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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0  
 Form 13F Information Table Entry Total: 321  
 Form 13F Information Table Value Total: \$159008  
 (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.

[If there are no entries in this list, state ANONE@ and omit the column headings and list entries.]

No. Form 13F File Number Name

[Repeat as necessary.]

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL
COOPER INDUSTRIES PLC	SHS	G24140108	6	100 SH		
INGERSOLL-RAND PLC	SHS	G47791101	62	1320 SH		
UBS AG	SHS NEW	H89231338	0	4 SH		
FLEXTRONICS INTL LTD	ORD	Y2573F102	7	875 SH		
AGL RES INC	COM	1204106	7	200 SH		
AES CORP	COM	00130H105	10	833 SH		
AT&T INC	COM	00206R102	799	27196 SH		
AT&T INC	COM	00206R102	236	8038 SH		
ABBOTT LABS	COM	2824100	303	6325 SH		
AIR PRODS & CHEMS INC	COM	9158106	496	5450 SH		
ALCOA INC	COM	13817101	58	3750 SH		
ALCATEL-LUCENT	SPONSORED ADR	13904305	0	87 SH		
ALLIANCEBERNSTEIN INCOME	COM	01881E101	3	337 SH		
ALTRIA GROUP INC	COM	02209S103	463	18828 SH		
ALTRIA GROUP INC	COM	02209S103	30	1200 SH		
AMERICAN ELEC PWR INC	COM	25537101	117	3260 SH		
AMERICAN ELEC PWR INC	COM	25537101	26	720 SH		

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AMERICAN EXPRESS CO	COM	25816109	11	250 SH
AMGEN INC	COM	31162100	126	2300 SH
AMGEN INC	COM	31162100	55	1000 SH
ANALOG DEVICES INC	COM	32654105	28	750 SH
APACHE CORP	COM	37411105	52	440 SH
APPLE INC	COM	37833100	5036	15613 SH
APPLIED MATLS INC	COM	38222105	31	2200 SH
AQUA AMERICA INC	COM	03836W103	34	1500 SH
AUTOMATIC DATA PROCESSIN	G INCOM	53015103	422	9114 SH
BAKER HUGHES INC	COM	57224107	113	1980 SH
BANK OF AMERICA CORPORAT	ION COM	60505104	132	9900 SH
BANK OF NEW YORK MELLON	CORPCOM	64058100	500	16563 SH
BARCLAYS BANK PLC	SP ADR 7.1% PF3	06739H776	389	15600 SH
BARCLAYS BANK PLC	SP ADR 7.1% PF3	06739H776	42	1700 SH
BARRICK GOLD CORP	COM	67901108	33	625 SH
BAXTER INTL INC	COM	71813109	167	3300 SH
BECTON DICKINSON & CO	COM	75887109	156	1850 SH
BECTON DICKINSON & CO	COM	75887109	6	75 SH
BERKSHIRE HATHAWAY INC D	EL CL B NEW	84670702	30	371 SH
BEST BUY INC	COM	86516101	8	225 SH
BOEING CO	COM	97023105	215	3300 SH
BOEING CO	COM	97023105	33	500 SH
BRISTOL MYERS SQUIBB CO	COM	110122108	346	13075 SH
BRISTOL MYERS SQUIBB CO	COM	110122108	21	800 SH
CIT GROUP INC	COM NEW	125581801	29	611 SH
CVS CAREMARK/CORP	COM	126650100	229	6600 SH
CAPITALSOURCE INC		14055X102	2	300 SH
CATERPILLAR INC DEL	COM	149123101	201	2150 SH
CENTERPOINT ENERGY INC	COM	15189T107	16	1000 SH
CHESAPEAKE ENERGY CORP	COM	165167107	52	2000 SH
CHEVRON CORP	COM	166764100	532	5834 SH
CHEVRON CORP	COM	166764100	29	320 SH
CHUBB CORP	COM	171232101	318	5325 SH
CIENA CORP	COM NEW	171779309	30	1429 SH
CISCO SYS INC	COM	17275R102	208	10275 SH
CITIGROUP INC	COM	172967101	17	3675 SH
COCA COLA CO	COM	191216100	1201	18260 SH
COCA COLA CO	COM	191216100	211	3215 SH
COLGATE PALMOLIVE CO	COM	194162103	392	4875 SH
COLGATE PALMOLIVE CO	COM	194162103	142	1768 SH
COMCAST CORP		20030N101	80	3633 SH
COMM BANCORP INC	COM	200468106	44	1000 SH
COMMUNITY BK SYS INC	COM	203607106	9978	359313 SH
COMMUNITY BK SYS INC	COM	203607106	981	35320 SH
CONOCOPHILLIPS	COM	20825C104	35	513 SH
CONOCOPHILLIPS	COM	20825C104	27	395 SH
CONSOLIDATED EDISON INC	COM	209115104	146	2955 SH
CONSTELLATION BRANDS INC	CL A	21036P108	35	1600 SH
CONSTELLATION BRANDS INC	CL A	21036P108	63	2846 SH
CORNING INC	COM	219350105	182	9441 SH
CORNING INC	COM	219350105	5	240 SH
COVANCE INC	COM	222816100	2	48 SH
CUMMINS INC	COM	231021106	77	700 SH
CURTISS WRIGHT CORP	COM	231561101	27	800 SH
DELL INC		24702R101	7	550 SH
DISNEY WALT CO	COM DISNEY	254687106	302	8044 SH
DOMINION RES INC VA NEW	COM	25746U109	89	2080 SH
DOMINION RES INC VA NEW	COM	25746U109	13	300 SH
DONNELLEY R R & SONS CO	COM	257867101	2	100 SH
DOW CHEM CO	COM	260543103	6	173 SH
DU PONT E I DE NEMOURS &	CO COM	263534109	264	5295 SH
DU PONT E I DE NEMOURS &	CO COM	263534109	10	200 SH

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DUKE ENERGY CORP NEW	COM	26441C105	51	2850	SH
E M C CORP MASS	COM	268648102	100	4375	SH
EATON CORP	COM	278058102	8	80	SH
EL PASO CORP		28336L109	45	3250	SH
ELAN PLC	ADR	284131208	0	19	SH
EMERSON ELEC CO	COM	291011104	695	12160	SH
ENTERPRISE PRODS PARTNER	S L COM	293792107	8	200	SH
EXELON CORP	COM	30161N101	8	200	SH
EXELON CORP	COM	30161N101	33	800	SH
EXXON MOBIL CORP	COM	30231G102	2834	38754	SH
EXXON MOBIL CORP	COM	30231G102	208	2844	SH
FIRST TR ISE REVERE NAT	GAS COM	33734J102	4	225	SH
FORD MTR CO DEL	COM PAR \$0.01	345370860	34	2000	SH
FORD MTR CO DEL	COM PAR \$0.01	345370860	47	2805	SH
FOREST LABS INC	COM	345838106	4	110	SH
FREEMPORT-MCMORAN COPPER	& GOCOM	35671D857	8	70	SH
FRONTIER COMMUNICATIONS	CORPCOM	35906A108	2	244	SH
FRONTIER COMMUNICATIONS	CORPCOM	35906A108	1	117	SH
GENERAL DYNAMICS CORP	COM	369550108	14	200	SH
GENERAL ELEC CO	COM	369604103	3909	213858	SH
GENERAL ELEC CO	COM	369604103	149	8151	SH
GENERAL MLS INC	COM	370334104	173	4850	SH
GENERAL MLS INC	COM	370334104	68	1920	SH
GENESEE & WYO INC	CL A	371559105	5	100	SH
GENUINE PARTS CO	COM	372460105	36	700	SH
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	143	3641	SH
GOOGLE INC	CL A	38259P508	4	7	SH
HSBC HLDGS PLC	ADR A 1/40PF A	404280604	46	2000	SH
HARTFORD FINL SVCS GROUP	INCCOM	416515104	37	1400	SH
HEINZ H J CO	COM	423074103	227	4600	SH
HEWLETT PACKARD CO	COM	428236103	301	7150	SH
HEWLETT PACKARD CO	COM	428236103	15	360	SH
HOME DEPOT INC	COM	437076102	135	3860	SH
HONEYWELL INTL INC	COM	438516106	210	3950	SH
ITT CORP NEW	COM	450911102	42	800	SH
ILLINOIS TOOL WKS INC	COM	452308109	523	9800	SH
INTEL CORP	COM	458140100	921	43824	SH
INTEL CORP	COM	458140100	193	9200	SH
INTEGRYS ENERGY GROUP IN	C COM	45822P105	39	800	SH
INTL BUSINESS MACH	COM	459200101	602	4102	SH
INTL BUSINESS MACH	COM	459200101	179	1217	SH
INTERNATIONAL GAME TECHN	OLOGCOM	459902102	44	2500	SH
ISHARES SILVER TRUST	ISHARES	46428Q109	23	750	SH
ISHARES INC	MSCI AUSTRALIA	464286103	272	10700	SH
ISHARES INC	MSCI AUSTRALIA INV	464286202	170	7600	SH
ISHARES INC	MSCI BRAZIL	464286400	319	4125	SH
ISHARES INC	MSCI CDA INDEX	464286509	937	30229	SH
ISHARES INC	MSCI CDA INDEX	464286509	110	3550	SH
ISHARES INC	MSCI TAHILAND	464286624	309	4775	SH
ISHARES INC	MSCI PAC J IDX	464286665	35	750	SH
ISHARES INC	MSCI SINGAPORE	464286673	177	12750	SH
ISHARES INC	MSCI TURKEY FD	464286715	151	2275	SH
ISHARES INC	MSCI TAIWAN	464286731	127	8125	SH
ISHARES INC	MSCI KOREA	464286772	213	3475	SH
ISHARES TR	DJ SEL DIV INX	464287168	4050	81220	SH
I SHARES BARCLAYS TIPS B	BOND FUND	464287176	517	4811	SH
I SHARES BARCLAYS TIPS B	BOND FUND	464287176	11	100	SH
SHARES FTSE CHINA 25 IND	INDEX FUND	464287184	527	12235	SH
I SHARES TR S&P 500 INDE	INDEX FUND	464287200	6	50	SH
I SHARES MSCI EMERGING M	MKTS INDEX FUND	464287234	1709	35869	SH
I SHARES MSCI EMERGING M	MKTS INDEX FUND	464287234	5	115	SH
ISHARES TR	IBOXX INV CPBD	464287242	79	725	SH

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ISHARES TR	IBOXX INV CPBD	464287242	152	1405	SH
ISHARES TR	S&P GBL TELCM	464287275	629	10800	SH
ISHARES TR	S&P GBL HLTHCR	464287325	3344	64615	SH
ISHARES TR	S&P GBL HLTHCR	464287325	102	1975	SH
ISHARES TR	S&P LTN AM 40	464287390	9	175	SH
ISHARES TR	1 - 3 YRS TRS BD	464287457	279	3325	SH
ISHARES TR	1-3 YRS TRS BD	464287457	55	650	SH
I SHARES MSCI EAFE		464287465	13090	224831	SH
I SHARES MSCI EAFE		464287465	555	9530	SH
I SHARES RUSSELL 1000 VA	VALUE	464287598	9113	140506	SH
I SHARES RUSSELL 1000 VA	VALUE	464287598	486	7500	SH
ISHARES TR RUSSELL 1000	GRWTH INDEX FD	464287614	11144	194618	SH
ISHARES TR RUSSELL 1000	GRWTH INDEX FD	464287614	597	10430	SH
ISHARES TR	RUSL 2000 VALU	464287630	140	1965	SH
ISHARES TR	DJ US UTILS	464287697	31	400	SH
ISHARES TR	S&P SMLCAP 600	464287804	5988	87451	SH
ISHARES TR	S&P SMLCAP 600	464287804	346	5050	SH
ISHARES TR	MSCI ACJPN IDX	464288182	9	145	SH
ISHARES TR	HIGH YLD CORP	464288513	2113	23400	SH
ISHARES TR	BARCLYS 1-3 YR CR	464288646	1916	18375	SH
ISHARES TR	US PFD STK IDX	464288687	1014	26140	SH
ISHARES TR	US PFD STK IDX	464288687	10	270	SH
ISHARES TR	S&P GL UTILITI	464288711	901	20000	SH
ISHARES TR	DJ MED DEVICES	464288810	6	100	SH
ISHARES TR	DJ OIL & GAS EXP	464288851	5	85	SH
JDS UNIPHASE CORP	COM PAR \$0.01	46612J507	36	2500	SH
JP MORGAN CHASE & CO	COM	46625H100	339	7995	SH
JP MORGAN CHASE & CO	COM	46625H100	33	773	SH
JOHNSON & JOHNSON	COM	478160104	1185	19156	SH
JOHNSON & JOHNSON	COM	478160104	146	2360	SH
KELLOGG CO	COM	487836108	26	500	SH
KEYCORP NEW	COM	493267108	47	5318	SH
KIMBERLY CLARK CORP	COM	494368103	6	100	SH
KINDER MORGAN ENERGY	LTD PARTNER	494550106	11	150	SH
KRAFT FOODS INC	CL A	50075N104	175	5545	SH
KRAFT FOODS INC	CL A	50075N104	36	1139	SH
LAZARD WORLD DIVID & INC	COM	521076109	21	1660	SH
LILLY ELI & CO	COM	532457108	65	1850	SH
LINCOLN NATL CORP IND	COM	534187109	114	4091	SH
LOCKHEED MARTIN CORP	COM	539830109	66	950	SH
LOWES COS INC	COM	548661107	134	5330	SH
MACYS INC	COM	55616P104	6	250	SH
MANULIFE FINL CORP	COM	56501R106	61	3572	SH
MARATHON OIL CORP		565849106	13	360	SH
MARKET VECTORS ETF TR	MV STEEL INDEX	57060U308	11	150	SH
MARKET VECTORS ETF TR	MV STEEL INDEX	57060U308	7	90	SH
MARKET VECTORS ETF TR	AGRIBUS ETF	57060U605	5	100	SH
MCDONALDS CORP	COM	580135101	609	7930	SH
MEDCO HEALTH SOLUTIONS I	NC	58405U102	21	350	SH
MEDTRONIC INC	COM	585055106	302	8150	SH
MEDTRONIC INC	COM	585055106	91	2460	SH
MERCK & CO INC NEW	COM	58933Y105	453	12576	SH
MERCK & CO INC NEW	COM	58933Y105	187	5201	SH
MICROSOFT CORP	COM	594918104	955	34230	SH
MICROSOFT CORP	COM	594918104	176	6300	SH
MORGAN STANLEY	COM NEW	617446448	27	1000	SH
MORGAN STANLEY INDIA INV	COM	61745C105	272	10600	SH
MYLAN LABS INC	COM	628530107	5	225	SH
NCR CORP NEW	COM	62286E108	1	86	SH
NATIONAL FUEL GAS CO N J	COM	636180101	115	1760	SH
NETFLIX INC	COM	64110L106	18	100	SH
NEW YORK CMNTY BANCORP I	COM	649445103	9	475	SH

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NEXTERA ENERGY INC	COM	65339F101	55	1050	SH
NOKIA CORP	SPONSORED ADR	654902204	112	10900	SH
NORFOLK SOUTHERN CORP	COM	655844108	87	1382	SH
NUVEEN INVT QUALITY MUN	FD ICOM	67073B106	9	666	
NVIDIA CORP	COM	67066G104	3	200	SH
NUVEEN PREFERRED AND	CONVERTIBLE INC	67073B106	8	1000	SH
OGE ENERGY CORP	COM	670837103	27	600	SH
OCCIDENTAL PETE CORP DEL	COM	674599105	32	330	SH
OCLARO INC	COM NEW	67555N206	0	35	SH
OMNICOM GROUP INC	COM	681919106	21	450	SH
ORACLE CORP	COM	68389X105	140	4480	SH
PPG INDS INC	COM	693506107	168	2000	SH
PPL CORP	COM	69351T106	232	8830	SH
PAYCHEX INC	COM	704326107	15	485	SH
PAYCHEX INC	COM	704326107	10	312	SH
PENNEY J C INC	COM	708160106	32	1000	SH
PEPSICO INC	COM	713448108	865	13245	SH
PEPSICO INC	COM	713448108	170	2600	SH
PFIZER INC	COM	717081103	687	39251	SH
PFIZER INC	COM	717081103	97	5520	SH
PHILIP MORRIS INTL INC	COM	718172109	70	1200	SH
PINNACLE WEST CPTLCORP		723484101	215	5175	SH
PLUM CREEK TIMBER CO INC	COM	729251108	10	274	SH
POWERSHARES DB CMDTY IDX	UNIT BEN INT	73935S105	6	200	SH
POWERSHARES ETF TRUST	INDL SECT PORT	73935X369	5	170	SH
POWERSHARES ETF TRUST	GOLDEN DRG USX	73935X401	7	250	SH
POWERSHARES ETF TRUST	BASIC MAT SECT	73935X427	5	140	SH
POWERSHARES ETF TRUST	WATER RESOURCE	73935X575	1	50	SH
POWERSHARES ETF TRUST	FTSSE RAFI 1000	73935X583	47	840	SH
POWERSHARES ETF TRUST	DYN SEMCT PORT	73935X781	5	300	SH
POWERSHARES ETF TRUST II	MENA FRNTR EFT	73936Q603	5	400	SH
POWERSHARES ETF TR II	BUILD AMER ETF	73937B407	834	33275	SH
PRAXAIR INC	COM	74005P104	10	108	SH
PROCTER & GAMBLE CO	COM	742718109	843	13109	SH
PROGRESS ENERGY INC	COM	743263105	57	1311	SH
PROGRESSIVE CORP OHIO	COM	743315103	45	2250	SH
PRUDENTIAL FINL INC	COM	744320102	3	58	SH
QUALCOMM INC	COM	747525103	228	4610	SH
QUEST DIAGNOSTICS INC	COM	74834L100	5	99	SH
RAYTHEON CO	COM NEW	755111507	46	1000	SH
ROCKWELL COLLINS INC		774341101	255	4375	SH
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	388	5810	SH
SPDR S&P 500 ETF TRUST		78462F103	3729	29658	SH
SPDR S&P 500 ETF TRUST		78462F103	152	1210	SH
SPDR GOLD TRUST	GOLD SHS	78463V107	1577	11365	SH
SPDR GOLD TRUST	GOLD SHS	78463V107	96	695	SH
SPDR INDEX SHS FDS	EURO STOXX 50	78463X202	4307	116900	SH
SPDR INDEX SHS FDS	S&P INTL ETF	78463X772	4	75	SH
SPDR INDEX SHS FDS	MACQU GLBIN100	78463X855	2	50	SH
SPDR SERIES TRUST	BRCLYS CAP CONV	78464A359	1361	33165	SH
SPDR SERIES TRUST	LEHMAN YLD ETF	78464A417	2765	69650	SH
SPDR SERIES TRUST	LEHMAN YLD ETF	78464A417	140	3525	SH
SPDR SERIES TRUST	OILGAS EQUP	78464A748	6	150	SH
SPDR SERIES TRUST	S&P METALS MNG	78464A755	12	175	SH
SPDR S&P MIDCAP 400 ETF	TR UTSER1 S&PDCRP	78467Y107	7561	45913	SH
SPDR S&P MIDCAP 400 ETF	TR UTSER1 S&PDCRP	78467Y107	331	2010	SH
SCHLUMBERGER LTD		806857108	935	11200	SH
SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	5	130	SH
SELECT SECTOR SPDR TR	SBI CONS STPLS	81369Y308	109	3725	SH
SELECT SECTOR SPDR TR	SBI INT-FINL	81369Y605	7	450	SH
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	5	135	SH
SELECT SECTOR SPDR TR	SBI INT-UTILS	81369Y886	3646	116325	SH

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SIGMA ALDRICH CORP	COM	826552101	208	3130	SH
SOUTHERN CO	COM	842587107	305	7980	SH
SOUTHERN CO	COM	842587107	69	1795	SH
STAPLES INCORPORATED		855030102	23	1000	SH
STATE STR CORP	COM	857477103	28	600	SH
STRYKER CORP	COM	863667101	6	110	SH
STRYKER CORP	COM	863667101	6	110	SH
SYMANTEC CORP	COM	871503108	41	2455	SH
SYSCO CORP	COM	871829107	70	2375	SH
TARGET CORP	COM	87612E106	280	4650	SH
TENARIS S A	SPONSORED ADR	88031M109	49	1000	SH
TERADATA CORP DEL	COM	88076W103	4	86	SH
TEXAS INSTRS INC	COM	882508104	183	5645	SH
THERMO FISHER SCIENTIFIC	COM	883556102	14	258	SH
3M CO	COM	88579Y101	138	1600	SH
3M CO	COM	88579Y101	35	400	SH
TOMPKINS TRUST CO INC	COM	890110109	131	3341	SH
TRANS1 INC	COM	89385X105	16	7925	SH
TRANS1 INC	COM	89385X105	4	1925	SH
TRAVELERS COMPANIES INC	COM	89417E109	482	8648	SH
TRUSTCO BK CORP N Y	COM	898349105	5	842	SH
TUFCO TECHNOLOGIES INC	COM	899040109	2	500	SH
UNION PAC CORP	COM	907818108	378	4080	SH
UNION PAC CORP	COM	907818108	4	40	SH
UNITED PARCEL SERVICE IN	CL B	911312106	91	1260	SH
UNITED TECHNOLOGIES CORP	COM	913017109	297	3775	SH
VANGUARD SPECIALIZED POR	DIV APP ETF	921908844	10717	203625	SH
VANGUARD BD INDEX FD INC	TOTAL BND MRKT	921937835	330	4105	SH
VANGUARD BD INDEX FD INC	TOTAL BND MRKT	921937835	423	5270	SH
VANGUARD HIGH DIVIDEND	YIELD ETF	921946406	19	450	SH
VANGUARD INTL EQUITY	FEMR MKT ETF	922042858	1940	40295	SH
VANGUARD INTL EQUITY	FEMR MKT ETF	922042858	178	3700	SH
VANGUARD INDEX FDS	REIT ETF	922908553	29	525	SH
VANGUARD INDEX FDS	MID CAP ETF	922908629	271	3640	SH
VANGUARD INDEX FDS	MID ETF	922908629	141	1900	SH
VERIZON COMMUNICATIONS	COM	92343V104	1140	31877	SH
VERIZON COMMUNICATIONS	COM	92343V104	43	1206	SH
VISA INC	COM CL A	92826C839	83	1175	SH
VULCAN MATLS CO	COM	929160109	89	2000	SH
WAL MART STORES INC	COM	931142103	1143	21195	SH
WALGREEN CO	COM	931422109	243	6250	SH
WASTE MGMT INC DEL	COM	94106L109	11	300	SH
WASTE MGMT INC DEL	COM	94106L109	23	625	SH
WELLS FARGO & CO NEW	COM	949746101	129	4157	SH
WESTERN ASSET MANAGED	MUNI	95766M105	32	2673	
WILLBROS GROUP INC DEL	COM	969203108	1	145	SH
WINDSTREAM CORP	COM	97381W104	15	1070	SH
WINDSTREAM CORP	COM	97381W104	1	59	SH
WISCONSIN ENERGY CORP	COM	976657106	53	900	SH
WISDOMTREE EQUITY INCOME	FUND	97717W208	12	300	SH
WISDOMTREE TRUST	INDIA ERNGS FD	97717W422	5	180	SH
WISDOMTREE TRUST	INTL MIDCAP DV	97717W778	16	300	SH
WISDOMTREE TRUST	INTL DV TOP100	97717W786	18	400	SH
XEROX CORP	COM	984121103	14	1225	SH
YUM BRANDS INC		988498101	35	720	SH
ZIMMER HLDGS INC	COM	98956P102	112	2078	SH
GRAND TOTALS			159008	3341903	