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COMMUNITY BANK SYSTEM INC  
Form 13F-HR  
July 27, 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: JUNE 30, 2006

Check here if Amendment [ ]; Amendment Number: \_\_\_\_  
This Amendment (Check only one.): [ ] is a restatement.  
[ ] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: COMMUNITY BANK N.A.  
Address: 5790 WIDEWATERS PARKWAY  
DEWITT, NY 13214-1883

Form 13F File Number: 028-11044

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: Kathy Strohmeyer signing for Community Bank Services Inc.  
Title: Operations Manager  
Phone: 716-633-3800

Signature, Place, and Date of Signing:

Kathy Strohmeyer	WILLIAMSVILLE, NY	7/26/06
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[Signature]	[City, State]	[Date]

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager 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 manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

[If there are no entries in this list, omit this section.]

Form 13F File Number	Name
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\_\_\_\_\_ - [Repeat as necessary.]

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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0  
 Form 13F Information Table Entry Total: 351  
 Form 13F Information Table Value Total: \$119431  
 (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

[Repeat as necessary.]

FORM 13F INFORMATION TABLE  
 AS OF 6/30/2006

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ SH/ PRN	AMT PRN	PUT/ CALL	INVSTM DCRET
INGERSOLL RAND LTD		G4776G101	26	630 SH			SOLE
INGERSOLL RAND LTD		G4776G101	56	1320 SH			DEFINE
FLEXTRONICS INTL LTD	ORD	Y2573F102	7	700 SH			SOLE
AGL RES INC	COM	1204106	7	200 SH			SOLE
AES CORP	COM	00130H105	15	833 SH			DEFINE
AT&T INC	COM	00206R102	315	11305 SH			SOLE
AT&T INC	COM	00206R102	67	2435 SH			DEFINE
ABBOTT LABS	COM	2824100	221	5075 SH			SOLE
ABBOTT LABS	COM	2824100	3	75 SH			DEFINE
ADVANCED MEDICAL OPTICS INC	COM	00763M108	6	132 SH			DEFINE
ADVANCED MICRO DEVICES INC	COM	7903107	41	1700 SH			DEFINE
AIR PRODS & CHEMS INC	COM	9158106	344	5395 SH			SOLE
ALCOA INC		13817101	96	2975 SH			SOLE
ALCOA INC	COM	13817101	25	800 SH			DEFINE
ALLERGAN INC	COM	18490102	64	600 SH			DEFINE
ALLSTATE CORP	COM	20002101	27	500 SH			DEFINE

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ALLTEL CORP	COM	20039103	3	58	SH	DEFINE
ALTRIA GROUP INC	COM	02209S103	124	1700	SH	DEFINE
AMERICAN ELEC PWR INC	COM	25537101	24	720	SH	DEFINE
AMERICAN EXPRESS CO	COM	25816109	805	15140	SH	SOLE
AMERICAN EXPRESS CO	COM	25816109	39	750	SH	DEFINE
AMERICAN INTL GROUP INC	COM	26874107	890	15089	SH	SOLE
AMERICAN INTL GROUP INC	COM	26874107	112	1900	SH	DEFINE
AMERICAN STD COS INC DEL	COM	29712106	10	250	SH	SOLE
AMGEN INC	COM	31162100	784	12035	SH	SOLE
AMGEN INC	COM	31162100	208	3200	SH	DEFINE
ANALOG DEVICES INC	COM	32654105	32	1000	SH	SOLE
ANHEUSER BUSCH COS INC	COM	35229103	136	3000	SH	SOLE
ANNALY MTG MGMT INC	COM	35710409	64	5000	SH	SOLE
APACHE CORP	COM	37411105	725	10630	SH	SOLE
APACHE CORP	COM	37411105	30	450	SH	DEFINE
APPLE COMPUTER INC	COM	37833100	887	15500	SH	SOLE
APPLIED MATLS INC	COM	38222105	27	1700	SH	SOLE
ASTRAZENECA PLC	SPONSORED ADR	46353108	5	100	SH	SOLE
AUTOMATIC DATA PROCESSING IN	COM	53015103	366	8089	SH	SOLE
AVANEX CORP		05348W109	0	500	SH	SOLE
AVAYA INC	COM	53499109	1	150	SH	SOLE
BJ SVCS CO	COM	55482103	677	18195	SH	SOLE
BJ SVCS CO	COM	55482103	25	675	SH	DEFINE
BP PLC	SPONSORED ADR	55622104	928	13344	SH	SOLE
BP PLC	SPONSORED ADR	55622104	45	656	SH	DEFINE
BAKER HUGHES INC	COM	57224107	18	220	SH	SOLE
BANK OF AMERICA CORPORATION	COM	60505104	744	15488	SH	SOLE
BANK OF AMERICA CORPORATION	COM	60505104	144	3000	SH	DEFINE
BANK NEW YORK INC	COM	64057102	645	20036	SH	SOLE
BANK NEW YORK INC	COM	64057102	146	4550	SH	DEFINE
BARR PHARMACEUTICALS INC	COM	68306109	4	100	SH	DEFINE
BAXTER INTL INC	COM	71813109	86	2350	SH	SOLE
BECKMAN COULTER INC	COM	75811109	12	220	SH	DEFINE
BED BATH & BEYOND INC	COM	75896100	5	180	SH	SOLE
BELLSOUTH CORP	COM	79860102	480	13279	SH	SOLE
BELLSOUTH CORP	COM	79860102	152	4200	SH	DEFINE
BERKSHIRE HATHAWAY INC DEL	CL B	84670207	124	41	SH	DEFINE
BEST BUY INC	COM	86516101	12	225	SH	SOLE
BIOGEN IDEC INC	COM	09062X103	546	11800	SH	SOLE
BIOGEN IDEC INC	COM	09062X103	56	1225	SH	DEFINE
BOEING CO	COM	97023105	204	2500	SH	SOLE
BOEING CO	COM	97023105	40	500	SH	DEFINE
BRISTOL MYERS SQUIBB CO	COM	110122108	538	20830	SH	SOLE
BRISTOL MYERS SQUIBB CO	COM	110122108	69	2700	SH	DEFINE
BURLINGTON NORTHN SANTA FE C	COM	12189T104	23	300	SH	SOLE
CSX CORP	COM	126408103	8	120	SH	SOLE
CVS CORP	COM	126650100	239	7800	SH	SOLE
CARDINAL HEALTH INC	COM	14149Y108	6	100	SH	SOLE
CAREMARK RX INC	COM	141705103	79	1600	SH	DEFINE
CARNIVAL CORP		143658300	624	14970	SH	SOLE
CARNIVAL CORP		143658300	52	1250	SH	DEFINE
CATERPILLAR INC DEL	COM	149123101	37	500	SH	SOLE
CATERPILLAR INC DEL	COM	149123101	29	400	SH	DEFINE
CHESAPEAKE ENERGY CORP	COM	165167107	60	2000	SH	SOLE
CHEVRON CORP	COM	166764100	610	9834	SH	SOLE
CHEVRON CORP	COM	166764100	156	2520	SH	DEFINE
CHUBB CORP	COM	171232101	174	3500	SH	SOLE
CIENA CORP	COM	171779101	48	10000	SH	SOLE
CISCO SYS INC	COM	17275R102	948	48608	SH	SOLE
CISCO SYS INC	COM	17275R102	115	5900	SH	DEFINE
CITIGROUP INC	COM	172967101	1363	28263	SH	SOLE

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CITIGROUP INC	COM	172967101	182	3783 SH	DEFINE
COCA COLA CO	COM	191216100	554	12900 SH	SOLE
COCA COLA CO	COM	191216100	263	6115 SH	DEFINE
COLGATE PALMOLIVE CO	COM	194162103	459	7675 SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	171	2868 SH	DEFINE
COMCAST CORP NEW	CL A	20030N101	104	3200 SH	SOLE
COMCAST CORP NEW	CL A	20030N101	92	2820 SH	DEFINE
COMMUNITY BK SYS INC	COM	203607106	4387	217633 SH	SOLE
COMMUNITY BK SYS INC	COM	203607106	736	36520 SH	DEFINE
CONOCOPHILLIPS	COM	20825C104	523	7983 SH	SOLE
CONOCOPHILLIPS	COM	20825C104	122	1872 SH	DEFINE
CONSOLIDATED EDISON INC	COM	209115104	177	4005 SH	SOLE
CONSTELLATION BRANDS INC	CL A	21036P108	40	1600 SH	SOLE
CONSTELLATION BRANDS INC	CL A	21036P108	77	3106 SH	DEFINE
CORNING INC	COM	219350105	111	4592 SH	SOLE
CORNING INC	COM	219350105	5	240 SH	DEFINE
COVANCE INC	COM	222816100	4	72 SH	DEFINE
DARDEN RESTAURANTS INC	COM	237194105	255	6480 SH	SOLE
DEAN FOODS CO NEW	COM	242370104	31	834 SH	SOLE
DELL INC	COM	24702R101	669	27370 SH	SOLE
DELL INC	COM	24702R101	68	2800 SH	DEFINE
THE DIRECTV GROUP INC		25459L106	6	388 SH	DEFINE
DISNEY WALT CO	COM DISNEY	254687106	213	7114 SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	45	1500 SH	DEFINE
DOMINION RES INC VA NEW	COM	25746U109	74	990 SH	SOLE
DOMINION RES INC VA NEW	COM	25746U109	11	150 SH	DEFINE
DOW CHEM CO	COM	260543103	7	193 SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	342	8245 SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	134	3240 SH	DEFINE
DUKE ENERGY CORP NEW	COM	26441C105	34	1162 SH	SOLE
DUKE ENERGY CORP NEW	COM	26441C105	117	4000 SH	DEFINE
E M C CORP MASS	COM	268648102	650	59330 SH	SOLE
E M C CORP MASS	COM	268648102	30	2800 SH	DEFINE
ENSCO INTL INC	COM	26874Q100	64	1400 SH	DEFINE
EOG RES INC	COM	26875P101	13	200 SH	DEFINE
EASTMAN CHEM CO	COM	277432100	6	118 SH	DEFINE
EBAY INC	COM	278642103	931	31820 SH	SOLE
EBAY INC	COM	278642103	40	1375 SH	DEFINE
EL PASO CORP		28336L109	48	3250 SH	SOLE
ELAN PLC	ADR	284131208	0	19 SH	SOLE
ELECTRONIC DATA SYS NEW	COM	285661104	28	1200 SH	DEFINE
EMERSON ELEC CO	COM	291011104	691	8255 SH	SOLE
ENERGY EAST CORP	COM	29266M109	16	692 SH	SOLE
ENERGY EAST CORP	COM	29266M109	9	400 SH	DEFINE
ENTERPRISE PRODS PARTNERS L	COM	293792107	4	200 SH	DEFINE
EQUITABLE RES INC	COM	294549100	13	400 SH	SOLE
EXELON CORP	COM	30161N101	11	200 SH	SOLE
EXELON CORP	COM	30161N101	45	800 SH	DEFINE
EXPRESS SCRIPTS INC	COM	302182100	28	400 SH	DEFINE
EXXON MOBIL CORP	COM	30231G102	3224	52561 SH	SOLE
EXXON MOBIL CORP	COM	30231G102	505	8242 SH	DEFINE
FPL GROUP INC	COM	302571104	30	740 SH	SOLE
FPL GROUP INC	COM	302571104	33	800 SH	DEFINE
FEDERAL NATL MTG ASSN	COM	313586109	24	500 SH	SOLE
FIRST DATA CORP	COM	319963104	62	1380 SH	SOLE
FIRST DATA CORP	COM	319963104	85	1900 SH	DEFINE
FOOT LOCKER INC	COM	344849104	27	1140 SH	SOLE
FORD MTR CO DEL	COM PAR \$0.01	345370860	20	3005 SH	DEFINE
FORTUNE BRANDS INC	COM	349631101	5	80 SH	SOLE
GANNETT INC	COM	364730101	81	1450 SH	SOLE
GENENTECH INC		368710406	814	9960 SH	SOLE
GENENTECH INC		368710406	36	450 SH	DEFINE

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GENERAL DYNAMICS CORP	COM	369550108	13	200	SH	SOLE
GENERAL ELEC CO	COM	369604103	9254	280870	SH	SOLE
GENERAL ELEC CO	COM	369604103	632	19201	SH	DEFINE
GENERAL MLS INC	COM	370334104	592	11470	SH	SOLE
GENERAL MLS INC	COM	370334104	101	1960	SH	DEFINE
GENERAL MTRS CORP	COM	370442105	13	448	SH	DEFINE
GENUINE PARTS CO	COM	372460105	81	1950	SH	SOLE
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	203	3641	SH	SOLE
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	174	3128	SH	DEFINE
GOLDCORP INC NEW	COM	380956409	6	225	SH	DEFINE
HSBC HOLDINGS PLC SPONSORED	ADR	404280406	31	360	SH	DEFINE
HSBC HLDGS PLC	ADR A 1/40PF A	404280604	46	2000	SH	SOLE
HANCOCK JOHN INVS TR	COM	410142103	3	200	SH	SOLE
HARSCO CORP		415864107	23	300	SH	DEFINE
HARTFORD FINL SVCS GROUP INC	COM	416515104	118	1400	SH	DEFINE
HEINZ H J CO	COM	423074103	292	7100	SH	SOLE
HERSHEY CO	COM	427866108	776	14105	SH	SOLE
HERSHEY CO	COM	427866108	35	650	SH	DEFINE
HEWLETT PACKARD CO	COM	428236103	250	7900	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	11	360	SH	DEFINE
HOME DEPOT INC	COM	437076102	845	23635	SH	SOLE
HOME DEPOT INC	COM	437076102	100	2800	SH	DEFINE
HONEYWELL INTL INC	COM	438516106	768	19079	SH	SOLE
HONEYWELL INTL INC	COM	438516106	28	700	SH	DEFINE
HUGOTON RTY TR TEX	UNIT BEN INT	444717102	0	24	SH	DEFINE
ITT INDS INC IND	COM	450911102	69	1400	SH	DEFINE
ILLINOIS TOOL WKS INC	COM	452308109	472	9950	SH	SOLE
INTEL CORP	COM	458140100	950	50030	SH	SOLE
INTEL CORP	COM	458140100	304	16000	SH	DEFINE
INTERGROUP CORP	COM	458685104	21	1348	SH	DEFINE
INTL BUSINESS MACH	COM	459200101	909	11845	SH	SOLE
INTL BUSINESS MACH	COM	459200101	335	4367	SH	DEFINE
INTERNATIONAL GAME TECHNOLOG	COM	459902102	8	225	SH	SOLE
INTL PAPER CO	COM	460146103	12	400	SH	DEFINE
INTERNATIONAL RECTIFIER CORP	COM	460254105	39	1000	SH	DEFINE
ISHARES INC	MSCI AUSTRALIA	464286103	4	225	SH	DEFINE
ISHARES INC	MSCI CDA INDEX	464286509	945	39825	SH	SOLE
ISHARES INC	MSCI CDA INDEX	464286509	34	1450	SH	DEFINE
ISHARES INC	MSCI PAC J IDX	464286665	26	250	SH	SOLE
ISHARES INC	MSCI PAC J IDX	464286665	10	100	SH	DEFINE
ISHARES INC	MSCI JAPAN	464286848	7	525	SH	DEFINE
ISHARES TR	DJ SEL DIV INX	464287168	1425	22600	SH	SOLE
ISHARES TR	DJ SEL DIV INX	464287168	94	1500	SH	DEFINE
I SHARES MSCI EMERGING MKTS	INDEX FUND	464287234	1682	17920	SH	SOLE
I SHARES MSCI EMERGING MKTS	INDEX FUND	464287234	75	800	SH	DEFINE
ISHARES TR	S&P GBL HLTHCR	464287325	427	8050	SH	SOLE
I SHARES MSCI EAFE		464287465	6347	97080	SH	SOLE
I SHARES MSCI EAFE		464287465	228	3495	SH	DEFINE
I SHARES RUSSELL 1000 VALUE		464287598	6231	85225	SH	SOLE
I SHARES RUSSELL 1000 VALUE		464287598	286	3915	SH	DEFINE
ISHARES TR RUSSELL 1000	GROWTH INDEX FUN	464287614	56	1110	SH	SOLE
ISHARES TR RUSSELL 1000	GROWTH INDEX FUN	464287614	45	900	SH	DEFINE
ISHARES TR	S&P SMLCAP 600	464287804	5691	91650	SH	SOLE
ISHARES TR	S&P SMLCAP 600	464287804	239	3850	SH	DEFINE
JDS UNIPHASE CORP	COM	46612J101	50	20000	SH	SOLE
JP MORGAN CHASE & CO	COM	46625H100	902	21486	SH	SOLE
JP MORGAN CHASE & CO	COM	46625H100	63	1513	SH	DEFINE
JOHNSON & JOHNSON	COM	478160104	1502	25075	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	320	5350	SH	DEFINE
KELLOGG CO	COM	487836108	24	500	SH	SOLE
KERR MCGEE CORP	COM	492386107	361	5210	SH	SOLE
KEYCORP NEW	COM	493267108	55	1559	SH	SOLE

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KEYSPAN CORP	COM	49337W100	12	300	SH	SOLE
KIMBERLY CLARK CORP	COM	494368103	49	800	SH	DEFINE
KINDER MORGAN ENERGY PARTNER	UT LTD PARTNER	494550106	6	150	SH	DEFINE
KRAFT FOODS INC	CL A	50075N104	46	1500	SH	DEFINE
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	9	125	SH	DEFINE
LAKE SHORE BANCORP INC	COM	510700107	20	2090	SH	SOLE
LILLY ELI & CO	COM	532457108	176	3200	SH	SOLE
LILLY ELI & CO	COM	532457108	49	900	SH	DEFINE
LINCOLN NATL CORP IND	COM	534187109	230	4091	SH	SOLE
LINCOLN NATL CORP IND	COM	534187109	95	1700	SH	DEFINE
LOCKHEED MARTIN CORP	COM	539830109	96	1350	SH	SOLE
LOCKHEED MARTIN CORP	COM	539830109	71	1000	SH	DEFINE
LOWES COS INC	COM	548661107	82	1365	SH	SOLE
LUCENT TECHNOLOGIES INC	COM	549463107	702	290300	SH	SOLE
LUCENT TECHNOLOGIES INC	COM	549463107	29	12100	SH	DEFINE
M & T BK CORP	COM	55261F104	11	100	SH	SOLE
MANAGED MUNICIPALS PORTFOLIO		561662107	28	2673		SOLE
MANULIFE FINL CORP	COM	56501R106	113	3572	SH	SOLE
MARATHON OIL CORP		565849106	14	180	SH	SOLE
MARRIOTT INTL INC NEW	CL A	571903202	912	23955	SH	SOLE
MARRIOTT INTL INC NEW	CL A	571903202	32	850	SH	DEFINE
MASCO CORP	COM	574599106	51	1725	SH	SOLE
MASCO CORP	COM	574599106	62	2100	SH	DEFINE
MCDONALDS CORP	COM	580135101	15	450	SH	SOLE
MEDCO HEALTH SOLUTIONS INC	COM	58405U102	737	12870	SH	SOLE
MEDCO HEALTH SOLUTIONS INC	COM	58405U102	28	500	SH	DEFINE
MEDTRONIC INC	COM	585055106	444	9480	SH	SOLE
MEDTRONIC INC	COM	585055106	201	4300	SH	DEFINE
MERCK & CO INC	COM	589331107	302	8300	SH	SOLE
MERCK & CO INC	COM	589331107	295	8100	SH	DEFINE
MICROSOFT CORP	COM	594918104	705	30280	SH	SOLE
MICROSOFT CORP	COM	594918104	286	12300	SH	DEFINE
MIDCAP SPDR TR	UNIT SER 1	595635103	6314	45375	SH	SOLE
MIDCAP SPDR TR	UNIT SER 1	595635103	279	2010	SH	DEFINE
MORGAN STANLEY	COM NEW	617446448	80	1275	SH	SOLE
MORGAN STANLEY	COM NEW	617446448	69	1100	SH	DEFINE
MOTOROLA INC	COM	620076109	869	43165	SH	SOLE
MOTOROLA INC	COM	620076109	29	1450	SH	DEFINE
MYLAN LABS INC	COM	628530107	4	225	SH	SOLE
NBT BANCORP INC	COM	628778102	13	600	SH	SOLE
NCR CORP NEW	COM	62886E108	4	124	SH	DEFINE
NATIONAL FUEL GAS CO N J	COM	636180101	61	1760	SH	DEFINE
NEW YORK CMNTY BANCORP INC	COM	649445103	7	475	SH	DEFINE
NEWELL RUBBERMAID INC	COM	651229106	43	1700	SH	DEFINE
NEWS CORP	CL A	65248E104	1	84	SH	DEFINE
NOKIA CORP	SPONSORED ADR	654902204	5	250	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	78	1475	SH	SOLE
NUCOR CORP	COM	670346105	10	200	SH	SOLE
NUVEEN PREFERRED AND	CONVERTIBLE INCO	67073B106	12	1000	SH	SOLE
OGE ENERGY CORP	COM	670837103	21	600	SH	DEFINE
NUVEEN MUN VALUE FD INC	COM	670928100	38	4000		SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	51	500	SH	SOLE
OMNICOM GROUP INC	COM	681919106	20	225	SH	SOLE
ORACLE CORP	COM	68389X105	72	4980	SH	SOLE
PNC FINL SVCS GROUP INC	COM	693475105	84	1200	SH	SOLE
PNC FINL SVCS GROUP INC	COM	693475105	10	150	SH	DEFINE
PPG INDS INC	COM	693506107	141	2150	SH	SOLE
PPG INDS INC	COM	693506107	396	6000	SH	DEFINE
PPL CORP	COM	69351T106	280	8700	SH	SOLE
PAYCHEX INC	COM	704326107	97	2500	SH	SOLE
PAYCHEX INC	COM	704326107	12	312	SH	DEFINE
PENNEY J C INC	COM	708160106	40	600	SH	SOLE

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PEPCO HOLDINGS INC	COM	713291102	9	400 SH	SOLE
PEPSICO INC	COM	713448108	779	12985 SH	SOLE
PEPSICO INC	COM	713448108	210	3500 SH	DEFINE
PETSMART INC	COM	716768106	46	1800 SH	DEFINE
PFIZER INC	COM	717081103	1042	44443 SH	SOLE
PFIZER INC	COM	717081103	258	11000 SH	DEFINE
PINNACLE WEST CPTLCORP		723484101	156	3925 SH	SOLE
PITNEY BOWES INC	COM	724479100	81	1984 SH	SOLE
PLUM CREEK TIMBER CO INC	COM	729251108	9	280 SH	SOLE
PLUM CREEK TIMBER CO INC	COM	729251108	61	1724 SH	DEFINE
PRAXAIR INC	COM	74005P104	5	108 SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	1834	33010 SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	144	2597 SH	DEFINE
PROGRESS ENERGY INC	COM	743263105	74	1748 SH	SOLE
PROGRESS ENERGY INC	COM	743263105	4	100 SH	DEFINE
QUALCOMM INC	COM	747525103	523	13075 SH	SOLE
QUALCOMM INC	COM	747525103	61	1525 SH	DEFINE
QUEST DIAGNOSTICS INC	COM	74834L100	8	148 SH	DEFINE
RAYTHEON CO	COM NEW	755111507	22	500 SH	SOLE
RAYTHEON CO	COM NEW	755111507	1	36 SH	DEFINE
ROCKWELL COLLINS INC		774341101	8	150 SH	SOLE
ROSS STORES INC	COM	778296103	50	1800 SH	DEFINE
ROYAL BK SCOTLAND GROUP PLC	ADR PFD SER P	780097762	74	3200 SH	SOLE
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	713	10660 SH	SOLE
SPDR TR	UNIT SER 1	78462F103	1829	14380 SH	SOLE
ST JUDE MED INC	COM	790849103	581	17930 SH	SOLE
ST JUDE MED INC	COM	790849103	24	750 SH	DEFINE
ST PAUL TRAVELERS INC	COM	792860108	80	1800 SH	DEFINE
SALOMON BROTHERS FD INC	COM	795477108	5	332 SH	DEFINE
SCHERING PLOUGH CORP	COM	806605101	297	15650 SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	38	2000 SH	DEFINE
SCHLUMBERGER LTD		806857108	901	13850 SH	SOLE
SELECT SECTOR SPDR TR	SBI INT-FINL	81369Y605	1117	34570 SH	SOLE
SELECT SECTOR SPDR TR	SBI INT-FINL	81369Y605	37	1150 SH	DEFINE
SELECT SECTOR SPDR TR	SBI INT-TECH	81369Y803	903	44450 SH	SOLE
SELECT SECTOR SPDR TR	SBI INT-TECH	81369Y803	47	2350 SH	DEFINE
SOUTHERN CO	COM	842587107	118	3700 SH	SOLE
SOUTHERN CO	COM	842587107	57	1800 SH	DEFINE
STAPLES INCORPORATED		855030102	701	28803 SH	SOLE
STAPLES INCORPORATED		855030102	109	4500 SH	DEFINE
STREETTRACKS GOLD TR	GOLD SHS	863307104	10	175 SH	DEFINE
STRYKER CORP	COM	863667101	4	110 SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	0	60 SH	DEFINE
SYMANTEC CORP	COM	871503108	34	2205 SH	SOLE
SYSCO CORP	COM	871829107	89	2925 SH	SOLE
SYSCO CORP	COM	871829107	30	1000 SH	DEFINE
TCW CONV SECS FD INC	COM	872340104	16	3480 SH	SOLE
TARGET CORP	COM	87612E106	261	5350 SH	SOLE
TEXAS INSTRS INC	COM	882508104	829	27370 SH	SOLE
TEXAS INSTRS INC	COM	882508104	33	1100 SH	DEFINE
3M CO	COM	88579Y101	72	900 SH	SOLE
3M CO	COM	88579Y101	258	3200 SH	DEFINE
TIME WARNER INC	COM	887317105	36	2125 SH	SOLE
TIME WARNER INC	COM	887317105	1	100 SH	DEFINE
TOLL BROTHERS INC	COM	889478103	51	2000 SH	DEFINE
TOMPKINSTRUSTCO INC	COM	890110109	130	3037 SH	SOLE
TRONOX INC	COM CL B	897051207	6	463 SH	SOLE
TRUSTCO BK CORP N Y	COM	898349105	9	842 SH	DEFINE
TYCO INTL LTD NEW	COM	902124106	70	2550 SH	SOLE
UNILEVER N V	N Y SHS NEW	904784709	1992	88392 SH	DEFINE
UNION PAC CORP	COM	907818108	194	2090 SH	SOLE
UNITED PARCEL SERVICE INC	CL B	911312106	103	1260 SH	SOLE

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UNITED PARCEL SERVICE INC	CL B	911312106	74	900 SH	DEFINE
UNITED TECHNOLOGIES CORP	COM	913017109	1150	18135 SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	41	650 SH	DEFINE
VAN KAMPEN AMERICAN CAP BOND		920955101	20	1255 SH	SOLE
VERIZON COMMUNICATIONS	COM	92343V104	463	13832 SH	SOLE
VERIZON COMMUNICATIONS	COM	92343V104	88	2650 SH	DEFINE
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	15	750 SH	DEFINE
VONAGE HLDGS CORP	COM	92886T201	0	60 SH	SOLE
WPS RESOURCES CORP	COM	92931B106	47	950 SH	DEFINE
WACHOVIA CORP 2ND NEW	COM	929903102	2224	41129 SH	SOLE
WACHOVIA CORP 2ND NEW	COM	929903102	54	1000 SH	DEFINE
WAL MART STORES INC	COM	931142103	1262	26225 SH	SOLE
WAL MART STORES INC	COM	931142103	57	1200 SH	DEFINE
WALGREEN CO	COM	931422109	872	19450 SH	SOLE
WALGREEN CO	COM	931422109	29	650 SH	DEFINE
WASHINGTON MUT INC	COM	939322103	64	1415 SH	SOLE
WASHINGTON MUT INC	COM	939322103	82	1800 SH	DEFINE
WELLS FARGO & CO NEW	COM	949746101	1036	15445 SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	130	1950 SH	DEFINE
WISCONSIN ENERGY CORP	COM	976657106	44	1103 SH	SOLE
WYETH	COM	983024100	155	3500 SH	DEFINE
XTO ENERGY INC	COM	98385X106	9	208 SH	DEFINE
XEROX CORP	COM	984121103	3	225 SH	SOLE
ZIMMER HLDGS INC	COM	98956P102	84	1488 SH	SOLE
ZIMMER HLDGS INC	COM	98956P102	13	240 SH	DEFINE
ZIONS BANCORPORATION	COM	989701107	31	400 SH	DEFINE
GRAND TOTALS			119431	3166514	