

Edgar Filing: BANCORPSOUTH INC - Form 13F-HR/A

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: March 31, 2001

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: 639

Form 13F Information Table Value Total: \$298,365  
(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 AMT -----	SH/ PRN ---	PCT/ CALL -----	INVESTMENT DISCRETION -----	OTH MANA -----
13 PORTERS CHAPEL ROAD	RENT-SPROUSE	078995362	0	1	PRN		SOLE	
1ST CENTURY BANKSHARES		319426102	13	1000	SH		SOLE	
1ST TRS ADVAN SER 195 MSTR9		33732C745	33	35	SH		SOLE	
1ST TRS ADVAN SER 38 MSTR2		337320865	7	40	SH		SOLE	
1ST TRUST ADV UIT SER 32 MS	TRUST 1	337320675	3	15			SOLE	
3COM CORP	COM	885535104	0	100	SH		SOLE	
3COM CORP	COM	885535104	4	875	SH		DEFINED	
ABBOTT LAB		002824100	9	200	SH		DEFINED	
ABBOTT LAB		002824100	742	15730	SH		SOLE	
ABBOTT LABS	COM	002824100	844	17890	SH		SOLE	
ABBOTT LABS	COM	002824100	258	5488	SH		DEFINED	
ACXIOM CORP	COM	005125109	6	300	SH		SOLE	
ADAMS EXPRESS CO	COM	006212104	172	9872	SH		SOLE	
ADV FUND MS TRS		33732A210	10	24			SOLE	

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ADVANCED MICRO DEVICES		007903107	5	200	SH	DEFINED
ADVANCED MICRO DEVICES		007903107	86	3250	SH	SOLE
AEROPRES DIV #2240		018990101	0	1	PRN	SOLE
AES CORPORATION		00130H105	13	277	SH	SOLE
AETNA INC	COM	00817Y108	7	200	SH	DEFINED
AGILENT TECHNOLOGIES		00846U101	145	4747	SH	SOLE
AGILENT TECHNOLOGIES		00846U101	3	100	SH	DEFINED
AIR PRODS & CHEMS INC	COM	009158106	15	400	SH	DEFINED
ALBEMARLE CORP (ETHYL)		274990100	0	1	PRN	SOLE
ALCOA INC	COM	013817101	2	76	SH	SOLE
ALLEGHENY ENERGY INC	COM	017361106	9	200	SH	SOLE
ALLEGHENY ENERGY INC	COM	017361106	27	600	SH	DEFINED
ALLIANCE US GOVT BOND FD	CLASS A #46	018528406	10	1437	SH	SOLE
ALLSTATE CORP	COM	020002101	90	2160	SH	SOLE
ALLTEL CORP		020039103	74	1414	SH	SOLE
ALLTEL CORP	COM	020039103	598	11415	SH	DEFINED
ALLTEL CORP	COM	020039103	225	4300	SH	SOLE
AMER EXPRESS CO		025816109	99	2400	SH	SOLE
AMER HOME PROD CORP		026609107	182	3100	SH	DEFINED
AMER HOME PROD CORP		026609107	94	1600	SH	SOLE
AMEREN CORP	COM	023608102	8	206	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	212	4530	SH	SOLE
AMERICAN ELEC PWR INC	COM	025537101	35	748	SH	DEFINED
AMERICAN EXPRESS CO	COM	025816109	99	2400	SH	SOLE
AMERICAN GEN CAP LLC	COM	02637F301	24	980	SH	SOLE
AMERICAN HOME PRODS CORP	COM	026609107	89	1515	SH	DEFINED

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTH MANA
AMERICAN HOME PRODS CORP	COM	026609107	235	4000	SH		SOLE	
AMERICAN HOMEPATIENT INC		026649103	8	22450	SH		SOLE	
AMERICAN INTERNATIONAL GRP	COM	026874107	12	150	SH		SOLE	
AMGEN INC	COM	031162100	12	200	SH		SOLE	
AMSOUTH BANCORPORATION	COM	032165102	7	437	SH		DEFINED	
ANADARKO PETE CORP		032511107	91	1464	SH		DEFINED	
ANHEUSER BUSCH COS INC	COM	035229103	165	3600	SH		DEFINED	
ANHEUSER BUSCH COS INC	COM	035229103	1185	25820	SH		SOLE	
AOL TIME WARNER INC.		00184A105	181	4525	SH		SOLE	

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APPLE COMPUTER INC	COM	037833100	70	3200	SH	DEFINED
AR PETROLEUM	COMMON	0409009A2	4	20	SH	DEFINED
AR RIVER PETROL	COMM	0410399A8	2	36	SH	DEFINED
AR SERVICE	COMMON	0410389A0	2	20	SH	DEFINED
ARCH CHEMICALS INC	COM	03937R102	8	404	SH	SOLE
ARCHER -DANIELS- MIDLAND COMPANY		039483102	3	266	SH	SOLE
ARK BUTANE	COMMON	0247959A6	4	18	SH	DEFINED
ARROW ELECTRS INC		042735100	9	400	SH	SOLE
ART MACHIN ASSOC 109-01		008990103	0	1	PRN	SOLE
ARVINMERITOR INC	COM	043353101	1	124	SH	SOLE
AT HOME CORP	COM SER A	045919107	17	3800	SH	DEFINED
AT&T CORP	COM	001957109	8	400	SH	DEFINED
AT&T CORP	COM	001957109	717	33684	SH	SOLE
ATLANTA EXP WARECREEK LSE		036995363	0	1	PRN	SOLE
ATLANTA EXP-CRONE 12-96		003995362	0	1	SH	SOLE
ATLANTA EXP -NEW HOPE EXPAND 10/98		026995365	0	1	PRN	SOLE
ATLANTA EXPLORATION PISG PRO		281995365	0	1	PRN	SOLE
ATLANTA EXPLORATION WARE CR		282995364	0	1	PRN	SOLE
AUTO DATA PROCESS		053015103	228	4200	SH	SOLE
AUTOMATIC DATA PROCESSING INC	COM	053015103	228	4200	SH	SOLE
AUTOZONE		053332102	28	1000	SH	SOLE
AUTOZONE		053332102	14	530	SH	DEFINED
AVON PRODS INC	COM	054303102	27	700	SH	SOLE
AVON PRODS INC	COM	054303102	39	1000	SH	DEFINED
AXCELIS TECHNOLOGIES INC		054540109	1	117	SH	DEFINED
AXCELIS TECHNOLOGIES INC		054540109	25	2181	SH	SOLE
B. F. GOODRICH		382388106	15	400	SH	DEFINED
BAKER HUGHES INC	COM	057224107	4	135	SH	SOLE
BANCORPSOUTH INC	COM	059692103	11802	800183	SH	SOLE
BANCORPSOUTH INC	COM	059692103	2422	164205	SH	DEFINED
BANCORPSOUTH INC		059692103	73	4953	SH	DEFINED
BANCORPSOUTH INC		059692103	9584	649810	SH	SOLE
BANK OF AMERICA CORP		060505104	1142	20870	SH	SOLE

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTH MANA
BANK OF AMERICA CORP		060505104	148	2710	SH		DEFINED	
BANK OF THE OZARKS, INC		063904106	318	23800	SH		DEFINED	
BANK OF US NOTE		916995368	0	1	PRN		SOLE	

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\$1000

BANK ONE CORP	FORMERLY BANC ONE	06423A103	87	2420	SH	SOLE
BANK ONE CORP	FORMERLY BANC ONE	06423A103	53	1482	SH	DEFINED
BANKAMERICA CORP	NEW COM	060505104	49	900	SH	SOLE
BAXTER		071813109	94	1000	SH	SOLE
INTERNATIONALAL INC						
BAXTER INTL INC		071813109	75	800	SH	SOLE
BECKMAN COULTER INC	COM	075811109	23	600	SH	SOLE
BELLSOUTH CORP	COM	079860102	8	200	SH	DEFINED
BELLSOUTH CORP		079860102	1535	37541	SH	SOLE
BELLSOUTH CORP		079860102	96	2368	SH	DEFINED
BELLSOUTH CORP	COM	079860102	424	10385	SH	SOLE
BERKSHIRE HATHAWAY INC "A"	COM	084670108	65	1	SH	SOLE
BETHLEHEM STL CORP	PFD CV \$2.50	087509402	13	1100	SH	SOLE
BIOGEN INC	COM	090597105	18	300	SH	SOLE
BLACKBURN MTR NV		088995360	1447	1577	SH	SOLE
BODCAW BANK		056004997	5	6	SH	DEFINED
BODCAW BANK		056004997	767	853		SOLE
BOEING CO	COM	097023105	22	400	SH	DEFINED
BOEING CO	COM	097023105	475	8532	SH	SOLE
BOEING INC		097023105	32	580	SH	SOLE
BOISE CASCADE CORP	COM	097383103	12	400	SH	SOLE
BP AMOCO P L C	SPONSORED ADR	055622104	731	14738	SH	SOLE
BP AMOCO P L C	SPONSORED ADR	055622104	78	1582	SH	DEFINED
BRISTOL MYERS SQUIBB CO		110122108	160	2700	SH	DEFINED
BRISTOL MYERS SQUIBB CO		110122108	1095	18436	SH	SOLE
BRISTOL MYERS SQUIBB		110122108	497	8368	SH	DEFINED
BRISTOL MYERS SQUIBB		110122108	1440	24244	SH	SOLE
BULL RUN CORP GEORGIA		120182100	5	3400	SH	SOLE
BURLINGTON NORTHERN/SANTA FE CORP		12189T104	28	930	SH	SOLE
BURNS/PERKIS OIL/GAS11-1999		408995363	0	1	PRN	SOLE
C SIMMONS LSE EXP 12/31/06		490990108	0	1	PRN	SOLE
CABE INVESTMENTS INC		130004997	311	311294	SH	SOLE
CABE LAND COMPANY AKA CABE CATTLE CO.		123000994	1619	17672	SH	SOLE
CABE/LONG MANAGEMENT		126005990	311	311294	SH	SOLE

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CABLETRON SYS INC	COM	126920107	2	200	SH	SOLE
CADBURY SCHWEPES PLC	ADR	127209302	31	1200	SH	SOLE
CALLAWAY GOLF CO	COM	131193104	4	200	SH	SOLE
CAMPBELL SOUP CO	COM	134429109	11	400	SH	SOLE

NAMES OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	VALUE [X\$1000] -----	SHRS OR PRN AMT -----	SH/ PRN ---	PCT/ CALL -----	INVESTMENT DISCRETION -----	OTH MANA -----
CAPITAL ONE FINL CORP	COM	14040H105	266	4800	SH		SOLE	
CARDINAL HEALTH INC	COM	14149Y108	28	298	SH		SOLE	
CATERPILLAR INC		149123101	323	7300	SH		SOLE	
CATERPILLAR INC	DEL COM	149123101	155	3500	SH		SOLE	
CELL PATHWAYS INC	COM	15114R101	0	100	SH		SOLE	
CENTURYTEL INC	COM	156700106	140	4902	SH		SOLE	
CHALLENGE OPT ROBERSON # 1 ARK		301990107	0	1	PRN		SOLE	
CHEVRON CORP		166751107	198	2256	SH		SOLE	
CHEVRON CORP		166751107	407	4643	SH		DEFINED	
CHEVRON CORPORATION	COM	166751107	965	10997	SH		SOLE	
CHEVRON CORPORATION	COM	166751107	35	400	SH		DEFINED	
CHUBB CORPORATION		171232101	398	5500	SH		SOLE	
CISCO SYS INC	COM	17275R102	610	38605	SH		SOLE	
CISCO SYS INC	COM	17275R102	31	2005	SH		DEFINED	
CITGO 03806000010		132990102	0	1	PRN		SOLE	
CITGO 0380600011		131990103	0	1	PRN		SOLE	
CITGO 0380600014		130990104	0	1	PRN		SOLE	
CITGO 0380600015		134990100	0	1	PRN		SOLE	
CITIGROUP INC	COM	172967101	613	13646	SH		DEFINED	
CITIGROUP INC	COM	172967101	376	8372	SH		SOLE	
CLECO CORP	NEW	12561W105	9	200	SH		DEFINED	
CLECO CORP	NEW	12561W105	13	300	SH		SOLE	
COCA COLA CO	COM	191216100	1712	37940	SH		SOLE	
COCA COLA CO	COM	191216100	275	6100	SH		DEFINED	
COCA COLA CO	COM	191216100	244	5410	SH		SOLE	
COCA COLA	COM	191219104	42	2400	SH		SOLE	
ENTERPRISES INC								
COLGATE PALMOLIVE CO	COM	194162103	11	200	SH		DEFINED	
COLGATE PALMOLIVE CO	COM	194162103	283	5125	SH		SOLE	
COLGATE PALMOLIVE CO	COM	194162103	117	2133	SH		SOLE	
COLONIAL TAX EXEMPT FUND A		53054410R	133	10164			SOLE	
COMCAST		200300200	33	800	SH		SOLE	
COMPAQ COMPUTER CORP		204493100	332	18300	SH		SOLE	
COMPAQ COMPUTER CORP	COM	204493100	140	7750	SH		SOLE	
COMPUTER ASSOC INTL INC	COM	204912109	21	800	SH		SOLE	
COMPUTER SCIENCES CORP		205363104	3	99	SH		DEFINED	
CONAGRA FOODS INC	COM	205887102	20	1100	SH		SOLE	

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CONAGRA FOODS INC	COM	205887102	3	200	SH	DEFINED
CONECTIV INC	COM	206829103	14	675	SH	SOLE
CONFEDERATE STATE \$10 BILL		915995369	0	1	PRN	SOLE
CONOCO INC CL B		208251405	18	640	SH	SOLE
CONSECO INC	COM	208464107	9	560	SH	DEFINED
CONSECO STRATEGIC INC FD	SH BEN INT	20847A102	8	866	SH	SOLE
CONSOLIDATED EDISON INC	COM	209115104	38	1028	SH	SOLE
CONSTELLATION ENERGY CORP		210371100	17	400	SH	DEFINED

NAMES OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	VALUE [X\$1000] -----	SHRS OR PRN AMT -----	SH/ PRN ---	PCT/ CALL -----	INVESTMENT DISCRETION -----	OTH MANA -----
COOPER TIRE & RUBBER CO	COM	216831107	1	100	SH		DEFINED	
COOPER TIRE & RUBBER CO	COM	216831107	64	5700	SH		SOLE	
CORNING INC	COM	219350105	37	1800	SH		SOLE	
CORRECTIONS CORP AMER	NEW	22025Y308	0	55	SH		SOLE	
CORRECTIONS CORP AMER	NEW COM	22025Y100	4	5494	SH		SOLE	
CRYOLIFE INC		228903100	57	2235	SH		SOLE	
CYPRESS SEMICONDUCTOR CORP	COM	232806109	8	500	SH		SOLE	
DANA CORP		235811106	14	866	SH		SOLE	
DEAN FOODS CO		242361103	22	650	SH		SOLE	
DELL COMPUTER CORP	COM	247025109	38	1500	SH		DEFINED	
DELL COMPUTER CORP	COM	247025109	451	17585	SH		SOLE	
DELPHI AUTOMOTIVE SYS CORP	COM	247126105	7	543	SH		SOLE	
DELTA AIRLINES INC		247361108	7	200	SH		SOLE	
DELTIC TIMBER CORP		247850100	369	18240	SH		SOLE	
DELTIC TIMBER CORP		247850100	13080	645971	SH		DEFINED	
DIAMOND OFFSHORE DRILLING INC		25271C102	1	50	SH		SOLE	
DISNEY (WALT) COMPANY HOLDING CO		254687106	5	200	SH		DEFINED	
DISNEY (WALT) COMPANY HOLDING CO		254687106	21	760	SH		SOLE	
DOMINION RES INC VA	NEW	25746U109	18	290	SH		SOLE	
DOW CHEMICAL CO		260543103	893	28311	SH		SOLE	
DOW CHEMICAL CO	COM	260543103	72	2283	SH		SOLE	
DOW CHEMICAL CO	COM	260543103	15	483	SH		DEFINED	

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DPL INC	COM	233293109	8	300	SH	DEFINED
DPL INC	COM	233293109	66	2385	SH	SOLE
DREYFUS MUNICIPAL BOND FUND		26201Q104	46	3881		SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	18	457	SH	SOLE
DU PONT EL D NEMOURS & CO		263534109	286	7040	SH	SOLE
DUKE ENERGY CORP	COM	264399106	82	1940	SH	SOLE
DUKE ENERGY CORP	COM	264399106	8	200	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	20	480	SH	DEFINED
DUKE ENERGY CORP	COM	264399106	175	4114	SH	SOLE
DUN & BRADSTREET CORP DEL	NECOM	26483E100	12	550	SH	SOLE
DYNEX CAP INC	COM NEW	26817Q506	0	106	SH	DEFINED
EASTMAN CHEM CO		277432100	2	50	SH	SOLE
EASTMAN KODAK CO		277461109	15	400	SH	SOLE
EASTMAN KODAK CO		277461109	41	1050	SH	SOLE
EATON CORP	COM	278058102	6	100	SH	DEFINED
EATON CORP	COM	278058102	126	1850	SH	SOLE
ECHELON CORP		27874N105	1	100	SH	SOLE
EDEN BIOSCIENCE CORP		279445100	7	500	SH	DEFINED
EDISON INTERNATIONAL		281020107	10	800	SH	SOLE
EDWARDS		28176E108	4	240	SH	SOLE
LIFESCIENCES CORP						

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTH MANA
EEX CORP	COM NEW	26842V207	0	66	SH		SOLE	
EL PASO CORP	DEL COM	28336L109	13	200	SH		DEFINED	
ELAN PLC	ADR	284131208	10	200	SH		SOLE	
ELECTRONIC DATA SYS CORP	NEW	285661104	134	2400	SH		SOLE	
EMC CORP		268648102	36	1250	SH		SOLE	
EMC CORP		268648102	11	400	SH		DEFINED	
EMERSON ELEC CO	COM	291011104	117	1900	SH		SOLE	
EMERSON ELECTRIC CO		291011104	31	500	SH		SOLE	
EMERSON ELECTRIC CO		291011104	21	350	SH		DEFINED	
ENCORE WIRE CORP	COM	292562105	157	20174	SH		SOLE	
ENERGY EAST CORP	COM	29266M109	3	228	SH		SOLE	
ENGELHARD CORP	COM	292845104	6	253	SH		DEFINED	
ENRON CORP		293561106	46	800	SH		SOLE	
ENRON CORP	COM	293561106	11	200	SH		SOLE	
ENTERGY 65 SERIES PRD 4.56%		29364D407	1	18	SH		SOLE	
ENTERGY ARK INC PFD \$6.08		29364D605	4	60	SH		SOLE	
ENTERGY ARK INC PFD		29364D704	21	229	SH		SOLE	



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\$7.32

ENTERGY ARK INC PFD \$7.40		29364D829	8	90	SH	SOLE
ENTERGY ARK INC PFD \$7.80		29364D803	9	100	SH	SOLE
ENTERGY ARK INC PFD \$7.88		29364D852	14	145	SH	SOLE
ENTERGY CORP		29364G103	48	1275	SH	SOLE
ENTERGY CORP	NEW COM	29364G103	22	593	SH	DEFINED
ENTERGY CORP	NEW COM	29364G103	152	4020	SH	SOLE
EQUINOX - OPHILIA TODD 10400		271995367	0	1	PRN	SOLE
ETHAN ALLEN INTERIORS		297602104	7	225	SH	DEFINED
EXELON CORP		30161N101	28	436	SH	DEFINED
EXXON MOBIL CORP		30231G102	945	11670	SH	DEFINED
EXXON MOBIL CORP		30231G102	4463	55103	SH	SOLE
FAIRFIELD CMNTYS INC	COM PAR \$0.01	304STK999	284	18500	SH	SOLE
FED INTERMEDIATE MUNICIPAL	TAX FREE #78	458810108	15	1439	SH	SOLE
FEDERAL NATL MTG ASSN	COM	313586109	23	300	SH	SOLE
FEDERAL REALTY INVT TR	SH BEN INT NEW	313747206	13	685	SH	SOLE
FEDERATED BOND FUND #198		31420F400	17	1970	SH	SOLE
FEDEX CORPORATION		31428X106	8	200	SH	SOLE
FIDELITY ADVISOR INST	GROWTH #86	315805101	12	243	SH	SOLE
FIRST COMMUNITY BANK NA	NPT	329000996	2	2000	SH	SOLE
FIRST NAT'L ENTERTAINMENT	CORP	320940109	0	388	SH	DEFINED
FIRST STAUNTON BANCSHARES	CL-A V	90008K991	0	374	SH	SOLE
FIRST STAUNTON BANCSHARES	CL-B NV	90008J994	0	42	SH	SOLE
FIRST TENN NATL CORP	COM	337162101	6	200	SH	SOLE
FIRST UN CORP	COM	337358105	3	118	SH	DEFINED
FIRST UN CORP	COM	337358105	58	1760	SH	SOLE
FLEETBOSTON FINANCIAL CORP		339030108	75	2001	SH	SOLE

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTH MANA
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FLOWEREE PLANTING LSE 1-1-98		301995361	0	1	PRN	SOLE
FLUOR CORP	COM	3438412102	4	96	SH	SOLE
FLUOR CORP	COM	3438412102	13	300	SH	SOLE
FNMA	COM	313586109	103	1300	SH	SOLE
FOAMEX INT'L INC		344123104	102	20050	SH	SOLE
FORD MOTOR CREDIT COMPANY USD		345370860	4	174	SH	DEFINED
FORD MOTOR CREDIT COMPANY USD		345370860	191	6810	SH	SOLE
FORD MTR CO CAP TR I	TOPRS 9%	345343206	26	1000	SH	SOLE
FPL GROUP INC	COM	302571104	19	320	SH	SOLE
GAP INC	DEL COM	364760108	35	1500	SH	SOLE
GEN MTR CORP		370442105	12	240	SH	SOLE
GENERAL ELEC CO	COM	369604103	184	4400	SH	DEFINED
GENERAL ELEC CO	COM	369604103	2477	59195	SH	SOLE
GENERAL ELECTRIC CO		369604103	79	1900	SH	DEFINED
GENERAL ELECTRIC CO		369604103	3096	73968	SH	SOLE
GENERAL MLS INC	COM	370334104	0	20	SH	DEFINED
GENERAL MLS INC	COM	370334104	30	720	SH	SOLE
GENERAL MTRS CORP	COM	370442105	22	433	SH	SOLE
GENOME THERAPEUTICS CORP	COM	372430108	6	1000	SH	SOLE
GEORGE PATE COLUMBIA 11/96		712995364	0	1	PRN	SOLE
GEORGIA PAC CORP		373298108	117	4000	SH	SOLE
GEORGIA PAC CORP	COM GA PAC GRP	373298108	62	2120	SH	SOLE
GEORGIA PAC CORP	COM-TIMBER GRP	373298702	11	410	SH	SOLE
GERON CORP	COM	374163103	3	300	SH	SOLE
GILLETTE CO	COM	375766102	108	3485	SH	DEFINED
GILLETTE CO	COM	375766102	144	4630	SH	SOLE
GLAXO SMITHKLINE PLC	SPONSORED ADR	37733W105	45	869	SH	SOLE
GLOBAL SPORTS INC		37937A107	0	29	SH	SOLE
GLOBAL STAR TELECOMMUNICATION		G3930H104	0	1000	SH	SOLE
GOODYEAR TIRE & RUBBER		382550101	11	484	SH	DEFINED
GOODYEAR TIRE & RUBR CO	COM	382550101	40	1718	SH	SOLE
GREAT LAKES CHEM CORP	COM	390568103	54	1785	SH	DEFINED
GRUY PETRO MGMT WALKER CREEK WALKER CREEK		002995363	0	1	PRN	SOLE
GUARANTY BANCSHARES INC TEX	COM	400764106	2	200	SH	SOLE
GUIDANT CORP	COM	401698105	211	4700	SH	SOLE

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HALLIBURTON CO	COM	406216101	22	600	SH	DEFINED
HALLIBURTON CO	COM	406216101	31	850	SH	SOLE
HANCOCK FABRICS		409900107	12	1600	SH	SOLE
HANCOCK HLDG CO CAP VALUE		410120109	125	2897	SH	SOLE
HARRIS CORP	DEL COM	413875105	34	1400	SH	SOLE
HARRIS CORP DEL	COM	413875105	2	94	SH	SOLE

NAMES OF ISSUER -----	TITLE OF CLASS -----	CUSIP -----	VALUE [X\$1000] -----	SHRS OR PRN AMT -----	SH/ PRN ---	PCT/ CALL -----	INVESTMENT DISCRETION -----	OTH MANA -----
HARRIS EQUITY INCOME FUND		41454810R	86	4989	SH		SOLE	
HARRIS SHORT/INTERMEDIATE	BOND CL I	40429960R	67	6509	SH		SOLE	
HARTFORD FNCL SV GRP INC	COM	416515104	11	200	SH		DEFINED	
HASBRO, INC		418056107	10	787	SH		DEFINED	
HATTERAS INCOME SECS INC	COM	419025101	2	200	SH		SOLE	
HCA-HEALTHCARE CO	COM	404119109	50	1250	SH		DEFINED	
HEINZ H J CO	COM	423074103	18	450	SH		SOLE	
HEWLETT PACKARD CO		428236103	339	10850	SH		SOLE	
HEWLETT PACKARD CO	COM	428236103	12	400	SH		DEFINED	
HEWLETT PACKARD CO	COM	428236103	72	2312	SH		SOLE	
HIBERNIA CORP		428656102	5912	423235	SH		SOLE	
HIBERNIA CORP		428656102	12	900	SH		DEFINED	
HIGHLANDS INS GROUP		431032101	39	12000	SH		SOLE	
HILLSIDE MANOR APARTMENTS		875995367	43	100	SH		SOLE	
HOME DEPOT		437076102	491	11397	SH		SOLE	
HOME DEPOT		437076102	38	882	SH		DEFINED	
HOME DEPOT INC	COM	437076102	28	650	SH		DEFINED	
HOME DEPOT INC	COM	437076102	442	10275	SH		SOLE	
HOMEFED CORP	COM NEW	43739D208	3	4028	SH		DEFINED	
HONEYWELL INTL INC		438516106	173	4250	SH		SOLE	
HOPEWELL HLDGS LTD	SPONSORED ADR	439555301	6	14600	SH		DEFINED	
HUBBELL INC	CL B	443510201	23	1000	SH		SOLE	
IBM CORP		459200101	48	507	SH		DEFINED	
IBM CORP		459200101	1270	13208	SH		SOLE	
ICN PHARMACEUTICALS INC	NEW COM	448924100	13	525	SH		SOLE	
ICOS CORP	COM	449295104	14	300	SH		SOLE	
INGERSOLL-RAND CO	COM	456866102	3	100	SH		DEFINED	
INGERSOLL-RAND CO	COM	456866102	75	1900	SH		SOLE	

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INS MUN-INC TRS 116		458084837	1	6		SOLE
INS MUN-INC TRS 198		45808G723	0	5		SOLE
INTEL CORP	COM	458140100	954	36270	SH	SOLE
INTEL CORP	COM	458140100	116	4430	SH	DEFINED
INTEL CORP	CAP	458140100	361	13724	SH	SOLE
INTERNATIONAL BUSINESS MACHS	COM	459200101	2359	24527	SH	SOLE
INTERNATIONAL BUSINESS MACHS	COM	459200101	76	800	SH	DEFINED
INTERNATIONAL FLAVORS AND		459506101	7	350	SH	SOLE
FRAGRANCES						
INTL PAPER CO		460146103	39	1100	SH	SOLE
INTL PAPER CO	COM	460146103	117	3248	SH	SOLE
INTL PAPER CO	COM	460146103	52	1450	SH	DEFINED
IOMEGA CORP	COM	462030107	0	100	SH	SOLE
IRWIN FINL CORP	COM	464119106	16	800	SH	SOLE
J P MORGAN CHASE & CO	COM	46625H100	71	1600	SH	SOLE

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JANUS VENTURE FUND #45		471023507	3	91	SH		DEFINED	
JANUS VENTURE FUND #45		471023507	74	1942	SH		SOLE	
JANUS WORLDWID FUND #41		471023309	31	661	SH		SOLE	
JDS UNIPHASE CORP	COM	46612J101	3	180	SH		SOLE	
JEFFERSON PILOT CORPORATION		475070108	20	300	SH		DEFINED	
JOHNSON & JOHNSON		478160104	383	4388	SH		SOLE	
JOHNSON & JOHNSON	COM	478160104	244	2800	SH		DEFINED	
JOHNSON & JOHNSON	COM	478160104	2079	23770	SH		SOLE	
JOHNSON & JOHNSON		478160104	192	2200	SH		DEFINED	
KANSAS CITY PWR & LT CO	COM	485134100	24	1000	SH		SOLE	
KELLOGG CO		487836108	5	200	SH		SOLE	
KERR-MCGEE CORPORATION INC		492386107	1	25	SH		SOLE	
KIMBERLY CLARK CORP	COM	494368103	20	300	SH		SOLE	
KING PHARMACEUTICALS INC		495582108	13	337	SH		SOLE	
LACLEDE GAS CO	COM	505588103	20	900	SH		DEFINED	
LACLEDE GAS CO	COM	505588103	6	300	SH		SOLE	
LEAR CORP	COM	521865105	2	100	SH		SOLE	
LIFEPOINT HOSPITALS	COM	53219L109	2	65	SH		DEFINED	

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INC

LILLY ELI & CO	COM	532457108	53	700	SH	DEFINED
LILLY ELI & CO	COM	532457108	823	10750	SH	SOLE
LION OIL 05-0260 680260 (246)		493995369	0	1	PRN	SOLE
LION OIL 05-0261 (DRIP)		494995368	0	1	PRN	SOLE
LION OIL 48-0260 RI & ORI		494990104	0	1	PRN	SOLE
LION OIL 68-0261 RI & ORI		493990105	0	1	PRN	SOLE
LION OIL 68-0366		135990109	0	1	PRN	SOLE
LION OIL CO #18-1896		496990102	0	1	PRN	SOLE
LML PAYMENT SYSTEMS INC		50208P109	3	945	SH	SOLE
LOUISIANA PAC CORP	COM	546347105	9	1016	SH	SOLE
LOUISIANA COMPANIES		540000999	0	36	SH	SOLE
LTV CORP	*W EXP 06/28/1998	501921126	0	1	SH	SOLE
LTV CORP 1.25 SERIES		502210800	0	14	SH	SOLE
LUCENT TECHNOLOGIES INC	COM	549463107	359	36102	SH	SOLE
LUCENT TECHNOLOGIES INC	COM	549463107	32	3250	SH	DEFINED
MASSEY ENERGY CORP		576206106	9	396	SH	SOLE
MCDATA CORP MASS		580031201	0	29	SH	SOLE
MCDONALD'S CORP		580135101	159	6024	SH	SOLE
MCDONALDS CORP		580135101	95	3600	SH	SOLE
MCDONALDS CORP		580135101	15	600	SH	DEFINED
MCKESSON HBOC INC	COM	58155Q103	5	200	SH	SOLE
MEDTRONIC INC	COM	585055106	41	900	SH	SOLE
MEDTRONIC INC	COM	585055106	25	560	SH	SOLE
MELLON FINL CORP		58551A108	40	1000	SH	SOLE
MERCK & CO INC	COM	589331107	2484	32737	SH	SOLE

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MERCK & CO INC	COM	589331107	170	2250	SH		DEFINED	
MERCK & CO INC		589331107	98	1300	SH		DEFINED	
MERCK & CO INC		589331107	569	7500	SH		SOLE	
MERLIN MORRIS FARMS INC.		546001991	2	2679	SH		SOLE	
MERRILL LYNCH CORP BD FD INCHI INCOME	CL A	590907101	13	2536	SH		SOLE	
MESA OFFSHORE TR	UNIT BEN INT	590650107	0	2000	SH		SOLE	

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METLIFE INC	COM	59156R108	4	148	SH	SOLE
MFS INTER INCOME TR	SH BEN INT	55273C107	21	3100	SH	SOLE
MGIC INVT CORP WIS	COM	552848103	8	120	SH	SOLE
MICROSOFT CORP	COM	594918104	948	17350	SH	SOLE
MICROSOFT CORP	COM	594918104	21	400	SH	DEFINED
MICROSOFT CORP		594918104	180	3300	SH	SOLE
MINNESOTA MNG & MFC CO	COM	604059105	72	700	SH	SOLE
MINNESOTA MNG & MFG CO		604059105	48	466	SH	SOLE
MISSISSIPPI CHEMICAL		598001998	0	2	SH	SOLE
MONTAG & CALDWELL		126413889	2	97	SH	DEFINED
INS CLASS GROWTH MONTAG & CALDWELL		126413889	254	10648	SH	SOLE
INS CLASS GROWTH MONTAG & CALDWELL		12641388R	10	444	SH	DEFINED
INS CLASS GROWTH MONTAG & CALDWELL		12741399R	64	2715	SH	SOLE
INS CLASS GROWTH MOODYS CORP	COM	615369105	30	1100	SH	SOLE
MORRISON MGMT SPECIALIST INC		618459101	4	115	SH	DEFINED
MORRISSEY DEV. CO.		618994156	25	400	SH	SOLE
MOTOROLA INC		620076109	15	1080	SH	DEFINED
MOTOROLA INC		620076109	98	6918	SH	SOLE
MOTOROLA INC		620076109	183	12900	SH	DEFINED
MOTOROLA INC		620076109	285	20055	SH	SOLE
MUN INSD NATL UNIT SERIES 23		626224158	0	5	SH	SOLE
MURPHY OIL CORP	COM	626717102	3523	52914	SH	SOLE
MURPHY OIL CORP	COM	626717102	155607	2337153	SH	DEFINED
NASDAQ 100 SHARES		631100104	39	1000	SH	SOLE
NELSON, THOMAS INC		640376109	1	187	SH	SOLE
NICOR INC	COM	654086107	29	800	SH	SOLE
NIKE INC	CL B	654106103	32	800	SH	SOLE
NOBLE AFFILIATES INC	COM	654894104	90	2160	SH	SOLE
NOKIA CORP	SPONSORED ADR	654902204	33	1400	SH	SOLE
NORFOLK SO CORP		655844108	32	1934	SH	SOLE
NORTHERN TRUST COMPANY NTRS		665859104	250	4000	SH	DEFINED
NORTHERN TRUST COMPANY NTRS		665859104	111	1780	SH	SOLE
OCCIDENTAL PETROLEUM CORP	DEL COM	674599105	32	1303	SH	SOLE
OKLAHOMA GAS & ELEC CO	COM	670837103	104	4556	SH	SOLE

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OKLAHOMA GAS & ELEC CO	COM	670837103	16	700	SH	DEFINED
OLIN CORP		680665205	3	166	SH	DEFINED
OLIN CORP	COM PAR \$1	680665205	16	808	SH	SOLE
OMNICOM GROUP		681919106	82	1000	SH	SOLE
OPTI INC		683960108	10	2910	SH	SOLE
ORACLE CORP	COM	68389X105	197	13200	SH	SOLE
ORACLE CORP	COM	68389X105	29	2000	SH	DEFINED
PACIFIC CENTURY CYBERWORKS		694059106	9	2473	SH	DEFINED
PACTIV CORP		695257105	2	200	SH	DEFINED
PACTIV CORP		695257105	6	500	SH	SOLE
PALM INC	COM	696642107	1	149	SH	SOLE
PALM INC	COM	696642107	10	1297	SH	DEFINED
PAMECO CORP	COM NEW	697934305	0	333	SH	DEFINED
PENNEY J C INC	COM	708160106	12	782	SH	SOLE
PEOPLES ENERGY CORP	COM	711030106	7	200	SH	SOLE
PEOPLES ENERGY CORP	COM	711030106	19	500	SH	DEFINED
PEOPLES HLDG CO	COM	711148106	6	367	SH	SOLE
PEOPLESOFT INC	COM	712713106	7	300	SH	SOLE
PEPSICO INC	COM	713448108	595	13556	SH	SOLE
PEPSICO INC	COM	713448108	543	12367	SH	SOLE
PEPSICO INC	COM	713448108	18	430	SH	DEFINED
PEPSICO INC	COM	713448108	118	2700	SH	DEFINED
PETROGULF CORP LEASE 8-2000		728995366	0	1	PRN	SOLE
PETROQUEST EXPLORATION		009990102	0	1	PRN	SOLE
PFIZER INC	COM	717081103	36	900	SH	DEFINED
PFIZER INC	COM	717081103	1586	38738	SH	SOLE
PFIZER INC		717081103	2655	64856	SH	SOLE
PFIZER INC		717081103	98	2400	SH	DEFINED
PG&E CORP	COM	69331C108	2	250	SH	DEFINED
PHARMACIA CORP	COM	71713U102	942	18710	SH	SOLE
PHARMACIA CORP	COM	71713U102	69	1380	SH	DEFINED
PHELPS DODGE CORP	COM	717265102	20	500	SH	DEFINED
PHELPS DODGE CORP	COM	717265102	0	20	SH	SOLE
PHILIP MORRIS COS INC	COM	718154107	37	800	SH	SOLE
PHILIP MORRIS COS INC	COM	718154107	103	2175	SH	SOLE
PHILLIP/AMEXPLORAT ION-CRONEA		719995367	0	1	PRN	SOLE
PHILLIPS PETE CO		718507106	120	2186	SH	SOLE
PITNEY BOWES INC	COM	724479100	1	36	SH	SOLE
PORT GIBSON CAPITAL CORP		715995361	336	8000	SH	SOLE
PORT GIBSON PROPERTIES, INC		723995361	4	4100	SH	SOLE
POTLATCH CORP	COM	737628107	4	150	SH	SOLE
POTOMAC ELEC PWR CO		737679100	6	270	SH	SOLE
PPG INDUSTRIES INC		693506107	36	800	SH	SOLE
PRAIRIE FARMERS ASSOC.	RESERVES (BE)	711000992	1	1769	SH	SOLE

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PRAIRIE FARMERS ASSOCIATION NUMBER 00888		722000999	0	1	SH		SOLE	
PRAXAIR INC	COM	74005P104	13	300	SH		DEFINED	
PRICE T ROWE TX FR HI YLD FD	COM	741486104	8	768			SOLE	
PROCTER & GAMBLE CO	COM	742718109	670	10710	SH		SOLE	
PROCTER & GAMBLE CO	COM	742718109	87	1400	SH		DEFINED	
PROCTER & GAMBLE CO	COM	742718109	243	3890	SH		DEFINED	
PROCTER & GAMBLE CO	COM	742718109	319	5100	SH		SOLE	
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	43	1000	SH		SOLE	
PUTNAM GROWTH & INCOME	CLASS A	746761105	18	1015	SH		SOLE	
QLOGIC CORP	COM	747277101	5	250	SH		SOLE	
QUAKER OATS		747402105	388	4000	SH		DEFINED	
QUAKER OATS		747402105	257	2650	SH		SOLE	
QUAKER OATS CO	COM	747402105	38	400	SH		SOLE	
QUALCOM INC		747525103	11	200	SH		SOLE	
QWEST COMMUNICATIONS INTL		749121109	24	701	SH		SOLE	
RALCORP HLDGS INC	NEW COM	751028101	1	66	SH		DEFINED	
RALSTON PURINA CO	COM	751277302	9	309	SH		DEFINED	
RAYTHEON CO	CL B	755111408	23	800	SH		SOLE	
REGIONS FINANCIAL		758940100	50	1786	SH		DEFINED	
REGIONS FINANCIAL		758940100	510	17968	SH		SOLE	
RELIANT ENERGY INC	COM	75952J108	220	4873	SH		SOLE	
RELIANT ENERGY INC	COM	75952J108	201	4460	SH		DEFINED	
REXCOM SYSTEMS CORP		761672203	0	1	SH		SOLE	
RH DONNELLEY CORP		74955W307	1	60	SH		SOLE	
ROHM & HAAS CO	COM	775371107	6	200	SH		SOLE	
ROUSE CO	COM	779273101	2	100	SH		SOLE	
RR DONNELLEY & SONS CO	COM	257867101	20	800	SH		SOLE	
RUBY TUESDAY INC		781182100	24	1260	SH		DEFINED	
SAFECO CORP	COM	786429100	28	1000	SH		SOLE	
SARA LEE CORP	COM	803111103	17	800	SH		SOLE	
SBC COMMUNICATIONS INC	COM	78387G103	26	600	SH		DEFINED	
SBC COMMUNICATIONS INC	COM	78387G103	1217	27285	SH		SOLE	
SCHERING PLOUGH CORP	COM	806605101	803	22000	SH		DEFINED	
SCHERING PLOUGH CORP	COM	806605101	89	2450	SH		SOLE	
SCHERING PLOUGH CORP	COM	806605101	620	16984	SH		SOLE	
SCHERING PLOUGH CORP	COM	806605101	7	200	SH		DEFINED	
SCHLUMBERGER LTD		806857108	23	400	SH		SOLE	
SCHLUMBERGER LTD		806857108	89	1550	SH		SOLE	
SCUDDER GLOBAL DISCOVERY FD		378947501	13	544	SH		SOLE	



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SEARS ROEBUCK & CO	COM	812387108	5	167	SH	DEFINED
SEARS ROEBUCK & CO	COM	812387108	20	592	SH	SOLE

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SEARS ROEBUCK & CO	COM	812387108	60	1720	SH		SOLE	
SEMPRA ENERGY	COM	816851109	10	450	SH		SOLE	
SERVICEMASTER CO		81760N109	8	800	SH		SOLE	
SEVEN J STOCK FARM, SHEFFIELD		787991066	0	10	SH		SOLE	
PHARMACEUTICALS IC DELAWARE		82123D309	18	4365	SH		SOLE	
SHELL TRANS & TRADING PLC	NEW YRK SH NEW	822703609	84	1800	SH		DEFINED	
SHERWIN WILLIAMS CO	COM	824348106	28	1100	SH		SOLE	
SIMMONS 1ST NATL CORP	CL A \$5 PAR	828730200	213	9023	SH		SOLE	
SIMMONS 1ST NATL CORP	CL A \$5 PAR	828730200	5	250	SH		DEFINED	
SMACKOVER BANCSHARES INC		812004992	0	673	SH		SOLE	
SOLUTIA INC	COM	834376105	50	4124	SH		SOLE	
SOLUTIA INC	COM	834376105	1	100	SH		DEFINED	
SONY CORP		835699307	72	1000	SH		DEFINED	
SOUTHERN CO	COM	842587107	59	1700	SH		SOLE	
SOUTHERN CO	COM	842587107	128	3656	SH		DEFINED	
SOUTHERN CO	COM	842587107	682	19453	SH		SOLE	
SPACELABS MED INC	COM	846247104	0	72	SH		SOLE	
ST PAUL COMPANIES INC	COMMON STOCK	792860108	40	914	SH		SOLE	
STAFFMARK INC/EDGEWATER TECH		280358102	4	1000	SH		DEFINED	
STILLWELL FINANCIAL INC		860831106	16	600	SH		SOLE	
SUN MICROSYSTEMS INC	COM	866810104	24	1600	SH		SOLE	
SUNOCO INC	COM	86764P109	62	1928	SH		SOLE	
SUPPLYFORCE.COM, LLC		850001991	60	10000	SH		SOLE	
SYNOPSIS INC	COM	871607107	4	100	SH		SOLE	
SYSCO CORP		871829107	106	4000	SH		SOLE	
TARGET CORP		87612E106	14	400	SH		SOLE	
TECO ENERGY INC	COM	872375100	23	800	SH		DEFINED	
TECO ENERGY INC	COM	872375100	8	300	SH		SOLE	
TELLABS INC	COM	879664100	36	900	SH		SOLE	
TELOCITY INC	COM	87971D103	6	3000	SH		SOLE	
TEMPLE INLAND INC	COM	879868107	17	400	SH		SOLE	
TEXACO INC	COM	881694103	135	2047	SH		SOLE	
TEXAS INSTRS INC	COM	882508104	61	2000	SH		SOLE	
TEXTRON INC	COM	883203101	5	100	SH		SOLE	
THE MUN INSURED		626223242	0	5			SOLE	

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NAT'L TR S5 TIFFANY & CO	NEW	886547108	59	2200	SH	SOLE
TOTH ALUMINUM CORPORATION		891514101	0	100	SH	SOLE
TRANS-GULF PETROLEUM CORP	LA CLOSELY HELD	858001993	0	10	SH	SOLE
TRANSOCEAN SEDCO FOREX INC		G90078109	56	1296	SH	SOLE
TRANSOCEAN SEDCO FOREX INC		G90078109	3	77	SH	DEFINED
TRAVIS BOATS & MTRS INC	COM	894363100	0	200	SH	SOLE
TRI CONTINENTAL CORPORATION		895436103	118	4528	SH	SOLE

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TRIAD HOSPITALS INC	COM	89579K109	1	65	SH		DEFINED	
TRIBUNE COMPANY		896047107	48	1200	SH		SOLE	
TRICON GLOBAL RESTAURANTS	COM	895953107	3	100	SH		SOLE	
TXU CORP		873168108	123	3000	SH		SOLE	
TXU CORP		873168108	10	250	SH		DEFINED	
TXU ELEC CAP III	QUIPS 8%	87316Q207	24	1000	SH		SOLE	
TYCO INTL LTD	NEW COM	902124106	60	1408	SH		SOLE	
TYSON FOODS INC	CL A	902494103	10	750	SH		SOLE	
TYSON FOODS INC	CL A	902494103	208	15450	SH		DEFINED	
UNION PAC CORP	COM	907818108	222	3950	SH		DEFINED	
UNION PLANTERS CORP	COM	908068109	7	200	SH		SOLE	
UNISYS CORP		909214108	7	540	SH		SOLE	
UNIT AGREEMENT-SMACKOVERU	NIT	275995363	0	1	PRN		SOLE	
UNITED ARKANSAS CORPORATION		907000996	0	1200	SH		DEFINED	
UNITED AUTO GROUP INC	COM	909440109	98	10105	SH		SOLE	
USA TRUCK INC	COM	902925106	793	102385	SH		SOLE	
USX-U S STL	COM	90337T101	7	500	SH		SOLE	
USX-U S STL	COM	90337T101	2	200	SH		DEFINED	
UTILICORP UNITED INC		918005109	85	2656	SH		SOLE	
VAN KAMPEN AMERICAN CAPITAL PRIME RATE		920914108	58	5997	SH		SOLE	
VANG INDEX EXT MKT #98		922908207	12	563	SH		SOLE	
VAGUARD INTERMEDIATE TERM	TREAS #35	922031802	2	191	SH		SOLE	
VERIZON COMMUNICATIONS INC		92343V104	131	2666	SH		DEFINED	

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VERIZON COMMUNICATIONS INC		92343V104	1250	25370	SH	SOLE
VIALINK CO	COM	92552Q101	1	450	SH	SOLE
VIROPHARMA, INC		928241108	2	100	SH	SOLE
VISTEON CORP	COM	92839U107	0	39	SH	SOLE
VLASIC FOODS INTL INC	COM	928559103	0	100	SH	SOLE
VODAFONE GROUP PLC	NEW	92857W100	9	333	SH	SOLE
WACHOVIA CORPORATION		929771103	337	5600	SH	SOLE
WAL MART STORES INC	COM	931142103	279	5533	SH	DEFINED
WAL MART STORES INC	COM	931142103	1124	22273	SH	SOLE
WAL MART STORES INC	COM	931142103	1646	32610	SH	SOLE
WAL MART STORES INC	COM	931142103	34	686	SH	DEFINED
WALGREEN CO	COM	931422109	232	5700	SH	SOLE
WALSH HEALTH CARE SOLUTIONS INC		937001998	0	3	SH	SOLE
WASHINGTON MUT INC	COM	939322103	21	400	SH	SOLE
WASTE MGMT INC DEL	COM	94106L109	0	1	SH	DEFINED
WAUSAU-MOSINEE PAPER CORP CO		943315101	7	550	SH	SOLE
WEBMD CORP		94769M105	5	1000	SH	DEFINED
WELLS FARGO & CO	NEW COM	949746101	59	1200	SH	SOLE

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTH MANA
WESTERN RES INC	COM	959425109	4	200	SH		SOLE	
WEYERHAEUSER CO	COM	962166104	25	500	SH		SOLE	
WEYERHAEUSER CO	COM	962166104	167	3300	SH		SOLE	
WHOLESALE ELECTRIC SUPPLY CO., INC.		916000995	6031	47444	SH		SOLE	
WICKFORD ENERGY DO#9601100		498990100	0	1	PRN		SOLE	
WILLIAMS COS INC DEL	COM	969457100	12	300	SH		SOLE	
WITTER DISCOVER & CO		617446448	32	612	SH		SOLE	
WM WRIGLEY JR COMPANY	COM	982526105	9	200	SH		SOLE	
WORLDCOM INC GA	NEW COM	98157D106	11	600	SH		DEFINED	
WORLDCOM INC GA	NEW COM	98157D106	246	13200	SH		SOLE	
XCEL ENERGY INC	COM	98389B100	161	5356	SH		SOLE	
YAHOO INC		984332106	1	125	SH		SOLE	
AMSOUTH BANCORP		32165102	231	13724	SH		SOLE	
BANCORPSOUTH INC		59692103	183	12373	SH		SOLE	
BERKSHIRE HATHAWAY		84670207	22	10	SH		SOLE	
BEST BUY INC		86516101	11	300	SH		SOLE	
CITIGROUP INC		172967101	121	2700	SH		SOLE	
CLEAR CHANNEL COMM		154502102	11	200	SH		SOLE	
COCA COLA CO		191216100	54	1200	SH		SOLE	
COMSAT CAP I LP		205930209	18	800	SH		SOLE	
DISNEY WALT CO DEL		254687106	6	200	SH		SOLE	

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EMC CORP MASS	268648102	24	800	SH	SOLE
EATON VANCE TAX MGD	277911848	40	1982	SH	SOLE
ENTERPRISE INTERNET	293720231	5	488	SH	SOLE
FORD MTR CO DEL	345370860	20	700	SH	SOLE
GENERAL ELECTRIC CO	369604103	301	7200	SH	SOLE
HEWLETT-PACKARD CO	428236103	9	300	SH	SOLE
HOME DEPOT INC	437076102	9	200	SH	SOLE
INTEL CORP	458140100	117	4450	SH	SOLE
INTL BUSINESS MACH	459200101	10	100	SH	SOLE
LSI LOGIC CORP	502161102	5	300	SH	SOLE
LUCENT TECH INC	549463107	4	400	SH	SOLE
MCDATA CORP	580031201	1	29	SH	SOLE
MERCK & CO INC	589331107	8	100	SH	SOLE
MICROSOFT CORP	594918104	33	600	SH	SOLE
NASDAQ 100 TR	631100104	5	140	SH	SOLE
NOKIA CORP ADR	654902204	14	600	SH	SOLE
PEOPLES HLDG CO	711148106	47	2539	SH	SOLE
PROCTER & GAMBLE CO	742718109	124	2000	SH	SOLE
QWEST COMM INTL INC	749121109	14	412	SH	SOLE
RF MICRO DEVICES INC	749941100	5	400	SH	SOLE
SUN MCIROSYSTEMS INC	866810104	9	600	SH	SOLE
TXU CORP	873168108	83	2000	SH	SOLE
TEXAS INSTRUMENTS	882508104	9	300	SH	SOLE

NAMES OF ISSUER	TITLE OF CLASS	CUSIP	VALUE [X\$1000]	SHRS OR PRN AMT	SH/ PRN	PCT/ CALL	INVESTMENT DISCRETION	OTH MANA
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TYCO INTL LTD NEW		902124106	6	150	SH		SOLE	
CISCO SYS INC		17275R102	11	700	SH		SOLE	
GOLDMAN SACHS GROUP		38141G104	13	150	SH		SOLE	
JDS UNIPHASE CORP		46612J101	4	200	SH		SOLE	
JUNIPER NETWORKS		48203R104	4	100	SH		SOLE	
MERISTAR HOSPITALITY		58984Y103	17	547	SH		SOLE	
NEXTEL COMM INC CL A		65332V103	4	300	SH		SOLE	
ORACLE CORPORATION		68389X105	9	600	SH		SOLE	
WORLDCOM INC.		98157D106	26	1395	SH		SOLE	
AMDOCS LIMITED		G02602103	16	325	SH		SOLE	
FLEXTRONICS INTL INC		Y2573F102	9	600	SH		SOLE	
GRAND TOTAL			298365	8074289				
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