CAMCO FINANCIAL CORP

Form 4

Common

Stock

November 22, 2005

November .	22, 2003												
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION									OMB APPROVAL				
CITIES SECURITES AND EXCHANGE COMMISSION									O.	MB	3235-	0287	
Washington, D.C. 20549 Check this box									umber	: Ianuai			
if no lor subject Section Form 4	to SIAIE . 16.	F CHANGES IN BENEFICIAL OWNER SECURITIES						VNERSHIP O	F Es bu		ed average hours per	2005	
may con See Inst 1(b).	Form 5 obligations may continue. See Instruction 1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940												
(Print or Type	Responses)												
1. Name and Young Joh	2. Issuer Name and Ticker or Trading Symbol					5. Relationship of Reporting Person(s) to Issuer							
	CAMCO FINANCIAL CORP [CAFI]						(Check all applicable)						
(Last) HAMILTO MANAGE ARLINGT	3. Date of Earliest Transaction (Month/Day/Year) 11/21/2005					X Director 10% Owner Officer (give title below) Other (specify below)							
	(Street)	4. If Amendment, Date Original					6. Individual or Joint/Group Filing(Check						
Filed(Month/Day/Year) Applicable Line) _X_ Form filed by) by One R	One Reporting Person More than One Reporting					
COLUMB	03, 011 43220								Person				
(City)	(State)	(Zip)	Tal	ble I - No	n-Deriv	ativ	e Secu	ırities A	equired, Disposed	d of, or	Benefi	cially Owned	i
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deem Execution any (Month/Da	3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or Code V Amount (D) Price					5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Form: Direct or India (I)	Ownership Indirect Form: Beneficial Direct (D) Ownership or Indirect (Instr. 4)			
Common Stock	11/21/2005			P	200		A	\$ 14.24	200	D			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not required to respond unless the form displays a currently valid OMB control

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By deferred

plan

compensation

(9-02)

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number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of	9. Nu
	Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	onNumber Expiration Date		ate	Amount of		Derivative	Deriv
	Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secui
	(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securities		(Instr. 5)	Bene
		Derivative				Securities			(Instr.	3 and 4)		Owne
		Security			Acquired							Follo
						(A) or						Repo
						Disposed						Trans
						of (D)						(Instr
						(Instr. 3,						
						4, and 5)						
										Amount		
							Date	Expiration isable Date	or Title Numbe			
							Exercisable			of		
					Code V	(A) (D)			Shares			
					Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Young John Timothy HAMILTON CAPITAL MANAGEMENT, INC. 5025 ARLINGTON CENTER BLVD COLUMBUS, OH 43220



Signatures

Mark A. Severson, POA for John T. Young

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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