

BANCORPSOUTH INC  
Form 13F-HR/A  
November 16, 2004

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 1

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: Cathy S. Freeman

Title: Senior Vice President and Corporate Secretary

Phone: (662) 680-2084

Signature, Place, and Date of Signing:

/s/ Cathy S. Freeman                      Tupelo, Mississippi                      November 15, 2004  
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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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List of Other Managers Reporting for this Manager: None.

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 1

Form 13F Information Table Entry Total: 722

Form 13F Information Table Value Total: \$301,136  
(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.

No.	Form 13F File Number	Name
1	28-10939	BancorpSouth Bank

FORM 13F INFORMATION TABLE

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	SH/ PCT/ CALL	INVESTMENT DISCRETION	OTHER MANAGE
13 PORTERS CHAPEL ROAD	RENT-SPROUSE	078995362	0	1 PRN		SOLE	1
1ST TRS ADVAN SER 195 MSTR9		33732C745	32	35 SH		SOLE	1
1ST TRS ADVAN SER 38 MSTR2		337320865	7	40 SH		SOLE	1
1ST TRUST ADV UIT SER 32 MS	TRUST 1	337320675	3	15		SOLE	1
3COM CORP	COM	885535104	1	100 SH		SOLE	1
3COM CORP	COM	885535104	1	100 SH		SOLE	1
3COM CORP	COM	885535104	16	875 SH		DEFINED	1
ABBOTT LAB		002824100	9	200 SH		DEFINED	1
ABBOTT LAB		002824100	748	15730 SH		SOLE	1
ABBOTT LABS	COM	002824100	152	3200 SH		SOLE	1
ABBOTT LABS	COM	002824100	203	4288 SH		DEFINED	1
ABBOTT LABS	COM	002824100	57	1200 SH		DEFINED	1
ABBOTT LABS	COM	002824100	749	15750 SH		SOLE	1
AC NIELSON CORP		004833109	2	100 SH		SOLE	1
ACXIOM CORP	COM	005125109	9	300 SH		SOLE	1
ADAMS EXPRESS CO	COM	006212104	256	6649 SH		SOLE	1
ADV FUND MS TRS		33732A210	10	24		SOLE	1
ADVANCED MICRO DEVICES		007903107	55	2350 SH		SOLE	1
ADVANCED MICRO DEVICES		007903107	37	1600 SH		SOLE	1
ADVANCED MICRO DEVICES		007903107	4	200 SH		DEFINED	1
AEROPRES DIV #2240		018990101	0	1 PRN		SOLE	1
AETNA LIFE AND CASUALTY COMPANYY		008117103	11	200 SH		DEFINED	1

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AGILENT TECHNOLOGIES		00846U101	4	100	SH	DEFINED	1
AGILENT TECHNOLOGIES		00846U101	97	2000	SH	SOLE	1
AGILENT TECHNOLOGIES INC		00846U101	123	2519	SH	SOLE	1
AIR PRODS & CHEMS INC	COM	009158106	14	400	SH	DEFINED	1
ALBEMARLE CORP (ETHYL)		274990100	0	1	PRN	SOLE	1
ALCOA INC	COM	013817101	1	76	SH	SOLE	1
ALLEGHENY ENERGY INC	COM	017361106	22	600	SH	DEFINED	1
ALLEGHENY ENERGY INC	COM	017361106	7	200	SH	SOLE	1
ALLIANT ENERGY CORP		018802108	2	100	SH	SOLE	1
ALLSTATE CORP	COM	020002101	53	1526	SH	SOLE	1
ALLSTATE CORP		020002101	29	850	SH	SOLE	1
ALLTEL CORP		020039103	73	1414	SH	SOLE	1
ALLTEL CORP	COM	020039103	33	650	SH	SOLE	1
ALLTEL CORP	COM	020039103	595	11415	SH	DEFINED	1
ALLTEL CORP	COM	020039103	211	4050	SH	SOLE	1
AMER EXPRESS CO		025816109	145	2400	SH	SOLE	1
AMER HOME PROD CORP		026609107	175	3100	SH	DEFINED	1
AMER HOME PROD CORP		026609107	45	800	SH	SOLE	1
AMEREN CORP	COM	023608102	25	600	SH	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	SH/ PCT/ CALL	INVESTMENT DISCRETION	OTHER MANAGE
AMEREN CORP	COM	023608102	8	206	SH	SOLE	1
AMERICA ONLINE INC	DEL COM	02364J104	115	2150	SH	SOLE	1
AMERICA ONLINE INC	DEL COM	02364J104	21	400	SH	DEFINED	1
AMERICA ONLINE INC	DEL COM	02364J104	123	2300	SH	SOLE	1
AMERICAN ELEC PWR INC	COM	025537101	7	180	SH	DEFINED	1
AMERICAN ELEC PWR INC	COM	025537101	136	3480	SH	SOLE	1
AMERICAN ELEC PWR INC	COM	025537101	58	1500	SH	SOLE	1
AMERICAN ELEC PWR INC	COM	025537101	21	538	SH	DEFINED	1
AMERICAN EXPRESS CO	COM	025816109	109	1800	SH	SOLE	1
AMERICAN EXPRESS CO	COM	025816109	54	900	SH	SOLE	1
AMERICAN HOME PRODS CORP	COM	026609107	85	1515	SH	DEFINED	1
AMERICAN HOME PRODS CORP	COM	026609107	226	4000	SH	SOLE	1
AMERICAN HOMEPATIENT INC		026649103	5	22450	SH	SOLE	1
AMERICAN INTL GROUP INC	COM	026874107	14	150	SH	SOLE	1
AMGEN INC	COM	031162100	6	100	SH	SOLE	1
AMSOUTH BANCORPORATION	COM	032165102	5	437	SH	DEFINED	1
ANADARKO PETE CORP		032511107	97	1464	SH	DEFINED	1
ANHEUSER BUSCH COS INC	COM	035229103	110	2600	SH	SOLE	1
ANHEUSER BUSCH COS INC	COM	035229103	1067	25220	SH	SOLE	1
ANHEUSER BUSCH COS INC	COM	035229103	152	3600	SH	DEFINED	1
APPLE COMPUTER INC	COM	037833100	56	2200	SH	DEFINED	1
APPLIED MATLS INC	COM	038222105	17	300	SH	SOLE	1
AR PETROLEUM COMMON		0409009A2	6	20	SH	DEFINED	1
AR RIVER PETROL COMM		0410399A8	3	36	SH	DEFINED	1
AR SERVICE COMMON		0410389A0	2	20	SH	DEFINED	1
ARCH CHEMICALS INC	COM	03937R102	7	404	SH	SOLE	1
ARCHER -DANIELS -MIDLAND COMPANY		039483102	2	266	SH	SOLE	1
ARK BUTANE COMMON		0247959A6	4	18	SH	DEFINED	1
ARROW ELECTRS INC		042735100	13	400	SH	SOLE	1
ART MACHIN ASSOC 109-01		008990103	0	1	PRN	SOLE	1
ARVINMERITOR INC	COM	043353101	1	124	SH	SOLE	1

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ASSOCIATES FIRST CAP CORP	CL A	046008108	17	468	SH	SOLE	1
ASSOCIATES FIRST CAP CORP	CL A A FROM FORD MTR	046008108	57	1500	SH	SOLE	1
AT HOME CORP	COM SER A	045919107	32	2300	SH	DEFINED	1
AT&T CORP	COM	001957109	7	250	SH	DEFINED	1
AT&T CORP	COM	001957109	451	15356	SH	SOLE	1
AT&T CORP	COM	001957109	4	150	SH	DEFINED	1
AT&T CORP	COM	001957109	667	22735	SH	SOLE	1
ATLANTA EXP WARECREEK LSE		036995363	0	1	PRN	SOLE	1
ATLANTA EXP-CRONE 12-96		003995362	0	1	SH	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTHER MANAGE
ATLANTA EXP -NEW HOPE EXPAND 10/98		026995365	0	1	PRN		SOLE	1
ATLANTA EXPLORATION PISG PRO		281995365	0	1	PRN		SOLE	1
ATLANTA EXPLORATION WARE CR		282995364	0	1	PRN		SOLE	1
AUTO DATA PROCESS		053015103	280	4200	SH		SOLE	1
AUTOMATIC DATA PROCESSING INC	COM	053015103	120	1800	SH		SOLE	1
AUTOMATIC DATA PROCESSING INC	COM	053015103	53	800	SH		SOLE	1
AUTOZONE		053332102	12	530	SH		DEFINED	1
AUTOZONE		053332102	22	1000	SH		SOLE	1
AVON PRODS INC	COM	054303102	40	1000	SH		DEFINED	1
AVON PRODS INC	COM	054303102	28	700	SH		SOLE	1
B. F. GOODRICH		382388106	15	400	SH		DEFINED	1
BAKER HUGHES INC	COM	057224107	5	135	SH		SOLE	1
BANCORPSOUTH INC	COM	059692103	59	4161	SH		DEFINED	1
BANCORPSOUTH INC	COM	059692103	289	20126	SH		SOLE	1
BANCORPSOUTH INC		059692103	9004	626633	SH		SOLE	1
BANCORPSOUTH INC	COM	059692103	2299	160045	SH		DEFINED	1
BANCORPSOUTH INC	COM	059692103	11785	820146	SH		SOLE	1
BANCORPSOUTH INC		059692103	71	4953	SH		DEFINED	1
BANK OF AMERICA CORP		060505104	15	300	SH		DEFINED	1
BANK OF AMERICA CORP		060505104	126	2410	SH		DEFINED	1
BANK OF AMERICA CORP		060505104	141	2710	SH		DEFINED	1
BANK OF AMERICA CORP		060505104	1124	21470	SH		SOLE	1
BANK OF THE OZARKS, INC		063904106	282	23800	SH		DEFINED	1
BANK OF US NOTE \$1000		916995368	0	1	PRN		SOLE	1
BANK ONE CORP	COM	06423A103	93	2420	SH		SOLE	1
BANK ONE CORP	FORMERLY BANC ONE	06423A103	57	1482	SH		DEFINED	1
BANKAMERICA CORP	NEW COM	060505104	52	1000	SH		SOLE	1
BAXTER INTERNATIONAL INC		071813109	95	1200	SH		SOLE	1
BAXTER INTL INC		071813109	63	800	SH		SOLE	1
BECKMAN COULTER INC	COM	075811109	23	300	SH		SOLE	1
BELLSOUTH CORP	COM	079860102	95	2368	SH		DEFINED	1
BELLSOUTH CORP	COM	079860102	1516	37670	SH		SOLE	1
BELLSOUTH CORP		079860102	8	200	SH		DEFINED	1
BELLSOUTH CORP	COM	079860102	494	12302	SH		SOLE	1
BERKSHIRE HATHAWAY INC	COM	084670108	64	1	SH		SOLE	1
BETHLEHEM STL CORP	PFD CV \$2.50	087509402	18	1100	SH		SOLE	1
BIOGEN INC	COM	090597105	18	300	SH		SOLE	1

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BLACKBURN MTR NV		088995360	1447	1577	SH	SOLE	1
BMC SOFTWARE INC	COM	055921100	19	1000	SH	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGE
BOEING CO	COM	097023105	24	400	SH	DEFINED	1
BOEING CO	COM	097023105	829	13172	SH	SOLE	1
BOEING INC	COM	097023105	36	580	SH	SOLE	1
BOISE CASCADE CORP	COM	097383103	13	500	SH	SOLE	1
BP AMOCO P L C	SPONSORED ADR	055622104	83	1582	SH	DEFINED	1
BP AMOCO P L C	SPONSORED ADR	055622104	780	14738	SH	SOLE	1
BRISTOL MYERS SQUIBB CO	COM	110122108	154	2700	SH	DEFINED	1
BRISTOL MYERS SQUIBB CO	COM	110122108	1055	18484	SH	SOLE	1
BRISTOL MYERS SQUIBB CO		110122108	159	2800	SH	DEFINED	1
BRISTOL MYERS SQUIBB CO		110122108	422	7400	SH	SOLE	1
BRISTOL-MEYERS SQUIBB		110122108	318	5568	SH	DEFINED	1
BRISTOL-MEYERS SQUIBB		110122108	950	16644	SH	SOLE	1
BRUNOS INC		116881202	0	8	SH	SOLE	1
BULL RUN CORP GEORGIA		120182100	8	3400	SH	SOLE	1
BURLINGTON NORTHERN/SANTA FE CORP		12189T104	20	930	SH	SOLE	1
BURNS/PERKIS OIL/GASH-11 1999		408995363	0	1	PRN	SOLE	1
C P & L ENERGY INC	COM	12614C106	8	200	SH	DEFINED	1
C SIMMONS LSE EXP 12/31/00		490990108	0	1	PRN	SOLE	1
CABLETRON SYS INC	COM	126920107	5	200	SH	SOLE	1
CADBURY SCHWEPPE PLC	ADR	127209302	28	1200	SH	SOLE	1
CALLAWAY GOLF CO	COM	131193104	3	200	SH	SOLE	1
CAMPBELL SOUP CO	COM	134429109	10	400	SH	SOLE	1
CAPITAL ONE FINL CORP	COM	14040H105	336	4800	SH	SOLE	1
CARDINAL HEALTH INC	COM	14149Y108	26	298	SH	SOLE	1
CATERPILLAR INC		149123101	243	7200	SH	SOLE	1
CATERPILLAR INC	DEL COM	149123101	118	3500	SH	SOLE	1
CELL PATHWAYS		15114R101	0	100	SH	SOLE	1
CELLSTAR CORP	COM	150925105	6	2200	SH	SOLE	1
CENTURYTEL INC	COM	156700106	133	4902	SH	SOLE	1
CHALLENGE OPT ROBERSON # 1 ARK		301990107	0	1	PRN	SOLE	1
CHASE MANHATTAN BANK		16161A108	69	1500	SH	SOLE	1
CHEVRON CORP		166751107	378	4443	SH	DEFINED	1
CHEVRON CORP		166751107	192	2256	SH	SOLE	1
CHEVRON CORPORATION	COM	166751107	34	400	SH	DEFINED	1
CHEVRON CORPORATION	COM	166751107	961	11287	SH	SOLE	1
CHUBB CORPORATION		171232101	435	5500	SH	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGE
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CISCO SYS INC	COM	17275R102	90	1640	SH	DEFINED	1
CISCO SYS INC	COM	17275R102	2323	42070	SH	SOLE	1
CITGO 03806000010		132990102	0	1	PRN	SOLE	1
CITGO 0380600011		131990103	0	1	PRN	SOLE	1
CITGO 0380600014		130990104	0	1	PRN	SOLE	1
CITGO 0380600015		134990100	0	1	PRN	SOLE	1
CITIGROUP INC	COM	172967101	729	13500	SH	DEFINED	1
CITIGROUP INC	COM	172967101	390	7229	SH	SOLE	1
CLECO CORP	NEW	12561W105	9	200	SH	DEFINED	1
CLECO CORP	NEW	12561W105	28	600	SH	SOLE	1
COASTAL CORP		190441105	170	2300	SH	SOLE	1
COCA COLA CO	COM	191216100	224	4077	SH	SOLE	1
COCA COLA CO	COM	191216100	335	6100	SH	DEFINED	1
COCA COLA CO	COM	191216100	224	4077	SH	SOLE	1
COCA COLA CO	COM	191216100	335	6100	SH	DEFINED	1
COCA COLA CO		191216100	2103	38180	SH	SOLE	1
COCA COLA ENTERPRISES INC	COM	191219104	38	2400	SH	SOLE	1
COLGATE PALMOLIVE CO	COM	194162103	9	200	SH	DEFINED	1
COLGATE PALMOLIVE CO	COM	194162103	269	5725	SH	SOLE	1
COLGATE-PALMOLIVE CO		194162103	37	800	SH	SOLE	1
COLONIAL TAX EXEMPT FUND A		53054410R	125	9895		SOLE	1
COMCAST		200300200	32	800	SH	SOLE	1
COMDISCO INCORPORATED		200336105	5	300	SH	SOLE	1
COMPAQ COMPUTER CORP		204493100	213	7750	SH	SOLE	1
COMPAQ COMPUTER CORP	COM	204493100	531	19300	SH	SOLE	1
COMPUTER ASSOC INTL INC	COM	204912109	20	800	SH	SOLE	1
COMPUTER SCIENCES CORP		205363104	7	99	SH	DEFINED	1
CONAGRA CAP L C	PFD SER A 9%	20588V208	50	2000	SH	SOLE	1
CONAGRA FOODS INC	COM	205887102	4	200	SH	DEFINED	1
CONAGRA FOODS INC	COM	205887102	22	1100	SH	SOLE	1
CONNECTIV INC	COM	206829103	12	675	SH	SOLE	1
CONFEDERATE STATE \$10 BILL		915995369	0	1	PRN	SOLE	1
CONOCO INC	CL A	208251306	2	100	SH	SOLE	1
CONOCO INC CL B		208251405	17	640	SH	SOLE	1
CONSECO INC	COM	208464107	4	560	SH	DEFINED	1
CONSECO STRATEGIC INC FD	SH BEN INT	20847A102	9	866	SH	SOLE	1
CONSOLIDATED EDISON INC	COM	209115104	35	1028	SH	SOLE	1
CONSTELLATION ENERGY CORP		210371100	19	400	SH	DEFINED	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	SH/ PCT/ CALL	INVESTMENT DISCRETION	OTHER MANAGE
COOPER TIRE & RUBR CO	COM	216831107	1	100	SH	DEFINED	1
COOPER TIRE & RUBR CO	COM	216831107	42	4200	SH	SOLE	1
COOPER TIRE RUBBER CO		216831107	15	1500	SH	SOLE	1
CORNING INC	COM	219350105	178	600	SH	SOLE	1
CROWN CORK & SEAL INC	COM	228255105	0	87	SH	SOLE	1
CRYOLIFE INC		228903100	213	6150	SH	SOLE	1
CSX CORP	COM	126408103	13	600	SH	SOLE	1
CSX CORPORATION		126408103	14	642	SH	SOLE	1
CYPRESS SEMICONDUCTOR CORP	COM	232806109	20	500	SH	SOLE	1
CYRIX CORP CLASS ACTION		S86584695	0	1	SH	SOLE	1
DEAN FOODS CO		242361103	21	650	SH	SOLE	1
DELL COMPUTER CORP	COM	247025109	33	1100	SH	DEFINED	1

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DELL COMPUTER CORP	COM	247025109	565	18385	SH	SOLE	1
DELPHI AUTOMOTIVE SYS CORP	COM	247126105	37	2489	SH	SOLE	1
DELTA AIRLINES INC		247361108	8	200	SH	SOLE	1
DELTIC TIMBER CORP		247850100	8	500	SH	DEFINED	1
DELTIC TIMBER CORP		247850100	5	300	SH	SOLE	1
DELTIC TIMBER INC		247850100	10936	645971	SH	DEFINED	1
DELTIC TIMBER INC		247850100	309	18296	SH	SOLE	1
DEVRY INC	DEL COM	251893103	106	2839	SH	SOLE	1
DIAMOND OFFSHORE DRILLING INC		25271C102	2	50	SH	SOLE	1
DISNEY (WALT) COMPANY HOLDING CO		254687106	7	200	SH	DEFINED	1
DISNEY (WALT) COMPANY HOLDING CO		254687106	86	2250	SH	SOLE	1
DOMINION RES INC VA	NEW	25746U109	1	24	SH	DEFINED	1
DOMINION RES INC VA	NEW	25746U109	16	290	SH	SOLE	1
DOW CHEMICAL CO		260543103	706	28351	SH	SOLE	1
DOW CHEMICAL CO	COM	260543103	44	1800	SH	SOLE	1
DPL INC	COM	233293109	8	300	SH	DEFINED	1
DPL INC	COM	233293109	70	2385	SH	SOLE	1
DREYFUS MUNICIPAL BOND FUND		26201Q104	44	3881		SOLE	1
DRUMMOND TERRACE RENTAL		238995369	0	1	PRN	SOLE	1
DU PONT E I DE NEMOURS & CO	COM	263534109	29	707	SH	SOLE	1
DU PONT EL D NEMOURS & CO		263534109	291	7040	SH	SOLE	1
DUKE ENERGY CORP	COM	264399106	8	100	SH	DEFINED	1
DUKE ENERGY CORP	COM	264399106	83	970	SH	SOLE	1
DUKE ENERGY CORP	COM	264399106	20	240	SH	DEFINED	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PCT/ CALL	INVESTMENT DISCRETION	OTHER MANAGE
DUKE ENERGY CORP	COM	264399106	176	2057	SH	SOLE	1
DUN & BRADSTREET CORP	(NEW)	26483B106	10	300	SH	SOLE	1
DUN & BRADSTREET CORP	DEL COM	26483B106	27	800	SH	SOLE	1
DYNEX CAP INC	COM NEW	26817Q506	0	106	SH	DEFINED	1
EMC CORP MASS	COM	268648102	39	400	SH	DEFINED	1
EMC CORP MASS	COM	268648102	143	1450	SH	SOLE	1
EASTMAN CHEMICAL COMPANY		277432100	1	50	SH	SOLE	1
EASTMAN KODAK CO		277461109	40	1000	SH		1
EASTMAN KODAK CO	COM	277461109	32	800	SH	SOLE	1
EATON CORP	COM	278058102	6	100	SH	DEFINED	1
EATON CORP	COM	278058102	113	1850	SH	SOLE	1
ECHELON CORP		27874N105	2	100	SH	SOLE	1
EDWARDS LIFESCIENCES CORP		28176E108	5	240	SH	SOLE	1
EEX CORP	COM NEW	26842V207	0	66	SH	SOLE	1
EL PASO ENERGY CORP	DEL COM	283905107	12	200	SH	DEFINED	1
ELAN PLC	ADR	284131208	10	200	SH	SOLE	1
ELECTRONIC DATA SYS CORP	NEW	285661104	99	2400	SH	SOLE	1
EMC CORP		268648102	4	50	SH		1
EMERSON ELEC CO	COM	291011104	66	1000	SH	SOLE	1
EMERSON ELECTRIC CO		291011104	23	350	SH	DEFINED	1
EMERSON ELECTRIC CO		291011104	33	500	SH	SOLE	1
ENCORE WIRE CORP	COM	292562105	143	20174	SH	SOLE	1
ENERGY EAST CORP	COM	29266M109	0	28	SH	SOLE	1
ENGELHARD CORP	COM	292845104	4	253	SH	DEFINED	1

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ENRON CORP		293561106	70	800	SH	SOLE	1
ENRON CORP	COM	293561106	17	200	SH	SOLE	1
ENTERGY 65 SERIES PRD 4.56%		29364D407	1	18	SH	SOLE	1
ENTERGY ARK INC PFD \$6.08		29364D605	4	60	SH	SOLE	1
ENTERGY ARK INC PFD \$7.32		29364D704	21	229	SH	SOLE	1
ENTERGY ARK INC PFD \$7.40		29364D829	8	90	SH	SOLE	1
ENTERGY ARK INC PFD \$7.80		29364D803	10	100	SH	SOLE	1
ENTERGY ARK INC PFD \$7.88		29364D852	14	145	SH	SOLE	1
ENTERGY CORP		29364G103	47	1275	SH	SOLE	1
ENTERGY CORP	NEW COM	29364G103	22	593	SH	DEFINED	1
ENTERGY CORP	NEW COM	29364G103	148	4020	SH	SOLE	1
EQUINOX - OPHILIA TODD 10400		271995367	0	1	PRN	SOLE	1
ETHAN ALLEN INTERIORS		297602104	6	225	SH	DEFINED	1
EXXON MOBIL CORP		30231G102	725	8140	SH	DEFINED	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTHER MANAGE
EXXON MOBIL CORP		30231G102	3089	34665	SH	SOLE	1
EXXON MOBIL CORP	COM	30231G102	332	3730	SH	DEFINED	1
EXXON MOBIL CORP	COM	30231G102	1957	21970	SH	SOLE	1
FAIRFIELD CMNTYS INC	COM PAR \$0.01	304231301	187	18500	SH	SOLE	1
FEDERAL NATL MTG ASSN	COM	313586109	21	300	SH	SOLE	1
FEDERAL REALTY INVT TR	SH BEN INT NEW	313747206	13	685	SH	SOLE	1
FEDERATED BOND FUND #198		31420F400	17	1970	SH	SOLE	1
FEDERATED HIGH YIELD TR	SH BEN INT	314197104	422	56904	SH	SOLE	1
FEDERATED STK TR	SH BEN INT	31390010R	38	1075	SH	SOLE	1
FEDEX CORPORATION		31428X106	8	200	SH	SOLE	1
FIRST COMMUNITY BANK NA	NPT	329000996	2	2000	SH	SOLE	1
FIRST NAT'L ENTERTAINMENT	CORP	320940109	0	388	SH	DEFINED	1
FIRST STAUNTON BANCSHARES	CL-A V	90008J994	0	42	SH	SOLE	1
FIRST STAUNTON BANCSHARES	CL-B NV	90008K991	0	374	SH	SOLE	1
FIRST TENN NATL CORP	COM	337162101	4	200	SH	SOLE	1
FIRST UN CORP	COM	337358105	3	118	SH	DEFINED	1
FIRST UN CORP	COM	337358105	56	1760	SH	SOLE	1
FLEETBOSTON FINANCIAL CORP		339030108	77	2001	SH	SOLE	1
FLOWEREE PLANTING LSE 1-1-98		301995361	0	1	PRN	SOLE	1
FLUOR CORP	COM	343861100	11	396	SH	SOLE	1
FNMA	COM	313586109	92	1300	SH	SOLE	1
FOAMEX INT'L INC		344123104	125	20050	SH	SOLE	1
FOGDOG, INC		344167101	0	215	SH	SOLE	1
FORD MOTOR CREDIT COMPANY USD		345370860	29	1152	SH	DEFINED	1
FORD MOTOR CREDIT COMPANY USD		345370860	171	6801	SH	SOLE	1
FORD MTR CO CAP TR I	TOPRS 9%	345343206	25	1000	SH	SOLE	1
FPL GROUP INC	COM	302571104	53	812	SH	SOLE	1
FRANKLIN FED TAX FREE INCOME	CLA	353519101	12	1058		SOLE	1
GAP INC	DEL COM	364760108	30	1500	SH	SOLE	1
GATEWAY INC	COM	367626108	18	400	SH	SOLE	1
GEMSTAR TV GUIDE		36866W106	104	1200	SH	SOLE	1
INTERNATIONAL INC							
GEN MTR CORP		370442105	15	240	SH	SOLE	1
GENERAL ELEC CO	COM	369604103	253	4400	SH	DEFINED	1



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GENERAL ELEC CO	COM	369604103	3677	63765	SH	SOLE	1
GENERAL ELECTRIC CO		369604103	109	1900	SH	DEFINED	1
GENERAL ELECTRIC CO		369604103	4266	73968	SH	SOLE	1
GENERAL MLS INC	COM	370334104	0	20	SH	DEFINED	1
GENERAL MLS INC	COM	370334104	25	720	SH	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	OR AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTHER MANAGE
GENERAL MTRS CORP	COM	370442105	26	400		SH		SOLE	1
GENOME THERAPEUTICS CORP	COM	372430108	20	1000		SH		SOLE	1
GENUINE PARTS CO		372460105	17	900		SH		SOLE	1
GENUS INC	COM	372461103	9	2500		SH		DEFINED	1
GEORGE PATE COLUMBIA 11/96		712995364	0	1		PRN		SOLE	1
GEORGIA PAC CORP		373298108	94	4000		SH		SOLE	1
GEORGIA PAC CORP	COM GA PAC GRP	373298108	49	2120		SH		SOLE	1
GEORGIA PAC CORP	COM-TIMBER GRP	373298702	10	410		SH		SOLE	1
GERON CORP	COM	374163103	8	300		SH		SOLE	1
GILLETTE CO	COM	375766102	107	3485		SH		DEFINED	1
GILLETTE CO	COM	375766102	148	4830		SH		SOLE	1
GLAXO WELLCOME PLC	SPONSORED ADR	37733W105	18	300		SH		SOLE	1
GOODYEAR TIRE & RUBBER		382550101	8	484		SH		DEFINED	1
GOODYEAR TIRE & RUBR CO	COM	382550101	30	1718		SH		SOLE	1
GPU INC		36225X100	12	400		SH		SOLE	1
GREAT LAKES CHEM CORP	COM	390568103	52	1785		SH		DEFINED	1
GREAT LAKES CHEM CORP	COM	390568103	8	300		SH		SOLE	1
GRUY PETRO MGMT WALKER CREEKWALKER CREEK		002995363	0	1		PRN		SOLE	1
GTE CORP CLASS ACTION		S86555711	0	1		SH		SOLE	1
GUARANTY BANCSHARES INC TEX	COM	400764106	1	200		SH		SOLE	1
GUIDANT CORP	COM	401698105	346	4900		SH		SOLE	1
HALLIBURTON CO	COM	406216101	29	600		SH		DEFINED	1
HALLIBURTON CO	COM	406216101	2	50		SH		SOLE	1
HANCOCK FABRICS		409900107	8	1600		SH		SOLE	1
HANCOCK HLDG CO CAP VALUE		410120109	105	3408		SH		SOLE	1
HARLEY DAVIDSON INC	COM	412822108	9	200		SH		SOLE	1
HARRIS CORP	DEL	413875105	42	1500		SH		SOLE	1
HARRIS CORP DEL	COM	413875105	2	94		SH		SOLE	1
HARRIS EQUITY FUND		40429977R	50	3329		SH		SOLE	1
HARRIS EQUITY INCOME FUND		41454810R	99	4934		SH		SOLE	1
HARRIS GROWTH FD #19		41454830R	112	3929		SH		SOLE	1
HARRIS SHORT/INTERMEDIATE	BOND CL I	40429960R	62	6316		SH		SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	OR AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTHER MANAGE
HASBRO, INC		418056107	8	787		SH		DEFINED	1

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HATTERAS INCOME SECS INC	COM	419025101	2	200	SH	SOLE	1
HCA-HEALTHCARE CO	COM	404119109	46	1250	SH	DEFINED	1
HEINZ H J CO	COM	423074103	16	450	SH	SOLE	1
HEWLETT PACKARD CO		428236103	112	1156	SH	SOLE	1
HEWLETT PACKARD CO	COM	428236103	19	200	SH	DEFINED	1
HEWLETT PACKARD CO	COM	428236103	481	4975	SH	SOLE	1
HIBERNIA CORP		428656102	11	900	SH	DEFINED	1
HIBERNIA CORP		428656102	5257	429175	SH	SOLE	1
HIGHLANDS INS GROUP		431032101	112	12000	SH	SOLE	1
HILLSIDE MANOR APARTMENTS		875995367	43	100	SH	SOLE	1
HOME DEPOT		437076102	46	882	SH	DEFINED	1
HOME DEPOT		437076102	517	9750	SH	SOLE	1
HOME DEPOT INC	COM	437076102	7	150	SH	DEFINED	1
HOME DEPOT INC	COM	437076102	539	10175	SH	SOLE	1
HOMEFED CORP	COM NEW	43739D208	2	4028	SH	DEFINED	1
HONEYWELL INTL INC		438516106	8	250	SH	SOLE	1
HONEYWELL INTL INC	COM	438516106	142	4000	SH	SOLE	1
HOPEWELL HLDGS LTD	SPONSORED ADR	439555301	5	14600	SH	DEFINED	1
HUBBELL INC	CL B	443510201	25	1000	SH	SOLE	1
IBM CORP		459200101	41	372	SH	DEFINED	1
IBM CORP		459200101	1792	15936	SH	SOLE	1
ICN PHARMACEUTICALS INC	NEW COM	448924100	17	525	SH	SOLE	1
ICOS CORP	COM	449295104	16	300	SH	SOLE	1
INGERSOLL-RAND CO	COM	456866102	3	100	SH	DEFINED	1
INGERSOLL-RAND CO	COM	456866102	79	2350	SH	SOLE	1
INS MUN-INC TRS 116		458084837	1	6		SOLE	1
INS MUN-INC TRS 198		45808G723	0	5		SOLE	1
INTEL CORP	COM	458140100	183	4430	SH	DEFINED	1
INTEL CORP	COM	458140100	1725	41520	SH	SOLE	1
INTEL CORP	CAP	458140100	438	10544	SH	SOLE	1
INTERNATIONAL BUSINESS MACHS		459200101	1652	14685	SH	SOLE	1
INTERNATIONAL BUSINESS MACHS	COM	459200101	237	2112	SH	DEFINED	1
INTERNATIONAL BUSINESS MACHS	COM	459200101	1142	10152	SH	SOLE	1
INTERNATIONAL FIBERCOM INC	COM	45950T101	7	500	SH	SOLE	1
INTERNATIONAL FLAVORS AND FRAGRANCES		459506101	6	350	SH	SOLE	1

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INTL PAPER CO		460146103	11	400	SH	DEFINED	1
INTL PAPER CO		460146103	40	1428	SH	SOLE	1
INTL PAPER CO	COM	460146103	40	1450	SH	DEFINED	1
INTL PAPER CO	COM	460146103	92	3248	SH	SOLE	1
IOMEGA CORP	COM	462030107	236	47300	SH	DEFINED	1
IOMEGA CORP	COM	462030107	5	1100	SH	SOLE	1
IPALCO ENTERPRISES INC	COM	462613100	13	600	SH	SOLE	1
IRWIN FINL CORP	COM	464119106	29	1800	SH	SOLE	1
J P MORGAN CO INC		616880100	363	2225	SH	SOLE	1
JANUS INVT FD	SH BEN INT	471023101	23	523	SH	SOLE	1
JANUS WORLDWID FUND #41		471023309	94	1276	SH	SOLE	1
JDS UNIPHASE CORP	COM	46612J101	17	180	SH	SOLE	1
JEFFERSON PILOT CORPORATION		475070108	20	300	SH	DEFINED	1
JOHNS MANVILLE CORP		478129109	3	292	SH	SOLE	1
JOHNSON & JOHNSON		478160104	206	2200	SH	DEFINED	1

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JOHNSON & JOHNSON		478160104	412	4388	SH	SOLE	1
JOHNSON & JOHNSON	COM	478160104	262	2800	SH	DEFINED	1
JOHNSON & JOHNSON	COM	478160104	2279	24270	SH	SOLE	1
KANSAS CITY PWR & LT CO	COM	485134100	26	1000	SH	SOLE	1
KELLOGG CO		487836108	4	200	SH	SOLE	1
KERR-MCGEE CORPORATION INC		492386107	1	25	SH	SOLE	1
KIMBERLY CLARK CORP	COM	494368103	16	300	SH	SOLE	1
KING PHARMACEUTICALS INC		495582108	11	337	SH	SOLE	1
KNIGHT TRADING GROUP INC		499063105	14	400	SH	SOLE	1
LACLEDE GAS CO	COM	505588103	19	900	SH	DEFINED	1
LACLEDE GAS CO	COM	505588103	6	300	SH	SOLE	1
LANIER WORLDWIDE INC		51589L105	0	94	SH	SOLE	1
LEAR CORP	COM	521865105	2	100	SH	SOLE	1
LENNOX INTL INC	COM	526107107	4	500	SH	SOLE	1
LG&E ENERGY CORP	COM	501917108	40	1670	SH	SOLE	1
LIFEPOINT HOSPITALS INC	COM	53219L109	2	65	SH	DEFINED	1
LILLY ELI & CO	COM	532457108	56	700	SH	DEFINED	1
LILLY ELI & CO	COM	532457108	798	9850	SH	SOLE	1
LION OIL 05-0260 680260(246)		493995369	0	1	PRN	SOLE	1
LION OIL 05-0261 (DRIP)		494995368	0	1	PRN	SOLE	1
LION OIL 48-0260 RI & ORI		494990104	0	1	PRN	SOLE	1
LION OIL 68-0261 RI & ORI		493990105	0	1	PRN	SOLE	1
LION OIL 68-0366		135990109	0	1	PRN	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR SH/ PCT/ INVESTMENT DISCRETION	OTHER
LION OIL CO #18-1896		496990102	0	1 PRN	SOLE 1
LIQUID AUDIO INC		53631T102	0	25 SH	SOLE 1
LML PAYMENT SYSTEMS INC		50208P109	25	3900 SH	SOLE 1
LOUISIANA PAC CORP	COM	546347105	9	1016 SH	SOLE 1
LSI LOGIC CORP	COM	502161102	14	500 SH	SOLE 1
LTV CORP	*W EXP 06/28/1998	501921126	0	1 SH	SOLE 1
LTV CORP 1.25 SERIES		502210800	0	14 SH	SOLE 1
LUBRIZOL CORP	NEW	549271104	15	800 SH	SOLE 1
LUCENT TECHNOLOGIES INC	COM	549463107	50	1650 SH	DEFINED 1
LUCENT TECHNOLOGIES INC	COM	549463107	1263	41454 SH	SOLE 1
MCDONALD'S CORP		580135101	6	200 SH	DEFINED 1
MCDONALD'S CORP		580135101	6	200 SH	DEFINED 1
MCDONALD'S CORP		580135101	211	7024 SH	SOLE 1
MCDONALDS CORP	COM	580135101	18	600 SH	DEFINED 1
MCDONALDS CORP	COM	580135101	60	2000 SH	SOLE 1
MCKESSON HBOC INC	COM	58155Q103	6	200 SH	SOLE 1
MEDTRONIC INC	COM	585055106	75	1460 SH	SOLE 1
MELLON FINL CORP		58551A108	9	200 SH	SOLE 1
MELLON FINL CORP	COM	58551A108	37	800 SH	SOLE 1
MERCK & CO INC		589331107	96	1300 SH	DEFINED 1
MERCK & CO INC		589331107	558	7500 SH	SOLE 1
MERCK & CO INC	COM	589331107	166	2250 SH	DEFINED 1
MERCK & CO INC	COM	589331107	2529	33987 SH	SOLE 1
MERLIN MORRIS FARMS INC.		546001991	2	2679 SH	SOLE 1
MERRILL LYNCH CORP BD FD	CL A	590907101	15	2536 SH	SOLE 1
INCHI INCOME					
MESA OFFSHORE TR	UNIT BEN INT	590650107	0	2000 SH	SOLE 1

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METLIFE INC	COM	59156R108	3	148	SH	SOLE	1
MFS INTER INCOME TR	SH BEN INT	55273C107	19	3100	SH	SOLE	1
MGIC INVT CORP WIS	COM	552848103	30	500	SH	SOLE	1
MICROSOFT CORP		594918104	205	3400	SH	SOLE	1
MICROSOFT CORP	COM	594918104	502	8325	SH	SOLE	1
MICROSOFT CORPORATION		594918104	24	400	SH	DEFINED	1
MICROSOFT CORPORATION		594918104	670	11110	SH	SOLE	1
MINNESOTA MNG & MFC CO		604059105	55	606	SH	SOLE	1
MINNESOTA MNG & MFG CO	COM	604059105	63	700	SH	SOLE	1
MISSISSIPPI CHEMICAL		598001998	0	2	SH	SOLE	1
MORGAN STANLEY DEAN WITTER & CO		617446448	55	612	SH	SOLE	1
MORRISON MGMT SPECIALIST INC		618459101	3	115	SH	DEFINED	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGE
MORRISSEY DEV. CO.		618994156	25	400	SH	SOLE	1
MOTOROLA INC		620076109	386	13680	SH	DEFINED	1
MOTOROLA INC		620076109	542	19243	SH	SOLE	1
MOTOROLA INCORPORATED	COM	620076109	8	300	SH	DEFINED	1
MOTOROLA INCORPORATED	COM	620076109	267	9455	SH	SOLE	1
MUN INSD NATL UNIT SERIES 23		626224158	0	5	SH	SOLE	1
MURPHY OIL CORP	COM	626717102	152313	2350153	SH	DEFINED	1
MURPHY OIL CORP	COM	626717102	3381	52174	SH	SOLE	1
NELSON, THOMAS INC		640376109	1	187	SH	SOLE	1
NEWMONT MINING CORP	COM	651639106	3	193	SH	SOLE	1
NICOR INC	COM	654086107	28	800	SH	SOLE	1
NIKE INC	CL B	654106103	28	700	SH	SOLE	1
NIKE INC CL B	CL B	654106103	4	100	SH	SOLE	1
NOBLE AFFILIATES INC	COM	654894104	80	2160	SH	SOLE	1
NOBLE DRILLING CORP	COM	655042109	39	792	SH	SOLE	1
NOKIA		654902204	55	1400	SH	SOLE	1
NORFOLK SO CORP		655844108	25	1734	SH	SOLE	1
NORTEL NETWORKS CORP NEW		656568102	5	100	SH	SOLE	1
NORTHERN STATES POWER		98389B100	139	5062	SH	SOLE	1
NORTHERN TRUST COMPANY	NTRS	665859104	355	4000	SH	DEFINED	1
NORTHERN TRUST COMPANY	NTRS	665859104	158	1780	SH	SOLE	1
OCCIDENTAL PETE CORP	DEL COM	674599105	28	1303	SH	SOLE	1
OFFICE DEPOT		676220106	5	750	SH	SOLE	1
OKLAHOMA GAS & ELEC CO	COM	670837103	14	700	SH	DEFINED	1
OKLAHOMA GAS & ELEC CO	COM	670837103	97	4556	SH	SOLE	1
OLIN CORP		680665205	2	166	SH	DEFINED	1
OLIN CORP	COM PAR \$1	680665205	13	808	SH	SOLE	1
OMNICOM GROUP		681919106	72	1000	SH	SOLE	1
OPTI INC		683960108	65	12000	SH	SOLE	1
ORACLE CORP	COM	68389X105	78	1000	SH	DEFINED	1
ORACLE CORP	COM	68389X105	660	8400	SH	SOLE	1
PACIFIC CENTURY CYBERWORKS		694059106	27	2473	SH	DEFINED	1
PACTIV CORP		695257105	2	200	SH	DEFINED	1
PACTIV CORP		695257105	5	500	SH	SOLE	1
PALM INC	COM	696642107	68	1297	SH	DEFINED	1
PALM INC	COM	696642107	14	297	SH	SOLE	1
PAMECO CORP	COM NEW	697934305	1	333	SH	DEFINED	1
PEGASUS COMMUNICATIONS CORP	CL A	705904100	4	100	SH	SOLE	1

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PENNEY J C INC COM 708160106 9 782 SH SOLE 1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGE
PEOPLES ENERGY CORP	COM	711030106	16	500	SH	DEFINED	1
PEOPLES ENERGY CORP	COM	711030106	6	200	SH	SOLE	1
PEOPLES HLDG CO	COM	711148106	7	367	SH	SOLE	1
PEOPLESOFT INC	COM	712713106	8	300	SH	SOLE	1
PEPSICO INC	COM	713448108	142	3130	SH	DEFINED	1
PEPSICO INC	COM	713448108	1175	25556	SH	SOLE	1
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	1
PFIZER INC		717081103	2902	64606	SH	SOLE	1
PFIZER INC		717081103	40	900	SH	DEFINED	1
PFIZER INC		717081103	1745	38873	SH	SOLE	1
PG&E CORP		69331C108	6	250	SH	DEFINED	1
PHARMACIA CORP		71713U102	83	1380	SH	DEFINED	1
PHARMACIA CORP		71713U102	1255	20860	SH	SOLE	1
PHELPS DODGE CORP	COM	717265102	20	500	SH	DEFINED	1
PHELPS DODGE CORP	COM	717265102	0	20	SH	SOLE	1
PHILIP MORRIS COS INC	COM	718154107	104	3591	SH	SOLE	1
PHILLIP/AMEXPLORATION-CRONEA		719995367	0	1	PRN	SOLE	1
PHILLIPS PETE CO		718507106	137	2186	SH	SOLE	1
PHILLIPS PETROLEUM CO	COM	718507106	6	100	SH	SOLE	1
PITNEY BOWES INC	COM	724479100	2	72	SH	SOLE	1
PORT GIBSON CAPITAL CORP		715995361	336	8000	SH	SOLE	1
PORT GIBSON PROPERTIES, INC		723995361	4	4100	SH	SOLE	1
POTLATCH CORP PCH		737628107	4	150	SH	SOLE	1
POTOMAC ELEC PWR CO		737679100	5	200	SH	SOLE	1
POTOMAC ELECTRIC POWER		737679100	6	270	SH	SOLE	1
PPG INDUSTRIES INC		693506107	31	800	SH	SOLE	1
PRAIRIE FARMERS ASSOC.	RESERVES (BE)	711000992	1	1769	SH	SOLE	1
PRAIRIE FARMERS ASSOCIATION NUMBER 00888		722000999	0	1	SH	SOLE	1
PRAXAIR INC	COM	74005P104	11	300	SH	DEFINED	1
PRICE T ROWE TX FR HI YLD FD	COM	741486104	8	768			1
PRIMEX TECHNOLOGIES INC	COM	741597108	14	510	SH	SOLE	1
PRISON REALTY TRUST		74264N105	3	3000	SH	SOLE	1
PROCTER & GAMBLE CO	COM	742718109	352	5290	SH	DEFINED	1
PROCTER & GAMBLE CO	COM	742718109	1230	18380	SH	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGE
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	44	1000	SH	SOLE	1
QLOGIC CORP	COM	747277101	22	250	SH	SOLE	1

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QUAKER OATS		747402105	316	4000	SH	DEFINED	1
QUAKER OATS		747402105	209	2650	SH	SOLE	1
QUAKER OATS CO	COM	747402105	63	800	SH	SOLE	1
QUALCOM INC		747525103	14	200	SH	SOLE	1
QWEST COMMUNICATIONS INTL		749121109	0	6	SH	SOLE	1
QWEST COMMUNICATIONS INTL INC	COM	749121109	41	873	SH	SOLE	1
RALCORP HLDGS INC	NEW COM	751028101	0	66	SH	DEFINED	1
RALSTON PURINA CO	COM RAL-PUR GP	751277302	14	609	SH	DEFINED	1
RAYTHEON CO	CL B	755111408	34	1200	SH	SOLE	1
REALTY EQUITIES CORP		756095105	0	83	SH	SOLE	1
REGIONS FINANCIAL		758940100	40	1786	SH	DEFINED	1
REGIONS FINANCIAL		758940100	7	350	SH	SOLE	1
REGIONS FINL CORP	COM	758940100	329	14511	SH	SOLE	1
RELIANT ENERGY INC	COM	75952J108	245	5285	SH	DEFINED	1
RELIANT ENERGY INC		75952J108	226	4873	SH	SOLE	1
REUTERS GROUP PLC		76132M102	19	173	SH	SOLE	1
ROHM & HAAS CO	COM	775371107	5	200	SH	SOLE	1
ROUSE CO	COM	779273101	2	100	SH	SOLE	1
ROYAL DUTCH PETE CO	NY REG GLD1.25	780257804	71	1200	SH	SOLE	1
RUBY TUESDAY INC		781182100	14	1260	SH	DEFINED	1
SAFECO CORP	COM	786429100	27	1000	SH	SOLE	1
SARA LEE CORP	COM	803111103	28	1400	SH	SOLE	1
SBC COMMUNICATIONS INC	COM	78387G103	30	600	SH	DEFINED	1
SBC COMMUNICATIONS INC	COM	78387G103	1569	31383	SH	SOLE	1
SCHERING PLOUGH CORP	COM	806605101	1092	23500	SH	DEFINED	1
SCHERING PLOUGH CORP		806605101	416	8984	SH	SOLE	1
SCHLUMBERGER LTD		806857108	125	1550	SH	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGE
SCUDDER GLOBAL DISCOVERY FD		378947501	20	544	SH	SOLE	1
SEAGATE TECHNOLOGY	COM	811804103	69	1000	SH	SOLE	1
SEARS ROEBUCK & CO	COM	812387108	5	167	SH	DEFINED	1
SEARS ROEBUCK & CO	COM	812387108	74	2312	SH	SOLE	1
SEMPRA ENERGY	COM	816851109	9	450	SH	SOLE	1
SEMPRA ENERGY AKA ENOVA CORP		816851109	4	200	SH	SOLE	1
SERVICEMASTER CO		81760N109	7	800	SH	SOLE	1
SEVEN J STOCK FARM,		787991066	0	10	SH	SOLE	1
SHEFFIELD PHARMACEUTICALS IC DELAWARE		82123D309	123	18000	SH	SOLE	1
SHELL TRANS & TRADING PLC	NEW YRK SH NEW	822703609	88	1800	SH	DEFINED	1
SHERWIN WILLIAMS CO	COM	824348106	23	1100	SH	SOLE	1
SIMMONS 1ST NATL CORP	CL A \$5 PAR	828730200	5	250	SH	DEFINED	1
SIMMONS 1ST NATL CORP	CL A \$5 PAR	828730200	181	9023	SH	SOLE	1
SMACKOVER BANCSHARES INC		812004992	0	673	SH	SOLE	1
SMITHKLINE BEECHAM PLC		832378301	34	500	SH	SOLE	1
SOLUTIA INC	COM	834376105	1	100	SH	DEFINED	1
SOLUTIA INC	COM	834376105	56	4948	SH	SOLE	1
SONY CORP		835699307	100	1000	SH	DEFINED	1
SOUTHERN CO	COM	842587107	107	3300	SH	DEFINED	1
SOUTHERN CO	COM	842587107	699	21607	SH	SOLE	1
SPACELABS MED INC	COM	846247104	0	72	SH	SOLE	1
SPRINT CORP PCS GROUP		852061506	3	100	SH	SOLE	1

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ST JUDE MED INC	COM	790849103	10	200	SH	SOLE	1
ST PAUL COMPANIES INC	COMMON STOCK	792860108	45	914	SH	SOLE	1
STAFFMARK INC/EDGEWATER TECH		280358102	5	1000	SH	DEFINED	1
STILLWELL FINANCIAL INC		860831106	26	600	SH	SOLE	1
STRONG MUNICIPAL BOND FD		86335E104	28	3223		SOLE	1
SUN MICROSYSTEMS INC	COM	866810104	110	950	SH	SOLE	1
SUNGARD DATA SYS INC	COM	867363103	4	100	SH	SOLE	1
SUNOCO INC	COM	86764P109	61	2328	SH	SOLE	1
SYNOPSIS INC	COM	871607107	3	100	SH	SOLE	1
SYSCO CORP		871829107	92	2000	SH	SOLE	1
TAIWAN SEMICONDUCTOR MFC	CO SP ADR	874039100	8	400	SH	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	SH/ PCT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGE
TARGET CORP		87612E106	10	400	SH	SOLE	1
TECO ENERGY INC	COM	872375100	23	800	SH	DEFINED	1
TECO ENERGY INC	COM	872375100	8	300	SH	SOLE	1
TELLABS INC	COM	879664100	42	900	SH	SOLE	1
TELOCITY INC	COM	87971D103	9	3000	SH	SOLE	1
TEMPLE INLAND INC	COM	879868107	15	400	SH	SOLE	1
TENNECO AUTOMOTIVE INC	USD	880349105	0	80	SH	SOLE	1
TEXACO INC	COM	881694103	107	2047	SH	SOLE	1
TEXARKANA FIRST FINANCIAL CORPORATION	COM	881801104	260	11400	SH	DEFINED	1
TEXARKANA FIRST FINANCIAL CORPORATION	COM	881801104	199	8725	SH	SOLE	1
TEXAS BIOTECHNOLOGY CORP		88221T104	1	100	SH	SOLE	1
TEXAS INSTRS INC	COM	882508104	131	2800	SH	SOLE	1
TEXTRON INC	COM	883203101	4	100	SH	SOLE	1
THE MUN INSURED NAT'L TR S5		626223242	0	5		SOLE	1
TIFFANY & CO	NEW	886547108	84	2200	SH	SOLE	1
TIME WARNER INC	COM	887315109	19	250	SH	SOLE	1
TRANS-GULF PETROLEUM CORP	LA CLOSELY HELD	858001993	0	10	SH	SOLE	1
TRANSOCEAN SEDCO FOREX INC		G90078109	4	77	SH	DEFINED	1
TRANSOCEAN SEDCO FOREX INC		G90078109	70	1200	SH	SOLE	1
TRAVIS BOATS & MTRS INC	COM	894363100	0	200	SH	SOLE	1
TRI CONTINENTAL CORPORATION		895436103	105	4030	SH	SOLE	1
TRIAD HOSPITALS INC	COM	89579K109	1	65	SH	DEFINED	1
TRIBUNE COMPANY		896047107	52	1200	SH	SOLE	1
TXU CORP		873168108	9	250	SH	DEFINED	1
TXU CORP		873168108	118	3000	SH	SOLE	1
TYCO INTL LTD	NEW	902124106	5	100	SH	SOLE	1
TYCO INTL LTD	NEW COM	902124106	83	1608	SH	SOLE	1
TYSON FOODS INC	CL A	902494103	154	15450	SH	DEFINED	1
TYSON FOODS INC	CL A	902494103	7	750	SH	SOLE	1
U S G CORP	COM NEW	903293405	7	300	SH	SOLE	1
ULTRAMAR DIAMOND SHAMROCK CP		904000106	5	210	SH	SOLE	1
UNICOM CORP	COM	904911104	28	500	SH	DEFINED	1
UNION CARBIDE CORP	COM	905581104	11	300	SH	DEFINED	1
UNION CARBIDE CORP	COM	905581104	11	300	SH	SOLE	1
UNION PAC CORP	COM	907818108	153	3950	SH	DEFINED	1
UNION PAC CORP	COM	907818108	26	693	SH	SOLE	1
UNION PLANTERS CORP	COM	908068109	6	200	SH	SOLE	1

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UNISYS CORP		909214108	6	540	SH	SOLE	1
UNIT AGREEMENT-SMACKOVERUNIT		275995363	0	1	PRN	SOLE	1

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN	SH/ PCT/ CALL	INVESTMENT DISCRETION	OTHER MANAGE
UNITED ARKANSAS CORPORATION		907000996	0	1200	SH	DEFINED	1
UNITED AUTO GROUP INC	COM	909440109	83	10105	SH	SOLE	1
UNITED PARCEL SERVICE - CLB		911312106	2	50	SH		1
USA TRUCK INC	COM	902925106	574	106999	SH	SOLE	1
USX-U S STL	COM	90337T101	3	200	SH	DEFINED	1
USX-U S STL	COM	90337T101	7	500	SH	SOLE	1
UTILICORP UTD INC	COM	918005109	99	3856	SH	SOLE	1
VAN KAMPEN AMERICAN CAPITAL PRIME RATE		920914108	56	5997	SH	SOLE	1
VANG INDEX EXT MKT #98		922908207	21	563	SH	SOLE	1
VERIZON COMMUNICATIONS INC		92343V104	128	2666	SH	DEFINED	1
VERIZON COMMUNICATIONS INC		92343V104	1290	26639	SH	SOLE	1
VIALINK CO	COM	92552Q101	3	450	SH	SOLE	1
VIOPHARMA, INC		928241108	2	100	SH	SOLE	1
VISTEON CORP		92839U107	3	235	SH	SOLE	1
VISTEON CORP	COM	92839U107	0	13	SH	DEFINED	1
VISTEON CORP	COM	92839U107	3	218	SH	SOLE	1
VLASIC FOODS INTL INC	COM	928559103	0	100	SH	SOLE	1
VODAFONE GROUP PLC	NEW	92857W100	17	470	SH	SOLE	1
WACHOVIA CORPORATION		929771103	328	5800	SH	SOLE	1
WAL MART STORES INC	COM	931142103	303	6319	SH	DEFINED	1
WAL MART STORES INC	COM	931142103	2894	60183	SH	SOLE	1
WALGREEN CO	COM	931422109	216	5700	SH	SOLE	1
WALMART DE MEXICO S A DE CV B SER		93114W206	1	558	SH	SOLE	1
WALSH HEALTH CARE SOLUTIONS INC		937001998	0	3	SH	SOLE	1
WALT DISNEY CO		254687106	3	100	SH	SOLE	1
WASHINGTON MUT INC	COM	939322103	15	400	SH	SOLE	1
WASTE MGMT INC	DEL COM	94106L109	0	1	SH	DEFINED	1
WAUSAU-MOSINEE PAPER CORP CO		943315101	4	550	SH	SOLE	1
WELLS FARGO & CO	NEW COM	949746101	54	1200	SH	SOLE	1
WELLS FARGO & CO	NEW COM	949746101	54	1200	SH	SOLE	1
WESTERN RES INC	COM	959425109	4	200	SH	SOLE	1
WEYERHAEUSER CO	COM	962166104	153	3800	SH	SOLE	1
WEYERHAEUSER CO	COM	962166104	153	3800	SH	SOLE	1

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WICKFORD ENERGY DO#9601100		498990100	0	1	PRN	SOLE	1
WILLIAMS COS INC	DEL COM	969457100	12	300	SH	SOLE	1



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WISCONSIN AVE DEVELOPMENT	CORP	073995367	4	48	SH	SOLE	1
WM WRIGLEY JR COMPANY	COM	982526105	7	100	SH	SOLE	1
WORLDCOM INC GA	NEW COM	98157D106	18	600	SH	DEFINED	1
WORLDCOM INC GA	NEW COM	98157D106	375	12400	SH	SOLE	1
XCEL ENERGY INC	COM	98389B100	8	294	SH	SOLE	1
AMSOUTH BANCORP		32165102	209	13724	SH	SOLE	
AMSOUTH LARGE CAP		32168288	281	12011	SH	SOLE	
BANCORPSOUTH INC		59692103	151	12373	SH	SOLE	
BERKSHIRE HATHAWAY		84670207	24	10	SH	SOLE	
CITIGROUP INC		172967101	138	2700	SH	SOLE	
CLEAR CHANNEL COMM		184502102	10	200	SH	SOLE	
COCA COLA CO		191216100	73	1200	SH	SOLE	
COMSAT CAP I LP		205930209	16	800	SH	SOLE	
PRIME FUND DAILY		233809102	6	6119	SH	SOLE	
TREASURY FUND DAILY		233809201	107	106934	SH	SOLE	
DISNEY WALT CO DEL		254687106	6	200	SH	SOLE	
EMC CORP MASS		268648102	53	800	SH	SOLE	
EATON VANCE MARATHON		277911848	45	1982	SH	SOLE	
ENTERPRISE INTERNET		293720231	8	488	SH	SOLE	
FIDELITY ADVISOR		315805200	91	1527	SH	SOLE	
FIDELITY ADVISOR		315805630	171	14120	SH	SOLE	
FIDELITY ADVISOR		315805820	40	2234	SH	SOLE	
FIDELITY ADVISOR		315807206	64	1886	SH	SOLE	
FIDELITY ADVISOR		315807768	118	3507	SH	SOLE	
FIDELITY ADVISOR		315918730	30	1925	SH	SOLE	
FIDELITY ADVISOR		315918763	135	6094	SH	SOLE	
FIDELITY ADVISOR		315918797	103	4785	SH	SOLE	
FIDELITY ADVISOR		315918839	81	3442	SH	SOLE	
FORD MTR CO DEL		345370860	9	400	SH	SOLE	
GENERAL ELECTRIC CO		369604103	345	7200	SH	SOLE	
JOHN HANCOCK FINC'L		409905502	14	702	SH	SOLE	
HEWLETT-PACKARD CO		428236103	9	300	SH	SOLE	
HOME DEPOT INC		437076102	9	200	SH	SOLE	
INTEL CORP		458140100	125	4150	SH	SOLE	
INTL BUSINESS MACH		459200101	9	100	SH	SOLE	
LSI LOGIC CORP		502161102	5	300	SH	SOLE	
LUCENT TECH INC		549463107	5	400	SH	SOLE	
MERCK & CO INC		589331107	9	100	SH	SOLE	
MICROSOFT CORP		594918104	26	600	SH	SOLE	
NASDAQ 100 TR		631100104	8	140	SH	SOLE	
NOKIA CORP ADR		654902204	13	300	SH	SOLE	

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PEOPLES HLDG CO		711148106	46	2539	SH	SOLE	
PROCTER & GAMBLE CO		742718109	157	2000	SH	SOLE	
PUTNAM EUROPE GROWTH		746747104	22	959	SH	SOLE	
PUTNAM GLOBAL GROWTH		746772102	40	3715	SH	SOLE	
PUTNAM INTERNATIONAL		746802206	14	1066	SH	SOLE	
PUTNAM GROWTH		746802800	43	1960	SH	SOLE	
PUTNAM NEW		746916105	35	603	SH	SOLE	
PUTNAM INTERNATIONAL		746932102	21	862	SH	SOLE	
QWEST COMM INTL INC		749121109	17	412	SH	SOLE	
RF MICRO DEVICES INC		749941100	11	400	SH	SOLE	

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SUN MICROSYSTEMS INC	866810104	17	600	SH	SOLE
TXU CORP	873168108	89	2000	SH	SOLE
TEMPLETON FOREIGN	880196407	95	9319	SH	SOLE
TEXAS INSTRUMENTS	882508104	5	100	SH	SOLE
TYCO INTL LTD NEW	902124106	8	150	SH	SOLE
CISCO SYS INC.	17275R102	8	200	SH	SOLE
JDS UNIPHASE CORP	46612J101	8	200	SH	SOLE
JUNIPER NETWORKS	48203R104	13	100	SH	SOLE
MERISTAR HOSPITALITY	58984Y103	17	847	SH	SOLE
WORLDCOM INC	98157D106	20	1395	SH	SOLE
AMDOCS LIMITED	G02602103	22	325	SH	SOLE
FLEXTRONICS INTL INC	Y2573F102	17	600	SH	SOLE
		-----	-----		
GRAND TOTAL		301136	7808395		
		=====	=====		