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ARROW FINANCIAL CORP  
Form 13F-NT  
July 25, 2007

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

FORM 13F  
FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06/30/2007

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

Institutional Investment Manager Filing this Report:

Name: GLENS FALLS NATIONAL BANK  
Address: 250 GLEN STREET  
GLENS FALLS, NY 12801

13F File Number: 28-03696

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: JOHN E. ARSENAULT  
Title: EXECUTIVE VICE PRESIDENT  
Phone: (518)745-1000 ext. 582

Signature, Place, and Date of Signing:

s/ JOHN E. ARSENAULT GLENS FALLS, NEW YORK 07/25/2007

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

List of other managers reporting for this manager:

Form 13F File Number	Name
28-12533	Arrow Financial Corp.