULCAN MATLS CO	COM	929160109	600,638	16,017	X			1
			7,464,488	199,053		X	X	1
			-----	-----				
			8,065,126	215,070				
WACHOVIA CORP 2ND NEW	COM	929903102	1,321,276	36,259	X			1
			772,200	21,191		X	X	1
			5,466	150	X			2
			-----	-----				
			2,098,942	57,600				

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WAL MART STORES INC	COM	931142103	5,963,725	118,070	X			1
			1,784,772	35,335		X	X	1
			5,051	100	X			2
			-----	-----				
			7,753,548	153,505				
WALGREEN CO	COM	931422109	4,295,310	147,150	X			1
			3,870,361	132,592		X	X	1
			-----	-----				
			8,165,671	279,742				
WASTE MGMT INC DEL	COM	94106L109	863,418	37,671	X			1
			349,069	15,230		X	X	1
			-----	-----				
			1,212,487	52,901				
WATSON PHARMACEUTICALS INC	COM	942683103	356,912	12,625	X			1
			139,231	4,925		X	X	1
			7,068	250	X			2
			-----	-----				
			503,211	17,800				
WAUSAU-MOSINEE PAPER CORP	COM	943315101	318,784	28,412	X			1
			58,906	5,250		X	X	1
			-----	-----				
			377,690	33,662				
WELLS FARGO & CO NEW	COM	949746101	10,273,679	219,195	X			1
			2,155,038	45,979		X	X	1
			-----	-----				
			12,428,717	265,174				
WEYERHAEUSER CO	COM	962166104	571,484	11,613	X			1
			289,261	5,878		X	X	1
			-----	-----				
			860,745	17,491				
WILLIAMS COS INC DEL	COM	969457100	23,085	8,550	X			1
			8,100	3,000		X	X	1
			-----	-----				
			31,185	11,550				
WISCONSIN ENERGY CORP	COM	976657106	143,136	5,680	X			1
			81,900	3,250		X	X	1
			-----	-----				
			225,036	8,930				
WORTHINGTON INDS INC	COM	981811102	305,562	20,050	X			1
			102,108	6,700		X	X	1
			-----	-----				
			407,670	26,750				
WRIGLEY WM JR CO	COM	982526105	248,058	4,520	X			1
			170,128	3,100		X	X	1
			-----	-----				
			418,186	7,620				
WYETH	COM	983024100	1,686,516	45,094	X			1
			275,713	7,372		X	X	1
			-----	-----				
			1,962,229	52,466				

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ZIMMER HLDGS INC	COM	98956P102	843,276	20,310	X		1
			463,281	11,158		X X	1
			-----	-----			
			1,306,557	31,468			
GRAND TOTAL			618,036,907				