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FIRST TENNESSEE NATIONAL CORP
 Form 13F-HR
 April 22, 2003

NAME OF ISSUER	TITLE OF CLASS	CUSIP NUMBER	FAIR MARKET VALUE	SHARES OF PRINCIPAL AMOUNT	INVESTMENT DISCRETION			MANAGEMENT INSTR
					(A) SOL	(B) SHR	(C) OTH	
COOPER INDS LTD	CL A	G24182100	224,973	6,300	X			1
			14,284	400		X	X	1
			239,257	6,700				
GLOBALSANTAFE CORP	SHS	G3930E101	180,314	8,732	X			1
			91,191	4,416		X	X	1
			5,493	266	X			2
			276,998	13,414				
INGERSOLL-RAND COMPANY LTD	CL A	G4776G101	1,173,762	30,416	X			1
			541,227	14,025		X	X	1
			1,714,989	44,441				
NOBLE CORPORATION	SHS	G65422100	186,164	5,925	X			1
			84,834	2,700		X	X	1
			7,855	250	X			2
			278,853	8,875				
XL CAP LTD	CL A	G98255105	5,031,046	71,080	X			1
			270,027	3,815		X	X	1
			5,301,073	74,895				
FLEXTRONICS INTL LTD	ORD	Y2573F102	219,770	25,203	X			1
			66,185	7,590		X	X	1
			4,796	550	X			2
			290,751	33,343				
AFLAC INC	COM	001055102	3,566,208	111,270	X			1
			469,052	14,635		X	X	1
			4,035,260	125,905				
AGCO CORP	COM	001084102	214,130	13,300	X			1
			214,130	13,300				
AT&T CORP	COM NEW	001957505	224,970	13,887	X			1
			73,028	4,508		X	X	1
			297,998	18,395				
AT&T WIRELESS SVCS INC	COM	00209A106	107,086	16,225	X			1
			33,807	5,122		X	X	1
			140,893	21,347				

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ABBOTT LABS	COM	002824100	3,168,123	84,236	X			1
			1,261,930	33,553		X	X	1
			11,283	300	X			2
			-----	-----				
			4,441,336	118,089				
ADAMS EXPRESS CO	COM	006212104	1,592	157	X			1
			205,071	20,224		X	X	1
			-----	-----				
			206,663	20,381				
ADVANCED MICRO DEVICES INC	COM	007903107	98,262	15,900	X			1
			-----	-----				
			98,262	15,900				
AEGON N V	ORD AMER REG	007924103	148,493	19,668	X			1
			11,891	1,575		X	X	1
			-----	-----				
			160,384	21,243				
AIR PRODS & CHEMS INC	COM	009158106	883,291	21,320	X			1
			165,720	4,000		X	X	1
			-----	-----				
			1,049,011	25,320				
ALBERTO CULVER CO	CL A	013068200	688,084	14,350	X			1
			244,545	5,100		X	X	1
			-----	-----				
			932,629	19,450				
ALCOA INC	COM	013817101	967,314	49,913	X			1
			688,553	35,529		X	X	1
			2,907	150	X			2
			-----	-----				
			1,658,774	85,592				
ALLEN TELECOM INC	COM	018091108	121,875	12,500	X			1
			-----	-----				
			121,875	12,500				
ALLSTATE CORP	COM	020002101	289,641	8,732	X			1
			109,726	3,308		X	X	1
			-----	-----				
			399,367	12,040				
ALLTEL CORP	COM	020039103	537,299	12,004	X			1
			257,549	5,754		X	X	1
			6,714	150	X			2
			-----	-----				
			801,562	17,908				
ALTRIA GROUP INC	COM	02209S103	2,744,425	91,603	X			1
			1,473,133	49,170		X	X	1
			-----	-----				
			4,217,558	140,773				
AMERICAN ELEC PWR INC	COM	025537101	214,013	9,366	X			1
			15,995	700		X	X	1
			-----	-----				
			230,008	10,066				

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AMERICAN EXPRESS CO	COM	025816109	579,400 640,011	17,436 19,260	X			1
			-----	-----			X X	1
			1,219,411	36,696				
AMERICAN INTL GROUP INC	COM	026874107	6,295,302 1,252,176 8,654	127,306 25,322 175	X		X X	1
			-----	-----			X	2
			7,556,132	152,803				
AMERICAN PWR CONVERSION CORP	COM	029066107	457,816 142,044 9,612	32,150 9,975 675	X		X X	1
			-----	-----			X	2
			609,472	42,800				
AMGEN INC	COM	031162100	336,208 82,585	5,842 1,435	X		X X	1
			-----	-----				1
			418,793	7,277				
AMSOUTH BANCORPORATION	COM	032165102	4,164,762 1,957,067	209,495 98,444	X		X X	1
			-----	-----				1
			6,121,829	307,939				
ANADARKO PETE CORP	COM	032511107	248,477 49,596	5,461 1,090	X		X X	1
			-----	-----				1
			298,073	6,551				
ANHEUSER BUSCH COS INC	COM	035229103	1,210,510 801,506	25,971 17,196	X		X X	1
			-----	-----				1
			2,012,016	43,167				
APPLIED MATLS INC	COM	038222105	550,061 123,284 8,177	43,725 9,800 650	X		X X	1
			-----	-----			X	2
			681,522	54,175				
ARCHER DANIELS MIDLAND CO	COM	039483102	260,335 68,364	24,105 6,330	X		X X	1
			-----	-----				1
			328,699	30,435				
ATLANTIS PLASTICS INC	COM	049156102	75,632	16,300	X			1
			-----	-----				
			75,632	16,300				
AUTOMATIC DATA PROCESSING IN	COM	053015103	382,012 495,535	12,407 16,094	X		X X	1
			-----	-----				1
			877,547	28,501				
AVON PRODS INC	COM	054303102	2,150,961 77,018	37,703 1,350	X		X X	1
			-----	-----				1
			2,227,979	39,053				

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BB&T CORP	COM	054937107	241,664 4,274	7,689 136	X			1
			-----	-----		X	X	1
			245,938	7,825				
BP PLC	SPONSORED ADR	055622104	4,360,691 2,800,441 6,753	113,000 72,569 175	X			1
			-----	-----		X	X	1
			7,167,885	185,744				2
BANK OF AMERICA CORPORATION	COM	060505104	2,283,198 936,229 8,422	34,159 14,007 126	X			1
			-----	-----		X	X	1
			3,227,849	48,292				2
BANK ONE CORP	COM	06423A103	1,152,052 382,102 10,386	33,277 11,037 300	X			1
			-----	-----		X	X	1
			1,544,540	44,614				2
BARD C R INC	COM	067383109	379,937 245,934	6,025 3,900	X			1
			-----	-----		X	X	1
			625,871	9,925				
BAXTER INTL INC	COM	071813109	326,144 536,143 3,728	17,497 28,763 200	X			1
			-----	-----		X	X	1
			866,015	46,460				2
BECTON DICKINSON & CO	COM	075887109	208,362 89,544 6,888	6,050 2,600 200	X			1
			-----	-----		X	X	1
			304,794	8,850				2
BELDEN INC	COM	077459105	139,213 12,900	12,950 1,200	X			1
			-----	-----		X	X	1
			152,113	14,150				
BELLSOUTH CORP	COM	079860102	4,969,763 2,182,042	229,338 100,694	X			1
			-----	-----		X	X	1
			7,151,805	330,032				
BERKSHIRE HATHAWAY INC DEL	CL B	084670207	297,043 66,247	139 31	X			1
			-----	-----		X	X	1
			363,290	170				
BEST BUY INC	COM	086516101	180,029 82,261 4,046	6,675 3,050 150	X			1
			-----	-----		X	X	1
			266,336	9,875				2
BOEING CO	COM	097023105	712,082	28,415	X			1

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			508,467	20,290	X	X	1
			-----	-----			
			1,220,549	48,705			
BRISTOL MYERS SQUIBB CO	COM	110122108	4,621,604	218,722	X		1
			3,121,092	147,709		X	1
			9,509	450	X		2
			-----	-----			
			7,752,205	366,881			
BRUNSWICK CORP	COM	117043109	753,768	39,672	X		1
			-----	-----			
			753,768	39,672			
CBL & ASSOC PPTYS INC	COM	124830100	498,039	12,270	X		1
			158,301	3,900		X	1
			-----	-----			
			656,340	16,170			
CIGNA CORP	COM	125509109	196,139	4,290	X		1
			17,145	375		X	1
			-----	-----			
			213,284	4,665			
CSX CORP	COM	126408103	281,036	9,854	X		1
			136,097	4,772		X	1
			-----	-----			
			417,133	14,626			
CAPITAL ONE FINL CORP	COM	14040H105	3,432,160	114,367	X		1
			193,295	6,441		X	1
			-----	-----			
			3,625,455	120,808			
CARAUSTAR INDS INC	COM	140909102	86,656	12,800	X		1
			-----	-----			
			86,656	12,800			
CARDINAL HEALTH INC	COM	14149Y108	79,985	1,404	X		1
			251,522	4,415		X	1
			-----	-----			
			331,507	5,819			
CASCADE CORP	COM	147195101	187,200	13,000	X		1
			-----	-----			
			187,200	13,000			
CATERPILLAR INC DEL	COM	149123101	118,769	2,414	X		1
			143,173	2,910		X	1
			-----	-----			
			261,942	5,324			
CENDANT CORP	COM	151313103	345,593	27,212	X		1
			127,635	10,050		X	1
			7,620	600	X		2
			-----	-----			
			480,848	37,862			
CHEVRONTEXACO CORP	COM	166764100	3,781,641	58,494	X		1
			1,447,900	22,396		X	1
			-----	-----			
			5,229,541	80,890			

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CHUBB CORP	COM	171232101	292,778	6,606	X			1
			134,068	3,025		X	X	1
			8,864	200	X			2
			-----	-----				
			435,710	9,831				
CISCO SYS INC	COM	17275R102	4,468,853	344,287	X			1
			908,498	69,992		X	X	1
			9,411	725	X			2
			-----	-----				
			5,386,762	415,004				
CITIGROUP INC	COM	172967101	2,598,198	75,419	X			1
			993,713	28,845		X	X	1
			7,131	207	X			2
			-----	-----				
			3,599,042	104,471				
CLAYTON HOMES INC	COM	184190106	154,979	14,038	X			1
			20,391	1,847		X	X	1
			-----	-----				
			175,370	15,885				
COCA COLA CO	COM	191216100	5,728,367	141,511	X			1
			5,524,426	136,473		X	X	1
			8,096	200	X			2
			-----	-----				
			11,260,889	278,184				
COLGATE PALMOLIVE CO	COM	194162103	553,328	10,164	X			1
			157,059	2,885		X	X	1
			-----	-----				
			710,387	13,049				
COMCAST CORP NEW	CL A	20030N101	687,214	24,037	X			1
			291,018	10,179		X	X	1
			-----	-----				
			978,232	34,216				
COMCAST CORP NEW	CL A SPL	20030N200	6,037,888	219,639	X			1
			721,917	26,261		X	X	1
			15,120	550	X			2
			-----	-----				
			6,774,925	246,450				
COMPUTER ASSOC INTL INC	COM	204912109	227,482	16,653	X			1
			89,092	6,522		X	X	1
			4,986	365	X			2
			-----	-----				
			321,560	23,540				
COMPUTER SCIENCES CORP	COM	205363104	288,394	8,860	X			1
			45,570	1,400		X	X	1
			-----	-----				
			333,964	10,260				
CONAGRA FOODS INC	COM	205887102	216,804	10,797	X			1
			49,196	2,450		X	X	1
			-----	-----				
			266,000	13,247				

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CONCORD EFS INC	COM	206197105	121,419	12,917	X			1
			-----	-----				
			121,419	12,917				
CONOCOPHILLIPS	COM	20825C104	259,206	4,836	X			1
			217,939	4,066		X	X	1
			-----	-----				
			477,145	8,902				
CORNING INC	COM	219350105	77,947	13,347	X			1
			140,160	24,000		X	X	1
			-----	-----				
			218,107	37,347				
COSTCO WHSL CORP NEW	COM	22160K105	5,270,902	175,521	X			1
			484,626	16,138		X	X	1
			4,505	150	X			2
			-----	-----				
			5,760,033	191,809				
COX COMMUNICATIONS INC NEW	CL A	224044107	621,301	19,971	X			1
			171,106	5,500		X	X	1
			9,333	300	X			2
			-----	-----				
			801,740	25,771				
DANAHER CORP DEL	COM	235851102	39,456	600	X			1
			190,704	2,900		X	X	1
			-----	-----				
			230,160	3,500				
DEAN FOODS CO NEW	COM	242370104	482,223	11,238		X	X	1
			-----	-----				
			482,223	11,238				
DEERE & CO	COM	244199105	298,376	7,600	X			1
			198,263	5,050		X	X	1
			-----	-----				
			496,639	12,650				
DELL COMPUTER CORP	COM	247025109	676,061	24,755	X			1
			183,661	6,725		X	X	1
			7,510	275	X			2
			-----	-----				
			867,232	31,755				
DIAMONDS TR	UNIT SER 1	252787106	1,934,996	24,242	X			1
			981,387	12,295		X	X	1
			-----	-----				
			2,916,383	36,537				
DISNEY WALT CO	COM DISNEY	254687106	1,104,142	64,873	X			1
			499,113	29,325		X	X	1
			10,212	600	X			2
			-----	-----				
			1,613,467	94,798				
DOLLAR GEN CORP	COM	256669102	121,941	9,987	X			1
			78,693	6,445		X	X	1
			-----	-----				
			200,634	16,432				

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DOMINION RES INC VA NEW	COM	25746U109	280,338	5,063	X			1
			355,532	6,421		X	X	1
			-----	-----				
			635,870	11,484				
DOVER CORP	COM	260003108	690,877	28,525	X			1
			145,320	6,000		X	X	1
			-----	-----				
			836,197	34,525				
DOW CHEM CO	COM	260543103	1,561,045	56,539	X			1
			704,500	25,516		X	X	1
			-----	-----				
			2,265,545	82,055				
DOW JONES & CO INC	COM	260561105	233,904	6,600		X	X	1
			-----	-----				
						233,904	6,600	
DU PONT E I DE NEMOURS & CO	COM	263534109	1,235,482	31,793	X			1
			1,292,484	33,260		X	X	1
			3,886	100	X			2
			-----	-----				
			2,531,852	65,153				
DUKE ENERGY CORP	COM	264399106	512,390	35,240	X			1
			268,148	18,442		X	X	1
			4,362	300	X			2
			-----	-----				
			784,900	53,982				
E M C CORP MASS	COM	268648102	2,365,212	327,138	X			1
			256,112	35,423		X	X	1
			-----	-----				
			2,621,324	362,561				
EASTMAN KODAK CO	COM	277461109	327,109	11,051	X			1
			32,560	1,100		X	X	1
			-----	-----				
			359,669	12,151				
EL PASO CORP	COM	28336L109	112,790	18,643	X			1
			126,027	20,831		X	X	1
			-----	-----				
			238,817	39,474				
ELAN PLC	ADR	284131208	58,870	21,100	X			1
			6,417	2,300		X	X	1
			-----	-----				
			65,287	23,400				
ELECTRONIC DATA SYS NEW	COM	285661104	449,187	25,522	X			1
			297,000	16,875		X	X	1
			-----	-----				
			746,187	42,397				
EMERSON ELEC CO	COM	291011104	815,124	17,974	X			1
			772,991	17,045		X	X	1
			-----	-----				
			1,588,115	35,019				
ENCANA CORP	COM	292505104	185,746	5,740	X			1

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			119,085	3,680	X	X	1
			-----	-----			
			304,831	9,420			
EQUIFAX INC	COM	294429105	929,016	46,474	X		1
			71,224	3,563		X	1
			-----	-----			
			1,000,240	50,037			
ERICSSON L M TEL CO	ADR B SEK 10	294821608	2,544	400	X		1
			91,380	14,368		X	1
			-----	-----			
			93,924	14,768			
EXXON MOBIL CORP	COM	30231G102	16,245,290	464,815	X		1
			12,129,504	347,053		X	1
			4,858	139	X		2
			-----	-----			
			28,379,652	812,007			
FPL GROUP INC	COM	302571104	390,355	6,624	X		1
			347,687	5,900		X	1
			-----	-----			
			738,042	12,524			
FEDERAL HOME LN MTG CORP	COM	313400301	4,246,410	79,970	X		1
			792,465	14,924		X	1
			-----	-----			
			5,038,875	94,894			
FEDERAL NATL MTG ASSN	COM	313586109	4,489,555	68,700	X		1
			796,227	12,184		X	1
			11,436	175	X		2
			-----	-----			
			5,297,218	81,059			
FEDERATED DEPT STORES INC DE	COM	31410H101	1,180,064	42,115	X		1
			110,987	3,961		X	1
			-----	-----			
			1,291,051	46,076			
FEDEX CORP	COM	31428X106	437,809	7,950	X		1
			177,601	3,225		X	1
			6,884	125	X		2
			-----	-----			
			622,294	11,300			
FIFTH THIRD BANCORP	COM	316773100	1,502,811	29,918	X		1
			241,712	4,812		X	1
			-----	-----			
			1,744,523	34,730			
FIRST DATA CORP	COM	319963104	528,654	14,284	X		1
			177,648	4,800		X	1
			11,103	300	X		2
			-----	-----			
			717,405	19,384			
FIRST TENN NATL CORP	COM	337162101	70,086,886	1,764,968	X		1
			15,128,596	380,977		X	1
			-----	-----			
			85,215,482	2,145,945			

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FIRST VA BANKS INC	COM	337477103	399,752	10,190	X			1
			-----	-----				
			399,752	10,190				
FLEETBOSTON FINL CORP	COM	339030108	3,100,320	129,829	X			1
			236,053	9,885		X	X	1
			10,149	425	X			2
			-----	-----				
			3,346,522	140,139				
FLUOR CORP NEW	COM	343412102	333,196	9,893	X			1
			143,140	4,250		X	X	1
			8,420	250	X			2
			-----	-----				
			484,756	14,393				
FORD MTR CO DEL	COM PAR \$0.01	345370860	115,589	15,371	X			1
			66,191	8,802		X	X	1
			-----	-----				
			181,780	24,173				
FORTUNE BRANDS INC	COM	349631101	139,070	3,244	X			1
			94,314	2,200		X	X	1
			-----	-----				
			233,384	5,444				
FRANKLIN RES INC	COM	354613101	501,749	15,246	X			1
			40,545	1,232		X	X	1
			-----	-----				
			542,294	16,478				
GANNETT INC	COM	364730101	954,890	13,558	X			1
			489,489	6,950		X	X	1
			-----	-----				
			1,444,379	20,508				
GENERAL ELEC CO	COM	369604103	21,562,227	845,577	X			1
			9,756,583	382,611		X	X	1
			14,663	575	X			2
			-----	-----				
			31,333,473	1,228,763				
GENERAL MLS INC	COM	370334104	418,561	9,189	X			1
			375,149	8,236		X	X	1
			-----	-----				
			793,710	17,425				
GENERAL MTRS CORP	COM	370442105	645,002	19,185	X			1
			213,252	6,343		X	X	1
			-----	-----				
			858,254	25,528				
GILLETTE CO	COM	375766102	599,311	19,370	X			1
			485,420	15,689		X	X	1
			4,641	150	X			2
			-----	-----				
			1,089,372	35,209				
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	397,261	11,289	X			1
			996,650	28,322		X	X	1
			-----	-----				

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			1,393,911	39,611				
GRAINGER W W INC	COM	384802104	575,977	13,426	X			1
			332,217	7,744		X	X	1
			-----	-----				
			908,194	21,170				
HEINZ H J CO	COM	423074103	246,740	8,450	X			1
			42,340	1,450		X	X	1
			-----	-----				
			289,080	9,900				
HEWLETT PACKARD CO	COM	428236103	803,176	51,651	X			1
			241,523	15,532		X	X	1
			-----	-----				
			1,044,699	67,183				
HOME DEPOT INC	COM	437076102	4,321,634	177,407	X			1
			1,107,016	45,444		X	X	1
			9,135	375	X			2
			-----	-----				
			5,437,785	223,226				
ILLINOIS TOOL WKS INC	COM	452308109	213,236	3,667	X			1
			99,670	1,714		X	X	1
			-----	-----				
			312,906	5,381				
INTEL CORP	COM	458140100	8,852,037	543,737	X			1
			2,302,009	141,401		X	X	1
			6,512	400	X			2
			-----	-----				
			11,160,558	685,538				
INTERNATIONAL BUSINESS MACHS	COM	459200101	6,748,204	86,041	X			1
			2,935,401	37,427		X	X	1
			-----	-----				
			9,683,605	123,468				
INTL PAPER CO	COM	460146103	248,464	7,351	X			1
			458,091	13,553		X	X	1
			-----	-----				
			706,555	20,904				
INTERPUBLIC GROUP COS INC	COM	460690100	93,624	10,067	X			1
			27,435	2,950		X	X	1
			-----	-----				
			121,059	13,017				
J P MORGAN CHASE & CO	COM	46625H100	6,444,994	271,825	X			1
			1,226,883	51,745		X	X	1
			7,113	300	X			2
			-----	-----				
			7,678,990	323,870				
JEFFERSON PILOT CORP	COM	475070108	731	19	X			1
			219,028	5,692		X	X	1
			-----	-----				
			219,759	5,711				
JOHNSON & JOHNSON	COM	478160104	9,341,500	161,422	X			1
			3,582,271	61,902		X	X	1

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			7,234	125	X			2
			-----	-----				
			12,931,005	223,449				
KELLOGG CO	COM	487836108	148,653	4,850	X			1
			202,290	6,600		X	X	1
			-----	-----				
			350,943	11,450				
KEYCORP NEW	COM	493267108	76,185	3,377	X			1
			188,940	8,375		X	X	1
			-----	-----				
			265,125	11,752				
KIMBERLY CLARK CORP	COM	494368103	1,632,429	35,909	X			1
			666,853	14,669		X	X	1
			4,546	100	X			2
			-----	-----				
			2,303,828	50,678				
KINDER MORGAN ENERGY PARTNER	UT LTD PARTNER	494550106	430,014	11,622	X			1
			63,825	1,725		X	X	1
			-----	-----				
			493,839	13,347				
KOHL'S CORP	COM	500255104	142,412	2,517	X			1
			161,253	2,850		X	X	1
			-----	-----				
			303,665	5,367				
KROGER CO	COM	501044101	19,659	1,495	X			1
			168,320	12,800		X	X	1
			-----	-----				
			187,979	14,295				
LA Z BOY INC	COM	505336107	198,841	11,507	X			1
			62,917	3,641		X	X	1
			-----	-----				
			261,758	15,148				
LILLY ELI & CO	COM	532457108	633,337	11,082	X			1
			334,327	5,850		X	X	1
			5,715	100	X			2
			-----	-----				
			973,379	17,032				
LINCOLN NATL CORP IND	COM	534187109	204,400	7,300		X	X	1
			-----	-----				
			204,400	7,300				
LOCKHEED MARTIN CORP	COM	539830109	1,010,866	21,259	X			1
			435,083	9,150		X	X	1
			-----	-----				
			1,445,949	30,409				
LUCENT TECHNOLOGIES INC	COM	549463107	122,211	83,133	X			1
			40,916	27,834		X	X	1
			2,426	1,650	X			2
			-----	-----				
			165,553	112,617				
MBIA INC	COM	55262C100	279,599	7,236	X			1

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			35,742	925	X	X	1
			-----	-----			
			315,341	8,161			
MBNA CORP	COM	55262L100	339,349	22,548	X		1
			140,703	9,349		X	1
			8,458	562	X		2
			-----	-----			
			488,510	32,459			
MGIC INVT CORP WIS	COM	552848103	193,289	4,922	X		1
			87,377	2,225		X	1
			2,945	75	X		2
			-----	-----			
			283,611	7,222			
MANULIFE FINL CORP	COM	56501R106	216,208	9,035	X		1
			24,098	1,007		X	1
			-----	-----			
			240,306	10,042			
MASCO CORP	COM	574599106	327,340	17,580	X		1
			832,314	44,700		X	1
			-----	-----			
			1,159,654	62,280			
MAY DEPT STORES CO	COM	577778103	201,884	10,150		X	1
			-----	-----			
			201,884	10,150			
MAYTAG CORP	COM	578592107	495,180	26,021	X		1
			1,690,929	88,856		X	1
			-----	-----			
			2,186,109	114,877			
MCCORMICK & CO INC	COM NON VTG	579780206	376,584	15,600	X		1
			144,840	6,000		X	1
			-----	-----			
			521,424	21,600			
MCDONALDS CORP	COM	580135101	650,788	45,006	X		1
			183,642	12,700		X	1
			2,892	200	X		2
			-----	-----			
			837,322	57,906			
MCGRAW HILL COS INC	COM	580645109	1,932,255	34,759	X		1
			169,829	3,055		X	1
			-----	-----			
			2,102,084	37,814			
MCKESSON CORP	COM	58155Q103	211,908	8,500	X		1
			77,283	3,100		X	1
			4,986	200	X		2
			-----	-----			
			294,177	11,800			
MEADWESTVACO CORP	COM	583334107	71,529	3,140	X		1
			130,051	5,709		X	1
			-----	-----			
			201,580	8,849			

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MEDTRONIC INC	COM	585055106	5,718,012 2,376,516 ----- 8,094,528	126,729 52,671 ----- 179,400	X X	X X	1 1
MELLON FINL CORP	COM	58551A108	809,326 85,040 ----- 894,366	38,068 4,000 ----- 42,068	X X	X X	1 1
MERCK & CO INC	COM	589331107	8,922,128 6,510,824 19,173 ----- 15,452,125	162,872 118,854 350 ----- 282,076	X X X	X X	1 1 2
MICROSOFT CORP	COM	594918104	8,915,362 1,898,771 8,474 ----- 10,822,607	368,251 78,429 350 ----- 447,030	X X X	X X	1 1 2
MID-AMER APT CMNTYS INC	COM	59522J103	9,456 201,450 ----- 210,906	399 8,500 ----- 8,899	X X	X X	1 1
MIDWAY GAMES INC	COM	598148104	39,720 ----- 39,720	12,000 ----- 12,000	X		1
MILACRON INC	COM	598709103	150,186 42,953 3,320 ----- 196,459	36,189 10,350 800 ----- 47,339	X X X	X X	1 1 2
MILLENNIUM PHARMACEUTICALS I	COM	599902103	110,040 ----- 110,040	14,000 ----- 14,000	X		1
MOODYS CORP	COM	615369105	165,272 46,230 ----- 211,502	3,575 1,000 ----- 4,575	X X	X X	1 1
MORGAN STANLEY	COM NEW	617446448	1,092,941 165,750 9,588 ----- 1,268,279	28,499 4,322 250 ----- 33,071	X X X	X X	1 1 2
MOTOROLA INC	COM	620076109	1,014,310 366,582 4,130 ----- 1,385,022	122,797 44,380 500 ----- 167,677	X X X	X X	1 1 2
MYLAN LABS INC	COM	628530107	539,007 150,910 11,845 -----	18,748 5,249 412 -----	X X X	X X	1 1 2

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			701,762	24,409				
NASDAQ 100 TR	UNIT SER 1	631100104	567,977	22,494	X			1
			196,572	7,785		X	X	1
			-----	-----				
			764,549	30,279				
NATIONAL CITY CORP	COM	635405103	316,683	11,371	X			1
			-----	-----				
			316,683	11,371				
NATIONAL COMMERCE FINL CORP	COM	63545P104	2,050,338	86,512	X			1
			1,607,524	67,828		X	X	1
			-----	-----				
			3,657,862	154,340				
NOKIA CORP	SPONSORED ADR	654902204	106,252	7,584	X			1
			79,857	5,700		X	X	1
			-----	-----				
			186,109	13,284				
NORFOLK SOUTHERN CORP	COM	655844108	629,387	33,911	X			1
			432,969	23,328		X	X	1
			-----	-----				
			1,062,356	57,239				
OLD NATL BANCORP IND	COM	680033107	208,714	9,753	X			1
			50,654	2,367		X	X	1
			-----	-----				
			259,368	12,120				
OMNICOM GROUP INC	COM	681919106	2,206,454	40,732	X			1
			71,126	1,313		X	X	1
			-----	-----				
			2,277,580	42,045				
ORACLE CORP	COM	68389X105	418,267	38,553	X			1
			242,672	22,368		X	X	1
			3,797	350	X			2
			-----	-----				
			664,736	61,271				
PNC FINL SVCS GROUP INC	COM	693475105	258,730	6,105	X			1
			68,995	1,628		X	X	1
			-----	-----				
			327,725	7,733				
PPG INDS INC	COM	693506107	320,068	7,100	X			1
			90,160	2,000		X	X	1
			-----	-----				
			410,228	9,100				
PARKER HANNIFIN CORP	COM	701094104	344,011	8,880	X			1
			-----	-----				
			344,011	8,880				
PENNEY J C INC	COM	708160106	196,046	9,982	X			1
			98,986	5,040		X	X	1
			-----	-----				
			295,032	15,022				
PEPSICO INC	COM	713448108	7,739,400	193,485	X			1

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			1,725,000	43,125	X	X	1
			10,000	250	X		2
			-----	-----			
			9,474,400	236,860			
PERFORMANCE FOOD GROUP CO	COM	713755106	214,620	7,000	X		1
			-----	-----			
			214,620	7,000			
PFIZER INC	COM	717081103	8,015,444	257,235	X		1
			6,050,243	194,167		X	X
			-----	-----			
			14,065,687	451,402			
PHARMACIA CORP	COM	71713U102	3,785,809	87,432	X		1
			934,891	21,591		X	X
			-----	-----			
			4,720,700	109,023			
PIER 1 IMPORTS INC	COM	720279108	222,437	14,025	X		1
			-----	-----			
			222,437	14,025			
PITNEY BOWES INC	COM	724479100	280,896	8,800	X		1
			63,840	2,000		X	X
			-----	-----			
			344,736	10,800			
PLUM CREEK TIMBER CO INC	COM	729251108	356,407	16,508	X		1
			36,638	1,697		X	X
			-----	-----			
			393,045	18,205			
PROCTER & GAMBLE CO	COM	742718109	6,344,371	71,245	X		1
			2,524,123	28,345		X	X
			6,679	75	X		2
			-----	-----			
			8,875,173	99,665			
PROGRESS ENERGY INC	COM	743263105	259,173	6,620	X		1
			272,915	6,971		X	X
			-----	-----			
			532,088	13,591			
PROVIDIAN FINL CORP	COM	74406A102	129,888	19,800	X		1
			7,000	1,067		X	X
			-----	-----			
			136,888	20,867			
PRUDENTIAL FINL INC	COM	744320102	539,721	18,452	X		1
			-----	-----			
			539,721	18,452			
PUBLIC STORAGE INC	COM	74460D109	106,050	3,500	X		1
			95,233	3,143		X	X
			-----	-----			
			201,283	6,643			
QUALCOMM INC	COM	747525103	255,600	7,100	X		1
			53,784	1,494		X	X
			-----	-----			
			309,384	8,594			

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QWEST COMMUNICATIONS INTL IN	COM	749121109	154,920	44,390	X			1
			69,339	19,868		X	X	1
			1,926	552	X			2
			-----	-----				
			226,185	64,810				
RADIOSHACK CORP	COM	750438103	249,648	11,200	X			1
			-----	-----				
			249,648	11,200				
RAYTHEON CO	COM NEW	755111507	512,846	18,077	X			1
			448,275	15,801		X	X	1
			-----	-----				
			961,121	33,878				
REGIONS FINL CORP	COM	758940100	415,498	12,824	X			1
			4,786,484	147,731		X	X	1
			9,720	300	X			2
			-----	-----				
			5,211,702	160,855				
REPSOL YPF S A	SPONSORED ADR	76026T205	216,534	15,100	X			1
			35,850	2,500		X	X	1
			-----	-----				
			252,384	17,600				
ROYAL DUTCH PETE CO	NY REG EUR .56	780257804	972,665	23,869	X			1
			848,701	20,827		X	X	1
			6,113	150	X			2
			-----	-----				
			1,827,479	44,846				
RUBY TUESDAY INC	COM	781182100	214,159	10,498		X	X	1
			-----	-----				
			214,159	10,498				
SBC COMMUNICATIONS INC	COM	78387G103	1,618,663	80,691	X			1
			974,819	48,595		X	X	1
			-----	-----				
			2,593,482	129,286				
SPDR TR	UNIT SER 1	78462F103	3,361,298	39,666	X			1
			997,899	11,776		X	X	1
			-----	-----				
			4,359,197	51,442				
SAFECO CORP	COM	786429100	475,242	13,590	X			1
			167,856	4,800		X	X	1
			-----	-----				
			643,098	18,390				
SARA LEE CORP	COM	803111103	712,959	38,126	X			1
			273,020	14,600		X	X	1
			6,078	325	X			2
			-----	-----				
			992,057	53,051				
SCHERING PLOUGH CORP	COM	806605101	4,952,096	277,739	X			1
			1,360,822	76,322		X	X	1
			4,903	275	X			2
			-----	-----				

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			6,317,821	354,336				
SCHLUMBERGER LTD	COM	806857108	858,611	22,589	X		1	
			334,489	8,800		X	X	1
			5,702	150	X			2
			-----	-----				
			1,198,802	31,539				
SEARS ROEBUCK & CO	COM	812387108	439,870	18,214	X		1	
			82,013	3,396		X	X	1
			-----	-----				
			521,883	21,610				
SELECT SECTOR SPDR TR	SBI CONS STPLS	81369Y308	397,102	21,384	X		1	
			54,001	2,908		X	X	1
			-----	-----				
			451,103	24,292				
SELECT SECTOR SPDR TR	SBI INT-ENERGY	81369Y506	197,487	8,848	X		1	
			51,961	2,328		X	X	1
			-----	-----				
			249,448	11,176				
SELECT SECTOR SPDR TR	SBI INT-UTILS	81369Y886	333,023	18,099	X		1	
			16,486	896		X	X	1
			-----	-----				
			349,509	18,995				
SECURITY NATL FINL CORP	CL A NEW	814785309	327,591	49,485		X	X	1
			-----	-----				
			327,591	49,485				
SERVICE CORP INTL	COM	817565104	60,882	21,900	X		1	
			-----	-----				
			60,882	21,900				
SOLETRON CORP	COM	834182107	116,348	38,525	X		1	
			29,294	9,700		X	X	1
			3,775	1,250	X			2
			-----	-----				
			149,417	49,475				
SOUTHERN CO	COM	842587107	608,332	21,390	X		1	
			427,339	15,026		X	X	1
			-----	-----				
			1,035,671	36,416				
SPRINT CORP	COM FON GROUP	852061100	192,113	16,350	X		1	
			93,119	7,925		X	X	1
			-----	-----				
			285,232	24,275				
STREETTRACKS SER TR	FORTUNE 500	86330E885	230,766	3,775	X		1	
			147,629	2,415		X	X	1
			-----	-----				
			378,395	6,190				
SUN MICROSYSTEMS INC	COM	866810104	93,615	28,716	X		1	
			41,090	12,604		X	X	1
			-----	-----				
			134,705	41,320				

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SUNTRUST BKS INC	COM	867914103	1,707,392	32,429	X			1
			2,640,821	50,158		X	X	1
			5,265	100	X			2
			-----	-----				
			4,353,478	82,687				
SYSCO CORP	COM	871829107	2,177,512	85,594	X			1
			82,680	3,250		X	X	1
			-----	-----				
			2,260,192	88,844				
TARGET CORP	COM	87612E106	438,903	15,000	X			1
			146,593	5,010		X	X	1
			7,315	250	X			2
			-----	-----				
			592,811	20,260				
TELEFONOS DE MEXICO S A	SPON ADR ORD L	879403780	188,722	6,350	X			1
			26,748	900		X	X	1
			-----	-----				
			215,470	7,250				
TELLABS INC	COM	879664100	179,278	30,963	X			1
			55,729	9,625		X	X	1
			4,343	750	X			2
			-----	-----				
			239,350	41,338				
TEXAS INSTRS INC	COM	882508104	2,401,010	146,671	X			1
			703,388	42,968		X	X	1
			6,548	400	X			2
			-----	-----				
			3,110,946	190,039				
3M CO	COM	88579Y101	1,531,753	11,780	X			1
			4,927,357	37,894		X	X	1
			-----	-----				
			6,459,110	49,674				
TRACTOR SUPPLY CO	COM	892356106	211,328	6,400	X			1
			-----	-----				
			211,328	6,400				
TYCO INTL LTD NEW	COM	902124106	217,850	16,940	X			1
			51,492	4,004		X	X	1
			-----	-----				
			269,342	20,944				
UST INC	COM	902911106	364,872	13,220	X			1
			44,160	1,600		X	X	1
			-----	-----				
			409,032	14,820				
UNILEVER N V	N Y SHS NEW	904784709	278,535	4,686	X			1
			204,533	3,441		X	X	1
			-----	-----				
			483,068	8,127				
UNION PAC CORP	COM	907818108	676,060	12,292	X			1
			154,770	2,814		X	X	1
			-----	-----				
			830,830	15,106				

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UNION PLANTERS CORP	COM	908068109	1,593,544 869,857	60,614 33,087	X			1
			-----	-----		X	X	1
			2,463,401	93,701				
UNITED TECHNOLOGIES CORP	COM	913017109	684,349 157,162	11,844 2,720	X			1
			-----	-----		X	X	1
			841,511	14,564				
UNITEDHEALTH GROUP INC	COM	91324P102	472,468	5,154	X			1
			-----	-----				
			472,468	5,154				
UNOCAL CORP	COM	915289102	311,643 145,705	11,845 5,538	X			1
			-----	-----		X	X	1
			457,348	17,383				
UNUMPROVIDENT CORP	COM	91529Y106	409,886 360,278	41,825 36,763	X			1
			-----	-----		X	X	1
			770,164	78,588				
VI TECHNOLOGIES INC	COM	917920100	11,455	14,500		X	X	1
			-----	-----				
			11,455	14,500				
VERIZON COMMUNICATIONS	COM	92343V104	6,673,101 2,289,729 7,070	188,772 64,773 200	X			1
			-----	-----		X	X	2
			8,969,900	253,745				
VIACOM INC	CL B	925524308	696,546 288,107	19,073 7,889	X			1
			-----	-----		X	X	1
			984,653	26,962				
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	6,857,505 1,163,294	376,372 63,847	X			1
			-----	-----		X	X	1
			8,020,799	440,219				
VULCAN MATLS CO	COM	929160109	447,918 5,866,223	14,817 194,053	X			1
			-----	-----		X	X	1
			6,314,141	208,870				
WACHOVIA CORP 2ND NEW	COM	929903102	1,076,036 683,819 5,111	31,583 20,071 150	X			1
			-----	-----		X	X	2
			1,764,966	51,804				
WAL MART STORES INC	COM	931142103	5,900,626 1,731,195 5,203	113,408 33,273 100	X			1
			-----	-----		X	X	2
			7,637,024	146,781				

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WALGREEN CO	COM	931422109	4,270,090	144,847	X			1
			3,888,176	131,892		X	X	1
			-----	-----				
			8,158,266	276,739				
WASTE MGMT INC DEL	COM	94106L109	805,605	38,036	X			1
			322,571	15,230		X	X	1
			-----	-----				
			1,128,176	53,266				
WATSON PHARMACEUTICALS INC	COM	942683103	329,417	11,450	X			1
			115,800	4,025		X	X	1
			7,193	250	X			2
			-----	-----				
			452,410	15,725				
WAUSAU-MOSINEE PAPER CORP	COM	943315101	289,802	28,412	X			1
			53,550	5,250		X	X	1
			-----	-----				
			343,352	33,662				
WELLS FARGO & CO NEW	COM	949746101	9,661,344	214,744	X			1
			2,066,392	45,930		X	X	1
			-----	-----				
			11,727,736	260,674				
WEYERHAEUSER CO	COM	962166104	568,611	11,888	X			1
			275,170	5,753		X	X	1
			-----	-----				
			843,781	17,641				
WILLIAMS COS INC DEL	COM	969457100	37,556	8,200	X			1
			13,740	3,000		X	X	1
			-----	-----				
			51,296	11,200				
WISCONSIN ENERGY CORP	COM	976657106	144,272	5,680	X			1
			82,550	3,250		X	X	1
			-----	-----				
			226,822	8,930				
WORTHINGTON INDS INC	COM	981811102	239,197	20,050	X			1
			79,931	6,700		X	X	1
			-----	-----				
			319,128	26,750				
WRIGLEY WM JR CO	COM	982526105	312,784	5,536	X			1
			175,150	3,100		X	X	1
			-----	-----				
			487,934	8,636				
WYETH	COM	983024100	1,123,216	29,699	X			1
			153,171	4,050		X	X	1
			-----	-----				
			1,276,387	33,749				
ZIMMER HLDGS INC	COM	98956P102	839,450	17,262	X			1
			537,753	11,058		X	X	1
			-----	-----				
			1,377,203	28,320				
GRAND TOTAL			592,340,995					

