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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 100

Form 13F Information Table Value Total: \$ 88,017.00

 (In Thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.
 NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVEST DISCR
AT&T CORP	COMMON STOCK	00206R102	867	34914	SH	DEFIN
		00206R102	49	1985	SH	OTHER
ABBOTT LABORATORIES	COMMON STOCK	002824100	575	12220	SH	DEFIN
APPLE INC	COMMON STOCK	037833100	628	4410	SH	DEFIN
AUTOMATIC DATA PROCESSING	COMMON STOCK	053015103	364	10266	SH	DEFIN
BP AMOCO PLC SPONS ADR	COMMON STOCK	055622104	1298	27222	SH	DEFIN
		055622104	19	400	SH	OTHER
THE BANK OF NEW	COMMON STOCK	064058100	518	17662	SH	DEFIN
			0	0		
YORK MELLON CORP			0	0		
BARCLAYS	MUTUAL FUNDS - EQUITY	06738C778	363	9775	SH	DEFIN
BAXTER INTERNATIONAL	COMMON STOCK	071813109	325	6145	SH	DEFIN
BROADCOM CORPORATION	COMMON STOCK	111320107	357	14395	SH	DEFIN
			0	0		
BURLINGTON NORTHERN SANTE FE	COMMON STOCK	12189T104	210	2860	SH	DEFIN
			0	0		
CAMCO FINANCIAL CORP	COMMON STOCK	132618109	78	33150	SH	DEFIN
CENTRAL FUND OF CANADA	COMMON STOCK	153501101	716	61000	SH	DEFIN
CHEVRON CORPORATION	COMMON STOCK	166764100	2565	38715	SH	DEFIN
CISCO SYSTEMS	COMMON STOCK	17275R102	237	12685	SH	DEFIN
COCA COLA	COMMON STOCK	191216100	663	13813	SH	DEFIN
			0	0		
COLGATE PALMOLIVE	COMMON STOCK	194162103	733	10355	SH	DEFIN
			0	0		
DEERE & CO	COMMON STOCK	244199105	349	8730	SH	DEFIN
EMERSON ELECTRIC	COMMON STOCK	291011104	410	12645	SH	DEFIN

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			0	0		
EXELON CORPORATION	COMMON STOCK	30161N101	438	8555	SH	DEFIN
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	3498	50034	SH	DEFIN
			0	0		
		30231G102	266	3800	SH	OTHER
FPL GROUP INC	COMMON STOCK	302571104	246	4335	SH	DEFIN
			0	0		
FISERV	COMMON STOCK	337738108	413	9045	SH	DEFIN
			0	0		
FORTUNE BRANDS INC	COMMON STOCK	349631101	322	9271	SH	DEFIN
FRANKLIN RESOURCES	COMMON STOCK	354613101	299	4150	SH	DEFIN
GENERAL ELECTRIC CO	COMMON STOCK	369604103	513	43749	SH	DEFIN
			0	0		
		369604103	47	3982	SH	OTHER
			0	0		
GENZYME	COMMON STOCK	372917104	346	6220	SH	DEFIN
			0	0		
GILEAD SCIENCES INC	COMMON STOCK	375558103	274	5855	SH	DEFIN
HEWLETT PACKARD	COMMON STOCK	428236103	357	9230	SH	DEFIN
			0	0		
HUNTINGTON BANCSHARES	COMMON STOCK	446150104	169	40413	SH	DEFIN
			0	0		
IBM	COMMON STOCK	459200101	889	8518	SH	DEFIN
			0	0		
ISHARES COMEX GOLD	MUTUAL FUNDS - EQUITY	464285105	296	3247	SH	DEFIN
		464285105	6	65	SH	OTHER
ISHARES	MUTUAL FUNDS - EQUITY	464286665	919	29019	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287101	931	21635	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287143	324	5990	SH	DEFIN
ISHARES	MUTUAL FUNDS - TAXABLE INCOME	464287176	394	3880	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287200	851	9210	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287234	3353	104027	SH	DEFIN

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVEST DISCR
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287309	2398	50204	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287408	310	7095	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287465	994	21695	SH	DEFIN
			0	0		
		464287465	8	175	SH	OTHER
ISHARES	MUTUAL FUNDS - EQUITY	464287507	3016	52196	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287598	1461	30708	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287606	3136	50282	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287614	2253	54917	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287622	3736	73738	SH	DEFIN

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ISHARES	MUTUAL FUNDS - EQUITY	464287705	906	17382	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287804	932	20983	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287887	543	11705	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464288372	335	11475	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464288802	806	20201	SH	DEFIN
			0	0		
JOHNSON & JOHNSON	COMMON STOCK	478160104	963	16947	SH	DEFIN
			0	0		
KELLOGG CO	COMMON STOCK	487836108	326	6990	SH	DEFIN
KROGER CO	COMMON STOCK	501044101	245	11110	SH	DEFIN
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	225	2794	SH	DEFIN
MARATHON OIL CORP	COMMON STOCK	565849106	280	9305	SH	DEFIN
			0	0		
		565849106	36	1200	SH	OTHER
MCDONALDS	COMMON STOCK	580135101	579	10063	SH	DEFIN
METLIFE	COMMON STOCK	59156R108	241	8032	SH	DEFIN
MICROSOFT	COMMON STOCK	594918104	549	23090	SH	DEFIN
MONSANTO CO	COMMON STOCK	61166W101	401	5391	SH	DEFIN
NYSE EURONEXT	COMMON STOCK	629491101	290	10633	SH	DEFIN
			0	0		
NATIONAL-OILWELL VARCO INC	COMMON STOCK	637071101	213	6535	SH	DEFIN
NORTHROP GRUMMAN CORP.	COMMON STOCK	666807102	412	9028	SH	DEFIN
			0	0		
ORACLE CORPORATION	COMMON STOCK	68389X105	905	42267	SH	DEFIN
PANHANDLE ROYALTY CO. CLASS A	COMMON STOCK	698477106	196	10000	SH	DEFIN
PEOPLES BANCORP INC.	COMMON STOCK	709789101	1972	115632	SH	DEFIN
			0	0		
		709789101	14519	851557	SH	OTHER
PEPSICO INC	COMMON STOCK	713448108	224	4071	SH	DEFIN
POWERSHARES QQQ TR UNIT SER 1	MUTUAL FUNDS - EQUITY	73935A104	938	25775	SH	DEFIN
PRICE T ROWE GROUP INC	COMMON STOCK	74144T108	292	7015	SH	DEFIN
			0	0		
PROCTER & GAMBLE CO	COMMON STOCK	742718109	846	16557	SH	DEFIN
			10	200	SH	OTHER
PRUDENTIAL FINANCIAL INC	COMMON STOCK	744320102	271	7269	SH	DEFIN
ROCKY BRANDS INC	COMMON STOCK	774515100	664	169724	SH	DEFIN
RYDEX	MUTUAL FUNDS - EQUITY	78355W106	3171	102924	SH	DEFIN
			0	0		
RYDEX	MUTUAL FUNDS - EQUITY	78355W205	851	12000	SH	DEFIN
RYDEX	MUTUAL FUNDS - EQUITY	78355W403	2263	85840	SH	DEFIN
			0	0		
S & P 500 DEPOSITARY RECEIPT	MUTUAL FUNDS - EQUITY	78462F103	3772	41027	SH	DEFIN
ST JUDE MEDICAL INC	COMMON STOCK	790849103	242	5880	SH	DEFIN
			0	0		

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ PRN CALL	INVEST DISCR
SOUTHERN CO	COMMON STOCK	842587107	260	8360	SH	DEFIN
SPECTRA ENERGY CORP	COMMON STOCK	847560109	232	13719	SH	DEFIN

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		847560109	1	82	SH	OTHER
STAPLES INC	COMMON STOCK	855030102	461	22832	SH	DEFIN
SYMANTEC CORP	COMMON STOCK	871503108	172	11055	SH	DEFIN
3M COMPANY	COMMON STOCK	88579Y101	264	4390	SH	DEFIN
US BANCORP DEL	COMMON STOCK	902973304	336	18730	SH	DEFIN
UNITED BANKSHARES INC	COMMON STOCK	909907107	663	33948	SH	DEFIN
UNITED TECH CORP	COMMON STOCK	913017109	793	15270	SH	DEFIN
			0	0		
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	279	9063	SH	DEFIN
		92343V104	12	388	SH	OTHER
WAL MART STORES INC	COMMON STOCK	931142103	403	8325	SH	DEFIN
			0	0		
WYETH COMM	COMMON STOCK	983024100	321	7080	SH	DEFIN
NOBLE CORPORATION	COMMON STOCK	H5833N103	221	7305	SH	DEFIN
TRANSOCEAN LTD	COMMON STOCK	H8817H100	394	5301	SH	DEFIN
			0	0		