

FORM 13F
INFORMATION TABLE
9/30/2004

Description	Asset Class Description	CUSIP	Quantity	Current Value (000)	Type	Investment Discretion	Other Managers	Voting Authority
3M Company	Common Stocks		1,063	85	SH	Sole	None	1,063
Ab Electrolux A	Common Stocks	10198208	4,190	153	SH	Sole	None	4,190
Abbott Labs	Common Stocks	2824100	21,040	891	SH	Sole	None	21,040
Activcard Corp	Common Stocks		2,755	16	SH	Sole	None	2,755
ADC Telecom	Common Stocks	886101	10,770	19	SH	Sole	None	10,770
Adesa Inc	Common Stocks		800	13	SH	Sole	None	800
Adv Neuromodula	Common Stocks	00757T101	150	4	SH	Sole	None	150
Air Products &	Common Stocks	9158106	766	41	SH	Sole	None	766
Allegheny Energ	Common Stocks	17361106	1,200	19	SH	Sole	None	1,200
Allete	Common Stocks	18522102	800	26	SH	Sole	None	800
Alliant Energy	Common Stocks	18802108	250	6	SH	Sole	None	250
Allied Irish Bk	Common Stocks	19228402	400	13	SH	Sole	None	400
Allstate Corp Q	Common Stocks	20002101	727	34	SH	Sole	None	727
Alltel Corp	Common Stocks	20039103	2,200	120	SH	Sole	None	2,200
Altria Group, I	Common Stocks	718154107	1,000	47	SH	Sole	None	1,000
Ameren Corp	Common Stocks		600	27	SH	Sole	None	600
America Movil S	Common Stocks	02364W105	167,800	6,549	SH	Sole	None	167,800
American Expres	Common Stocks	25816109	1,700	87	SH	Sole	None	1,700
American Intern	Common Stocks	26874107	33,282	2,262	SH	Sole	None	33,282
American Power	Common Stocks	29066107	3,000	52	SH	Sole	None	3,000
Ametek Inc New	Common Stocks	31100100	2,400	72	SH	Sole	None	2,400
Amgen Inc.	Common Stocks	31162100	83,788	4,759	SH	Sole	None	83,788
Anadarko Petrol	Common Stocks	32511107	2,105	139	SH	Sole	None	2,105
Anheuser Busch	Common Stocks	35229103	4,582	228	SH	Sole	None	4,582
Apache Corp	Common Stocks	37411105	2,716	136	SH	Sole	None	2,716
Applied Materia	Common Stocks	38222105	11,274	185	SH	Sole	None	11,274
Ascential Softw	Common Stocks	04362P207	66,015	889	SH	Sole	None	66,015

Automatic Data	Common Stocks	53015103	8,180	337 SH	Sole	None	8,180
Autozone Inc	Common Stocks	53332102	300	23 SH	Sole	None	300
Bank of America	Common Stocks	60505104	1,696	73 SH	Sole	None	1,696
Bank of NY Co I	Common Stocks	64057102	4,790	139 SH	Sole	None	4,790
Banta Corporati	Common Stocks	66821109	1,575	62 SH	Sole	None	1,575
Barrick Gold Co	Common Stocks		100	2 SH	Sole	None	100
Baxter Intern'l	Common Stocks	71813109	133	4 SH	Sole	None	133
Beckman Coulter	Common Stocks	75811109	1,000	56 SH	Sole	None	1,000
BellSouth Corp	Common Stocks	79860102	3,946	107 SH	Sole	None	3,946
Bema Gold Corp	Common Stocks	08135F107	500	1 SH	Sole	None	500
Berkshire Hatha	Common Stocks	84670207	72	206 SH	Sole	None	72
Boston Scientif	Common Stocks	101137107	200	7 SH	Sole	None	200
BP Amoco Plc Ad	Common Stocks	110889409	47,286	2,720 SH	Sole	None	47,286
Brady Corp Cl A	Common Stocks	104674106	1,500	73 SH	Sole	None	1,500
Briggs & Strat	Common Stocks	109043109	3,000	243 SH	Sole	None	3,000
Bristol-Myers S	Common Stocks	110122108	46,640	1,103 SH	Sole	None	46,640
Brown Shoe Comp	Common Stocks	115736100	3,550	88 SH	Sole	None	3,550
C V S Corp Del	Common Stocks		112	4 SH	Sole	None	112
Cabot Microelec	Common Stocks		10,550	382 SH	Sole	None	10,550
Cadbury Schw	Common Stocks	127209302	375	9 SH	Sole	None	375
Cadbury Schwepp	Common Stocks	127209302	12,000	370 SH	Sole	None	12,000
Canon Inc Adr J	Common Stocks	138006309	600	28 SH	Sole	None	600
Cardinal Health	Common Stocks	14149Y108	500	21 SH	Sole	None	500
Cascade Corpora	Common Stocks	147195101	600	16 SH	Sole	None	600
Cemex Sa Adr Ne	Common Stocks	151290889	4,370	122 SH	Sole	None	4,370
Certegy Inc	Common Stocks	156880106	500	18 SH	Sole	None	500
Charles Schwab	Common Stocks	808513105	9,675	88 SH	Sole	None	9,675
Check Pt Softwa	Common Stocks	M22465104	3,900	66 SH	Sole	None	3,900
Chevrontexaco C	Common Stocks	166764100	2,090	112 SH	Sole	None	2,090
Chittenden Cap	Common Stocks		1,000	26 SH	Sole	None	1,000
Chittenden Corp	Common Stocks	170228100	3,000	81 SH	Sole	None	3,000
Chubb Corp	Common Stocks	171232101	133	9 SH	Sole	None	133
Cigna Corp.	Common Stocks	125509109	636	44 SH	Sole	None	636
Cincinnati Fina	Common Stocks	172062101	825	34 SH	Sole	None	825
CINergy Corp.	Common Stocks	172474108	181	7 SH	Sole	None	181
Cisco Systems I	Common Stocks	17275R102	62,996	1,140 SH	Sole	None	62,996
Citigroup	Common Stocks	172967101	26,014	1,147 SH	Sole	None	26,014

Clarcor Inc.	Common Stocks	179895107	325	15 SH	Sole	None	325
Coca Cola Compa	Common Stocks	191216100	6,590	263 SH	Sole	None	6,590
Colgate Palmoli	Common Stocks	194162103	200	9 SH	Sole	None	200
Compass Cap III	Common Stocks	20450A209	400	10 SH	Sole	None	400
Con Edison Co o	Common Stocks	209111103	341	14 SH	Sole	None	341
Crescent Real E	Common Stocks	225756105	133	2 SH	Sole	None	133
CSG Systems	Common Stocks	126349109	100	2 SH	Sole	None	100
Daimlerchrysler	Common Stocks	D1668R123	386	16 SH	Sole	None	386
Dana Corp.	Common Stocks	235811106	200	4 SH	Sole	None	200
Deb Shops	Common Stocks	242728103	8,600	210 SH	Sole	None	8,600
Dell Inc	Common Stocks	247025109	415	15 SH	Sole	None	415
Devon Energy Co	Common Stocks	25179M103	414	29 SH	Sole	None	414
Dionex Corp.	Common Stocks	254546104	1,000	55 SH	Sole	None	1,000
Disney (Walt)	Common Stocks	254687106	3,846	87 SH	Sole	None	3,846
Donnelley R R &	Common Stocks		4,000	125 SH	Sole	None	4,000
Dover Corp	Common Stocks	260003108	1,800	70 SH	Sole	None	1,800
Du Pont De Nemo	Common Stocks	263534109	28,762	1,231 SH	Sole	None	28,762
Duke Realty Cor	Common Stocks		1,320	44 SH	Sole	None	1,320
Ecolab Inc	Common Stocks	278865100	400	13 SH	Sole	None	400
Eli Lilly	Common Stocks	532457108	2,293	138 SH	Sole	None	2,293
Emerson Electri	Common Stocks	291011104	1,000	62 SH	Sole	None	1,000
Encana Corporat	Common Stocks		100	5 SH	Sole	None	100
Enron Oil and G	Common Stocks	26875P101	400	26 SH	Sole	None	400
Entremed Inc	Common Stocks	29382F103	1,000	2 SH	Sole	None	1,000
Equifax Inc.	Common Stocks	294429105	2,300	61 SH	Sole	None	2,300
Equity Office P	Common Stocks		2,470	67 SH	Sole	None	2,470
Exxon Mobil Cor	Common Stocks	30231G102	28,462	1,376 SH	Sole	None	28,462
Fannie Mae	Common Stocks	313586109	680	43 SH	Sole	None	680
Fifth Third Ban	Common Stocks	689389104	600	30 SH	Sole	None	600
First Data Corp	Common Stocks	319963104	933	41 SH	Sole	None	933
First Israel Fu	Common Stocks	32063L100	400	5 SH	Sole	None	400
Fleet Cap Tr Vi	Common Stocks		1,000	26 SH	Sole	None	1,000
Ford Motor Comp	Common Stocks	345370860	4,100	58 SH	Sole	None	4,100
Fortune Brands	Common Stocks	349631101	70	5 SH	Sole	None	70
Freddie Mac Vot	Common Stocks	313400301	1,000	65 SH	Sole	None	1,000
Freeport McMora	Common Stocks	35671D857	200	8 SH	Sole	None	200
Fremont General	Common Stocks		500	12 SH	Sole	None	500

Frontier Airlin	Common Stocks	359065109	2,000	15 SH	Sole	None	2,000
Gannett Co.	Common Stocks	364730101	2,633	221 SH	Sole	None	2,633
Gen Elec Cap	Common Stocks		2,000	53 SH	Sole	None	2,000
General Electri	Common Stocks	369604103	60,215	2,022 SH	Sole	None	60,215
General Growth	Common Stocks		1,170	36 SH	Sole	None	1,170
Genuine Parts	Common Stocks	372460105	10,000	384 SH	Sole	None	10,000
Gillette Co.	Common Stocks	375766102	240	10 SH	Sole	None	240
Glaxosmithkline	Common Stocks	832378301	447	20 SH	Sole	None	447
Goldman Sachs G	Common Stocks	38141G104	150	14 SH	Sole	None	150
Grant Prideco I	Common Stocks	38821G101	800	16 SH	Sole	None	800
Green Mountain	Common Stocks	393122106	38,350	806 SH	Sole	None	38,350
Groupe Danone S	Common Stocks	399449107	850	13 SH	Sole	None	850
Gulfmark Offsho	Common Stocks	402629109	3,000	49 SH	Sole	None	3,000
Hain Foods	Common Stocks	405217100	221,625	3,918 SH	Sole	None	221,625
Halliburton Co.	Common Stocks	406216101	500	17 SH	Sole	None	500
Healthcare REIT	Common Stocks	42217K106	785.6592	28 SH	Sole	None	785.6592
Heinz (H.J.)	Common Stocks	423074103	3,000	108 SH	Sole	None	3,000
Helen Of Troy L	Common Stocks	G4388N106	1,000	27 SH	Sole	None	1,000
Hewlett-Packard	Common Stocks	428236103	5,206	98 SH	Sole	None	5,206
Home Depot	Common Stocks	437076102	1,000	39 SH	Sole	None	1,000
Honda Motor Co	Common Stocks	438128308	14,520	354 SH	Sole	None	14,520
Hospira	Common Stocks	44106010	32	1 SH	Sole	None	32
Human Genome Sc	Common Stocks	444903108	5,200	57 SH	Sole	None	5,200
Hydrogenics Cor	Common Stocks	448882100	25,865	119 SH	Sole	None	25,865
Hyperion Soluti	Common Stocks		48	2 SH	Sole	None	48
Id Systems Inc	Common Stocks	449489103	350	5 SH	Sole	None	350
IDX Systems Cor	Common Stocks	449491109	1,000	32 SH	Sole	None	1,000
IMCO Recycling	Common Stocks	449681105	100	1 SH	Sole	None	100
lms Health Inc	Common Stocks	449934108	1,400	33 SH	Sole	None	1,400
Imunogen Inc.	Common Stocks	45253H101	1,000	5 SH	Sole	None	1,000
Ingersoll-Rand	Common Stocks	456866102	900	61 SH	Sole	None	900
Intel Corp.	Common Stocks	458140100	49,218	987 SH	Sole	None	49,218
Inter'l Flavors	Common Stocks	459506101	600	23 SH	Sole	None	600
International B	Common Stocks	459200101	22,577	1,936 SH	Sole	None	22,577
Intuit Inc.	Common Stocks	461202103	127,825	5,803 SH	Sole	None	127,825
Isis Pharmaceut	Common Stocks	464330109	200	1 SH	Sole	None	200
J.P. Morgan Cha	Common Stocks	46625H100	1,330	53 SH	Sole	None	1,330

Jefferson Pilot	Common Stocks		100	5 SH	Sole	None	100
Johnson & Johns	Common Stocks	478160104	87,056	4,904 SH	Sole	None	87,056
Johnson Control	Common Stocks	478366107	300	17 SH	Sole	None	300
Keane Inc	Common Stocks	486665102	100	2 SH	Sole	None	100
Keweena Land As	Common Stocks	493026108	1,080	113 SH	Sole	None	1,080
Kimberly-Clark	Common Stocks	494368103	63,645	4,111 SH	Sole	None	63,645
Kinder Morgan E	Common Stocks	494550106	800	37 SH	Sole	None	800
Kroger Co.	Common Stocks	501044101	165	3 SH	Sole	None	165
Kyocera Ltd Adr	Common Stocks	501556203	54,430	3,832 SH	Sole	None	54,430
Lafarge Corp	Common Stocks	505862102	39,750	1,864 SH	Sole	None	39,750
Lowe's Cos.	Common Stocks	548661107	860	47 SH	Sole	None	860
Lucent Technolo	Common Stocks	549463107	3,090	10 SH	Sole	None	3,090
Marsh & McLenna	Common Stocks	571748102	7,475	342 SH	Sole	None	7,475
Martha Stewart	Common Stocks	573083102	500	8 SH	Sole	None	500
Masco Corp.	Common Stocks	574599106	700	24 SH	Sole	None	700
Maytag Corp.	Common Stocks	578592107	100	2 SH	Sole	None	100
McCormick & Co	Common Stocks	579780206	2,000	69 SH	Sole	None	2,000
McGraw-Hill	Common Stocks	580645109	800	64 SH	Sole	None	800
Medco Health	Common Stocks	58405U102	80	2 SH	Sole	None	80
Medtronic Inc.	Common Stocks	585055106	3,980	207 SH	Sole	None	3,980
Mercantile Bank	Common Stocks	587405101	1,000	48 SH	Sole	None	1,000
Merchant's Banc	Common Stocks	588448100	597	17 SH	Sole	None	597
Merck & Co.	Common Stocks	589331107	70,394	2,323 SH	Sole	None	70,394
Merrill Lynch	Common Stocks	590188108	200	10 SH	Sole	None	200
Mettler Toledo	Common Stocks	592688105	700	33 SH	Sole	None	700
Micro Linear Co	Common Stocks	594850109	100	1 SH	Sole	None	100
Microsoft Corp.	Common Stocks	594918104	63,750	1,763 SH	Sole	None	63,750
Millennium Phar	Common Stocks		3,700	51 SH	Sole	None	3,700
Miller Herman I	Common Stocks		500	12 SH	Sole	None	500
Morgan Stanley	Common Stocks	617446448	526	26 SH	Sole	None	526
Motorola Inc.	Common Stocks	620076109	7,136	129 SH	Sole	None	7,136
M-Systems/Flash	Common Stocks	M7061C100	3,000	50 SH	Sole	None	3,000
Natl Commerce C	Common Stocks	635458201	360	10 SH	Sole	None	360
Nestle S A Reg	Common Stocks	641069406	266	17 SH	Sole	None	266
New Plan Excel	Common Stocks	648053106	8,150	204 SH	Sole	None	8,150
New York Times	Common Stocks	650111107	39,314	1,537 SH	Sole	None	39,314
Nisource Inc	Common Stocks	65473P105	570	12 SH	Sole	None	570

Nokia	Common Stocks	654902204	63,200	867 SH	Sole	None	63,200
Nortel Networks	Common Stocks	656568102	179	1 SH	Sole	None	179
Novartis A G Sp	Common Stocks	66987V109	2,220	104 SH	Sole	None	2,220
Nuveen Mun Valu	Common Stocks	670928100	10,000	92 SH	Sole	None	10,000
Nuveen Muni Adv	Common Stocks		1,300	20 SH	Sole	None	1,300
Nuveen Performa	Common Stocks		1,500	22 SH	Sole	None	1,500
Omnicom Group	Common Stocks	681919106	160	12 SH	Sole	None	160
Omnivision Tech	Common Stocks	682128103	311,150	4,403 SH	Sole	None	311,150
Oracle Systems	Common Stocks	68389X105	443,524	5,003 SH	Sole	None	443,524
Orthovita Inc	Common Stocks	68750U102	300	1 SH	Sole	None	300
Owens & Minor I	Common Stocks	690730106	2,250	57 SH	Sole	None	2,250
Paradyne Networ	Common Stocks	69911G107	300	1 SH	Sole	None	300
Peoples Energy	Common Stocks	711030106	350	15 SH	Sole	None	350
Peoplesoft	Common Stocks	712713106	1,000	20 SH	Sole	None	1,000
Pepsico Inc.	Common Stocks	713448108	5,100	248 SH	Sole	None	5,100
Pfizer Inc.	Common Stocks	717081103	172,011	5,264 SH	Sole	None	172,011
Plug Power Inc	Common Stocks	72919P103	90	1 SH	Sole	None	90
PNC Financial S	Common Stocks	693475105	1,500	81 SH	Sole	None	1,500
Polycom Inc	Common Stocks	73172K104	137	3 SH	Sole	None	137
Popular Inc	Common Stocks	66704107	1,250	33 SH	Sole	None	1,250
Portal Software	Common Stocks		5,000	14 SH	Sole	None	5,000
Posco Adr	Common Stocks	693483109	153,600	5,814 SH	Sole	None	153,600
Potlatch Corp.	Common Stocks	737628107	350	16 SH	Sole	None	350
PPG Industries	Common Stocks	693506107	300	18 SH	Sole	None	300
Premier Farnell	Common Stocks		4,000	28 SH	Sole	None	4,000
Procter & Gambl	Common Stocks	742718109	32,373	1,752 SH	Sole	None	32,373
Provident Energ	Common Stocks		1,000	9 SH	Sole	None	1,000
Qualcomm Inc	Common Stocks	747525103	4,150	162 SH	Sole	None	4,150
Quest Diagnosti	Common Stocks	74834L100	66	6 SH	Sole	None	66
Rouse Co.	Common Stocks	779273101	2,000	134 SH	Sole	None	2,000
Royal Dutch Pet	Common Stocks	780257804	6,992	361 SH	Sole	None	6,992
Ryl Bk Scotland	Common Stocks	780097879	250	6 SH	Sole	None	250
Safeway Inc	Common Stocks	786514208	910	18 SH	Sole	None	910
Schering-Plough	Common Stocks	806605101	5,000	95 SH	Sole	None	5,000
Schlumberger Lt	Common Stocks	806857108	133	9 SH	Sole	None	133
Scientific Atla	Common Stocks		400	10 SH	Sole	None	400
Sempra Energy	Common Stocks	816851109	500	18 SH	Sole	None	500

Serono S A Adr	Common Stocks		158,675	2,432 SH	Sole	None	158,675
Smuckers, J.M.	Common Stocks	832696207	100	4 SH	Sole	None	100
Sonicwall Inc	Common Stocks	835470105	200	1 SH	Sole	None	200
Sonoco Products	Common Stocks		1,155	31 SH	Sole	None	1,155
Sprint Corp.	Common Stocks	852061506	500	10 SH	Sole	None	500
St Paul Travele	Common Stocks		130	4 SH	Sole	None	130
Staples Inc	Common Stocks	855030102	500	15 SH	Sole	None	500
State Street Co	Common Stocks	857477103	4,640	198 SH	Sole	None	4,640
Sun Microsystem	Common Stocks	866810104	419,108	1,693 SH	Sole	None	419,108
Sungard Data Sy	Common Stocks	867363103	17,350	412 SH	Sole	None	17,350
Sunopta Inc	Common Stocks		370	3 SH	Sole	None	370
Taiwan Smcndctr	Common Stocks	874039100	497,725	3,554 SH	Sole	None	497,725
Target Corp	Common Stocks		400	18 SH	Sole	None	400
Teva Pharm Inds	Common Stocks		294	8 SH	Sole	None	294
Texas Industrie	Common Stocks	882491103	100	5 SH	Sole	None	100
Texas Instrumen	Common Stocks	882508104	37,574	800 SH	Sole	None	37,574
Thermo Electron	Common Stocks	883556102	1,300	35 SH	Sole	None	1,300
Thomas & Betts	Common Stocks	884315102	800	21 SH	Sole	None	800
Thunder Energy	Common Stocks	885914101	100	1 SH	Sole	None	100
Time Warner In	Common Stocks	887315109	1,200	19 SH	Sole	None	1,200
Torchmark Corp.	Common Stocks	891027102	200	11 SH	Sole	None	200
Tribune Co.	Common Stocks	896047107	38,900	1,601 SH	Sole	None	38,900
TrustCo Bank Co	Common Stocks	898349105	354	5 SH	Sole	None	354
Unilever N.V.	Common Stocks	904784501	200	12 SH	Sole	None	200
Unilever Plc Ad	Common Stocks	904767704	25,850	854 SH	Sole	None	25,850
Union Pacific	Common Stocks	907818108	4,800	281 SH	Sole	None	4,800
United Technolo	Common Stocks	913017109	1,252	117 SH	Sole	None	1,252
USX Marathon Gr	Common Stocks	902905827	1,000	41 SH	Sole	None	1,000
Vermont Pure Ho	Common Stocks	924237100	600	1 SH	Sole	None	600
Vermont Teddy B	Common Stocks		11,999	59 SH	Sole	None	11,999
Vignette Corpor	Common Stocks		10,100	13 SH	Sole	None	10,100
Vodafone Group	Common Stocks	92857W100	9,558	230 SH	Sole	None	9,558
Volvo AB ADR CI	Common Stocks	928856400	250	9 SH	Sole	None	250
Voyageur Mn Mun	Common Stocks	928923101	800	13 SH	Sole	None	800
Vulcan Material	Common Stocks	929160109	233	12 SH	Sole	None	233
Wachovia Corp.	Common Stocks	929903102	3,072	144 SH	Sole	None	3,072
Wachovia Fdg	Common Stocks		1,000	28 SH	Sole	None	1,000

Walgreen Co.	Common Stocks	931422109	13,850	496 SH	Sole	None	13,850
Wal-Mart Stores	Common Stocks	931142103	1,000	53 SH	Sole	None	1,000
Washington Mutu	Common Stocks	939322103	200	8 SH	Sole	None	200
Waters Corp	Common Stocks	941848103	800	35 SH	Sole	None	800
Weatherford Int	Common Stocks	947074100	400	20 SH	Sole	None	400
Wegener Corp	Common Stocks	948585104	500	1 SH	Sole	None	500
Wells Fargo & C	Common Stocks	949746101	4,360	260 SH	Sole	None	4,360
Wells Fargo Cap	Common Stocks		1,000	26 SH	Sole	None	1,000
Whole Foods Mar	Common Stocks	966837106	100	9 SH	Sole	None	100
Williams Compan	Common Stocks	969457100	6,550	79 SH	Sole	None	6,550
Witness Systems	Common Stocks	977424100	1,600	26 SH	Sole	None	1,600
Wyeth	Common Stocks	983024100	12,935	484 SH	Sole	None	12,935
Xerox Corp.	Common Stocks	984121103	725	10 SH	Sole	None	725
X-Rite Inc	Common Stocks	983857103	1,700	25 SH	Sole	None	1,700
Zimmer Holdings	Common Stocks	98956P102	744	58 SH	Sole	None	744

108,352