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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 109

Form 13F Information Table Value Total: \$ 92,715.00

 (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	929	34390	SH	DEFIN
		00206R102	54	1985	SH	OTHER
ABBOTT LABORATORIES	COMMON STOCK	2824100	521	10525	SH	DEFIN
APPLE INC	COMMON STOCK	37833100	772	4165	SH	DEFIN
AUTOMATIC DATA PROCESSING	COMMON STOCK	53015103	417	10606	SH	DEFIN
BP AMOCO PLC SPONS ADR	COMMON STOCK	55622104	951	17872	SH	DEFIN
		55622104	21	400	SH	OTHER
THE BANK OF NEW YORK MELLON CORP	COMMON STOCK	64058100	546	18822	SH	DEFIN
			0	0		
IPATH	MUTUAL FUNDS - EQUITY	06738C778	264	6835	SH	DEFIN
BAXTER INTERNATIONAL	COMMON STOCK	71813109	354	6215	SH	DEFIN
BROADCOM CORPORATION	COMMON STOCK	111320107	395	12870	SH	DEFIN
			0	0		
CAMCO FINANCIAL CORP	COMMON STOCK	132618109	72	32961	SH	DEFIN
CENTRAL FUND OF CANADA	COMMON STOCK	153501101	808	61000	SH	DEFIN
CHEVRON CORPORATION	COMMON STOCK	166764100	1931	27420	SH	DEFIN
CISCO SYSTEMS	COMMON STOCK	17275R102	425	18055	SH	DEFIN
COCA COLA	COMMON STOCK	191216100	703	13083	SH	DEFIN
			0	0		
COLGATE PALMOLIVE	COMMON STOCK	194162103	649	8505	SH	DEFIN
			0	0		
DWS	MUTUAL FUNDS - TAX FREE INCOM	23338M106	284	24385	SH	DEFIN
DEERE & CO	COMMON STOCK	244199105	391	9110	SH	DEFIN
DOMINION RESOURCES INC	COMMON STOCK	25746U109	206	5980	SH	DEFIN
EMERSON ELECTRIC	COMMON STOCK	291011104	508	12680	SH	DEFIN

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			0	0		
EXELON CORPORATION	COMMON STOCK	30161N101	320	6450	SH	DEFIN
EXPRESS SCRIPTS INC ESI	COMMON STOCK	302182100	281	3625	SH	DEFIN
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	2561	37329	SH	DEFIN
			0	0		
		30231G102	261	3800	SH	OTHER
FPL GROUP INC	COMMON STOCK	302571104	264	4775	SH	DEFIN
FISERV	COMMON STOCK	337738108	430	8920	SH	DEFIN
FORTUNE BRANDS INC	COMMON STOCK	349631101	373	8671	SH	DEFIN
FRANKLIN RESOURCES	COMMON STOCK	354613101	210	2090	SH	DEFIN
GENERAL ELECTRIC CO	COMMON STOCK	369604103	711	43299	SH	DEFIN
			0	0		
		369604103	65	3982	SH	OTHER
			0	0		
GENERAL MILLS	COMMON STOCK	370334104	296	4604	SH	DEFIN
			0	0		
GENZYME	COMMON STOCK	372917104	310	5460	SH	DEFIN
			0	0		
GILEAD SCIENCES INC	COMMON STOCK	375558103	280	6025	SH	DEFIN
HEWLETT PACKARD	COMMON STOCK	428236103	561	11875	SH	DEFIN
			0	0		
HUNTINGTON BANCSHARES	COMMON STOCK	446150104	176	37353	SH	DEFIN
			0	0		
IBM	COMMON STOCK	459200101	1009	8433	SH	DEFIN
			0	0		
ISHARES COMEX GOLD	MUTUAL FUNDS - EQUITY	464285105	331	3347	SH	DEFIN
		464285105	6	65	SH	OTHER
ISHARES	MUTUAL FUNDS - EQUITY	464286665	1842	45459	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287101	635	13010	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287143	379	5975	SH	DEFIN
ISHARES	MUTUAL FUNDS -	464287176	399	3880	SH	DEFIN
		TAXABLE INCOME				
ISHARES	MUTUAL FUNDS - EQUITY	464287200	976	9210	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
ISHARES	MUTUAL FUNDS - EQUITY	464287234	3333	85652	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287309	1779	32944	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287408	613	11980	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287465	854	15615	SH	DEFIN
			0	0		
		464287465	10	175	SH	OTHER
ISHARES	MUTUAL FUNDS - EQUITY	464287507	3747	54341	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287598	1634	29438	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287606	3879	52599	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287614	2312	49931	SH	DEFIN
			0	0		

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ISHARES	MUTUAL FUNDS - EQUITY	464287622	4156	71528	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287705	1052	16702	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287804	1549	29588	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287861	299	7760	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464287887	1058	19570	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUITY	464288372	573	17090	SH	DEFIN
ISHARES	MUTUAL FUNDS - TAXABLE INCOME	464288620	230	2245	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464288802	1235	26861	SH	DEFIN
			0	0		
JOHNSON & JOHNSON	COMMON STOCK	478160104	950	15605	SH	DEFIN
			0	0		
KROGER CO	COMMON STOCK	501044101	217	10535	SH	DEFIN
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	321	4116	SH	DEFIN
LOWES COMPANY	COMMON STOCK	548661107	241	11510	SH	DEFIN
MARATHON OIL CORP	COMMON STOCK	565849106	380	11915	SH	DEFIN
			0	0		
		565849106	38	1200	SH	OTHER
MCDONALDS	COMMON STOCK	580135101	483	8458	SH	DEFIN
METLIFE	COMMON STOCK	59156R108	356	9357	SH	DEFIN
MONSANTO CO	COMMON STOCK	61166W101	305	3946	SH	DEFIN
MORGAN STANLEY	COMMON STOCK	617446448	253	8199	SH	DEFIN
NYSE EURONEXT	COMMON STOCK	629491101	299	10363	SH	DEFIN
			0	0		
NORTHROP GRUMMAN CORP.	COMMON STOCK	666807102	441	8513	SH	DEFIN
			0	0		
NUVEEN MUNI VALUE FD INC	MUTUAL FUNDS - TAX FREE INCOM	670928100	283	28442	SH	DEFIN
OCCIDENTAL PETROLEUM CORP	COMMON STOCK	674599105	73	935	SH	DEFIN
			149	1900	SH	OTHER
ORACLE CORPORATION	COMMON STOCK	68389X105	767	36807	SH	DEFIN
PANHANDLE ROYALTY CO. CLASS A	COMMON STOCK	698477106	214	10000	SH	DEFIN
			0	0		
PEABODY ENERGY CORP	COMMON STOCK	704549104	212	5700	SH	DEFIN
PEOPLES BANCORP INC.	COMMON STOCK	709789101	1166	89382	SH	DEFIN
			0	0		
		709789101	11037	845725	SH	OTHER
PEPSICO INC	COMMON STOCK	713448108	227	3874	SH	DEFIN
POWERSHARES QQQ	MUTUAL FUNDS - EQUITY	73935A104	1144	27085	SH	DEFIN
TR UNIT SER 1	EQUITY		0	0		
POWERSHARES	MUTUAL FUNDS - EQUITY	73935X500	165	15150	SH	DEFIN
			0	0		

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL INVS DISCR
PRAXAIR INC.	COMMON STOCK	74005P104	248	3033	SH
			0	0	DEFIN

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PROCTER & GAMBLE CO	COMMON STOCK	742718109	518	8942	SH	DEFIN
		742718109	17	300	SH	OTHER
PRUDENTIAL FINANCIAL INC	COMMON STOCK	744320102	487	9754	SH	DEFIN
PUTNAM	MUTUAL FUNDS - TAX	746823103	141	20686	SH	DEFIN
	FREE INCOME					
ROCKY BRANDS INC	COMMON STOCK	774515100	1047	169724	SH	DEFIN
RYDEX	MUTUAL FUNDS - EQUITY	78355W106	4501	120674	SH	DEFIN
RYDEX	MUTUAL FUNDS - EQUITY	78355W403	3897	124340	SH	DEFIN
			0	0		
S & P 500 DEPOSITARY RECEIPT	MUTUAL FUNDS - EQUITY	78462F103	4467	42307	SH	DEFIN
SPECTRA ENERGY CORP	COMMON STOCK	847560109	248	13116	SH	DEFIN
		847560109	2	82	SH	OTHER
STAPLES INC	COMMON STOCK	855030102	520	22397	SH	DEFIN
3M COMPANY	COMMON STOCK	88579Y101	223	3020	SH	DEFIN
			0	0		
TIME WARNER CABLE INC	COMMON STOCK	88732J207	254	5883	SH	DEFIN
US BANCORP DEL	COMMON STOCK	902973304	391	17900	SH	DEFIN
UNITED BANKSHARES INC	COMMON STOCK	909907107	665	33948	SH	DEFIN
UNITED TECH CORP	COMMON STOCK	913017109	873	14325	SH	DEFIN
			0	0		
VAN KAMPEN TRUST FOR INVESTMENT	MUTUAL FUNDS - TAX	920929106	178	12694	SH	DEFIN
	FREE INCOME					
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	260	8603	SH	DEFIN
		92343V104	12	388	SH	OTHER
WAL MART STORES INC	COMMON STOCK	931142103	427	8705	SH	DEFIN
WISDOMTREE	MUTUAL FUNDS - EQUITY	97717W331	330	11575	SH	DEFIN
			0	0		
WYETH COMM	COMMON STOCK	983024100	305	6280	SH	DEFIN
NOBLE CORPORATION	COMMON STOCK	H5833N103	329	8665	SH	DEFIN
TRANSOCEAN LTD	COMMON STOCK	H8817H100	464	5421	SH	DEFIN
			0	0		