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BANCORPSOUTH INC  
Form 13F-HR  
May 15, 2003

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, 2000

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: BancorpSouth, Inc.  
Address: One Mississippi Plaza, 201 South Spring Street  
Tupelo, MS 38804

Form 13F File Number: 28-10453

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: James C. Kelly, Jr.  
Title: Vice President and Trust Operations Manager  
Phone: (601) 944-3583

Signature, Place, and Date of Signing:

/s/ James C. Kelly, Jr.                      Jackson, Mississippi                      May 9, 2003  
-----  
[Signature]                                      [City, State]                                      [Date]

EXPLANATORY NOTE:

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This Form 13F was timely filed by BancorpSouth, Inc. on February 1, 2001 for the three months ended December 31, 2000, but was inadvertently filed as a 13F Combination Report and under the Form 13F File Number ("File Number") of First United Bancshares, Inc. rather than under BancorpSouth's File Number. First United Bancshares was merged with and into BancorpSouth on August 31, 2000. BancorpSouth is re-filing this Form 13F under the correct File Number of BancorpSouth.

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: None.

### FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 747

Form 13F Information Table Value Total: \$296,830 (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. NONE.

### FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F VALUE (X\$100)	FORM 13F SHARES/ PRN AMT	INFORMATION SH/ PRN	TABLE PUT/ CALL	INVSMT DSCRETN	OT MAN
13 PORTERS CHAPEL ROAD 1ST TRS ADVAN SER 195 MSTR9	RENT-SPROUSE	078995362	0	1	PRN		SOLE	
1ST TRS ADVAN SER 38 MSTR2		33732C745	32	35	SH		SOLE	
1ST TRUST ADV UIT SER 32 MS	TRUST 1	337320865	7	40	SH		SOLE	
		337320675	3	15			SOLE	

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3COM CORP	COM	885535104	1	100	SH	SOLE
3COM CORP	COM	885535104	1	100	SH	SOLE
3COM CORP	COM	885535104	16	875	SH	DEFINED
ABBOTT LAB		002824100	9	200	SH	DEFINED
ABBOTT LAB		002824100	748	15730	SH	SOLE
ABBOTT LABS	COM	002824100	152	3200	SH	SOLE
ABBOTT LABS	COM	002824100	203	4288	SH	DEFINED
ABBOTT LABS	COM	002824100	57	1200	SH	DEFINED
ABBOTT LABS	COM	002824100	749	15750	SH	SOLE
AC NIELSON CORP		004833109	2	100	SH	SOLE
ACXIOM CORP	COM	005125109	9	300	SH	SOLE
ADAMS EXPRESS CO	COM	006212104	256	6649	SH	SOLE
ADV FUND MS TRS		33732A210	10	24		SOLE
ADVANCED MICRO DEVICES		007903107	55	2350	SH	SOLE
ADVANCED MICRO DEVICES		007903107	37	1600	SH	SOLE
ADVANCED MICRO DEVICES		007903107	4	200	SH	DEFINED
AEROPRES DIV #2240		018990101	0	1	PRN	SOLE
AETNA LIFE AND CASUALTY COMPANY		008117103	11	200	SH	DEFINED
AGILENT TECHNOLOGIES		00846U101	4	100	SH	DEFINED
AGILENT TECHNOLOGIES		00846U101	97	2000	SH	SOLE
AGILENT TECHNOLOGIES INC		00846U101	123	2519	SH	SOLE
AIR PRODS & CHEMS INC	COM	009158106	14	400	SH	DEFINED
ALBEMARLE CORP (ETHYL)		274990100	0	1	PRN	SOLE
ALCOA INC	COM	013817101	1	76	SH	SOLE
ALLEGHENY ENERGY INC	COM	017361106	22	600	SH	DEFINED
ALLEGHENY ENERGY INC	COM	017361106	7	200	SH	SOLE
ALLIANT ENERGY CORP		018802108	2	100	SH	SOLE
ALLSTATE CORP	COM	020002101	53	1526	SH	SOLE
ALLSTATE CORP		020002101	29	850	SH	SOLE
ALLTEL CORP		020039103	73	1414	SH	SOLE
ALLTEL CORP	COM	020039103	33	650	SH	SOLE
ALLTEL CORP	COM	020039103	595	11415	SH	DEFINED
ALLTEL CORP	COM	020039103	211	4050	SH	SOLE
AMER EXPRESS CO		025816109	145	2400	SH	SOLE
AMER HOME PROD CORP		026609107	175	3100	SH	DEFINED
AMER HOME PROD CORP		026609107	45	800	SH	SOLE
AMEREN CORP	COM	023608102	25	600	SH	SOLE
AMEREN CORP	COM	023608102	8	206	SH	SOLE
AMERICA ONLINE INC DEL	COM	02364J104	115	2150	SH	SOLE
AMERICA ONLINE INC DEL	COM	02364J104	21	400	SH	DEFINED
AMERICA ONLINE INC DEL	COM	02364J104	123	2300	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	7	180	SH	DEFINED
AMERICAN ELEC PWR INC	COM	025537101	136	3480	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	58	1500	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	21	538	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	109	1800	SH	SOLE
AMERICAN EXPRESS CO	COM	025816109	54	900	SH	SOLE
AMERICAN HOME PRODS						

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CORP	COM	026609107	85	1515	SH	DEFINED
AMERICAN HOME PRODS						
CORP	COM	026609107	226	4000	SH	SOLE
AMERICAN						
HOMEPATIENT INC		026649103	5	22450	SH	SOLE
AMERICAN INTL GROUP						
INC	COM	026874107	14	150	SH	SOLE
AMGEN INC	COM	031162100	6	100	SH	SOLE
AMGEN INC	COM	031162100	6	100	SH	SOLE
AMSOUTH						
BANCORPORATION	COM	032165102	5	437	SH	DEFINED
ANADARKO PETE CORP		032511107	97	1464	SH	DEFINED
ANHEUSER BUSCH COS						
INC	COM	035229103	110	2600	SH	SOLE
ANHEUSER BUSCH COS						
INC	COM	035229103	1067	25220	SH	SOLE
ANHEUSER BUSCH COS						
INC	COM	035229103	152	3600	SH	DEFINED
APPLE COMPUTER INC	COM	037833100	56	2200	SH	DEFINED
APPLIED MAILS INC	COM	038222105	17	300	SH	SOLE
AR PETROLEUM COMMON		0409009A2	6	20	SH	DEFINED
AR RIVER PETROL COMM		0410399A8	3	36	SH	DEFINED
AR SERVICE COMMON		0410389A0	2	20	SH	DEFINED
ARCH CHEMICALS INC						
COM		03937R102	7	404	SH	SOLE
ARCHER-DANIELS-MIDLAND						
COMPANY		039483102	2	266	SH	SOLE
ARK BUTANE COMMON		0247959A6	4	18	SH	DEFINED
ARROW ELECTRS INC		042735100	13	400	SH	SOLE
ART MACHIN ASSOC						
109-01		008990103	0	1	PRN	SOLE
ARVINMERITOR INC	COM	043353101	1	124	SH	SOLE
ASSOCIATES FIRST						
CAP CORP	CL A	046008108	17	468	SH	SOLE
ASSOCIATES FIRST						
CAP CORP	CL A FROM FORD MTR	046008108	57	1500	SH	SOLE
AT HOME CORP	COM SER A	045919107	32	2300	SH	DEFINED
AT&T CORP	COM	001957109	7	250	SH	DEFINED
AT&T CORP	COM	001957109	451	15356	SH	SOLE
AT&T CORP	COM	001957109	4	150	SH	DEFINED
AT&T CORP	COM	001957109	667	22735	SH	SOLE
ATLANTA EXP						
WARECREEK LSE		036995363	0	1	PRN	SOLE
ATLANTA EXP -CRONE						
12-96		003995362	0	1	SH	SOLE
ATLANTA EXP-NEW						
HOPE EXPAND 10/98		026995365	0	1	PRN	SOLE
ATLANTA EXPLORATION						
PISG PR		281995365	0	1	PRN	SOLE
ATLANTA EXPLORATION						
WARE CR		282995364	0	1	PRN	SOLE
AUTO DATA PROCESS		053015103	280	4200	SH	SOLE
AUTOMATIC DATA						
PROCESSING INC	COM	053015103	120	1800	SH	SOLE
AUTOMATIC DATA						
PROCESSING INC	COM	053015103	53	800	SH	SOLE
AUTOZONE		053332102	12	530	SH	DEFINED
AUTOZONE		053332102	22	1000	SH	SOLE
AVON PRODS INC	COM	054303102	40	1000	SH	DEFINED
AVON PRODS INC	COM	054303102	28	700	SH	SOLE
B. F. GOODRICH		382388106	15	400	SH	DEFINED
BAKER HUGHES INC	COM	057224107	5	135	SH	SOLE

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BANCORPSOUTH INC	COM	059692103	59	4161	SH	DEFINED
BANCORPSOUTH INC		059692103	289	20126	SH	SOLE
BANCORPSOUTH INC	COM	059692103	9004	626633	SH	SOLE
BANCORPSOUTH INC	COM	059692103	2299	160045	SH	DEFINED
BANCORPSOUTH INC	COM	059692103	11785	820146	SH	SOLE
BANCORPSOUTH INC		059692103	71	4953	SH	DEFINED
BANK OF AMERICA CORP		060505104	15	300	SH	DEFINED
BANK OF AMERICA CORP		060505104	126	2410	SH	DEFINED

BANK OF AMERICA CORP		060505104	1051	20070	SH	SO
BANK OF AMERICA CORP		060505104	73	1400	SH	SO
BANK OF THE OZARKS, INC		063904106	282	23800	SH	DEF
BANK OF US NOTE \$1000		916995368	0	1	PRN	SO
BANK ONE CORP	COM	06423A103	93	2420	SH	SO
BANK ONE CORP	FORMERLY BANC ONE	06423A103	57	1482	SH	DEF
BANKAMERICA CORP	NEW COM	060505104	52	1000	SH	SO
BAXTER INTERNATIONAL INC		071813109	95	1200	SH	SO
BAXTER INTL INC		071813109	63	800	SH	SO
BECKMAN COULTER INC	COM	075811109	23	300	SH	SO
BELLSOUTH CORP	COM	079860102	332	8262	SH	SO
BELLSOUTH CORP	COM	079860102	8	200	SH	DEF
BELLSOUTH CORP		079860102	1516	37670	SH	SO
BELLSOUTH CORP	COM	079860102	162	4040	SH	SO
BELLSOUTH CORP		079860102	95	2368	SH	DEF
BERKSHIRE HATHAWAY INC	COM	084670108	64	1	SH	SO
BETHLEHEM STL CORP	PFD CV \$2.50	087509402	18	1100	SH	SO
BIOGEN INC	COM	090597105	18	300	SH	SO
BLACKBURN MTR NV		088995360	1447	1577	SH	SO
BMC SOFTWARE INC	COM	055921100	19	1000	SH	SO
BOEING CO	COM	097023105	337	5360	SH	SO
BOEING CO	COM	097023105	18	300	SH	DEF
BOEING CO	COM	097023105	6	100	SH	DEF
BOEING CO	COM	097023105	492	7812	SH	SO
BOEING INC		097023105	36	580	SH	SO
BOISE CASCADE CORP	COM	097383103	13	500	SH	SO
BP AMOCO P L C	SPONSORED ADR	055622104	49	926	SH	DEF
BP AMOCO P L C	SPONSORED ADR	055622104	34	656	SH	DEF
BP AMOCO P L C	SPONSORED ADR	055622104	762	14388	SH	SO
BP AMOCO P L C	SPONSORED ADR	055622104	18	350	SH	SO
BRISTOL MYERS SQUIBB CO	COM	110122108	159	2800	SH	DEF
BRISTOL MYERS SQUIBB CO	COM	110122108	422	7400	SH	SO
BRISTOL MYERS SQUIBB CO		110122108	1055	18484	SH	SO
BRISTOL MYERS SQUIBB CO		110122108	154	2700	SH	DEF
BRISTOL-MEYERS SQUIBB		110122108	318	5568	SH	DEF
BRISTOL-MEYERS SQUIBB		110122108	950	16644	SH	SO
BRUNOS INC		116881202	0	8	SH	SO

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BULL RUN CORP GEORGIA BURLINGTON NORTHERN/ SANTA FE CORP		120182100	8	3400	SH	SO
BURNS/PERKIS OIL/GAS 11-1999		12189T104	20	930	SH	SO
C P & L ENERGY INC C SIMMONS LSE EXP 12/31/00	COM	408995363	0	1	PRN	SO
CABLETRON SYS INC CADBURY SCHWEPPE PLC	COM	12614C106	8	200	SH	DEF
CALLAWAY GOLF CO CAMPBELL SOUP CO CAPITAL ONE FINL CORP		490990108	0	1	PRN	SO
CARDINAL HEALTH INC CATERPILLAR INC CATERPILLAR INC DEL CATERPILLAR INC DEL	COM	126920107	5	200	SH	SO
CELL PATHWAYS CELLSTAR CORP CEHTURYTEL INC CHALLENGE OPT ROBERSON IARK	ADR	127209302	28	1200	SH	SO
CHASE MANHATTAN BANK CHEVRON CORP CHEVRON CORP CHEVRON CORPORATION CHEVRON CORPORATION CHEVRON CORPORATION	COM	131193104	3	200	SH	SO
CHUBB CORPORATION CISCO SYS INC CISCO SYS INC CISCO SYS INC CISCO SYS INC	COM	134429109	10	400	SH	SO
CITGO 03806000010 CITGO 0380600011 CITGO 0380600014 CITGO 0380600015	COM	14040H105	336	4800	SH	SO
CITIGROUP INC CITIGROUP INC CITIGROUP INC CLECO CORP NEW CLECO CORP NEW	COM	14149Y108	26	298	SH	SO
COASTAL CORP COCA COLA CO COCA COLA CO COCA COLA CO COCA COLA CO COCA COLA CO	COM	149123101	243	7200	SH	SO
COCA COLA ENTERPRISES INC COLGATE PALMOLIVE CO COLGATE PALMOLIVE CO COLGATE PALMOLIVE CO COLGATE PALMOLIVE CO COLGATE-PALMOLIVE CO	COM	149123101	27	800	SH	SO
COMCAST COMDISCO	COM	149123101	91	2700	SH	SO
	COM	15114R101	0	100	SH	SO
	COM	150925105	6	2200	SH	SO
	COM	156700106	133	4902	SH	SO
		301990107	0	1	PRN	SO
		16161A108	69	1500	SH	SO
		166751107	378	4443	SH	DEF
		166751107	192	2256	SH	SO
	COM	166751107	667	7833	SH	SO
	COM	166751107	34	400	SH	DEF
	COM	166751107	294	3454	SH	SO
	COM	171232101	435	5500	SH	SO
	COM	17275R102	628	11375	SH	SO
	COM	17275R102	57	1040	SH	DEF
	COM	17275R102	33	600	SH	DEF
	COM	17275R102	1695	30695	SH	SO
		132990102	0	1	PRN	SO
		131990103	0	1	PRN	SO
		130990104	0	1	PRN	SO
		134990100	0	1	PRN	SO
	COM	172967101	729	13500	SH	DEF
	COM	172967101	225	4165	SH	SO
	COM	172967101	165	3064	SH	SO
		12561W105	9	200	SH	DEF
		12561W105	28	600	SH	SO
		190441105	170	2300	SH	SO
	COM	191216100	330	6000	SH	DEF
	COM	191216100	290	5275	SH	SO
	COM	191216100	1813	32905	SH	SO
	COM	191216100	5	100	SH	DEF
		191216100	224	4077	SH	SO
	COM	191219104	38	2400	SH	SO
	COM	194162103	9	200	SH	DEF
	COM	194162103	28	600	SH	SO
	COM	194162103	241	5125	SH	SO
		194162103	37	800	SH	SO
		53054410R	125	9895		SO
		200300200	32	800	SH	SO

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INCORPORATED		200336105	5	300	SH	SO
COMPAQ COMPUTER CORP	COM	204493100	259	9400	SH	SO
COMPAQ COMPUTER CORP	COM	204493100	272	9900	SH	SO
COMPAQ COMPUTER CORP		204493100	213	7750	SH	SO
COMPUTER ASSOC INTL						
INC	COM	204912109	20	800	SH	SO
COMPUTER SCIENCES						
CORP		205363104	7	99	SH	DEF
CONAGRA CAP LC	PFD SER A 9%	20588V208	50	2000	SH	SO
CONAGRA FOODS INC	COM	205887102	22	1100	SH	SO
CONAGRA FOODS INC	COM	205887102	4	200	SH	DEF
CONECTIV INC	COM	206829103	12	675	SH	SO
CONFEDERATE STATE						
\$10 BILL		915995369	0	1	PRN	SO
CONOCO INC	CL A	208251306	2	100	SH	SO
CONOCO INC	CL B	208251405	17	640	SH	SO
CONSECO INC	COM	208464107	4	560	SH	DEF
CONSECO STRATEGIC						
INC FD	SH BEN INT	20847A102	9	866	SH	SO
CONSOLIDATED EDISON						
INC	COM	209115104	35	1028	SH	SO
CONSTELLATION						
ENERGY CORP		210371100	19	400	SH	DEF
COOPER TIRE & RUBR						
CO	COM	216831107	42	4200	SH	SO
COOPER TIRE & RUBR						
CO	COM	216831107	1	100	SH	DEF
COOPER TIRE RUBBER						
CO		216831107	15	1500	SH	SO
CORNING INC	COM	219350105	178	600	SH	SO
CROWN CORK & SEAL						
INC	COM	228255105	0	87	SH	SO
CYROLIFE INC		228903100	213	6150	SH	SO
CSX CORP	COM	126408103	13	600	SH	SO
CSX CORPORATION		126408103	14	642	SH	SO
CYPRESS						
SEMICONDUCTOR						
CORP	COM	232806109	20	500	SH	SO

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$100)	SHARES/ PRN	SH/ AMT	PUT/ PRN	INVSMT CALL	DSCRETN	OTHER MANAGER	VOTING SOLE
CYRIX CORP CLASS										
ACTION		S86584695	0	1	SH			SOLE		1
DEAN FOODS CO		242361103	21	650	SH			SOLE		650
DELL COMPUTER CORP	COM	247025109	12	400	SH			DEFINED		0
DELL COMPUTER CORP	COM	247025109	373	12135	SH			SOLE		12135
DELL COMPUTER CORP	COM	247025109	192	6250	SH			SOLE		6250
DELL COMPUTER CORP	COM	247025109	21	700	SH			DEFINED		700
DELPHI AUTOMOTIVE										
SYS CORP	COM	247126105	2	139	SH			SOLE		93
DELPHI AUTOMOTIVE										
SYS CORP	COM:	247126105	35	2350	SH			SOLE		2350

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DELTA AIRLINES INC		247361108	8	200 SH	SOLE	200
DELTIC TIMBER CORP		247850100	8	500 SH	DEFINED	500
DELTIC TIMBER CORP		247850100	5	300 SH	SOLE	300
DELTIC TIMBER INC		247850100	309	18296 SH	SOLE	18296
DELTIC TIMBER INC		247850100	10936	645971 SH	DEFINED	0
DEVRY INC DELI	COM	251893103	106	2839 SH	SOLE	2839
DIAMOND OFFSHORE						
DRILLING	INC	25271C102	2	50 SH	SOLE	50
DISNEY (WALT)						
COMPANY HOLDING	COM	254687106	7	200 SH	DEFINED	200
DISNEY (WALT)						
COMPANY HOLDING	COM	254687106	86	2250 SH	SOLE	2250
DOMINION RES INC VA						
NEW		25746U109	16	290 SH	SOLE	0
DOMINION RES INC VA						
NEW		25746U109	1	24 SH	DEFINED	0
DOW CHEMICAL CO		260543103	706	28351 SH	SOLE	28351
DOW CHEMICAL CO COM		260543103	44	1800 SH	SOLE	1800
DPL INC	COM	233293109	70	2385 SH	SOLE	900
DPL INC	COM	233293109	8	300 SH	DEFINED	300
DREYFUS MUNICIPAL						
BOND FUND		26201Q104	44	3881	SOLE	3881
DRUMMOND TERRACE						
RENTAL		238995369	0	1 PRN	SOLE	1
DU PONT E I DE						
NEMOURS & CO	COM	263534109	29	707 SH	SOLE	707
DU PONT E I D						
NEMOURS & CO		263534109	291	7040 SH	SOLE	7040
DUKE ENERGY CORP	COM	264399106	8	100 SH	DEFINED	100
DUKE ENERGY CORP	COM	264399106	83	970 SH	SOLE	0
DUKE ENERGY CORP COM		264399106	20	240 SH	DEFINED	240
DUKE ENERGY CORP COM		264399106	176	2057 SH	SOLE	2057
DUN & BRADSTREET						
CORP (NEW)		26483B106	10	300 SH	SOLE	300
DUN & BRADSTREET						
CORP DEL	COM	26483B106	27	800 SH	SOLE	800
DYNEX CAP INC	COM NEW	26B17Q506	0	106 SH	DEFINED	106
EMC CORP MASS	COM	268648102	39	400 SH	DEFINED	400
EMC CORP MASS	COM	268648102	143	1450 SH	SOLE	1450
EASTMAN CHEMICAL						
COMPANY		277432100	1	50 SH	SOLE	50
EASTMAN KODAK CO	COM	277461109	16	400 SH	SOLE	400
EASTMAN KODAK CO	COM	277461109	16	400 SH	SOLE	400
EASTMAN KODAK CO		277461109	40	1000 SH	SOLE	1000
EATON CORP	COM	278058102	73	1200 SH	SOLE	1200
EATON CORP	COM	278056102	6	100 SH	DEFINED	100
EATON CORP	COM	278058102	40	650 SH	SOLE	650
ECHELON CORP		27874N105	2	100 SH	SOLE	100
EDWARDS						
LIFESCIENCES CORP		28176E108	5	240 SH	SOLE	240
EEX CORP	COM NEW	26842V207	0	66 SH	SOLE	66
EL PASO ENERGY CORP						
DEL	COM	283905107	12	200 SH	DEFINED	0
ELAN PLC	ADR	284131208	10	200 SH	SOLE	200
ELECTRONIC DATA SYS						
CORP NEW		285661104	99	2400 SH	SOLE	2400
EMC CORP		268648102	4	50 SH	SOLE	50
EMERSON ELEC CO	COM	291011104	33	500 SH	SOLE	500
EMERSON ELEC CO	COM	291011104	33	500 SH	SOLE	500
EMERSON ELECTRIC CO		291011104	33	500 SH	SOLE	500
EMERSON ELECTRIC CO		291011104	23	350 SH	DEFINED	350
ENCORE WIRE CORP	COM	292562105	143	20174 SH	SOLE	20174

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ENERGY EAST CORP	COM	29266M109	0	28 SH	SOLE	28
ENGELHARD CORP	COM	292845104	4	253 SH	DEFINED	0
ENRON CORP	COM	293561106	17	200 SH	SOLE	200
ENRON CORP		293561106	70	000 SH	SOLE	800
ENTERGY 65 SERIES PRD 4.56%		29364D407	1	18 SH	SOLE	18
ENTERGY ARK INC PFD \$6.08		29364D605	4	60 SH	SOLE	60
ENTERGY ARK INC PFD \$7.32		29364D704	21	229 SH	SOLE	229
ENTERGY ARK INC PFD \$7.40		29364D829	8	90 SH	SOLE	90
ENTERGY ARK INC PFD \$7.80		29364D803	10	100 SH	SOLE	100
ENTERGY ARK INC PFD \$7.88		29364D852	14	145 SH	SOLE	145
ENTERGY CORP		29364G103	47	1275 SH	SOLE	1275
ENTERGY CORP NEW	COM	29364G103	122	3300 SH	SOLE	3300
ENTERGY CORP NEW	COM	29364G103	22	593 SH	DEFINED	593
ENTERGY CORP NEW	COM	29364G103	26	720 SH	SOLE	720
EQUINOX - OPHILIA TODD 10400	COM	271995367	0	1 PRN	SOLE	1
ETHAN ALLEN INTERIORS		297602104	6	225 SH	DEFINED	225
EXXON MOBIL CORP		30231G102	3089	34665 SH	SOLE	33561
EXXON MOBIL CORP	COM	30231G102	1957	21970 SH	SOLE	21970
EXXON MOBIL CORP		30231G102	725	8140 SH	DEFINED	3740
EXXON MOBIL CORP	COM	30231G102	332	3730 SH	DEFINED	3730
FAIRFIELD CMNTYS INC FEDERAL NATL MTG	COM PAR \$0.01	304231301	187	18500 SH	SOLE	18500
ASSN	COM	313586109	21	300 SH	SOLE	300
FEDERAL REALTY INVT TR	SH BEN INT NEW	313747206	13	685 SH	SOLE	0
FEDERATED BOND FUND #198		31420F400	17	1970 SH	SOLE	1970
FEDERATED HIGH YIELD TR	SH BEN INT NEW	314197104	422	56904 SH		
FEDERATED STK TR	SH BEN INT	31390010R	38	1075 SH	SOLE	1075
FEDEX CORPORATION		31428X106	8	200 SH	SOLE	200
FIRST COMMUNITY BANK NA	NPT	329000996	2	2000 SH	SOLE	2000
FIRST NAT'L ENTERTAINMENT CORP		320940109	0	388 SH	DEFINED	388
FIRST STAUNTON BANCSHARES CL-A VI		90008J994	0	42 SH	SOLE	42
FIRST STAUNTON BANCSHARES CL-B NV		90008K991	0	374 SH	SOLE	314
FIRST TENN NATL CORP	COM	337162101	4	200 SH	SOLE	200
FIRST UN CORP	COM	337358105	56	1760 SH	SOLE	1760
FIRST UN CORP	COM	337358105	3	118 SH	DEFINED	118
FLEETBOSTON FINANCIAL CORP		339030108	50	1301 SH	SOLE	1301
FLEETBOSTON FINANCIAL CORP		339030108	27	700 SH	SOLE	700
FLOWEREE PLANTING LSE 1-1-98		301995361	0	1 PRN	SOLE	1
FLUOR CORP	COM	343861100	11	396 SH	SOLE	396
FNMA COM		313586109	92	1300 SH	SOLE	1300
FOAMEX INT'L INC		344123104	125	20050 SH	SOLE	20050
FOGDOG, INC		344167101	0	215 SH	SOLE	215
FORD MOTOR CREDIT COMPANY USD		345370860	98	3898 SH	SOLE	3898

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FORD MOTOR CREDIT COMPANY USD		345370860	73	2903 SH	SOLE	2903
FORD MOTOR CREDIT COMPANY USD		345370860	29	1152 SH	DEFINED	174
FORD MTR CO CAP TR I	TOPRS 9%	345343206	25	1000 SH	SOLE	1000
FPL GROUP INC	COM	302571104	53	812 SH	SOLE	812
FRANKLIN FED TAX FREE INCOME	CL A	353519101	12	1058	SOLE	1058
GAP INC DEL	COM	364760108	30	1500 SH	SOLE	1500
GATEWAY INC	COM	367626108	18	400 SH	SOLE	400
GEMSTAR TV GUIDE INTERNATIONAL INC		36866W106	104	1200 SH	SOLE	1200
GEN MTR CORP		370442105	15	240 SH	SOLE	240
GENERAL ELEC CO	COM	369604103	2571	44590 SH	SOLE	44140
GENERAL ELEC CO	COM	369604103	253	4400 SH	DEFINED	4400
GENERAL ELEC CO	COM	369604103	1106	19175 SH	SOLE	19175
GENERAL ELECTRIC CO		369604103	4266	73968 SH	SOLE	73968
GENERAL ELECTRIC CO		369604103	109	1900 SH	DEFINED	1900
GENERAL MLS INC	COM	370334104	25	720 SH	SOLE	720
GENERAL MLS INC	COM	370334104	0	20 SH	DEFINED	0
GENERAL MTRS CORP	COM	370442105	13	200 SH	SOLE	134
GENERAL MTRS CORP	COM	370442105	13	200	SH	SOLE
GENOME THERAPEUTICS CORP	COM	372430108	20	1000	SH	SOLE
GENUINE PARTS CO		372460105	17	900	SH	SOLE
GENUS INC	COM	372461103	9	2500	SH	DEFIN
GEORGE PATE COLUMBIA 11/96		712995364	0	1	PRN	SOLE
GEORGIA PAC CORP	COM-TIMBER GRP	373298702	1	50	SH	SOLE
GEORGIA PAC CORP		373298108	94	4000	SH	SOLE
GEORGIA PAC CORP	COM GA PAC GRP	373298108	21	900	SH	SOLE
GEORGIA PAC CORP	COM GA PAC GRP	373298108	28	1220	SH	SOLE
GEORGIA PAC CORP	COM-TIMBER GRP	373298702	9	360	SH	SOLE
GERON CORP	COM	374163103	8	300	SH	SOLE
GILLETTE CO	COM	375766102	95	3085	SH	DEFIN
GILLETTE CO	COM	375766102	81	2630	SH	SOLE
GILLETTE CO	COM	375766102	12	400	SH	DEFIN
GILLETTE CO	COM	375766102	67	2200	SH	SOLE
GLAXO WELLCOME PLC	SPONSORED ADR	37733W105	18	300	SH	SOLE
GOODYEAR TIRE & RUBBER		382550101	8	484	SH	DEFIN
GOODYEAR TIRE & RUBR CO	COM	382550101	9	526	SH	SOLE
GOODYEAR TIRE & RUBR CO	COM	382550101	21	1192	SH	SOLE
GPU INC		36225X100	12	400	SH	SOLE
GREAT LAKES CHEM CORP	COM	390568103	8	300	SH	SOLE
GREAT LAKES CHEM CORP	COM	390568103	52	1785	SH	DEFIN
GRUY PETRO MGMT WALKER CREEK, GTE CORP CLASS ACTION	WALKER CREEK	002995363	0	1	PRN	SOLE
GUARANTY BANCSHARES INC TEX	COM	S86555711	0	1	SH	SOLE
GUARANTY BANCSHARES INC TEX	COM	400764106	1	200	SH	SOLE

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GUIDANT CORP	COM	401698105	346	4900	SH	SOLE
HALLIBURTON CO	COM	406216101	29	600	SH	DEFIN
HALLIBURTON CO	COM	406216101	2	50	SH	SOLE
HANCOCK FABRICS		409900107	8	1600	SH	SOLE
HANCOCK HLDG CO CAP						
VALUE		410120109	105	3408	SH	SOLE
HARLEY DAVIDSON INC	COM	412822108	9	200	SH	SOLE
HARRIS CORP		413875105	42	1500	SH	SOLE
HARRIS CORP DEL	COM	413875105	2	94	SH	SOLE
HARRIS EQUITY FUND		40429977R	50	3329	SH	SOLE
HARRIS EQUITY						
INCOME FUND		41454810R	99	4934	SH	SOLE
HARRIS GROWTH FD #19		41454830R	112	3929	SH	SOLE
HARRIS SHORT/						
INTERMEDIATE	BOND CL I	40429960R	62	6316	SH	SOLE
HASBRO, INC		418056107	8	787	SH	DEFIN
HATTERAS INCOME						
SECS INC	COM	419025101	2	200	SH	SOLE
HCA -HEALTHCARE CO	COM	404119109	46	1250	SH	DEFIN
HEINZ H J CO	COM	423074103	16	450	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	227	2350	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	19	200	SH	DEFIN
HEWLETT PACKARD CO	COM	428236103	254	2625	SH	SOLE
HEWLETT PACKARD CO		428236103	112	1156	SH	SOLE
HIBERNIA CORP		428656102	11	900	SH	DEFIN
HIBERNIA CORP		428656102	5257	429175	SH	SOLE
HIGHLANDS INS GROUP		431032101	112	12000	SH	SOLE
HILLSIDE MANOR						
APARTMENTS		875995367	43	100	SH	SOLE
HOME DEPOT		437076102	46	882	SH	DEFIN
HOME DEPOT		437076102	517	9750	SH	SOLE
HOME DEPOT INC	COM	437076102	439	8275	SH	SOLE
HOME DEPOT INC	COM	437076102	100	1900	SH	SOLE
HOME DEPOT INC	COM	437076102	7	150	SH	DEFIN
HOMEFED CORP	COM NEW	43739D208	2	4028	SH	DEFIN
HONEYWELL INTL INC		438516106	8	250	SH	SOLE
HONEYWELL INTL INC	COM	438516106	142	4000	SH	SOLE
HOPEWELL HLDGS LTD	SPONSORED ADR	439555301	5	14600	SH	DEFIN
HUBBELL INC	CL B	443510201	25	1000	SH	SOLE
IBM CORP		459200101	1792	15936	SH	SOLE
IBM CORP		459200101	41	372	SH	DEFIN
ICN PHARMACEUTICALS						
INC NEW	COM	448924100	17	525	SH	SOLE
ICOS CORP	COM	449295104	16	300	SH	SOLE
INGERSOLL-RAND CO	COM	456866102	3	100	SH	DEFIN
INGERSOLL-RAND CO	COM	456866102	79	2350	SH	SOLE
INS MUN-INC TRS 116		458084837	1	6		SOLE
INS MUN-INC TRS 198		45808G723	0	5		SOLE
INTEL CORP	COM	458140100	9	230	SH	DEFIN
INTEL CORP	COM	458140100	994	23920	SH	SOLE
INTEL CORP	COM	458140100	174	4200	SH	DEFIN
INTEL CORP	COM	458140100	731	17600	SH	SOLE
INTEL CORP CAP		458140100	438	10544	SH	SOLE
INTERNATIONAL						
BUSINESS MACHS	COM	459200101	1142	10152	SH	SOLE
INTERNATIONAL						
BUSINESS MACHS	COM	459200101	237	2112	SH	DEFIN
INTERNATIONAL						
BUSINESS MACHS		459200101	1652	14685	SH	SOLE
INTERNATIONAL						
FIBERCOM INC	COM	45950T101	7	500	SH	SOLE
INTERNATIONAL						

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FLAVORS AND FRAGRANCES		459506101	6	350	SH	SOLE
INTL PAPER CO	COM	460146103	12	426	SH	SOLE
INTL PAPER CO	COM	460146103	5	200	SH	DEFIN
INTL PAPER CO		450146103	11	400	SH	DEFIN
INTL PAPER CO	COM	460146103	35	1250	SH	DEFIN
INTL PAPER CO	COM	460146103	80	2822	SH	SOLE
INTL PAPER CO		460146103	40	1428	SH	SOLE
IOMEGA CORP	COM	462030107	236	47300	SH	DEFIN
IOMEGA CORP	COM	462030107	5	1100	SH	SOLE
IPALCO ENTERPRISES INC	COM	462613100	13	600	SH	SOLE
IRWIN FINL CORP	COM	464119106	29	1800	SH	SOLE
J P MORGAN CO INC		616880100	363	2225	SH	SOLE
JAMUS INVT FD	SH BEN INT	471023101	23	523	SH	SOLE
JANUS WORLDWID FUND #41		471023309	94	1276	SH	SOLE
JDS UNIPHASE CORP	COM	46612J101	17	180	SH	SOLE
JEFFERSON PILOT CORPORATION		475070108	20	300	SH	DEFIN
JOHNS MANVILLE CORP		478129109	3	292	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	178	1900	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	93	1000	SH	DEFIN
JOHNSON & JOHNSON		478160104	412	4388	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	2101	22370	SH	SOLE
JOHNSON & JOHNSON		478160104	206	2200	SH	DEFIN
JOHNSON & JOHNSON	COM	478160104	169	1800	SH	DEFIN
KANSAS CITY PWR & LT CO	COM	485134100	26	1000	SH	SOLE
KELLOGG CO		487836108	4	200	SH	SOLE
KERR-MCGEE CORPORATION INC		492386107	1	25	SH	SOLE
KIMBERLY CLARK CORP	COM	494368103	5	100	SH	SOLE
KIMBERLY CLARK CORP	COM	494368103	11	200	SH	SOLE
KING PHARMACEUTICALS INC		495582108	11	337	SH	SOLE
KNIGHT TRADING GROUP INC		499063105	14	400	SH	SOLE
LACLEDE GAS CO	COM	505588103	19	900	SH	DEFIN
LACLEDE GAS CO	COM	505588103	6	300	SH	SOLE
LANIER WORLDWIDE INC		51589L105	0	94	SH	SOLE
LEAR CORP	COM	521865105	2	100	SH	SOLE
LENNOX INTL INC	COM	526107107	4	500	SH	SOLE
LG&E ENERGY CORP	COM	501917108	40	1670	SH	SOLE
LIFEPOINT HOSPITALS INC	COM	53219L109	2	65	SH	DEFIN
LILLY ELI & CO	COM	532457108	340	4200	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$100)	SHARES/ PRN	SH/ AMT	PUT/ CALL	INVSMT DSCRETN	OTHER MANAGER
LILLY ELI &, CO	COM	532457108	56	700	SH		DEFINED	
LILLY ELI & CO	COM	532457108	458	5650	SH		SOLE	

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LION OIL 05-0260 680260 (246)		493995369	0	1	PRN	SOLE
LION OIL 05-0261 (DRIP)		494995368	0	1	PRN	SOLE
LION OIL 48-0260 RI & ORI		494990104	0	1	PRN	SOLE
LION OIL 68-0261 RI & ORI		493990105	0	1	PRN	SOLE
LION OIL 68-0366		135990109	0	1	PRN	SOLE
LION OIL CO #18-1896		496990102	0	1	PRN	SOLE
LIQUID AUDIO INC		53631T102	0	25	SH	SOLE
LML PAYMENT SYSTEMS INC		50208P109	25	3900	SH	SOLE
LOUISIANA PAC CORP	COM	546347105	9	1016	SH	SOLE
LSI LOGIC CORP	COM	502161102	14	500	SH	SOLE
LTV CORP	*W EXP 06/28/1998	501921126	0	1	SH	SOLE
LTV CORP 1.25 SERIES		502210800	0	14	SH	SOLE
LUBRIZOL CORP NEW		549271104	15	800	SH	SOLE
LUCENT TECHNOLOGIES INC	COM	549463107	50	1650	SH	DEFINED
LUCENT TECHNOLOGIES INC	COM	549463107	406	13334	SH	SOLE
LUCENT TECHNOLOGIES INC	COM	549463107	857	28120	SH	SOLE
MCDONALD'S CORP		580135101	211	7024	SH	SOLE
MCDONALD'S CORP		580135101	6	200	SH	DEFINED
MCDONALDS CORP	COM	580135101	12	400	SH	SOLE
MCDONALDS CORP	COM	580135101	48	1600	SH	SOLE
MCDONALDS CORP	COM	580135101	18	600	SH	DEFINED
MCKESSON HBOC INC	COM	58155Q103	6	200	SH	SOLE
MEDTRONIC INC	COM	585055106	29	560	SH	SOLE
MEDTRONIC INC	COM	585055106	46	900	SH	SOLE
MELLON FINL CORP	COM	58551A108	37	800	SH	SOLE
MELLON FINL CORP		58551A108	9	200	SH	SOLE
MERCK & CO INC	COM	589331107	14	200	SH	DEFINED
MERCK & CO INC	COM	589331107	756	10162	SH	SOLE
MERCK & CO INC	COM	589331107	1773	23825	SH	SOLE
MERCK & CO INC	COM	589331107	152	2050	SH	DEFINED
MERCK & CO INC		589331107	96	1300	SH	DEFINED
MERCK & CO INC		589331107	558	7500	SH	SOLE
MERLIN MORRIS FARMS INC.		546001991	2	2679	SH	SOLE
MERRILL LYNCH CORP BD FD INC	HI INCOME CL A	590907101	15	2536	SH	SOLE
MESA OFFSHORE TR	UNIT BEN INT	590650107	0	2000	SH	SOLE
METLIFE INC	COM	59156R108	3	148	SH	SOLE
MFS INTER INCOME TR	SH BEN INT	55273C107	19	3100	SH	SOLE
MGIC INVT CORP WIS	COM	552848103	30	500	SH	SOLE
MICROSOFT CORP	COM	594918104	502	8325	SH	SOLE
MICROSOFT CORP		594918104	205	3400	SH	SOLE
MICROSOFT CORPORATION		594918104	670	11110	SH	SOLE
MICROSOFT CORPORATION		594918104	24	400	SH	DEFINED
MINNESOTA MNG & MFG CO	COM	604059105	63	700	SH	SOLE
MINNESOTA MNG & MFG CO		604059105	55	606	SH	SOLE
MISSISSIPPI CHEMICAL		598001998	0	2	SH	SOLE
MORGAN STANLEY DEAN WITTER & CO		617446448	55	612	SH	SOLE
MORRISON MGMT						

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SPECIALIST INC		618459101	3	115	SH	DEFINED
MORRISSEY DEV. CO		618994156	25	400	SH	SOLE
MOTOROLA INC		620076109	22	780	SH	DEFINED
MOTOROLA INC		620076109	339	12025	SH	SOLE
MOTOROLA INC		620076109	364	12900	SH	DEFINED
MOTOROLA INC		620076109	203	7218	SH	SOLE
MOTOROLA INCORPORATED	COM	620076109	267	9455	SH	SOLE
MOTOROLA INCORPORATED	COM	620076109	8	300	SH	DEFINED
MUN INSD NATL UNIT SERIES 23		626224158	0	5	SH	SOLE
MURPHY OIL CORP	COM	626717102	3381	52174	SH	SOLE
MURPHY OIL CORP	COM	626717102	152313	2350153	SH	DEFINED
NELSON, THOMAS INC		640376109	1	187	SH	SOLE
NEWMONT MINING CORP	COM	651639106	3	193	SH	SOLE
NICOR INC	COM	654086107	28	800	SH	SOLE
NIKE INC	CL B	654106103	28	700	SH	SOLE
NIKE INC CL B	CL B	654106103	4	100	SH	SOLE
NOBLE AFFILIATES INC	COM	654894104	80	2160	SH	SOLE
NOBLE DRILLING CORP	COM	655042109	39	792	SH	SOLE
NOKIA		654902204	55	1400	SH	SOLE
NORFOLK SO CORP		655844108	25	1734	SH	SOLE
NORTEL NETWORKS CORP NEW		656568102	5	100	SH	SOLE
NORTHERN STATES POWER		98389B100	139	5062	SH	SOLE
NORTHERN TRUST COMPANY	NTRS	665859104	158	1780	SH	SOLE
NORTHERN TRUST COMPANY	NTRS	665859104	355	4000	SH	DEFINED
OCCIDENTAL PETE CORP DEL	COM	674599105	28	1303	SH	SOLE
OFFICE DEPOT		676220106	5	750	SH	SOLE
OKLAHOMA GAS & ELEC CO	COM	670837103	97	4556	SH	SOLE
OKLAHOMA GAS & ELEC CO	COM	670837103	14	700	SH	DEFINED
OLIN CORP		680665205	2	166	SH	DEFINED
OLIN CORP	COM PAR \$1	680665205	13	808	SH	SOLE
OMNICOM GROUP		681919106	72	1000	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$100)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSMT DSCRETN	OTHER MANAGERS	VOTING A	
									SOLE	SHA
OPTI INC		683960108	65	12000	SH		SOLE		12000	
ORACLE CORP	COM	68389X105	393	5000	SH		SOLE		5000	
ORACLE CORP	COM	68389X105	78	1000	SH		DEFINED		1000	
ORACLE CORP	COM	68389X105	267	3400	SH		SOLE		3400	
PACIFIC CENTURY CYBERWORKS		694059106	27	2473	SH		DEFINED		0	2
PACTIV CORP		695257105	2	200	SH		DEFINED		200	

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PACTIV CORP		695257105	5	500	SH	SOLE	500
PALM INC	COM	696642107	7	149	SH	SOLE	149
PALM INC	COM	696642107	7	148	SH	SOLE	148
PALM INC	COM	696642107	68	1297	SH	DEFINED	1297
PAMECO CORP	COM NEW	697934305	1	333	SH	DEFINED	333
PEGASUS							
COMMUNICATIONS CORP	CL A	705904100	4	100	SH	SOLE	100
PENNEY J C INC	COM	708160106	9	782	SH	SOLE	782
PEOPLES ENERGY CORP	COM	711030106	6	200	SH	SOLE	200
PEOPLES ENERGY CORP	COM	711030106	16	500	SH	DEFINED	500
PEOPLES HLDG CO	COM	711148106	7	367	SH	SOLE	367
PEOPLESOFT INC	COM	712713106	8	300	SH	SOLE	300
PEPSICO INC	COM	713448108	92	2000	SH	SOLE	1867
PEPSICO INC	COM	713448108	50	1100	SH	DEFINED	0
PEPSICO INC	COM	713448108	478	10400	SH	SOLE	9200
PEPSICO INC	COM	713448108	73	1600	SH	DEFINED	1600
PEPSICO INC	COM	713448108	19	430	SH	DEFINED	430
PEPSICO INC	COM	713448108	605	13156	SH	SOLE	13156
PETROGULF CORP							
LEASE 8-2000		728995366	0	1	PRN	SOLE	1
PETROQUEST							
EXPLORATION		009990102	0	1	PRN	SOLE	1
PFIZER INC		717081103	107	2400	SH	DEFINED	2400
PFIZER INC	COM	717081103	1000	22274	SH	SOLE	22274
PFIZER INC	COM	717081103	40	900	SH	DEFINED	900
PFIZER INC	COM	717081103	745	16599	SH	SOLE	16299
PFIZER INC		717081103	2902	64606	SH	SOLE	64606
PG&E CORP	COM	69331C108	6	250	SH	DEFINED	250
PHARMACIA CORP	COM	71713U102	1255	20860	SH	SOLE	17060
PHARMACIA CORP	COM	71713U102	83	1380	SH	DEFINED	880
PHELPS DODGE CORP	COM	717265102	0	20	SH	SOLE	20
PHELPS DODGE CORP	COM	717265102	20	500	SH	DEFINED	500

PHILIP MORRIS COS								
INC	COM	718154107		76		2616	SH	SOLE
PHILIP MORRIS COS								
INC	COM	718154107		28		975	SH	SOLE
PHILLIP/AMEXPLORATION-								
CRONEA		719995367		0		1	PRN	SOLE
PHILLIPS PETE CO		718507106		137		2186	SH	SOLE
PHILLIPS PETROLEUM								
CO COM		718507106		6		100	SH	SOLE
PITNEY BOWES INC	COM	724479100		2		72	SH	SOLE
PORT GIBSON CAPITAL								
CORP		715995361		336		8000	SH	SOLE
PORT GIBSON								
PROPERTIES, INC		723995361		4		4100	SH	SOLE
POTLATCH CORP PCH		737628107		4		150	SH	SOLE
POTOMAC ELEC PWR CO	COM	737679100		5		200	SH	SOLE
POTOMAC ELECTRIC								
POWER		737679100		6		270	SH	SOLE
PPG INDUSTRIES INC		693506107		31		800	SH	SOLE
PRAIRIE FARMERS								
ASSOC.	RESERVES (BE)	711000992		1		1769	SH	SOLE
PRAIRIE FARMERS								

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ASSOCIATION	NUMBER 00888	722000999	0	1	SH	SOLE
PRAXAIR INC	COM	74005P104	11	300	SH	DEFINED
PRICE T ROWE TX FR HI YLD	FDCOM	741486104	8	768		SOLE
PRIMEX TECHNOLOGIES INC	COM	741597108	14	510	SH	SOLE
PRISON REALTY TRUST		74264N105	3	3000	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	198	2970	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	42	640	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	93	1400	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	154	2300	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	217	3250	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	878	13110	SH	SOLE
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	44	1000	SH	SOLE
QLOGIC CORP	COM	747277101	22	250	SH	SOLE
QUAKER OATS		747402105	316	4000	SH	DEFINED
QUAKER OATS		747402105	209	2650	SH	SOLE
QUAKER OATS CO	COM	747402105	63	800	SH	SOLE
QUALCOM INC		747525103	14	200	SH	SOLE
QWEST COMMUNICATIONS INTL		749121109	0	6	SH	SOLE
QWEST COMMUNICATIONS INTL	INCOM	749121109	41	873	SH	SOLE
RALCORP HLDGS INC NEW	COM	751028101	0	66	SH	DEFINED
RALSTON PURINA CO	COM RAL-PUR GP	751277302	14	609	SH	DEFINED
RAYTHEON CO	CL B	755111408	34	1200	SH	SOLE
REALTY EQUITIES CORP		756095105	0	83	SH	SOLE
REGIONS FINANCIAL		758940100	40	1786	SH	DEFINED
REGIONS FINANCIAL		758940100	7	350	SH	SOLE
REGIONS FINL CORP	COM	758940100	329	14511	SH	SOLE
RELIANT ENERGY INC	COM	75952J108	79	1700	SH	SOLE
RELIANT ENERGY INC	COM	75952J108	147	3173	SH	SOLE
RELIANT ENERGY INC	COM	75952J108	38	824	SH	DEFINED
RELIANT ENERGY INC	COM	75952J108	207	4461	SH	DEFINED
REUTERS GROUP PLC		76132M102	19	173	SH	SOLE
ROHM & HAAS CO	COM	775371107	5	200	SH	SOLE
ROUSE CO	COM	779273101	2	100	SH	SOLE
ROYAL DUTCH PETE CO	NY REG GLD1.25	780257804	71	1200	SH	SOLE
RUBY TUESDAY INC		781182100	14	1260	SH	DEFINED
SAFECO CORP	COM	786429100	27	1000	SH	SOLE
SARA LEE CORP	COM	803111103	12	600	SH	SOLE
SARA LEE CORP	COM	803111103	16	800	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	265	5300	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	1304	26083	SH	SOLE
SBC COMMUNICATIONS INC	COM	78387G103	30	600	SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	981	21100	SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	83	1800	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	111	2400	SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	324	6984	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	9	200	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	69	850	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	24	300	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	32	400	SH	SOLE
SCUDDER GLOBAL DISCOVERY FD		378947501	20	544	SH	SOLE
SEAGATE TECHNOLOGY	COM	811804103	69	1000	SH	SOLE
SEARS ROEBUCK & CO	COM	812387108	55	1720	SH	SOLE

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SEARS ROEBUCK & CO	COM	812387108	5	167	SH	DEFINED
SEARS ROEBUCK & CO	COM	812387108	19	592	SH	SOLE
SEMPRA ENERGY	COM	816851109	9	450	SH	SOLE
SEMPRA ENERGY AKA						
ENOVA CORP		816851109	4	200	SH	SOLE
SERVICEMASTER CO		81760N109	7	800	SH	SOLE
SEVEN J STOCK FARM. SHEFFIELD		787991066	0	10	SH	SOLE
PHARMACEUTICALS IC	DELAWARE	82123D309	123	18000	SH	SOLE
SHELL TRANS & TRADING PLC	NEW YRK SH NEW	822703609	88	1800	SH	DEFINED
SHERWIN WILLIAMS CO	COM	824348106	23	1100	SH	SOLE
SIMMONS 1ST NATL CORP	CL A \$5 PAR	828730200	133	6600	SH	SOLE
SIMMONS 1ST NATL CORP	CL A \$5 PAR	828730200	5	250	SH	DEFINED
SIMMONS 1ST NATL CORP	CL A \$5 PAR	828730200	48	2423	SH	SOLE
SMACKOVER						
BANCSHARES INC		812004992	0	673	SH	SOLE
SMITHKLINE BEECHAM PLC		832378301	34	500	SH	SOLE
SOLUTIA INC	COM	834376105	56	4948	SH	SOLE
SOLUTIA INC	COM	834376105	1	100	SH	DEFINED
SONY CORP		835699307	100	1000	SH	DEFINED
SOUTHERN CO	COM	842587107	38	1200	SH	SOLE
SOUTHERN CO	COM	842587107	645	19907	SH	SOLE
SOUTHERN CO	COM	842587107	16	500	SH	SOLE
SOUTHERN CO	COM	842587107	107	3300	SH	DEFINED
SPACELABS MED INC	COM	846247104	0	72	SH	SOLE
SPRINT CORP PCS GROUP		852061506	3	100	SH	SOLE
ST JUDE MED INC	COM	790849103	10	200	SH	SOLE
ST PAUL COMPANIES INC	COMMON STOCK	792860108	45	914	SH	SOLE
STAFFMARK INC/EDGEWATER TECH		280358102	5	1000	SH	DEFINED
STILLWELL FINANCIAL INC		860831106	26	600	SH	SOLE
STRONG MUNICIPAL BOND FD		86335E104	28	3223		SOLE
SUN MICROSYSTEMS INC	COM	866810104	105	900	SH	SOLE
SUN MICROSYSTEMS INC	COM	866810104	5	50	SH	SOLE
SUNGARD DATA SYS INC	COM	867363103	4	100	SH	SOLE
SUNOCO INC	COM	86764P109	18	700	SH	SOLE
SUNOCO INC	COM	86764P109	43	1628	SH	SOLE
SYNOPSIS INC	COM	871607107	3	100	SH	SOLE
SYSCO CORP		871829107	92	2000	SH	SOLE
TAIWAN SEMICONDUCTOR MFG	CO SP ADR	874039100	8	400	SH	SOLE
TARGET CORP		87612E106	10	400	SH	SOLE
TECO ENERGY INC	COM	872375100	8	300	SH	SOLE
TECO ENERGY INC	COM	872375100	23	800	SH	DEFINED
TELLABS INC	COM	879664100	42	900	SH	SOLE

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TELOCITY INC	COM	87971D103	9	3000	SH	SOLE
TEMPLE INLAND INC	COM	879868107	15	400	SH	SOLE
TENNECO AUTOMOTIVE INC	USD	880349105	0	80	SH	SOLE
TEXACO INC	COM	881694103	26	500	SH	SOLE
TEXACO INC	COM	881694103	81	1547	SH	SOLE
TEXARKANA FIRST FINANCIAL CORPORATION	COM	881801104	199	8725	SH	SOLE
TEXARKANA FIRST FINANCIAL CORP	COM	881801104	260	11400	SH	DEFINED
TEXAS BIOTECHNOLOGY CORP		88221T104	1	100	SH	SOLE
TEXAS INSTRS INC	COM	882508104	56	1200	SH	SOLE
TEXAS INSTRS INC	COM	882508104	75	1600	SH	SOLE
TEXTRON INC	COM	883203101	4	100	SH	SOLE
THE MUN INSURED NAT'L TR S5		626223242	0	5	SH	SOLE
TIFFANY & CO NEW		886547108	84	2200	SH	SOLE
TIME WARNER INC	COM	887315109	19	250	SH	SOLE
TRANS-GULF PETROLEUM CORP	LA CLOSELY HELD	858001993	0	10	SH	SOLE
TRANSOCEAN SEDCO FOREX INC		G90078109	4	77	SH	DEFINE
TRANSOCEAN SEDCO FOREX INC		G90078109	70	1200	SH	SOLE
TRAVIS BOATS & MTRS INC	COM	894363100	0	200	SH	SOLE
TRI CONTINENTAL CORPORATION		895436103	105	4030	SH	SOLE
TRIAD HOSPITALS INC	COM	89579K109	1	65	SH	DEFINE
TRIBUNE COMPANY		896047107	52	1200	SH	SOLE
TXU CORP		873168108	9	250	SH	DEFINE
TXU CORP		873168108	118	3000	SH	SOLE
TYCO INTL LTD NEW TYCO INTL LTD NEW COM		902124106	5	100	SH	SOLE
TYSON FOODS INC	CL A	902124106	83	1608	SH	SOLE
TYSON FOODS INC	CL A	902494103	154	15450	SH	DEFINE
U S G CORP	COM NEW	902494103	7	750	SH	SOLE
ULTRAMAR DIAMOND SHAMROCK CP		903293405	7	300	SH	SOLE
UNICOM CORP	COM	904000106	5	210	SH	SOLE
UNION CARBIDE CORP	COM	904911104	28	500	SH	DEFINE
UNION CARBIDE CORP	COM	905581104	11	300	SH	DEFINE
UNION CARBIDE CORP	COM	905581104	11	300	SH	SOLE
UNION PAC CORP	COM	907818108	26	693	SH	SOLE
UNION PAC CORP	COM	907818108	153	3950	SH	DEFINE
UNION PLANTERS CORP	COM	908068109	6	200	SH	SOLE
UNISYS CORP UNIT AGREEMENT-SMACKOVERU		909214108	6	540	SH	SOLE
NIT		275995363	0	1	PRN	SOLE
UNITED ARKANSAS						

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CORPORATION		907000996	0	1200	SH	DEFINE
UNITED AUTO GROUP						
INC	COM	909440109	83	10105	SH	SOLE
UNITED PARCEL						
SERVICE - CLB		911312106	2	50	SH	SOLE
USA TRUCK INC	COM	902925106	574	106999	SH	SOLE
USX-U S STL	COM	90337T101	3	200	SH	DEFINE
USX-U S STL	COM	90337T101	7	500	SH	SOLE
UTILICORP UTD INC	COM	918005109	99	3856	SH	SOLE
VAN KAMPEN AMERICAN						
CAPITAL	PRIME RATE	920914108	56	5997	SH	SOLE
VANG INDEX EXT MKT						
#98		922908207	21	563	SH	SOLE
VERIZON						
COMMUNICATIONS INC		92343V104	971	20050	SH	SOLE
VERIZON						
COMMUNICATIONS INC		92343V104	111	2300	SH	DEFINE
VERIZON						
COMMUNICATIONS INC		92343V104	319	6589	SH	SOLE
VERIZON						
COMMUNICATIONS INC		92343V104	17	366	SH	DEFINE
VIALINK CO	COM	92552Q101	3	450	SH	SOLE
VIROPHARMA, INC		928241108	2	100	SH	SOLE
VISTEON CORP	COM	92839U107	3	218	SH	SOLE
VISTEON CORP	COM	92839U107	0	13	SH	DEFINE
VISTEON CORP		92839U107	3	235	SH	SOLE
VLASIC FOODS INTL						
INC	COM	928559103	0	100	SH	SOLE
VODAFONE GROUP PLC						
NEW		92857W100	17	470	SH	SOLE
WACHOVIA CORPORATION		929771103	328	5800	SH	SOLE
WAL MART STORES INC	COM	931142103	1397	29050	SH	SOLE
WAL MART STORES INC	COM	931142103	261	5433	SH	DEFINE
WAL MART STORES INC	COM	931142103	9	200	SH	DEFINE
WAL MART STORES INC	COM	931142103	426	8860	SH	SOLE
WAL MART STORES INC	COM	931142103	33	686	SH	DEFINE
WAL MART STORES INC	COM	931142103	1071	22273	SH	SOLE
WALGREEN CO	COM	931422109	216	5700	SH	SOLE
WALMART DE MEXICO S						
A DE CV B SER		93114W206	1	558	SH	SOLE
WALSH HEALTH CARE						
SOLUTIONS INC		937001998	0	3	SH	SOLE
WALT DISNEY CO		254687106	3	100	SH	SOLE
WASHINGTON MUT INC	COM	939322103	15	400	SH	SOLE
WASTE MGMT INC DEL	COM	94106L109	0	1	SH	DEFINE
WAUSAU-MOSINEE						
PAPER CORP CO		943315101	4	550	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	9	200	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	45	1000	SH	SOLE
WESTERN RES INC	COM	959425109	4	200	SH	SOLE
WEYERHAEUSER CO	COM	962166104	20	500	SH	SOLE
WEYERHAEUSER CO	COM	962166104	133	3300	SH	SOLE
WICKFORD ENERGY						
D0#9601100		498990100	0	1	PRN	SOLE
WILLIAMS COS INC DEL	COM	969457100	12	300	SH	SOLE
WISCONSIN AVE						
DEVELOPMENT	CORP	073995367	4	48	SH	SOLE
WM WRIGLEY JR						
COMPANY	COM	982526105	7	100	SH	SOLE
WORLDCOM INC GA NEW	COM	98157D106	224	7400	SH	SOLE
WORLDCOM INC GA NEW	COM	98157D106	151	5000	SH	SOLE
WORLDCOM INC GA NEW	COM	98157D106	18	600	SH	DEFINE

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XCEL ENERGY INC

COM

98389B100

8

294

SH

SOLE