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BRYN MAWR BANK CORP
Form 13F-HR
October 09, 2002

[Letterhead of The Bryn Mawr Trust Company]

October 3, 2002

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 13F
FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 09/30/02

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: The Bryn Mawr Trust Company
Address: 10 South Bryn Mawr Avenue
Bryn Mawr, Pa. 19010

13F File Number: 28-04335

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: Allen W. Doll
Title: Vice President
Phone: 610-581-4726

Signature, Place and Date of Signing:

/s/ Allen Doll Bryn Mawr, Pa 19010
-----
(Signature) (City, State)

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).)

INVESTMENT MANAGEMENT . FINANCIAL PLANNING . TAX PLANNING . PERSONAL BANKING .
BUSINESS BANKING . BROKERAGE SERVICES . FOUNDATIONS . FAMILY OFFICE .

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INSURANCE . MORTGAGES . FIDUCIARY SERVICES

801 Lancaster Avenue . Bryn Mawr, Pennsylvania 19010 . (610) 525-1700

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: NONE

Form 13F Information Table Entry Total: 312

Form 13F Information Table Value Total: \$390,702 (thousands)

List of Other Included Managers: NONE

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F  
AS OF 09/30/02

- - - - - COLUMN 1 AND 2 - - - - - COLUMN 3 - COLUMN 4 - - -COLUMN 5 - - - - COLUMN 6- - COLUMN 7

ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION			MANAG
					SOLE (A)	SHR (B)	OTHER (C)	
PRINCETON SHOPPING CENTER LIMITED PARTNERSHIP	LP0000135	295	1 SH			X	X	
AOL TIME WARNER INC COM	00184A105	81	6,950 SH		X			
AOL TIME WARNER INC COM	00184A105	115	9,800 SH			X	X	
AT&T CORP	001957109	304	25,309 SH		X			
AT&T CORP	001957109	407	33,880 SH			X	X	
AT&T WIRELESS SERVICES INC	00209A106	19	4,536 SH		X			
AT&T WIRELESS SERVICES INC	00209A106	36	8,807 SH			X	X	
ABBOTT LABS	002824100	1,759	43,540 SH		X			
ABBOTT LABS	002824100	975	24,140 SH			X	X	
AIR PRODUCTS CHEMICAL	009158106	46	1,100 SH		X			
AIR PRODUCTS CHEMICAL	009158106	647	15,390 SH			X	X	
AIRGAS INC COM	009363102	131	10,000 SH		X			
ALCOA INC	013817101	671	34,763 SH		X			
ALCOA INC	013817101	105	5,425 SH			X	X	
ALLSTATE CORP	020002101	46	1,284 SH		X			
ALLSTATE CORP	020002101	177	4,980 SH			X	X	

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ALLTEL CORP	020039103	643	16,025 SH	X		
ALLTEL CORP	020039103	118	2,950 SH		X	X
AMBAC FINANCIAL GROUP INC	023139108	2,185	40,541 SH	X		
AMBAC FINANCIAL GROUP INC	023139108	372	6,900 SH		X	X
AMERICAN ELEC POWER	025537101	31	1,074 SH	X		
AMERICAN ELEC POWER	025537101	317	11,117 SH		X	X
AMERICAN EXPRESS	025816109	157	5,045 SH	X		
AMERICAN EXPRESS	025816109	259	8,300 SH		X	X
AMERICAN INTERNATIONAL GROUP INC	026874107	4,204	76,857 SH	X		
		-----				
PAGE TOTAL		14,100				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE DISCRETION (A)	SHR (B)	OTHER (C)	MANAG
AMERICAN INTERNATIONAL GROUP INC	026874107	1,424	26,024 SH			X	X	
AMERICAS SPORTS VOICE INC COM	03061W109	8	100,000 SH		X			
AMGEN INC	031162100	408	9,776 SH		X			
AMGEN INC	031162100	385	9,228 SH			X	X	
AMSOUTH BANCORP	032165102	1,146	55,250 SH		X			
AMSOUTH BANCORP	032165102	371	17,900 SH			X	X	
ANHEUSER-BUSCH COMPANIES INC	035229103	3,769	74,480 SH		X			
ANHEUSER-BUSCH COMPANIES INC	035229103	1,020	20,150 SH			X	X	
APPLIED MATLS INC	038222105	1,793	155,263 SH		X			
APPLIED MATLS INC	038222105	568	49,150 SH			X	X	
AUTOMATIC DATA PROCESSING INC	053015103	490	14,083 SH		X			
AUTOMATIC DATA PROCESSING INC	053015103	812	23,350 SH			X	X	
AVERY DENNISON CORP	053611109	28	500 SH		X			
AVERY DENNISON CORP	053611109	297	5,209 SH			X	X	

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BP PLC	055622104	3,821	95,773 SH	X		
BP PLC	055622104	5,309	133,061 SH		X	X
BANK OF AMERICA CORP (NEW)	060505104	1,358	21,279 SH	X		
BANK OF AMERICA CORP (NEW)	060505104	601	9,417 SH		X	X
BANK OF NEW YORK	064057102	20	700 SH	X		
BANK OF NEW YORK	064057102	195	6,800 SH		X	X
BANK ONE CORP	06423A103	94	2,500 SH	X		
BANK ONE CORP	06423A103	537	14,358 SH		X	X
BAXTER INTERNATIONAL INC	071813109	1,008	33,007 SH	X		
BAXTER INTERNATIONAL INC	071813109	189	6,200 SH		X	X
BELLSOUTH CORP	079860102	1,795	97,761 SH	X		
		-----				
PAGE TOTAL		27,446				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE (A)	INVESTMENT DISCRETION (B)	OTHER (C)	MANAG
BELLSOUTH CORP	079860102	1,660	90,397 SH			X	X	
BEST BUY INC COM	086516101	769	34,460 SH		X			
BEST BUY INC COM	086516101	117	5,262 SH			X	X	
BLOCK H & R INC	093671105	250	5,950 SH		X			
BOEING CO	097023105	282	8,252 SH		X			
BOEING CO	097023105	672	19,678 SH			X	X	
BRISTOL MYERS SQUIBB CO	110122108	1,560	65,545 SH		X			
BRISTOL MYERS SQUIBB CO	110122108	2,636	110,771 SH			X	X	
BRYN MAWR BANK CORP	117665109	1,301	32,952 SH		X			
BRYN MAWR BANK CORP	117665109	991	25,100 SH			X	X	
CVS CORP COM	126650100	2,370	93,495 SH		X			
CVS CORP COM	126650100	271	10,675 SH			X	X	

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CHEVRONTEXACO CORP	166764100	3,012	43,496 SH	X		
CHEVRONTEXACO CORP	166764100	1,858	26,829 SH		X	X
CHUBB CORP	171232101	22	400 SH	X		
CHUBB CORP	171232101	251	4,573 SH		X	X
CIRCUIT CITY STORES INC COM	172737108	152	10,000 SH		X	X
CISCO SYSTEMS	17275R102	2,037	194,390 SH	X		
CISCO SYSTEMS	17275R102	814	77,695 SH		X	X
CITIGROUP INC	172967101	3,032	102,267 SH	X		
CITIGROUP INC	172967101	827	27,902 SH		X	X
COCA COLA CO	191216100	978	20,400 SH	X		
COCA COLA CO	191216100	692	14,437 SH		X	X
COLGATE PALMOLIVE	194162103	2,806	52,009 SH	X		
COLGATE PALMOLIVE	194162103	1,969	36,506 SH		X	X
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PAGE TOTAL		31,329				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ PRN CALL	SOLE DISCRETION (A)	SHR (B)	OTHER (C)	MANAG
CONOCOPHILLIPS COM	20825C104	156	3,379 SH		X			
CONOCOPHILLIPS COM	20825C104	132	2,858 SH			X	X	
CONSTELLATION ENERGY GROUP	210371100	209	8,428 SH			X	X	
CORNING INC	219350105	14	9,000 SH		X			
CORNING INC	219350105	2	1,073 SH			X	X	
DPL INC	233293109	257	15,637 SH			X	X	
DEAN FOODS CO NEW COM	242370104	836	21,012 SH		X			
DEERE & CO	244199105	1,995	43,900 SH		X			
DEERE & CO	244199105	387	8,505 SH			X	X	
DELL COMPUTER CORP COM	247025109	178	7,577 SH		X			

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DELL COMPUTER CORP COM	247025109	245	10,400 SH		X	X
DOW CHEMICAL CO	260543103	299	10,935 SH		X	
DOW CHEMICAL CO	260543103	406	14,880 SH		X	X
DU PONT E I DE NEMOURS & CO	263534109	1,928	53,456 SH		X	
DU PONT E I DE NEMOURS & CO	263534109	12,896	357,514 SH		X	X
DUKE ENERGY	264399106	909	46,518 SH		X	
DUKE ENERGY	264399106	308	15,775 SH		X	X
E M C CORP MASS COM	268648102	195	42,626 SH		X	
E M C CORP MASS COM	268648102	76	16,575 SH		X	X
EASTMAN CHEM CO COM	277432100	280	7,347 SH		X	
EASTMAN CHEM CO COM	277432100	24	628 SH		X	X
EASTMAN KODAK CO	277461109	677	24,862 SH		X	
EASTMAN KODAK CO	277461109	157	5,774 SH		X	X
EL PASO CORPORATION	28336L109	113	13,713 SH		X	
EL PASO CORPORATION	28336L109	20	2,450 SH		X	X
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PAGE TOTAL		22,699				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ PRN CALL	SOLE DISCRETION (A)	SHR OTHER (B)	OTHER (C)	MANAG
ELECTRONIC DATA SYS CORP NEW COM	285661104	165	11,793 SH		X			
ELECTRONIC DATA SYS CORP NEW COM	285661104	73	5,200 SH			X	X	
EMERSON ELECTRIC CO	291011104	722	16,435 SH		X			
EMERSON ELECTRIC CO	291011104	1,367	31,100 SH			X	X	
EXELON CORP	30161N101	323	6,806 SH		X			
EXELON CORP	30161N101	476	10,013 SH			X	X	
EXXON MOBIL CORPORATION	30231G102	12,365	387,613 SH		X			
EXXON MOBIL CORPORATION	30231G102	17,783	557,465 SH			X	X	

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FPL GROUP INC	302571104	260	4,836 SH	X		
FPL GROUP INC	302571104	439	8,159 SH		X	X
FEDERAL NATL MTG ASSN	313586109	1,406	23,610 SH	X		
FEDERAL NATL MTG ASSN	313586109	1,329	22,317 SH		X	X
FEDEX CORP	31428X106	791	15,800 SH	X		
FEDEX CORP	31428X106	90	1,800 SH		X	X
THE FINANCE CO OF PA	317369106	312	297 SH		X	X
FIRST DATA CORP COM	319963104	794	28,390 SH	X		
FIRST DATA CORP COM	319963104	73	2,600 SH		X	X
FLEETBOSTON FINANCIAL CORP	339030108	957	47,055 SH	X		
FLEETBOSTON FINANCIAL CORP	339030108	531	26,129 SH		X	X
FORTUNE BRANDS INC COM	349631101	1,308	27,651 SH	X		
FORTUNE BRANDS INC COM	349631101	845	17,872 SH		X	X
GALLAHER GROUP PLC SPONSORED ADR	363595109	234	6,100 SH	X		
GALLAHER GROUP PLC SPONSORED ADR	363595109	333	8,686 SH		X	X
GANNET CORP	364730101	296	4,100 SH	X		
GANNET CORP	364730101	109	1,504 SH		X	X
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PAGE TOTAL		43,381				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE SHR (A)	INVESTMENT DISCRETION OTHER (B)	MANAG (C)
GENERAL ELECTRIC CO	369604103	12,801	519,321 SH		X		
GENERAL ELECTRIC CO	369604103	21,266	862,718 SH			X X	
GENERAL MILLS	370334104	154	3,456 SH		X		
GENERAL MILLS	370334104	439	9,872 SH			X X	
GENERAL MOTORS CORP	370442105	206	5,284 SH		X		
GENERAL MOTORS CORP	370442105	444	11,419 SH			X X	

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GILLETTE CO COM	375766102	77	2,600 SH	X		
GILLETTE CO COM	375766102	607	20,501 SH		X	X
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	1,274	33,139 SH	X		
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	2,157	56,134 SH		X	X
HEINZ H J CO COM	423074103	127	3,800 SH	X		
HEINZ H J CO COM	423074103	404	12,100 SH		X	X
HEWLETT PACKARD CO	428236103	23	2,000 SH	X		
HEWLETT PACKARD CO	428236103	663	56,851 SH		X	X
HILLENBRAND INDUSTRIES	431573104	190	3,500 SH	X		
HILLENBRAND INDUSTRIES	431573104	24	450 SH		X	X
HOME DEPOT	437076102	2,576	98,713 SH	X		
HOME DEPOT	437076102	1,933	74,053 SH		X	X
HONEYWELL INTERNATIONAL INC	438516106	95	4,388 SH	X		
HONEYWELL INTERNATIONAL INC	438516106	140	6,482 SH		X	X
HOUSEHOLD INTERNATIONAL INC	441815107	339	11,975 SH	X		
HOUSEHOLD INTERNATIONAL INC	441815107	8	300 SH		X	X
IKON OFFICE SOLUTIONS INC COM	451713101	102	13,007 SH		X	X
ILLINOIS TOOL WORKS	452308109	2,697	46,237 SH	X		
ILLINOIS TOOL WORKS	452308109	207	3,550 SH		X	X
		-----				
PAGE TOTAL		48,953				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE DISCRETION (A)	SHR OTHER (B)	OTHER (C)	MANAG
INTEL CORP	458140100	3,285	236,493 SH		X			
INTEL CORP	458140100	2,013	144,897 SH			X	X	
INTERNATIONAL BUSINESS MACHS	459200101	4,700	80,608 SH		X			
INTERNATIONAL BUSINESS MACHS	459200101	4,158	71,302 SH			X	X	



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J P MORGAN CHASE & CO COM	46625H100	825	43,464 SH	X		
J P MORGAN CHASE & CO COM	46625H100	1,085	57,121 SH		X	X
JOHNSON & JOHNSON	478160104	5,449	100,764 SH	X		
JOHNSON & JOHNSON	478160104	5,031	93,024 SH		X	X
JOHNSON CONTROLS	478366107	779	10,145 SH	X		
JOHNSON CONTROLS	478366107	73	950 SH		X	X
KELLOGG CO	487836108	113	3,400 SH	X		
KELLOGG CO	487836108	93	2,800 SH		X	X
KIMBERLY CLARK	494368103	3,852	68,017 SH	X		
KIMBERLY CLARK	494368103	891	15,735 SH		X	X
KRAFT FOODS INC CL A	50075N104	1,338	36,710 SH	X		
KRAFT FOODS INC CL A	50075N104	170	4,650 SH		X	X
L-3 COMMUNICATIONS HLDGS INC COM	502424104	1,103	20,925 SH	X		
L-3 COMMUNICATIONS HLDGS INC COM	502424104	63	1,200 SH		X	X
LILLY ELI CO	532457108	2,613	47,224 SH	X		
LILLY ELI CO	532457108	3,545	64,050 SH		X	X
LINCARE HLDGS INC COM	532791100	576	18,550 SH	X		
LINCARE HLDGS INC COM	532791100	228	7,350 SH		X	X
LINCOLN NATIONAL CORP	534187109	122	4,000 SH	X		
LINCOLN NATIONAL CORP	534187109	196	6,400 SH		X	X
LOCKHEED MARTIN CORP COM	539830109	287	4,440 SH	X		
		-----				
PAGE TOTAL		42,588				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE (A)	SHR (B)	OTHER (C)	INVESTMENT DISCRETION (MANAG)
LOCKHEED MARTIN CORP COM	539830109	32	500 SH			X	X	
LOWES COS INC	548661107	152	3,670 SH		X			

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LOWES COS INC	548661107	559	13,500 SH		X	X
LUCENT TECHNOLOGIES INC	549463107	1	1,300 SH		X	
LUCENT TECHNOLOGIES INC	549463107	11	14,696 SH		X	X
MARSH & MCLENNAN CO	571748102	75	1,800 SH		X	
MARSH & MCLENNAN CO	571748102	2,925	70,248 SH		X	X
MAY DEPT STORES CO	577778103	113	4,964 SH		X	
MAY DEPT STORES CO	577778103	123	5,384 SH		X	X
MCGRAW-HILL COS INC COM	580645109	3,214	52,498 SH		X	
MCGRAW-HILL COS INC COM	580645109	2,196	35,875 SH		X	X
MEDTRONIC INC COM	585055106	2,496	59,253 SH		X	
MEDTRONIC INC COM	585055106	432	10,250 SH		X	X
MELLON FINANCIAL CORP	58551A108	223	8,586 SH		X	
MELLON FINANCIAL CORP	58551A108	857	33,068 SH		X	X
MERCK & CO INC	589331107	6,953	152,119 SH		X	
MERCK & CO INC	589331107	9,764	213,606 SH		X	X
MERRIMAC INDS INC COM	590262101	216	33,000 SH		X	
MICROSOFT CORP	594918104	4,235	96,822 SH		X	
MICROSOFT CORP	594918104	1,826	41,749 SH		X	X
MOODYS CORP COM	615369105	99	2,050 SH		X	
MOODYS CORP COM	615369105	194	4,000 SH		X	X
MORGAN STANLEY	617446448	3,798	112,116 SH		X	
MORGAN STANLEY	617446448	1,506	44,457 SH		X	X
MOTOROLA INC	620076109	37	3,635 SH		X	

PAGE TOTAL

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42,037

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ISSUER AND TITLE OF CLASS CUSIP MARKET VALUE SHS OR PRN SH/ PUT/ PRN CALL SOLE SHR OTHER (A) (B) (C) MANAG

INVESTMENT DISCRETION

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MOTOROLA INC	620076109	218	21,374 SH	X	X
NATIONAL CITY CORP	635405103	1,652	57,901 SH	X	
NATIONAL CITY CORP	635405103	228	7,998 SH	X	X
NORFOLK SOUTHERN CORP	655844108	75	3,700 SH	X	
NORFOLK SOUTHERN CORP	655844108	334	16,541 SH	X	X
ORACLE CORPORATION COM	68389X105	233	29,658 SH	X	
ORACLE CORPORATION COM	68389X105	71	9,000 SH	X	X
PNC FINANCIAL SERVICES GROUP	693475105	1,122	26,600 SH	X	
PNC FINANCIAL SERVICES GROUP	693475105	2,326	55,151 SH	X	X
PPG INDUSTRIES INC	693506107	112	2,500 SH	X	
PPG INDUSTRIES INC	693506107	438	9,804 SH	X	X
PPL CORP	69351T106	754	23,169 SH	X	
PPL CORP	69351T106	1,353	41,590 SH	X	X
PAYCHEX INC	704326107	324	13,350 SH	X	
PAYCHEX INC	704326107	82	3,375 SH	X	X
PENNSYLVANIA WAREHOUSING & SAFE DEP CO COM	709291108	211	97 SH	X	X
PEPCO HOLDINGS INC COM	713291102	233	11,694 SH	X	
PEPCO HOLDINGS INC COM	713291102	339	17,012 SH	X	X
PEPSICO INC	713448108	2,076	56,186 SH	X	
PEPSICO INC	713448108	1,852	50,120 SH	X	X
PFIZER INC	717081103	5,697	196,327 SH	X	
PFIZER INC	717081103	4,431	152,687 SH	X	X
PHARMACIA CORP COM	71713U102	197	5,077 SH	X	
PHARMACIA CORP COM	71713U102	489	12,576 SH	X	X
PHILADELPHIA SUBURBAN CORP	718009608	476	23,431 SH	X	

PAGE TOTAL

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25,323

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE (A)	INVESTMENT DISCRETION SHR (B)	OTHER (C)	MANAG
PHILADELPHIA SUBURBAN CORP	718009608	730	35,962	SH		X	X	
PHILIP MORRIS COMPANIES INC	718154107	724	18,660	SH	X			
PHILIP MORRIS COMPANIES INC	718154107	1,121	28,888	SH		X	X	
PHILLIPS VAN HEUSEN CORP COM	718592108	252	20,000	SH	X			
PITNEY BOWES INC CO	724479100	492	16,150	SH	X			
PITNEY BOWES INC CO	724479100	794	26,050	SH		X	X	
PRAXAIR INC	74005P104	1,687	33,008	SH	X			
PRAXAIR INC	74005P104	177	3,459	SH		X	X	
PROCTER & GAMBLE CO	742718109	6,047	67,655	SH	X			
PROCTER & GAMBLE CO	742718109	7,421	83,026	SH		X	X	
PROGRESS ENERGY INC COM	743263105	615	15,039	SH		X	X	
PUBLIC SERVICE ENTERPRISE GROUP	744573106	110	3,612	SH	X			
PUBLIC SERVICE ENTERPRISE GROUP	744573106	271	8,881	SH		X	X	
RAYTHEON CO COM NEW	755111507	134	4,568	SH	X			
RAYTHEON CO COM NEW	755111507	73	2,508	SH		X	X	
ROCKWELL INTL CORP NEW COM	773903109	226	13,916	SH	X			
ROCKWELL COLLINS INC COM	774341101	298	13,580	SH	X			
ROCKWELL COLLINS INC COM	774341101	7	336	SH		X	X	
ROHM AND HAAS CO	775371107	253	8,154	SH		X	X	
ROYAL BANK OF CANADA	780087102	763	23,061	SH	X			
ROYAL DUTCH PETE CO NY REG SH	780257804	142	3,538	SH	X			
ROYAL DUTCH PETE CO NY REG SH	780257804	1,153	28,700	SH		X	X	
SBC COMMUNICATIONS INC	78387G103	1,623	80,724	SH	X			
SBC COMMUNICATIONS INC	78387G103	1,803	89,702	SH		X	X	
ST JUDE MEDICAL	790849103	251	7,025	SH	X			
PAGE TOTAL		27,167						

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- - - - - COLUMN 1 AND 2 - - - - - COLUMN 3 - COLUMN 4 - - - COLUMN 5 - - - - COLUMN 6- - COLUMN 7

ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION			MANAG
					SOLE (A)	SHR (B)	OTHER (C)	
ST JUDE MEDICAL	790849103	11	300	SH		X	X	
SARA LEE CORP	803111103	42	2,300	SH	X			
SARA LEE CORP	803111103	611	33,400	SH		X	X	
SCHERING PLOUGH CORP	806605101	99	4,654	SH	X			
SCHERING PLOUGH CORP	806605101	646	30,300	SH		X	X	
SCHLUMBERGER LTD	806857108	902	23,440	SH	X			
SCHLUMBERGER LTD	806857108	608	15,807	SH		X	X	
SPRINT CORP	852061100	80	8,800	SH	X			
SPRINT CORP	852061100	67	7,376	SH		X	X	
SUNGARD DATA SYSTEMS	867363103	456	23,450	SH	X			
SUNGARD DATA SYSTEMS	867363103	43	2,200	SH		X	X	
SUNOCO INC	86764P109	127	4,225	SH	X			
SUNOCO INC	86764P109	138	4,560	SH		X	X	
SUNTRUST BANKS INC	867914103	154	2,500	SH	X			
SUNTRUST BANKS INC	867914103	160	2,600	SH		X	X	
TECO ENERGY	872375100	315	19,850	SH	X			
TECO ENERGY	872375100	160	10,060	SH		X	X	
TARGET CORP	87612E106	3,606	122,143	SH	X			
TARGET CORP	87612E106	1,244	42,150	SH		X	X	
TENET HEALTHCARE CORP COM	88033G100	1,998	40,370	SH	X			
TENET HEALTHCARE CORP COM	88033G100	173	3,500	SH		X	X	
TEXAS INSTRUMENTS	882508104	310	21,005	SH	X			
TEXAS INSTRUMENTS	882508104	240	16,250	SH		X	X	
THOMAS & BETTS CORP	884315102	141	10,000	SH		X	X	
3M CO COM	88579Y101	3,960	36,006	SH	X			

PAGE TOTAL

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16,291

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		AS OF 09/30/02						
- - - - COLUMN 1 AND 2 - - - - -		COLUMN 3 -	COLUMN 4 -	-	COLUMN 5 -	-	COLUMN 6- -	COLUM
ISSUER AND TITLE OF CLASS		CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PRN	PUT/ CALL	INVESTMENT DISCRETION SOLE SHR OTHER	MANAG
							(A) (B) (C)	
3M CO COM		88579Y101	5,781	52,568	SH		X X	
TORCHMARK CORP		891027104	2,234	65,200	SH		X	
TRIBUNE CO NEW COM		896047107	264	6,320	SH		X X	
TYCO INTL LTD NEW COM		902124106	69	4,910	SH		X	
TYCO INTL LTD NEW COM		902124106	605	42,879	SH		X X	
US BANCORP DEL NEW COM NEW		902973304	908	48,868	SH		X X	
UNION PACIFIC CORP		907818108	251	4,340	SH		X	
UNION PACIFIC CORP		907818108	93	1,600	SH		X X	
UNITED TECHNOLOGIES CORP		913017109	2,849	50,429	SH		X	
UNITED TECHNOLOGIES CORP		913017109	1,338	23,686	SH		X X	
UNITED HEALTH GROUP INC COM		91324P102	342	3,925	SH		X	
UNITED HEALTH GROUP INC COM		91324P102	39	450	SH		X X	
UNIVEST CORP PA		915271100	1,662	42,500	SH		X	
UNIVEST CORP PA		915271100	504	12,902	SH		X X	
VERIZON COMMUNICATIONS		92343V104	5,703	207,846	SH		X	
VERIZON COMMUNICATIONS		92343V104	5,773	210,375	SH		X X	
VODAFONE GROUP PLC NEW ADR SPON		92857W100	188	14,627	SH		X	
VODAFONE GROUP PLC NEW ADR SPON		92857W100	138	10,719	SH		X X	
WACHOVIA CORP COM NEW		929903102	2,344	71,712	SH		X	
WACHOVIA CORP COM NEW		929903102	2,641	80,787	SH		X X	
WAL-MART STORES		931142103	782	15,886	SH		X	
WAL-MART STORES		931142103	1,216	24,700	SH		X X	
WALGREEN CO		931422109	308	10,000	SH		X X	
WASTE MGMT INC DEL COM NEW		94106L109	450	19,300	SH		X	

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WASTE MGMT INC DEL COM NEW 94106L109 9 400 SH X X

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION			MANAG
					SOLE (A)	SHR (B)	OTHER (C)	
WELLS FARGO COMPANY	949746101	2,057	42,722 SH		X			
WELLS FARGO COMPANY	949746101	1,401	29,100 SH				X	X
WENDYS INTL	950590109	1,155	34,875 SH		X			
WENDYS INTL	950590109	50	1,500 SH				X	X
WEYERHAEUSER CO	962166104	755	17,250 SH		X			
WEYERHAEUSER CO	962166104	79	1,800 SH				X	X
WILMINGTON TRUST CORP	971807102	81	2,818 SH		X			
WILMINGTON TRUST CORP	971807102	139	4,800 SH				X	X
WYETH COM	983024100	2,887	90,793 SH		X			
WYETH COM	983024100	3,407	107,134 SH				X	X
ZIMMER HLDGS INC COM	98956P102	157	4,102 SH		X			
ZIMMER HLDGS INC COM	98956P102	729	19,024 SH				X	X

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FINAL TOTALS 390,702