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BRYN MAWR BANK CORP

Form 13F-HR

April 09, 2003

[THE LETTERHEAD OF BRYN MAWR TRUST COMPANY]

April 7, 2003

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 033103

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: 610-971-6857

Signature, Place and Date of Signing:

/s/ Allen W. Doll

Bryn Mawr, Pa 19010

(Signature)

(City, State)

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).)

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: NONE

Form 13F Information Table Entry Total: 297

Form 13F Information Table Value Total: \$ 428,929

(thousands)

List of Other Included Managers: NONE

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 03/31/03

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

ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION			MANA
					SOLE (A)	SHR (B)	OTHER (C)	

XL CAPITAL LTD CL A	G98255105	283	4,000	SH			X	X
PRINCETON SHOPPING CENTER LIMITED PARTNERSHIP	LP0000135	295	1	SH			X	X
AFLAC INC	001055102	22	700	SH			X	
AFLAC INC	001055102	1,075	33,548	SH			X	X
AOL TIME WARNER INC COM	00184A105	56	5,190	SH			X	
AOL TIME WARNER INC COM	00184A105	105	9,650	SH			X	X
ABBOTT LABS	002824100	1,577	41,940	SH			X	
ABBOTT LABS	002824100	778	20,683	SH			X	X
AIR PRODUCTS CHEMICAL	009158106	66	1,600	SH			X	
AIR PRODUCTS CHEMICAL	009158106	578	13,962	SH			X	X
AIRGAS INC COM	009363102	185	10,000	SH			X	
ALCOA INC	013817101	168	8,663	SH			X	
ALCOA INC	013817101	101	5,200	SH			X	X
ALLIED IRISH BKS PLC SPON ADR ORD	019228402	207	7,542	SH			X	X
ALLTEL CORP	020039103	1,017	22,725	SH			X	
ALLTEL CORP	020039103	177	3,950	SH			X	X
ALTRIA GROUP INC COM	02209S103	568	18,960	SH			X	
ALTRIA GROUP INC COM	02209S103	862	28,788	SH			X	X

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AMBAC FINANCIAL GROUP INC	023139108	2,633	52,125 SH	X		
AMBAC FINANCIAL GROUP INC	023139108	576	11,400 SH		X	X
AMERICAN ELEC POWER	025537101	25	1,074 SH	X		
AMERICAN ELEC POWER	025537101	204	8,918 SH		X	X
AMERICAN EXPRESS	025816109	168	5,045 SH	X		
AMERICAN EXPRESS	025816109	495	14,900 SH		X	X
AMERICAN INTERNATIONAL GROUP INC	026874107	4,416	89,306 SH	X		
PAGE TOTAL		----- 16,637				

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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)	MANA
AMERICAN INTERNATIONAL GROUP INC	026874107	1,448	29,287 SH			X	X	
AMERICAS SPORTS VOICE INC COM	03061W109	3	100,000 SH		X			
AMGEN INC	031162100	528	9,176 SH		X			
AMGEN INC	031162100	353	6,128 SH			X	X	
AMSOUTH BANCORP	032165102	2,440	122,750 SH		X			
AMSOUTH BANCORP	032165102	412	20,700 SH			X	X	
ANHEUSER-BUSCH COMPANIES INC	035229103	3,635	77,982 SH		X			
ANHEUSER-BUSCH COMPANIES INC	035229103	974	20,900 SH			X	X	
APPLIED MATLS INC	038222105	2,002	159,115 SH		X			
APPLIED MATLS INC	038222105	428	34,000 SH			X	X	
AUTOMATIC DATA PROCESSING INC	053015103	419	13,607 SH		X			
AUTOMATIC DATA PROCESSING INC	053015103	719	23,350 SH			X	X	
AVERY DENNISON CORP	053611109	18	300 SH		X			
AVERY DENNISON CORP	053611109	282	4,809 SH			X	X	
BP PLC	055622104	3,724	96,508 SH		X			
BP PLC	055622104	4,914	127,347 SH			X	X	

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BANK OF AMERICA CORP (NEW)	060505104	684	10,229 SH	X		
BANK OF AMERICA CORP (NEW)	060505104	561	8,395 SH		X	X
BANK ONE CORP	06423A103	80	2,300 SH	X		
BANK ONE CORP	06423A103	1,229	35,491 SH		X	X
BAXTER INTERNATIONAL INC	071813109	62	3,300 SH	X		
BAXTER INTERNATIONAL INC	071813109	162	8,700 SH		X	X
BELLSOUTH CORP	079860102	2,041	94,207 SH	X		
BELLSOUTH CORP	079860102	1,866	86,097 SH		X	X
BEST BUY INC COM	086516101	1,555	57,655 SH	X		

PAGE TOTAL			30,539			

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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)	MANA (D)
BEST BUY INC COM	086516101	281	10,425 SH			X	X	
BLOCK H & R INC	093671105	223	5,230 SH		X			
BOEING CO	097023105	179	7,152 SH		X			
BOEING CO	097023105	374	14,928 SH			X	X	
BRISTOL MYERS SQUIBB CO	110122108	2,119	100,295 SH		X			
BRISTOL MYERS SQUIBB CO	110122108	2,511	118,856 SH			X	X	
BRYN MAWR BANK CORP	117665109	1,162	32,452 SH		X			
BRYN MAWR BANK CORP	117665109	827	23,100 SH			X	X	
CVS CORP COM	126650100	392	16,420 SH		X			
CVS CORP COM	126650100	144	6,025 SH			X	X	
CERTEGY INC COM	156880106	203	8,062 SH			X	X	
CHEVRONTEXACO CORP	166764100	3,300	51,037 SH		X			
CHEVRONTEXACO CORP	166764100	1,794	27,746 SH			X	X	
CHUBB CORP	171232101	21	465 SH		X			

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CHUBB CORP	171232101	203	4,573 SH		X	X
CIRCUIT CITY STORES INC COM	172737108	78	15,000 SH		X	X
CISCO SYSTEMS	17275R102	3,121	240,416 SH		X	
CISCO SYSTEMS	17275R102	888	68,375 SH		X	X
CITIGROUP INC	172967101	4,065	117,999 SH		X	
CITIGROUP INC	172967101	1,071	31,077 SH		X	X
COCA COLA CO	191216100	754	18,634 SH		X	
COCA COLA CO	191216100	836	20,650 SH		X	X
COLGATE PALMOLIVE	194162103	1,051	19,309 SH		X	
COLGATE PALMOLIVE	194162103	1,903	34,956 SH		X	X
COMCAST CORP NEW CL A	20030N101	202	7,068 SH		X	

PAGE TOTAL

27,702

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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)	MANA
COMCAST CORP NEW CL A	20030N101	267	9,325 SH			X	X	
CONOCOPHILLIPS COM	20825C104	179	3,333 SH		X			
CONOCOPHILLIPS COM	20825C104	153	2,858 SH			X	X	
DPL INC	233293109	195	15,637 SH			X	X	
DEAN FOODS CO NEW COM	242370104	772	18,000 SH		X			
DEERE & CO	244199105	2,445	62,270 SH		X			
DEERE & CO	244199105	390	9,930 SH			X	X	
DELL COMPUTER CORP COM	247025109	1,787	65,448 SH		X			
DELL COMPUTER CORP COM	247025109	445	16,300 SH			X	X	
DOW CHEMICAL CO	260543103	302	10,935 SH		X			
DOW CHEMICAL CO	260543103	538	19,480 SH			X	X	
DU PONT E I DE NEMOURS & CO	263534109	2,035	52,356 SH		X			

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DU PONT E I DE NEMOURS & CO	263534109	13,811	355,403 SH		X	X
DUKE ENERGY	264399106	268	18,448 SH		X	
DUKE ENERGY	264399106	178	12,225 SH		X	X
E M C CORP MASS COM	268648102	209	28,956 SH		X	
E M C CORP MASS COM	268648102	25	3,425 SH		X	X
EASTMAN CHEM CO COM	277432100	170	5,847 SH		X	
EASTMAN CHEM CO COM	277432100	31	1,055 SH		X	X
EASTMAN KODAK CO	277461109	677	22,862 SH		X	
EASTMAN KODAK CO	277461109	192	6,484 SH		X	X
ELECTRONIC ARTS INC	285512109	347	5,925 SH		X	
ELECTRONIC ARTS INC	285512109	12	200 SH		X	X
EMERSON ELECTRIC CO	291011104	723	15,935 SH		X	
EMERSON ELECTRIC CO	291011104	1,465	32,300 SH		X	X

PAGE TOTAL				27,616		

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS PRN	OR AMT	SH/ PRN	PUT/ CALL	SOLE (A)	INVESTMENT DISCRETION SHR (B)	OTHER (C)	MANA
EQUIFAX INC COM	294429105	20		1,000	SH		X			
EQUIFAX INC COM	294429105	333		16,649	SH			X	X	
EXELON CORP	30161N101	374		7,419	SH		X			
EXELON CORP	30161N101	443		8,788	SH			X	X	
EXXON MOBIL CORPORATION	30231G102	13,404		383,522	SH		X			
EXXON MOBIL CORPORATION	30231G102	20,131		575,988	SH			X	X	
FPL GROUP INC	302571104	297		5,036	SH		X			
FPL GROUP INC	302571104	415		7,050	SH			X	X	
FEDERAL NATL MTG ASSN	313586109	1,536		23,500	SH		X			
FEDERAL NATL MTG ASSN	313586109	1,426		21,817	SH			X	X	

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FEDEX CORP	31428X106	2,880	52,305 SH	X		
FEDEX CORP	31428X106	659	11,975 SH		X	X
THE FINANCE CO OF PA	317369106	217	226 SH		X	X
FIRST DATA CORP COM	319963104	1,729	46,715 SH	X		
FIRST DATA CORP COM	319963104	184	4,975 SH		X	X
FLEETBOSTON FINANCIAL CORP	339030108	1,058	44,318 SH	X		
FLEETBOSTON FINANCIAL CORP	339030108	474	19,856 SH		X	X
FORTUNE BRANDS INC COM	349631101	2,306	53,790 SH	X		
FORTUNE BRANDS INC COM	349631101	958	22,347 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	289	4,100 SH	X		
GANNET CORP	364730101	183	2,604 SH		X	X
GENERAL ELECTRIC CO	369604103	12,338	483,831 SH	X		
GENERAL ELECTRIC CO	369604103	21,997	862,611 SH		X	X

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS PRN	OR AMT	SH/ PRN	PUT/ CALL	INVESTMENT DISCRETION			
							SOLE (A)	SHR (B)	OTHER (C)	MANA
GENERAL MILLS	370334104	121		2,666 SH			X			
GENERAL MILLS	370334104	435		9,540 SH				X	X	
GENERAL MOTORS CORP	370442105	117		3,484 SH			X			
GENERAL MOTORS CORP	370442105	390		11,607 SH				X	X	
GILLETTE CO COM	375766102	37		1,200 SH			X			
GILLETTE CO COM	375766102	628		20,301 SH				X	X	
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	1,182		33,590 SH			X			
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	1,926		54,738 SH				X	X	

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HEINZ H J CO COM	423074103	111	3,800 SH		X		
HEINZ H J CO COM	423074103	340	11,650 SH			X	X
HERSHEY FOODS CORP	427866108	201	3,200 SH			X	X
HEWLETT PACKARD CO	428236103	19	1,200 SH		X		
HEWLETT PACKARD CO	428236103	662	42,585 SH			X	X
HILLENBRAND INDUSTRIES	431573104	1,616	31,690 SH		X		
HILLENBRAND INDUSTRIES	431573104	33	650 SH			X	X
HOME DEPOT	437076102	2,319	95,178 SH		X		
HOME DEPOT	437076102	1,824	74,877 SH			X	X
IKON OFFICE SOLUTIONS INC COM	451713101	92	13,007 SH			X	X
ILLINOIS TOOL WORKS	452308109	3,366	57,887 SH		X		
ILLINOIS TOOL WORKS	452308109	352	6,050 SH			X	X
INTEL CORP	458140100	4,054	249,017 SH		X		
INTEL CORP	458140100	2,311	141,947 SH			X	X
INTERNATIONAL BUSINESS MACHS	459200101	6,350	80,970 SH		X		
INTERNATIONAL BUSINESS MACHS	459200101	5,756	73,393 SH			X	X
J P MORGAN CHASE & CO COM	46625H100	302	12,752 SH		X		

PAGE TOTAL			34,544				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS PRN	OR AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION			MANA
						SOLE (A)	SHR (B)	OTHER (C)	
J P MORGAN CHASE & CO COM	46625H100	1,279			53,933 SH			X	X
JOHNSON & JOHNSON	478160104	5,637			97,404 SH			X	
JOHNSON & JOHNSON	478160104	5,499			95,024 SH			X	X
JOHNSON CONTROLS	478366107	1,417			19,555 SH			X	
JOHNSON CONTROLS	478366107	47			650 SH			X	X
KIMBERLY CLARK	494368103	1,390			30,566 SH			X	

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KIMBERLY CLARK	494368103	734	16,155 SH		X	X
KRAFT FOODS INC CL A	50075N104	2,551	90,475 SH		X	
KRAFT FOODS INC CL A	50075N104	478	16,950 SH		X	X
L-3 COMMUNICATIONS HLDGS INC COM	502424104	1,993	49,610 SH		X	
L-3 COMMUNICATIONS HLDGS INC COM	502424104	187	4,650 SH		X	X
LEGGETT & PLATT INC	524660107	698	38,200 SH		X	
LEGGETT & PLATT INC	524660107	41	2,250 SH		X	X
LILLY ELI CO	532457108	2,690	47,074 SH		X	
LILLY ELI CO	532457108	3,466	60,650 SH		X	X
LINCARE HLDGS INC COM	532791100	1,316	42,865 SH		X	
LINCARE HLDGS INC COM	532791100	394	12,850 SH		X	X
LINCOLN NATIONAL CORP	534187109	112	4,000 SH		X	
LINCOLN NATIONAL CORP	534187109	179	6,400 SH		X	X
LOCKHEED MARTIN CORP COM	539830109	192	4,030 SH		X	
LOCKHEED MARTIN CORP COM	539830109	24	500 SH		X	X
LOWES COS INC	548661107	843	20,645 SH		X	
LOWES COS INC	548661107	551	13,500 SH		X	X
MARSH & MCLENNAN CO	571748102	77	1,800 SH		X	
MARSH & MCLENNAN CO	571748102	2,995	70,248 SH		X	X

PAGE TOTAL			34,790			

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS PRN	OR AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION SOLE SHR OTHER (A) (B) (C)	MANA
MAY DEPT STORES CO	577778103	97	4,897	SH		X	
MAY DEPT STORES CO	577778103	107	5,384	SH		X	X
MCGRAW-HILL COS INC COM	580645109	2,438	43,860	SH		X	
MCGRAW-HILL COS INC COM	580645109	2,021	36,350	SH		X	X

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MEDTRONIC INC COM	585055106	1,975	43,782	SH		X		
MEDTRONIC INC COM	585055106	476	10,550	SH			X	X
MELLON FINANCIAL CORP	58551A108	183	8,586	SH		X		
MELLON FINANCIAL CORP	58551A108	703	33,068	SH			X	X
MERCK & CO INC	589331107	7,968	145,447	SH		X		
MERCK & CO INC	589331107	11,307	206,416	SH			X	X
MERRIMAC INDS INC COM	590262101	125	33,000	SH		X		
MICROSOFT CORP	594918104	6,725	277,764	SH		X		
MICROSOFT CORP	594918104	2,217	91,573	SH			X	X
MOODYS CORP COM	615369105	95	2,050	SH		X		
MOODYS CORP COM	615369105	185	4,000	SH			X	X
MORGAN STANLEY	617446448	4,405	114,870	SH		X		
MORGAN STANLEY	617446448	1,720	44,857	SH			X	X
MOTOROLA INC	620076109	24	2,885	SH		X		
MOTOROLA INC	620076109	332	40,224	SH			X	X
MYLAN LABS INC COM	628530107	157	5,450	SH		X		
MYLAN LABS INC COM	628530107	52	1,800	SH			X	X
NATIONAL CITY CORP	635405103	2,828	101,551	SH		X		
NATIONAL CITY CORP	635405103	456	16,373	SH			X	X
NORFOLK SOUTHERN CORP	655844108	69	3,700	SH		X		
NORFOLK SOUTHERN CORP	655844108	307	16,541	SH			X	X

PAGE TOTAL		46,972						

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN	OR AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION SOLE (A)	SHR (B)	OTHER (C)	MAN
ORACLE CORPORATION COM	68389X105	223	20,533	SH		X			
ORACLE CORPORATION COM	68389X105	91	8,400	SH			X	X	

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PNC FINANCIAL SERVICES GROUP	693475105	1,200	28,310 SH		X			
PNC FINANCIAL SERVICES GROUP	693475105	2,161	50,991 SH			X	X	
PPG INDUSTRIES INC	693506107	45	1,000 SH		X			
PPG INDUSTRIES INC	693506107	370	8,210 SH			X	X	
PPL CORP	69351T106	800	22,469 SH		X			
PPL CORP	69351T106	1,346	37,803 SH			X	X	
PAYCHEX INC	704326107	335	12,200 SH		X			
PAYCHEX INC	704326107	84	3,075 SH			X	X	
PENNSYLVANIA WAREHOUSING & SAFE DEP CO COM	709291108	211	97 SH			X	X	
PEPCO HOLDINGS INC COM	713291102	200	11,495 SH		X			
PEPCO HOLDINGS INC COM	713291102	296	17,012 SH			X	X	
PEPSICO INC	713448108	1,249	31,220 SH		X			
PEPSICO INC	713448108	2,465	61,620 SH			X	X	
PFIZER INC	717081103	6,133	196,807 SH		X			
PFIZER INC	717081103	5,661	181,662 SH			X	X	
PHARMACIA CORP COM	71713U102	220	5,077 SH		X			
PHARMACIA CORP COM	71713U102	547	12,626 SH			X	X	
PHILADELPHIA SUBURBAN CORP	718009608	498	22,706 SH		X			
PHILADELPHIA SUBURBAN CORP	718009608	686	31,261 SH			X	X	
PHILLIPS VAN HEUSEN CORP COM	718592108	247	20,000 SH		X			
PITNEY BOWES INC CO	724479100	516	16,150 SH		X			
PITNEY BOWES INC CO	724479100	832	26,050 SH			X	X	
PRAXAIR INC	74005P104	2,305	40,910 SH		X			

PAGE TOTAL				28,721				

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 03/31/03
- - - - - COLUMN 1 AND 2 - - - - - COLUMN 3 - COLUMN 4 - - - COLUMN 5 - - - - COLUMN 6 - - COLU
INVESTMENT
DISCRETION
MARKET
VALUE SHS OR SH/ PUT/ SOLE SHR OTHER
(X\$1000) PRN AMT PRN CALL (A) (B) (C) MANA
ISSUER AND TITLE OF CLASS CUSIP

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PRAXAIR INC	74005P104	364	6,459 SH	X	X
PROCTER & GAMBLE CO	742718109	6,738	75,660 SH	X	
PROCTER & GAMBLE CO	742718109	7,428	83,409 SH	X	X
PROGRESS ENERGY INC COM	743263105	589	15,039 SH	X	X
PUBLIC SERVICE ENTERPRISE GROUP	744573106	133	3,612 SH	X	
PUBLIC SERVICE ENTERPRISE GROUP	744573106	282	7,681 SH	X	X
ROCKWELL INTL CORP NEW COM	773903109	288	13,916 SH	X	
ROCKWELL COLLINS INC COM	774341101	249	13,580 SH	X	
ROCKWELL COLLINS INC COM	774341101	6	336 SH	X	X
ROHM AND HAAS CO	775371107	243	8,154 SH	X	X
ROYAL BANK OF CANADA	780087102	862	22,281 SH	X	
ROYAL DUTCH PETE CO NY REG SH	780257804	141	3,448 SH	X	
ROYAL DUTCH PETE CO NY REG SH	780257804	1,112	27,300 SH	X	X
SBC COMMUNICATIONS INC	78387G103	1,003	49,985 SH	X	
SBC COMMUNICATIONS INC	78387G103	1,908	95,104 SH	X	X
ST JUDE MEDICAL	790849103	1,505	30,870 SH	X	
ST JUDE MEDICAL	790849103	23	475 SH	X	X
SARA LEE CORP	803111103	30	1,600 SH	X	
SARA LEE CORP	803111103	625	33,400 SH	X	X
SCHERING PLOUGH CORP	806605101	57	3,200 SH	X	
SCHERING PLOUGH CORP	806605101	399	22,400 SH	X	X
SCHLUMBERGER LTD	806857108	144	3,790 SH	X	
SCHLUMBERGER LTD	806857108	472	12,407 SH	X	X
SIGMA-ALDRICH CORP	826552101	383	8,600 SH	X	
SIGMA-ALDRICH CORP	826552101	432	9,700 SH	X	X

PAGE TOTAL

25,416

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INVESTMENT

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PRN	PUT/ CALL	DISCRETION			MANA
						SOLE (A)	SHR (B)	OTHER (C)	
SUNGARD DATA SYSTEMS	867363103	1,723	80,910	SH		X			
SUNGARD DATA SYSTEMS	867363103	312	14,650	SH			X	X	
SUNOCO INC	86764P109	207	5,669	SH		X			
SUNOCO INC	86764P109	167	4,560	SH			X	X	
SUNTRUST BANKS INC	867914103	153	2,900	SH		X			
SUNTRUST BANKS INC	867914103	116	2,200	SH			X	X	
TECO ENERGY	872375100	63	5,900	SH		X			
TECO ENERGY	872375100	85	8,000	SH			X	X	
TARGET CORP	87612E106	3,076	105,120	SH		X			
TARGET CORP	87612E106	1,323	45,225	SH			X	X	
TEXAS INSTRUMENTS	882508104	297	18,122	SH		X			
TEXAS INSTRUMENTS	882508104	269	16,450	SH			X	X	
THOMAS & BETTS CORP	884315102	142	10,000	SH			X	X	
3M CO COM	88579Y101	4,544	34,946	SH		X			
3M CO COM	88579Y101	6,622	50,928	SH			X	X	
TORCHMARK CORP	891027104	2,334	65,200	SH		X			
TRIBUNE CO NEW COM	896047107	1,683	37,400	SH		X			
TRIBUNE CO NEW COM	896047107	383	8,520	SH			X	X	
TYCO INTL LTD NEW COM	902124106	40	3,100	SH		X			
TYCO INTL LTD NEW COM	902124106	451	35,079	SH			X	X	
US BANCORP DEL NEW COM NEW	902973304	938	49,438	SH			X	X	
UNION PACIFIC CORP	907818108	239	4,340	SH		X			
UNION PACIFIC CORP	907818108	215	3,900	SH			X	X	
UNITED TECHNOLOGIES CORP	913017109	3,325	57,544	SH		X			
UNITED TECHNOLOGIES CORP	913017109	1,451	25,111	SH			X	X	
PAGE TOTAL		----- 30,158							

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AS OF 03/31/03

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ISSUER AND TITLE OF CLASS CUSIP MARKET VALUE (X\$1000) SHS OR PRN AMT SH/ PUT/ CALL SOLE INVESTMENT DISCRETION SHR OTHER (A) (B) (C) MANA

UNIVEST CORP PA	915271100	1,702	51,875	SH		X		
UNIVEST CORP PA	915271100	529	16,127	SH			X	X
VERIZON COMMUNICATIONS	92343V104	5,724	161,918	SH		X		
VERIZON COMMUNICATIONS	92343V104	7,216	204,122	SH			X	X
VODAFONE GROUP PLC NEW ADR SPON	92857W100	1,364	74,852	SH		X		
VODAFONE GROUP PLC NEW ADR SPON	92857W100	374	20,539	SH			X	X
WACHOVIA CORP COM NEW	929903102	3,670	107,718	SH		X		
WACHOVIA CORP COM NEW	929903102	2,816	82,660	SH			X	X
WAL-MART STORES	931142103	742	14,270	SH		X		
WAL-MART STORES	931142103	2,058	39,550	SH			X	X
WALGREEN CO	931422109	286	9,700	SH			X	X
WASTE MGMT INC DEL COM NEW	94106L109	288	13,600	SH		X		
WELLS FARGO COMPANY	949746101	2,888	64,181	SH		X		
WELLS FARGO COMPANY	949746101	1,417	31,500	SH			X	X
WENDYS INTL	950590109	1,717	62,410	SH		X		
WENDYS INTL	950590109	363	13,200	SH			X	X
WEYERHAEUSER CO	962166104	956	19,995	SH		X		
WEYERHAEUSER CO	962166104	127	2,650	SH			X	X
WYETH COM	983024100	1,776	46,968	SH		X		
WYETH COM	983024100	4,465	118,051	SH			X	X
ZIMMER HLDGS INC COM	98956P102	220	4,522	SH		X		
ZIMMER HLDGS INC COM	98956P102	918	18,884	SH			X	X

PAGE TOTAL
FINAL TOTALS

41,616
428,929