COMMUNITY BANK SYSTEM INC
Form 13F-HR
February 07, 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: DECEMBER 31, 2005

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	02/07/06
[Signature]	[City, State]	[Date]

Report Type (Check only one.):
[X] 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

_____- [Repeat as necessary.]

Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 342

Form 13F Information Table Value Total: $119705 (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 12/31/2005

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X$1000)	SHARES PRN AMT	SH/ PRN	PUT/ CALL	INVS DSCR
INGERSOLL RAND LTD		G4776G101	36	900	SH		SOL
INGERSOLL RAND LTD		G4776G101	53	1320	SH		DEF
TRANSOCEAN INC	ORD	G90078109	104	1500	SH		SOL
FLEXTRONICS INTL LTD	ORD	Y2573F102	7	700	SH		SOL
AGL RES INC	COM	1204106	6	200	SH		SOL
AES CORP	COM	00130H105	13	833	SH		DEF
AT&T INC	COM	00206R102	283	11593	SH		SOL
AT&T INC	COM	00206R102	59	2438	SH		DEF
ABBOTT LABS	COM	2824100	204	5175	SH		SOL
ABBOTT LABS	COM	2824100	2	75	SH		DEF
ADVANCED MEDICAL OPTICS INC	COM	00763M108	5	133	SH		DEF
AGILENT TECHNOLOGIES INC	COM	00846U101	19	572	SH		SOL
AIR PRODS & CHEMS INC	COM	9158106	319	5395	SH		SOL
ALCOA INC	COM	13817101	78	2650	SH		SOL
ALCOA INC	COM	13817101	23	800	SH		DEF
ALLERGAN INC	COM	18490102	64	600	SH		DEF
ALLSTATE CORP	COM	20002101	27	500	SH		DEF

ALLTEL CORP	COM	20039103	3	58	SH	DEF
ALTRIA GROUP INC	COM	02209S103	89	1200	SH	DEF
AMERICAN ELEC PWR INC	COM	25537101	26	720	SH	DEF
AMERICAN EXPRESS CO	COM	25816109	835	16230	SH	SOL
AMERICAN EXPRESS CO	COM	25816109	74	1450	SH	DEF
AMERICAN INTL GROUP INC	COM	26874107	1029	15089	SH	SOL
AMERICAN INTL GROUP INC	COM	26874107	139	2050	SH	DEF
AMGEN INC	COM	31162100	1127	14295	SH	SOL
AMGEN INC	COM	31162100	303	3850	SH	DEF
ANALOG DEVICES INC	COM	32654105	35	1000	SH	SOL
ANHEUSER BUSCH COS INC	COM	35229103	107	2500	SH	SOL
ANHEUSER BUSCH COS INC	COM	35229103	2	50	SH	DEF
ANNALY MTG MGMT INC	COM	35710409	54	5000	SH	SOL
APACHE CORP	COM	37411105	756	11045	SH	SOL
APACHE CORP	COM	37411105	70	1025	SH	DEF
APPLE COMPUTER INC	COM	37833100	1092	15200	SH	SOL
APPLIED MATLS INC	COM	38222105	30	1700	SH	SOL
AUTOMATIC DATA PROCESSING IN	COM	53015103	371	8089	SH	SOL
AUTOMATIC DATA PROCESSING IN	COM	53015103	13	285	SH	DEF
AVANEX CORP		05348W109	0	500	SH	SOL
BP PLC	SPONSORED ADR	55622104	863	13444	SH	SOL
BP PLC	SPONSORED ADR	55622104	42	656	SH	DEF
BAKER HUGHES INC	COM	57224107	13	220	SH	SOL
BANK OF AMERICA CORPORATION	COM	60505104	714	15488	SH	SOL
BANK OF AMERICA CORPORATION	COM	60505104	138	3000	SH	DEF
BANK NEW YORK INC	COM	64057102	660	20736	SH	SOL
BANK NEW YORK INC	COM	64057102	150	4720	SH	DEF
BARD C R INC	COM	67383109	839	12735	SH	SOL
BARD C R INC	COM	67383109	69	1050	SH	DEF
BARR PHARMACEUTICALS INC	COM	68306109	6	100	SH	DEF
BAXTER INTL INC	COM	71813109	77	2050	SH	SOL
BECKMAN COULTER INC	COM	75811109	12	220	SH	DEF
BED BATH & BEYOND INC	COM	75896100	763	21140	SH	SOL
BED BATH & BEYOND INC	COM	75896100	67	1875	SH	DEF
BELLSOUTH CORP	COM	79860102	426	15729	SH	SOL
BELLSOUTH CORP	COM	79860102	113	4200	SH	DEF
BERKSHIRE HATHAWAY INC DEL	CL B	84670207	120	41	SH	DEF
BEST BUY INC	COM	86516101	9	225	SH	SOL
BIOGEN IDEC INC	COM	09062X103	546	12075	SH	SOL
BIOGEN IDEC INC	COM	09062X103	69	1525	SH	DEF
BOEING CO	COM	97023105	175	2500	SH	SOL
BOEING CO	COM	97023105	35	500	SH	DEF
BRISTOL MYERS SQUIBB CO	COM	110122108	484	21080	SH	SOL
BRISTOL MYERS SQUIBB CO	COM	110122108	62	2700	SH	DEF
BURLINGTON NORTHN SANTA FE C	COM	12189T104	21	300	SH	SOL
BURLINGTON RES INC	COM	122014103	34	400	SH	SOL
BURLINGTON RES INC	COM	122014103	172	2000	SH	DEF
CSX CORP	COM	126408103	6	120	SH	SOL
CVS CORP	COM	126650100	205	7800	SH	SOL
CARDINAL HEALTH INC	COM	14149Y108	6	100	SH	SOL
CAREMARK RX INC	COM	141705103	82	1600	SH	DEF
CARNIVAL CORP		143658300	812	15200	SH	SOL
CARNIVAL CORP		143658300	94	1775	SH	DEF
CATERPILLAR INC DEL	COM	149123101	28	500	SH	SOL
CHEVRON CORP	COM	166764100	649	11434	SH	SOL
CHEVRON CORP	COM	166764100	143	2520	SH	DEF
CHUBB CORP	COM	171232101	170	1750	SH	SOL
CIENA CORP	COM	171779101	29	10000	SH	SOL
CISCO SYS INC	COM	17275R102	906	52983	SH	SOL
CISCO SYS INC	COM	17275R102	138	8100	SH	DEF
CITIGROUP INC	COM	172967101	609	12563	SH	SOL
CITIGROUP INC	COM	172967101	155	3208	SH	DEF

COCA COLA CO	COM	191216100	468	11625	SH	SOL
COCA COLA CO	COM	191216100	250	6215	SH	DEF
COLGATE PALMOLIVE CO	COM	194162103	420	7675	SH	SOL
COLGATE PALMOLIVE CO	COM	194162103	157	2868	SH	DEF
COMCAST CORP NEW	CL A	20030N101	90	3498	SH	SOL
COMCAST CORP NEW	CL A	20030N101	73	2823	SH	DEF
COMCAST CORP NEW	CL A SPL	20030N200	1	75	SH	SOL
COMMUNITY BK SYS INC	COM	203607106	4316	1 91523	SH	SOL
COMMUNITY BK SYS INC	COM	203607106	1038	46064	SH	DEF
COMMUNITY HEALTH SYS INC NEW	COM	203668108	4	125	SH	DEF
CONOCOPHILLIPS	COM	20825C104	8	150	SH	SOL
CONOCOPHILLIPS	COM	20825C104	6	105	SH	DEF
CONSOLIDATED EDISON INC	COM	209115104	44	955	SH	SOL
CONSTELLATION BRANDS INC	CL A	21036P108	41	1600	SH	SOL
CONSTELLATION BRANDS INC	CL A	21036P108	81	3106	SH	DEF
CORNING INC	COM	219350105	89	4556	SH	SOL
CORNING INC	COM	219350105	29	1525	SH	DEF
COVANCE INC	COM	222816100	3	75	SH	DEF
DTE ENERGY CO	COM	233331107	56	1300	SH	DEF
DARDEN RESTAURANTS INC	COM	237194105	251	6480	SH	SOL
DEAN FOODS CO NEW	COM	242370104	31	834	SH	SOL
DELL INC	COM	24702R101	672	22470	SH	SOL
DELL INC	COM	24702R101	105	3525	SH	DEF
THE DIRECTV GROUP INC		25459L106	5	390	SH	DEF
DISNEY WALT CO	COM DISNEY	254687106	167	7000	SH	SOL
DISNEY WALT CO	COM DISNEY	254687106	35	1500	SH	DEF
DOMINION RES INC VA NEW	COM	25746U109	76	990	SH	SOL
DOMINION RES INC VA NEW	COM	25746U109	11	150	SH	DEF
DOW CHEM CO	COM	260543103	8	193	SH	SOL
DU PONT E I DE NEMOURS & CO	COM	263534109	350	8245	SH	SOL
DU PONT E I DE NEMOURS & CO	COM	263534109	137	3240	SH	DEF
DUKE ENERGY CORP	COM	264399106	31	1162	SH	SOL
DUKE ENERGY CORP	COM	264399106	109	4000	SH	DEF
E M C CORP MASS	COM	268648102	897	65880	SH	SOL
E M C CORP MASS	COM	268648102	75	5550	SH	DEF
ENSCO INTL INC	COM	26874Q100	44	1000	SH	DEF
EASTMAN CHEM CO	COM	277432100	6	118	SH	DEF
EASTMAN KODAK CO	COM	277461109	11	472	SH	DEF
EBAY INC	COM	278642103	903	20915	SH	SOL
EBAY INC	COM	278642103	72	1675	SH	DEF
EL PASO CORP		28336L109	39	3250	SH	SOL
ELAN PLC	ADR	284131208	0	19	SH	SOL
ELECTRONIC DATA SYS NEW	COM	285661104	28	1200	SH	DEF
EMERSON ELEC CO	COM	291011104	616	8255	SH	SOL
ENERGY EAST CORP	COM	29266M109	15	692	SH	SOL
ENERGY EAST CORP	COM	29266M109	9	400	SH	DEF
EQUITABLE RES INC	COM	294549100	14	400	SH	SOL
EXELON CORP	COM	30161N101	10	200	SH	SOL
EXELON CORP	COM	30161N101	42	800	SH	DEF
EXPRESS SCRIPTS INC	COM	302182100	33	400	SH	DEF
EXXON MOBIL CORP	COM	30231G102	3169	56427	SH	SOL
EXXON MOBIL CORP	COM	30231G102	516	9192	SH	DEF
FPL GROUP INC	COM	302571104	16	400	SH	SOL
FPL GROUP INC	COM	302571104	33	800	SH	DEF
FEDERAL NATL MTG ASSN	COM	313586109	24	500	SH	SOL
FIRST DATA CORP	COM	319963104	40	950	SH	SOL
FIRST DATA CORP	COM	319963104	81	1900	SH	DEF
FISERV INC	COM	337738108	2	50	SH	DEF
FOOT LOCKER INC	COM	344849104	26	1140	SH	SOL
FORD MTR CO DEL	COM PAR $0.01	345370860	23	3005	SH	DEF
FORTUNE BRANDS INC	COM	349631101	6	80	SH	SOL
GANNETT INC	COM	364730101	81	1350	SH	SOL

GENENTECH INC		368710406	915	9895	SH		SOL
GENENTECH INC		368710406	76	825	SH		DEF
GENERAL DYNAMICS CORP	COM	369550108	11	100	SH		SOL
GENERAL ELEC CO	COM	369604103	10016	2 85845	SH		SOL
GENERAL ELEC CO	COM	369604103	721	20601	SH		DEF
GENERAL MLS INC	COM	370334104	565	11470	SH		SOL
GENERAL MLS INC	COM	370334104	96	1960	SH		DEF
GENERAL MTRS CORP	COM	370442105	8	451	SH		DEF
GENUINE PARTS CO	COM	372460105	85	1950	SH		SOL
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	183	3641	SH		SOL
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	158	3131	SH		DEF
GOLDCORP INC NEW	COM	380956409	5	225	SH		DEF
HSBC HOLDINGS PLC SPONSORED	ADR	404280406	28	359	SH		DEF
HSBC HLDGS PLC	ADR A 1/40PF A	404280604	49	2000	SH		SOL
HANCOCK JOHN INVS TR	COM	410142103	3	200	SH		SOL
HARTFORD FINL SVCS GROUP INC	COM	416515104	120	1400	SH		DEF
HEINZ H J CO	COM	423074103	227	6750	SH		SOL
HERSHEY CO	COM	427866108	739	13385	SH		SOL
HERSHEY CO	COM	427866108	58	1050	SH		DEF
HEWLETT PACKARD CO	COM	428236103	226	7900	SH		SOL
HEWLETT PACKARD CO	COM	428236103	10	360	SH		DEF
HOME DEPOT INC	COM	437076102	1101	27210	SH		SOL
HOME DEPOT INC	COM	437076102	164	4070	SH		DEF
HONEYWELL INTL INC	COM	438516106	975	26184	SH		SOL
HONEYWELL INTL INC	COM	438516106	70	1900	SH		DEF
ITT INDS INC IND	COM	450911102	71	700	SH		DEF
ILLINOIS TOOL WKS INC	COM	452308109	437	4975	SH		SOL
INTEL CORP	COM	458140100	1211	48555	SH		SOL
INTEL CORP	COM	458140100	444	17800	SH		DEF
INTERGROUP CORP	COM	458685104	22	1350	SH		DEF
INTL BUSINESS MACH	COM	459200101	1003	12210	SH		SOL
INTL BUSINESS MACH	COM	459200101	375	4567	SH		DEF
INTL PAPER CO	COM	460146103	13	400	SH		DEF
INTERNATIONAL RECTIFIER CORP	COM	460254105	31	1000	SH		DEF
ISHARES INC	MSCI CDA INDEX	464286509	175	8000	SH		SOL
ISHARES INC	MSCI PAC J IDX	464286665	24	250	SH		SOL
ISHARES INC	MSCI PAC J IDX	464286665	9	100	SH		DEF
ISHARES INC	MSCI JAPAN	464286848	4	325	SH		DEF
ISHARES TR	DJ SEL DIV INX	464287168	1186	19375	SH		SOL
I SHARES MSCI EMERGING MKTS	INDEX FUND	464287234	988	11200	SH		SOL
I SHARES MSCI EMERGING MKTS	INDEX FUND	464287234	5	60	SH		DEF
I SHARES MSCI EAFE		464287465	6090	1 2485	SH		SOL
I SHARES MSCI EAFE		464287465	4	75	SH		DEF
I SHARES RUSSELL 1000 VALUE		464287598	5474	79310	SH		SOL
I SHARES RUSSELL 1000 VALUE		464287598	32	465	SH		DEF
ISHARES TR RUSSELL 1000	GROWTH INDEX FUND	464287614	45	900	SH		DEF
ISHARES TR	S&P SMLCAP 600	464287804	6187	1 7070	SH		SOL
JDS UNIPHASE CORP	COM	46612J101	23	10000	SH		SOL
JP MORGAN CHASE & CO	COM	46625H100	856	21586	SH		SOL
JP MORGAN CHASE & CO	COM	46625H100	60	1513	SH		DEF
JEFFERSON PILOT CORP	COM	475070108	259	4555	SH		SOL
JOHNSON & JOHNSON	COM	478160104	1459	24280	SH		SOL
JOHNSON & JOHNSON	COM	478160104	354	5900	SH		DEF
KERR MCGEE CORP	COM	492386107	236	2605	SH		SOL
KEYCORP NEW	COM	493267108	54	1659	SH		SOL
KEYSPAN CORP	COM	49337W100	144	4050	SH		SOL
KIMBERLY CLARK CORP	COM	494368103	47	800	SH		DEF
KINDER MORGAN ENERGY PARTNER	UT LTD PARTNER	494550106	7	150	SH		DEF
KOHL'S CORP		500255104	595	12250	SH		SOL
KOHL'S CORP		500255104	70	1450	SH		DEF
KRAFT FOODS INC	CL A	50075N104	42	1500	SH		DEF
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	9	125	SH		DEF

LILLY ELI & CO	COM	532457108	185	3275	SH	SOL
LILLY ELI & CO	COM	532457108	50	900	SH	DEF
LINCOLN NATL CORP IND	COM	534187109	90	1700	SH	DEF
LOCKHEED MARTIN CORP	COM	539830109	85	1350	SH	SOL
LOCKHEED MARTIN CORP	COM	539830109	63	1000	SH	DEF
LOWES COS INC	COM	548661107	74	1115	SH	SOL
LUCENT TECHNOLOGIES INC	COM	549463107	3	1450	SH	SOL
M & T BK CORP	COM	55261F104	10	100	SH	SOL
MANAGED MUNICIPALS PORTFOLIO		561662107	28	2673		SOL
MANULIFE FINL CORP	COM	56501R106	104	1786	SH	SOL
MARATHON OIL CORP		565849106	10	180	SH	SOL
MARRIOTT INTL INC NEW	CL A	571903202	818	12225	SH	SOL
MARRIOTT INTL INC NEW	CL A	571903202	63	950	SH	DEF
MASCO CORP	COM	574599106	926	30700	SH	SOL
MASCO CORP	COM	574599106	138	4575	SH	DEF
MCDONALDS CORP	COM	580135101	15	450	SH	SOL
MEDCO HEALTH SOLUTIONS INC	COM	58405U102	728	13050	SH	SOL
MEDCO HEALTH SOLUTIONS INC	COM	58405U102	61	1100	SH	DEF
MEDTRONIC INC	COM	585055106	516	8975	SH	SOL
MEDTRONIC INC	COM	585055106	247	4300	SH	DEF
MERCK & CO INC	COM	589331107	300	9450	SH	SOL
MERCK & CO INC	COM	589331107	260	8200	SH	DEF
MICROSOFT CORP	COM	594918104	1382	52905	SH	SOL
MICROSOFT CORP	COM	594918104	393	15050	SH	DEF
MIDCAP SPDR TR	UNIT SER 1	595635103	6566	48755	SH	SOL
MORGAN STANLEY	COM NEW	617446448	56	1000	SH	SOL
MORGAN STANLEY	COM NEW	617446448	62	1100	SH	DEF
MOTOROLA INC	COM	620076109	1025	45400	SH	SOL
MOTOROLA INC	COM	620076109	77	3450	SH	DEF
MYLAN LABS INC	COM	628530107	4	225	SH	SOL
NBT BANCORP INC	COM	628778102	12	600	SH	SOL
NCR CORP NEW	COM	62886E108	4	124	SH	DEF
NATIONAL FUEL GAS CO N J	COM	636180101	54	1760	SH	DEF
NEW YORK CMNTY BANCORP INC	COM	649445103	7	475	SH	DEF
NEWELL RUBBERMAID INC	COM	651229106	40	1700	SH	DEF
NEWS CORP	CL A	65248E104	1	86	SH	DEF
NOKIA CORP	SPONSORED ADR	654902204	4	250	SH	SOL
NORFOLK SOUTHERN CORP	COM	655844108	53	1200	SH	SOL
NORTHERN TR CORP	COM	665859104	887	17135	SH	SOL
NORTHERN TR CORP	COM	665859104	82	1600	SH	DEF
NOVELL INC	COM	670006105	86	9800	SH	DEF
NUCOR CORP	COM	670346105	13	200	SH	SOL
NUVEEN PREFERRED AND	CONVERTIBLE INCOME	67073B106	11	1000	SH	SOL
OGE ENERGY CORP	COM	670837103	16	600	SH	DEF
NUVEEN MUN VALUE FD INC	COM	670928100	38	4000		SOL
OCCIDENTAL PETE CORP DEL	COM	674599105	39	500	SH	SOL
ORACLE CORP	COM	68389X105	834	68330	SH	SOL
ORACLE CORP	COM	68389X105	73	6000	SH	DEF
PNC FINL SVCS GROUP INC	COM	693475105	110	1795	SH	SOL
PNC FINL SVCS GROUP INC	COM	693475105	9	150	SH	DEF
PPG INDS INC	COM	693506107	124	2150	SH	SOL
PPG INDS INC	COM	693506107	347	6000	SH	DEF
PPL CORP	COM	69351T106	255	8700	SH	SOL
PACTIV CORP	COM	695257105	44	2000	SH	DEF
PAYCHEX INC	COM	704326107	95	2500	SH	SOL
PAYCHEX INC	COM	704326107	11	312	SH	DEF
PENNEY J C INC	COM	708160106	33	600	SH	SOL
PEPCO HOLDINGS INC	COM	713291102	8	400	SH	SOL
PEPSICO INC	COM	713448108	1635	27690	SH	SOL
PEPSICO INC	COM	713448108	289	4900	SH	DEF
PETSMART INC	COM	716768106	46	1800	SH	DEF
PFIZER INC	COM	717081103	1036	44458	SH	SOL

PFIZER INC	COM	717081103	278	11950	SH	DEF
PITNEY BOWES INC	COM	724479100	83	1984	SH	SOL
PLUM CREEK TIMBER CO INC	COM	729251108	10	280	SH	SOL
PLUM CREEK TIMBER CO INC	COM	729251108	62	1724	SH	DEF
PRAXAIR INC	COM	74005P104	5	108	SH	SOL
PROCTER & GAMBLE CO	COM	742718109	1074	18557	SH	SOL
PROCTER & GAMBLE CO	COM	742718109	119	2072	SH	DEF
PROGRESS ENERGY INC	COM	743263105	76	1748	SH	SOL
PROGRESS ENERGY INC	COM	743263105	4	100	SH	DEF
QUEST DIAGNOSTICS INC	COM	74834L100	7	148	SH	DEF
RAYTHEON CO	COM NEW	755111507	20	500	SH	SOL
RAYTHEON CO	COM NEW	755111507	69	1738	SH	DEF
ROSS STORES INC	COM	778296103	52	1800	SH	DEF
ROYAL BK SCOTLAND GROUP PLC	ADR PFD SER P	780097762	80	3200	SH	SOL
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	665	10826	SH	SOL
SPDR TR	UNIT SER 1	78462F103	1733	13925	SH	SOL
SAFENET INC	COM	78645R107	4	150	SH	DEF
ST JUDE MED INC	COM	790849103	926	18455	SH	SOL
ST JUDE MED INC	COM	790849103	80	1600	SH	DEF
ST PAUL TRAVELERS INC	COM	792860108	80	1800	SH	DEF
SALOMON BROTHERS FD INC	COM	795477108	5	335	SH	DEF
SCHERING PLOUGH CORP	COM	806605101	1149	55150	SH	SOL
SCHERING PLOUGH CORP	COM	806605101	104	5000	SH	DEF
SCHLUMBERGER LTD		806857108	675	6950	SH	SOL
SECTOR SPDR TR	SBI INT-ENERGY	81369Y506	6	120	SH	DEF
SELECT SECTOR SPDR TR	SBI INT-UTILS	81369Y886	4	150	SH	DEF
SOUTHERN CO	COM	842587107	127	3700	SH	SOL
SOUTHERN CO	COM	842587107	62	1800	SH	DEF
SOUTHERN UN CO NEW	COM	844030106	23	1000	SH	SOL
STAPLES INCORPORATED		855030102	835	36816	SH	SOL
STAPLES INCORPORATED		855030102	154	6787	SH	DEF
STREETTRACKS GOLD TR	GOLD SHS	863307104	10	200	SH	DEF
STRYKER CORP	COM	863667101	4	110	SH	SOL
SUN MICROSYSTEMS INC	COM	866810104	0	60	SH	DEF
SYMANTEC CORP	COM	871503108	34	1955	SH	SOL
SYMBOL TECHNOLOGIES INC	COM	871508107	52	4100	SH	DEF
SYSCO CORP	COM	871829107	83	2675	SH	SOL
SYSCO CORP	COM	871829107	31	1000	SH	DEF
TCW CONV SECS FD INC	COM	872340104	16	3480	SH	SOL
TARGET CORP	COM	87612E106	299	5450	SH	SOL
TEXAS INSTRS INC	COM	882508104	960	29970	SH	SOL
TEXAS INSTRS INC	COM	882508104	97	3050	SH	DEF
3M CO	COM	88579Y101	34	450	SH	SOL
3M CO	COM	88579Y101	248	3200	SH	DEF
TIME WARNER INC	COM	887317105	63	3625	SH	SOL
TIME WARNER INC	COM	887317105	1	100	SH	DEF
TOLL BROTHERS INC	COM	889478103	69	2000	SH	DEF
TOMPKINSTRUSTCO INC	COM	890110109	123	2761	SH	SOL
TRUSTCO BK CORP N Y	COM	898349105	10	842	SH	DEF
TYCO INTL LTD NEW	COM	902124106	73	2550	SH	SOL
UNILEVER N V	N Y SHS NEW	904784709	2022	29464	SH	DEF
UNION PAC CORP	COM	907818108	168	2090	SH	SOL
UNITED PARCEL SERVICE INC	CL B	911312106	77	1025	SH	SOL
UNITED TECHNOLOGIES CORP	COM	913017109	1175	21030	SH	SOL
UNITED TECHNOLOGIES CORP	COM	913017109	83	1500	SH	DEF
VAN KAMPEN AMERICAN CAP BOND		920955101	21	1255	SH	SOL
VERISIGN INC	COM	92343E102	43	2000	SH	DEF
VERIZON COMMUNICATIONS	COM	92343V104	412	13715	SH	SOL
VERIZON COMMUNICATIONS	COM	92343V104	79	2650	SH	DEF
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	16	750	SH	DEF
WPS RESOURCES CORP	COM	92931B106	52	950	SH	DEF
WACHOVIA CORP 2ND NEW	COM	929903102	2200	41620	SH	SOL

WACHOVIA CORP 2ND NEW	COM	929903102	52	1000	SH		DEF
WAL MART STORES INC	COM	931142103	1236	26425	SH		SOL
WAL MART STORES INC	COM	931142103	56	1200	SH		DEF
WALGREEN CO	COM	931422109	999	22580	SH		SOL
WALGREEN CO	COM	931422109	70	1600	SH		DEF
WASHINGTON MUT INC	COM	939322103	61	1415	SH		SOL
WASHINGTON MUT INC	COM	939322103	78	1800	SH		DEF
WELLS FARGO & CO NEW	COM	949746101	102	1625	SH		SOL
WELLS FARGO & CO NEW	COM	949746101	87	1400	SH		DEF
WERNER ENTERPRISES INC	COM	950755108	51	2600	SH		DEF
WISCONSIN ENERGY CORP	COM	976657106	43	1103	SH		SOL
WYETH	COM	983024100	161	3500	SH		DEF
XTO ENERGY INC	COM	98385X106	17	408	SH		DEF
ZIMMER HLDGS INC	COM	98956P102	100	1488	SH		SOL
ZIMMER HLDGS INC	COM	98956P102	16	240	SH		DEF
GRAND TOTALS			119705	28 67289			