

FORM 13F  
INFORMATION TABLE  
12/31/2004

Description	Current		Inv	Other	Voting		Managers	Auth	
	CUSIP	Value (000)			Quantity	Type			Discretion
3M Company	88579Y101	128	"1,563"	SH	Sole	None	"1,563"		
Ab Electrolux A	010198208	193	"4,190"	SH	Sole	None	"4,190"		
Abbott Labs	002824100	888	"19,040"	SH	Sole	None	"19,040"		
Activcard Corp		25	"2,755"	SH	Sole	None	"2,755"		
ADC Telecom	000886101	29	"10,770"	SH	Sole	None	"10,770"		
Adesa Inc	17	800	SH	Sole	None	800			
Adv Neuromodula	00757T101	6	150	SH	Sole	None	150		
AFLAC Inc.	001055102	1	20	SH	Sole	None	20		
Air Products &	009158106	44	766	SH	Sole	None	766		
Allegheny Energ	017361106	24	"1,200"	SH	Sole	None	"1,200"		
Allete	018522102	10	266	SH	Sole	None	266		
Alliant Energy	018802108	7	250	SH	Sole	None	250		
Allied Irish Bk	019228402	17	400	SH	Sole	None	400		
Allstate Corp Q	020002101	38	727	SH	Sole	None	727		
Alltel Corp	020039103	130	"2,215"	SH	Sole	None	"2,215"		
"Altria Group, I"	718154107	67	"1,100"	SH	Sole	None	"1,100"		
Ameren Corp	30	600	SH	Sole	None	600			
America Movil S	02364W105		"4,482"		"85,610"	SH	Sole	None	"85,610"
American Electr	025537101	2	69	SH	Sole	None	69		
American Expres	025816109	62	"1,100"	SH	Sole	None	"1,100"		
American Intern	026874107		"2,156"		"32,831"	SH	Sole	None	"32,831"
American Power	029066107	64	"3,000"	SH	Sole	None	"3,000"		
Ametek Inc New	031100100	86	"2,400"	SH	Sole	None	"2,400"		
Amgen Inc.	031162100	"5,545"	"86,438"	SH	Sole	None	"86,438"		
Anadarko Petrol	032511107	107	"1,650"	SH	Sole	None	"1,650"		
Anheuser Busch	035229103	232	"4,582"	SH	Sole	None	"4,582"		
Apache Corp	037411105	163	"3,218"	SH	Sole	None	"3,218"		
Applied Materia	038222105	193	"11,274"	SH	Sole	None	"11,274"		
Ariad Pharmaceu	04033A100	1	75	SH	Sole	None	75		
Ascential Softw	04362P207	163	"9,985"	SH	Sole	None	"9,985"		
Automatic Data	053015103	376	"8,480"	SH	Sole	None	"8,480"		
Autozone Inc	053332102	29	316	SH	Sole	None	316		
Bank of America	060505104	84	"1,783"	SH	Sole	None	"1,783"		
Bank of NY Co I	064057102	157	"4,700"	SH	Sole	None	"4,700"		
Banknorth Group	06646R107	6	169	SH	Sole	None	169		
Banta Corporati	066821109	70	"1,575"	SH	Sole	None	"1,575"		
Barrick Gold Co	2	100	SH	Sole	None	100			
Baxter Intern'l	071813109	25	733	SH	Sole	None	733		
Beckman Coulter	075811109	67	"1,000"	SH	Sole	None	"1,000"		
BellSouth Corp	079860102	110	"3,946"	SH	Sole	None	"3,946"		
Bema Gold Corp	08135F107	2	500	SH	Sole	None	500		
Berkshire Hatha	084670207	211	72	SH	Sole	None	72		
Boston Scientif	101137107	114	"3,200"	SH	Sole	None	"3,200"		
BP Amoco Plc Ad	110889409		"2,707"		"46,360"	SH	Sole	None	"46,360"
Brady Corp Cl A	104674106	94	"1,500"	SH	Sole	None	"1,500"		
Briggs & Stratt	109043109	291	"7,000"	SH	Sole	None	"7,000"		
Bristol-Myers S	110122108		"1,126"		"43,940"	SH	Sole	None	"43,940"
Brown Shoe Comp	115736100	106	"3,550"	SH	Sole	None	"3,550"		
C V S Corp Del	5	112	SH	Sole	None	112			
Cabot Microelec		423	"10,550"	SH	Sole	None	"10,550"		
Cadbury Schw	127209302	10	375	SH	Sole	None	375		
Cadbury Schwepp	127209302	452	"12,000"	SH	Sole	None	"12,000"		
Canon Inc Adr J	138006309	141	"2,600"	SH	Sole	None	"2,600"		
Capstone Turbin	14067D102	1	350	SH	Sole	None	350		

Cascade Corpora	147195101	24	600	SH	Sole	None	600	
Cemex Sa Adr Ne	151290889	189	"5,192"	SH	Sole	None	"5,192"	
Certegy Inc	156880106	18	500	SH	Sole	None	500	
Charles Schwab	808513105	116	"9,675"	SH	Sole	None	"9,675"	
Check Pt Softwa	M22465104	121	"4,900"	SH	Sole	None	"4,900"	
Chevrontexaco C	166764100	331	"6,303"	SH	Sole	None	"6,303"	
Chittenden Cap	27	"1,000"	SH	Sole	None	"1,000"		
Chittenden Corp	170228100	80	"2,791"	SH	Sole	None	"2,791"	
Chubb Corp	171232101	10	133	SH	Sole	None	133	
Cigna Corp.	125509109	52	636	SH	Sole	None	636	
Cincinnati Fina	172062101	27	600	SH	Sole	None	600	
CINergy Corp.	172474108	8	181	SH	Sole	None	181	
Cisco Systems I	17275R102	"1,215"	"62,866"	SH	Sole	None	"62,866"	
Citigroup	172967101	"1,275"	"26,464"	SH	Sole	None	"26,464"	
Clarcor Inc.	179895107	18	325	SH	Sole	None	325	
Coca Cola Compa	191216100	337	"8,090"	SH	Sole	None	"8,090"	
Colgate Palmoli	194162103	14	270	SH	Sole	None	270	
Comcast Corp Ne	20030N101	100	"3,000"	SH	Sole	None	"3,000"	
Compass Cap III	20450A209	11	400	SH	Sole	None	400	
Con Edison Co o	209111103	15	341	SH	Sole	None	341	
Covad Communica	222814204	0	100	SH	Sole	None	100	
Crescent Real E	225756105	2	133	SH	Sole	None	133	
CSG Systems	126349109	2	100	SH	Sole	None	100	
CSX Corp	126408103	1	27	SH	Sole	None	27	
Curis Inc	231269101	0	30	SH	Sole	None	30	
Daimlerchrysler	D1668R123	38	786	SH	Sole	None	786	
Dana Corp.	235811106	3	200	SH	Sole	None	200	
Deb Shops	242728103	199	"7,950"	SH	Sole	None	"7,950"	
Devon Energy Co	25179M103	32	828	SH	Sole	None	828	
Dionex Corp.	254546104	57	"1,000"	SH	Sole	None	"1,000"	
Disney (Walt)	254687106	3	100	SH	Sole	None	100	
Dominion Resour	257470104	1	18	SH	Sole	None	18	
Donnelley R R &	141	"4,000"	SH	Sole	None	"4,000"		
Dover Corp	260003108	75	"1,800"	SH	Sole	None	"1,800"	
Du Pont De Nemo	263534109	"1,234"	"25,162"	SH	Sole	None	"25,162"	
Earthshell Corp	0	141	SH	Sole	None	141		
Ecolab Inc	278865100	14	400	SH	Sole	None	400	
Eli Lilly	532457108	130	"2,293"	SH	Sole	None	"2,293"	
Emerson Electri	291011104	112	"1,600"	SH	Sole	None	"1,600"	
Encana Corporat	6	100	SH	Sole	None	100		
Enron Oil and G	26875P101	29	400	SH	Sole	None	400	
Entergy Corp Ne	1	16	SH	Sole	None	16		
Entremed Inc	29382F103	3	"1,000"	SH	Sole	None	"1,000"	
Equifax Inc.	294429105	65	"2,300"	SH	Sole	None	"2,300"	
Equity Office P	72	"2,470"	SH	Sole	None	"2,470"		
Exxon Mobil Cor	30231G102	"1,257"	"24,526"	SH	Sole	None	"24,526"	
Fannie Mae	313586109	14	200	SH	Sole	None	200	
Fast Retailing	J1346E100	110	"1,500"	SH	Sole	None	"1,500"	
FDX Corp	31428X106	4	37	SH	Sole	None	37	
Fidelity Natl F	1	30	SH	Sole	None	30		
Fifth Third Ban	689389104	28	600	SH	Sole	None	600	
First Data Corp	319963104	40	933	SH	Sole	None	933	
First Horizon N	1	30	SH	Sole	None	30		
First Israel Fu	32063L100	6	400	SH	Sole	None	400	
Fiserv Inc.	337738108	145	"3,600"	SH	Sole	None	"3,600"	
Fleet Cap Tr Vi	27	"1,000"	SH	Sole	None	"1,000"		
Ford Motor Comp	345370860	75	"5,100"	SH	Sole	None	"5,100"	
Forgent Network	34629U103	0	50	SH	Sole	None	50	
Fortune Brands	349631101	5	70	SH	Sole	None	70	
Freddie Mac Vot	313400301	74	"1,000"	SH	Sole	None	"1,000"	
Freeport McMora	35671D857	8	200	SH	Sole	None	200	
Freescall Semic	35687M206	14	786	SH	Sole	None	786	

Fremont General	8	320	SH	Sole	None	320		
Frontier Airlin	359065109	23	"2,000"	SH	Sole	None	"2,000"	
Gannett Co. 364730101	379	"4,633"	SH	Sole	None	"4,633"		
Gen Elec Cap	54	"2,000"	SH	Sole	None	"2,000"		
General Electri	369604103	"2,069"	"56,697"	SH	Sole	None	"56,697"	
Genuine Parts	372460105	441	"10,000"	SH	Sole	None	"10,000"	
Genzyme Corp Ge	372917104	0	5	SH	Sole	None	5	
Glaxosmithkline	832378301	25	538	SH	Sole	None	538	
Goldman Sachs G	38141G104	16	150	SH	Sole	None	150	
Grant Prideco I	38821G101	16	800	SH	Sole	None	800	
Green Mountain	393122106	985	"39,250"	SH	Sole	None	"39,250"	
Groupe Danone S	399449107	16	850	SH	Sole	None	850	
Gulfmark Offsho	402629109	58	"2,600"	SH	Sole	None	"2,600"	
H Lundbeck A/S-	K4406L129	"2,247"	"100,800"	SH	Sole	None		
"100,800"								
Hain Foods	405217100	"4,515"	"218,425"	SH	Sole	None	"218,425"	
Healthcare REIT	42217K106	30	799	SH	Sole	None	799	
Heinz (H.J.)	423074103	117	"3,000"	SH	Sole	None	"3,000"	
Helen Of Troy L	G4388N106	34	"1,000"	SH	Sole	None	"1,000"	
Hewlett-Packard	428236103	109	"5,206"	SH	Sole	None	"5,206"	
Home Depot	437076102	44	"1,036"	SH	Sole	None	"1,036"	
Honda Motor Co	438128308	402	"15,420"	SH	Sole	None	"15,420"	
Hospira	44106010	1	30	SH	Sole	None	30	
Hubbell Inc. Cl	443510201	63	"1,200"	SH	Sole	None	"1,200"	
Human Genome Sc	444903108	63	"5,200"	SH	Sole	None	"5,200"	
Hydrogenics Cor	448882100	125	"25,865"	SH	Sole	None	"25,865"	
Hyperdynamics C	6	"1,900"	SH	Sole	None	"1,900"		
Hyperion Soluti	2	48	SH	Sole	None	48		
Id Systems Inc	449489103	7	350	SH	Sole	None	350	
IDX Systems Cor	449491109	34	"1,000"	SH	Sole	None	"1,000"	
IMCO Recycling	449681105	0	100	SH	Sole	None	100	
Ims Health Inc	449934108	32	"1,400"	SH	Sole	None	"1,400"	
Imunogen Inc.	45253H101	9	"1,000"	SH	Sole	None	"1,000"	
Ingersoll-Rand	456866102	40	500	SH	Sole	None	500	
Intel Corp. 458140100	"1,150"	"49,158"	SH	Sole	None	"49,158"		
Inter'l Flavors	459506101	26	600	SH	Sole	None	600	
International B	459200101	"2,166"	"21,970"	SH	Sole	None	"21,970"	
Intuit Inc.	461202103	"5,562"	"126,375"	SH	Sole	None		
"126,375"								
Isis Pharmaceut	464330109	1	200	SH	Sole	None	200	
J.P. Morgan Cha	46625H100	56	"1,430"	SH	Sole	None	"1,430"	
Jefferson Pilot	JP	5	100	SH	Sole	None	100	
Johnson & Johns	478160104	"5,396"	"85,084"	SH	Sole	None	"85,084"	
Johnson Control	478366107	19	300	SH	Sole	None	300	
Joseph A Bank C	122	"4,300"	SH	Sole	None	"4,300"		
Keane Inc	486665102	1	100	SH	Sole	None	100	
Keweena Land As	493026108	68	500	SH	Sole	None	500	
Kimberly-Clark	494368103	"4,149"	"63,045"	SH	Sole	None	"63,045"	
Kinder Morgan E	494550106	27	600	SH	Sole	None	600	
Kinder Morgan I	1	20	SH	Sole	None	20		
Kroger Co. 501044101	3	165	SH	Sole	None	165		
Kyocera Ltd Adr	501556203	"4,102"	"53,290"	SH	Sole	None	"53,290"	
L-3 Communicati	2	24	SH	Sole	None	24		
Lafarge Corp	505862102	128	"2,500"	SH	Sole	None	"2,500"	
Lockheed Martin	1	10	SH	Sole	None	10		
Lowe's Cos. 548661107	50	860	SH	Sole	None	860		
Lucent Techs In	0	41	SH	Sole	None	41		
M-Systems/Flash	M7061C100	59	"3,000"	SH	Sole	None	"3,000"	
Marsh & McLenna	571748102	246	"7,475"	SH	Sole	None	"7,475"	
Martha Stewart	573083102	15	500	SH	Sole	None	500	
Masco Corp. 574599106	26	700	SH	Sole	None	700		
Mattel Inc.	577081102	1	58	SH	Sole	None	58	

Maytag Corp.	578592107	2	100	SH	Sole	None	100	
McCormick & Co	579780206	77	"2,000"	SH	Sole	None	"2,000"	
McGraw-Hill	580645109	74	811	SH	Sole	None	811	
Medco Health	58405U102	4	100	SH	Sole	None	100	
Medtronic Inc.	585055106	198	"3,980"	SH	Sole	None	"3,980"	
Mercantile Bank	587405101	52	"1,000"	SH	Sole	None	"1,000"	
Merchant's Banc	588448100	17	597	SH	Sole	None	597	
Merck & Co.	589331107	"2,182"	"67,902"	SH	Sole	None	"67,902"	
Merrill Lynch	590188108	12	200	SH	Sole	None	200	
Mettler Toledo	592688105	36	700	SH	Sole	None	700	
Micro Linear Co	594850109	0	100	SH	Sole	None	100	
Microsoft Corp.	594918104	"1,650"	"61,750"	SH	Sole	None	"61,750"	
Millennium Phar	45	"3,700"	SH	Sole	None	"3,700"		
Miller Herman I	14	500	SH	Sole	None	500		
Morgan Stanley	617446448	9	166	SH	Sole	None	166	
Motorola Inc.	620076109	123	"7,136"	SH	Sole	None	"7,136"	
Nalco Chemical	629853102	2	100	SH	Sole	None	100	
Natl Commerce C	635458201	10	360	SH	Sole	None	360	
Neenah Paper	640079109	70	"2,151.19"	SH	Sole	None	"2,151.19"	
Nestle S A Reg	641069406	18	266	SH	Sole	None	266	
New Plan Excel	648053106	221	"8,150"	SH	Sole	None	"8,150"	
New York Times	650111107	"1,590"	"38,964"	SH	Sole	None	"38,964"	
Nisource Inc	65473P105	13	570	SH	Sole	None	570	
Nokia	654902204	968	"61,800"	SH	Sole	None	"61,800"	
Nortel Networks	656568102	1	179	SH	Sole	None	179	
Novartis A G Sp	66987V109	112	"2,220"	SH	Sole	None	"2,220"	
Novo Nordisk A/	670100205	109	"2,000"	SH	Sole	None	"2,000"	
Nuveen Mun Valu	670928100	92	"10,000"	SH	Sole	None	"10,000"	
Nuveen Muni Adv	20	"1,300"	SH	Sole	None	"1,300"		
Nuveen Performa	22	"1,500"	SH	Sole	None	"1,500"		
Omnivision Tech	682128103	"2,119"	"115,460"	SH	Sole	None		
"115,460"								
Opentv Corp Cla	G67543101	0	108	SH	Sole	None	108	
Oracle Systems	68389X105	"5,952"	"433,824"	SH	Sole	None		
"433,824"								
Orthovita Inc	68750U102	1	300	SH	Sole	None	300	
Owens & Minor I	690730106	63	"2,250"	SH	Sole	None	"2,250"	
Paradyne Networ	69911G107	1	300	SH	Sole	None	300	
Peoples Energy	711030106	15	350	SH	Sole	None	350	
Pepsico Inc.	713448108	267	"5,110"	SH	Sole	None	"5,110"	
Pfizer Inc.	717081103	269	"10,000"	SH	Sole	None	"10,000"	
Phoenix Compani	9	700	SH	Sole	None	700		
Plug Power Inc	72919P103	1	90	SH	Sole	None	90	
PNC Financial S	693475105	86	"1,500"	SH	Sole	None	"1,500"	
Polycom Inc	73172K104	3	137	SH	Sole	None	137	
Popular Inc	66704107	36	"1,250"	SH	Sole	None	"1,250"	
Portal Software	13	"5,000"	SH	Sole	None	"5,000"		
Posco Adr	693483109	"7,214"	"162,000"	SH	Sole	None	"162,000"	
Potlatch Corp.	737628107	18	350	SH	Sole	None	350	
PPG Industries	693506107	20	300	SH	Sole	None	300	
Premier Farnell	26	"4,000"	SH	Sole	None	"4,000"		
Procter & Gambl	742718109	"2,092"	"37,983"	SH	Sole	None	"37,983"	
Provident Energ	28	"3,000"	SH	Sole	None	"3,000"		
Qualcomm Inc	747525103	176	"4,150"	SH	Sole	None	"4,150"	
Quest Diagnosti	74834L100	6	66	SH	Sole	None	66	
Resources Conne	76122Q105	54	"1,000"	SH	Sole	None	"1,000"	
Ross Stores Inc	1	40	SH	Sole	None	40		
Royal Dutch Pet	780257804	401	"6,992"	SH	Sole	None	"6,992"	
Ryl Bk Scotland	780097879	6	250	SH	Sole	None	250	
Safeway Inc	786514208	18	910	SH	Sole	None	910	
SBC Communicati	78387G103	9	350	SH	Sole	None	350	
Schering-Plough	806605101	79	"3,800"	SH	Sole	None	"3,800"	

Schlumberger Lt	806857108	9	133	SH	Sole	None	133	
Scientific Atla	SFA 13	400	SH	Sole	None	400		
Sempra Energy	816851109	18	500	SH	Sole	None	500	
Serono S A Adr	"2,544"		"155,875"	SH	Sole	None	"155,875"	
"Smuckers, J.M."	832696207	5	100	SH	Sole	None	100	
Sonicwall Inc	835470105	1	200	SH	Sole	None	200	
Sonoco Products	SON 34	"1,155"	SH	Sole	None	"1,155"		
Sprint Corp.	852061506	12	500	SH	Sole	None	500	
SPX Corp.	784635104	1	20	SH	Sole	None	20	
St Paul Travele	5	130	SH	Sole	None	130		
Staples Inc	855030102	17	500	SH	Sole	None	500	
State Street Co	857477103	216	"4,400"	SH	Sole	None	"4,400"	
Suffolk Bancorp	202	"5,800"	SH	Sole	None	"5,800"		
Sungard Data Sy	867363103	492	"17,350"	SH	Sole	None	"17,350"	
Sunopta Inc	3 370	SH	Sole	None	370			
Taiwan Smcndctr	874039100	"4,155"	"489,425"	SH	Sole	None		
"489,425"								
Target Corp	21 400	SH	Sole	None	400			
Teco Energy	872375100	15	"1,000"	SH	Sole	None	"1,000"	
Telefonica SA	879382208	0	3	SH	Sole	None	3	
Teva Pharm Inds	11	366	SH	Sole	None	366		
Texas Instrumen	882508104	925	"37,574"	SH	Sole	None	"37,574"	
Texas Utilities	882848104	8	120	SH	Sole	None	120	
Thermo Electron	883556102	39	"1,300"	SH	Sole	None	"1,300"	
Thomas & Betts	884315102	25	800	SH	Sole	None	800	
Thunder Energy	885914101	1	100	SH	Sole	None	100	
Time Warner In	887315109	23	"1,200"	SH	Sole	None	"1,200"	
Torchmark Corp.	891027102	11	200	SH	Sole	None	200	
Tribune Co.	896047107	"1,639"	"38,900"	SH	Sole	None	"38,900"	
TrustCo Bank Co	898349105	5	354	SH	Sole	None	354	
U S Bancorp De	902973304	1	39	SH	Sole	None	39	
Unilever N.V.	904784501	13	200	SH	Sole	None	200	
Unilever Plc Ad	904767704	"1,022"	"25,850"	SH	Sole	None	"25,850"	
Union Pacific	907818108	282	"4,200"	SH	Sole	None	"4,200"	
United Technolo	913017109	54	525	SH	Sole	None	525	
Unocal Cap Tr	91528T207	10	200	SH	Sole	None	200	
UNUM Corp.	903192102	11	600	SH	Sole	None	600	
USX Marathon Gr	902905827	38	"1,000"	SH	Sole	None	"1,000"	
Varian Medical	92220P105	2	40	SH	Sole	None	40	
Verizon Communi	92343V104	20	488	SH	Sole	None	488	
Vermont Pure Ho	924237100	1	600	SH	Sole	None	600	
Vodafone Group	92857W100	259	"9,458"	SH	Sole	None	"9,458"	
Volvo AB ADR Cl	928856400	10	250	SH	Sole	None	250	
Voyageur Mn Mun	928923101	14	800	SH	Sole	None	800	
Vulcan Material	929160109	78	"1,433"	SH	Sole	None	"1,433"	
Wachovia Corp.	929903102	141	"2,672"	SH	Sole	None	"2,672"	
Wachovia Fdg	28	"1,000"	SH	Sole	None	"1,000"		
Wal-Mart Stores	931142103	120	"2,278"	SH	Sole	None	"2,278"	
Walgreen Co.	931422109	577	"15,050"	SH	Sole	None	"15,050"	
Washington Mutu	939322103	8	200	SH	Sole	None	200	
Waters Corp	941848103	37	800	SH	Sole	None	800	
Weatherford Int	947074100	21	400	SH	Sole	None	400	
Wegener Corp	948585104	1	500	SH	Sole	None	500	
Wells Fargo & C	949746101	269	"4,321"	SH	Sole	None	"4,321"	
Wells Fargo Cap	26	"1,000"	SH	Sole	None	"1,000"		
Whole Foods Mar	966837106	10	100	SH	Sole	None	100	
Williams Compan	969457100	107	"6,550"	SH	Sole	None	"6,550"	
Witness Systems	977424100	28	"1,600"	SH	Sole	None	"1,600"	
Wyeth	983024100	551	"12,935"	SH	Sole	None	"12,935"	
Xerox Corp.	984121103	12	725	SH	Sole	None	725	
Zebra Technolog	1	22	SH	Sole	None	22		
Zimmer Holdings	98956P102	49	608	SH	Sole	None	608	

"105,864"

