

WINTRUST FINANCIAL CORP

Form 13F-HR

February 13, 2007

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for Calendar Year or Quarter ended: December 31, 2006

Check here if Amendment () ; Amendment Number:
This Amendment (Check only one.) () is a restatement.
() adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: WINTRUST FINANCIAL CORP.
Address: 727 NORTH BANK LANE
LAKE FOREST, IL 60045

13F file number: 028-10582

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: Thomas P. Zidar
Title: Chairman & CEO
Phone: 800-621-4477
Signature, Place and Date of Signing:

/S/ Thomas P. Zidar Chicago, IL February 13, 2007

Report Type (Check only one.):

() 13F HOLDINGS REPORT.
() 13F NOTICE.
(x) 13F COMBINATION REPORT

List of other Managers Reporting for this Manager: Wayne Hummer Asset Mgmt Co.
Wayne Hummer Trust Company

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2

Form 13F Information Table Entry Total: 460

Form 13F Information Table Value Total: \$557,630,000
List of Other Included Managers: Wayne Hummer Asset Mgmt Co.
Wayne Hummer Trust Company

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						FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN			
3M CO	com	88579Y101	2289	29367	SH		SOLE			
			3046	39085	SH		DEFINED	01		
			31	400	SH		OTHER	01		
ABBOTT LABORATORIES	com	002824100	3366	69103	SH		SOLE			
			2877	59071	SH		DEFINED	01		
			58	1200	SH		OTHER	01		
ADOBE SYSTEMS	com	00724F101	1663	40450	SH		SOLE			
			3669	89215	SH		DEFINED	01		
			33	800	SH		OTHER	01		
AETNA	com	00817Y108	218	5040	SH		DEFINED	01		
AFLAC	com	001055102	1296	28164	SH		SOLE			
			3544	77053	SH		DEFINED	01		
			14	300	SH		OTHER	01		
ALIGN TECHNOLOGY INC	com	016255101	140	10000	SH		SOLE			
ALLSTATE CORP.	com	020002101	267	4103	SH		SOLE			
			321	4936	SH		DEFINED	01		
			1817	30039	SH		SOLE			
ALLTEL	com	020039103	3419	56536	SH		DEFINED	01		
ALTRIA GROUP INC F/K/A PHILLIP	com	02209S103	449	5229	SH		SOLE			
			612	7136	SH		DEFINED	01		
			1792	20116	SH		SOLE			
AMBAC FINANCIAL GROUP	com	023139108	3055	34295	SH		DEFINED	01		
			18	200	SH		OTHER	01		
			1813	29890	SH		SOLE			
AMERICAN EXPRESS	com	025816109	1879	30972	SH		DEFINED	01		
			12	200	SH		OTHER	01		
			3028	42251	SH		SOLE			
AMERICAN INTERNATIONAL GROUP I	com	026874107	2089	29153	SH		DEFINED	01		
			14	200	SH		OTHER	01		
			10	300	SH		SOLE			
AMERIGAS PARTNERS LP	com	030975106	226	6950	SH		DEFINED			
AMGEN INC	com	031162100	2886	42249	SH		SOLE			
			3590	52558	SH		DEFINED	01		
			24	350	SH		OTHER	01		
ANADARKO PETROLEUM CORP	com	032511107	521	11970	SH		SOLE			
APACHE	com	037411105	299	6880	SH		DEFINED	01		
			2217	33327	SH		SOLE			
			1601	24071	SH		DEFINED	01		
APPLE INC	com	037833100	238	2800	SH		SOLE			
			151	1775	SH		DEFINED	01		
			17	200	SH		OTHER	01		
APPLIED MATERIALS	com	038222105	266	14420	SH		SOLE			
			1694	91795	SH		DEFINED	01		
			495	8500	SH		SOLE			
ARCHSTONE SMITH TR COM	com	039583109	989	16990	SH		DEFINED	01		
			58	1000	SH		OTHER	01		
			1270	35538	SH		SOLE			
AT&T INC	com	00206R102	1912	53496	SH		DEFINED	01		
AUTOMATIC DATA PROCESSING	com	053015103	273	5550	SH		SOLE			
			383	7782	SH		DEFINED	01		
			1370	20170	SH		SOLE			
AVERY DENNISON	com	053611109	2891	42554	SH		DEFINED	01		

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BALL CORP	com	058498106	319	7325	SH	DEFINED	01
BANK OF AMERICA	com	060505104	1845	34559	SH	SOLE	
			1347	25232	SH	DEFINED	01
			27	500	SH	OTHER	01
BARD (C.R.) INC	com	067383109	328	3950	SH	DEFINED	01
BAXTER INTERNATIONAL INC	com	071813109	184	3960	SH	SOLE	
			188	4055	SH	DEFINED	01
BB & T CORP	com	054937107	1283	29200	SH	SOLE	
			97	2205	SH	DEFINED	01
BELLSOUTH	com	079860102	784	16649	SH	SOLE	
			845	17936	SH	DEFINED	01
BERKSHIRE HATHAWAY INC CL B	com	084670207	1705	465	SH	SOLE	
			906	247	SH	DEFINED	01
BEST BUY	com	086516101	353	7180	SH	SOLE	
			1117	22705	SH	DEFINED	01
			25	500	SH	OTHER	01
BIOMET	com	090613100	35	855	SH	SOLE	
			1725	41810	SH	DEFINED	01
BJ SERVICES COMPANY	com	055482103	637	21717	SH	SOLE	
			2456	83780	SH	DEFINED	01
BOEING	com	097023105	329	3700	SH	SOLE	
			255	2875	SH	DEFINED	
BP PLC	com	055622104	2233	33279	SH	SOLE	
			2833	42220	SH	DEFINED	01
			127	1900	SH	OTHER	01
BRAVO RESTAURANTS INBLS RESTRI	com	001350851	0	232635	SH	DEFINED	
BRISTOL MYERS SQUIBB	com	110122108	813	30906	SH	SOLE	
			555	21075	SH	DEFINED	01
			21	800	SH	OTHER	01
CANADIAN NATURAL RESOURCES LTD	com		213	4000	SH	DEFINED	
CAPITAL ONE FINANCIAL	com	14040H105	35	450	SH	SOLE	
			1871	24355	SH	DEFINED	01
CARDINAL COMMUNICATIONS INC	com	14148p108	0	57000	SH	SOLE	
CARDINAL HEALTH	com	14149Y108	399	6200	SH	SOLE	
			433	6717	SH	DEFINED	01
CHESAPEAKE ENERGY	com	165167107	491	16900	SH	SOLE	
			1143	39335	SH	DEFINED	01
			7	250	SH	OTHER	01
CHEVRONTEXACO	com	166764100	2399	32621	SH	SOLE	
			2391	32521	SH	DEFINED	01
			29	400	SH	OTHER	01
CINCINNATI FINANCIAL CORP	com	172062101	1171	25851	SH	SOLE	
			2607	57531	SH	DEFINED	01
CINTAS	com	172908105	481	12125	SH	SOLE	
			1731	43580	SH	DEFINED	01
CISCO SYSTEMS	com	17275R102	3347	122463	SH	SOLE	
			3925	143614	SH	DEFINED	01
CITIGROUP	com	172967101	5896	105846	SH	SOLE	
			5596	100463	SH	DEFINED	01
CLOROX	com	189054109	395	6165	SH	SOLE	
			1412	22004	SH	DEFINED	01
COCA COLA	com	191216100	141	2920	SH	SOLE	
			903	18723	SH	DEFINED	01
			24	500	SH	OTHER	01
COLGATE PALMOLIVE	com	194162103	1086	16644	SH	SOLE	
			2055	31500	SH	DEFINED	01
COMCAST CORP NEW CL A	com	20030N101	1053	24884	SH	SOLE	
			121	2860	SH	DEFINED	01
CONOCOPHILLIPS	com	20825C104	3638	50566	SH	SOLE	
			4920	68387	SH	DEFINED	01
CORUS BANKSHARES INC	com	220873103	388	16800	SH	SOLE	
COSTCO WHOLESALE	com	22160K105	756	14298	SH	SOLE	

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			968	18300	SH	DEFINED	01
			5	100	SH	OTHER	01
COVANCE INC	com	222816100	406	6895	SH	SOLE	
			1838	31195	SH	DEFINED	01
CSX CORP	com	126408103	297	8630	SH	DEFINED	01
CVS	com	126650100	353	11420	SH	SOLE	
			334	10800	SH	DEFINED	01
DEAN FOODS COMPANY (NEW)	com	242370104	220	5213	SH	SOLE	
			17	400	SH	DEFINED	01
DELL INC	com	24702R101	223	8872	SH	SOLE	
			163	6490	SH	DEFINED	01
DIEBOLD	com	253651103	233	5000	SH	SOLE	
DISNEY (WALT) COMPANY	com	254687106	464	13531	SH	SOLE	
			257	7497	SH	DEFINED	01
DNP SELECT INCOME FD INC	com	23325P104	3272	302444	SH	SOLE	
			1322	122215	SH	DEFINED	01
			27	2500	SH	OTHER	01
DOW CHEMICAL CO	com	260543103	406	10182	SH	SOLE	
			476	11935	SH	DEFINED	01
DUKE ENERGY CORP	com	26441C105	234	7047	SH	DEFINED	01
			36	1092	SH	OTHER	01
E I DUPONT DE NEMOURS & CO	com	263534109	187	3834	SH	SOLE	
			400	8213	SH	DEFINED	01
E.W. SCRIPPS CO (THE)	com	811054204	725	14525	SH	SOLE	
			1932	38685	SH	DEFINED	01
ECOLAB	com	278865100	702	15535	SH	SOLE	
			2163	47848	SH	DEFINED	01
			9	200	SH	OTHER	01
ELI LILLY & CO	com	532457108	508	9752	SH	DEFINED	01
EMERSON ELECTRIC	com	291011104	435	9862	SH	SOLE	
			635	14410	SH	DEFINED	01
ENCYSIVE PHARMACEUTICALS INC	com	29256X107	42	10000	SH	SOLE	
EOG RESOURCES	com	26875P101	408	6540	SH	SOLE	
			995	15925	SH	DEFINED	01
EXELON CORP	com	30161N101	336	5433	SH	SOLE	
			509	8226	SH	DEFINED	01
EXXON MOBIL CORP	com	30231G102	10436	136188	SH	SOLE	
			9543	124534	SH	DEFINED	01
			115	1500	SH	OTHER	01
FASTENAL CO.	com	311900104	28	770	SH	SOLE	
			1993	55540	SH	DEFINED	01
FEDERATED DEPT STORES	com	303075105	215	5626	SH	SOLE	
FEDEX	com	31428X106	1388	12783	SH	SOLE	
			2844	26187	SH	DEFINED	01
			22	200	SH	OTHER	01
FERRELLGAS PARTNERS LP	com	315293100	155	7250	SH	SOLE	
			169	7925	SH	DEFINED	
FIFTH THIRD BANCORP	com	316773100	152	3702	SH	SOLE	
			117	2860	SH	DEFINED	01
FISERV	com	337738108	945	18032	SH	SOLE	
			2704	51580	SH	DEFINED	01
FORTUNE BRANDS INC	com	349631101	1063	12445	SH	SOLE	
			3272	38321	SH	DEFINED	01
			17	200	SH	OTHER	01
FPL GROUP	com	302571104	3600	66148	SH	SOLE	
			2783	51143	SH	DEFINED	01
			44	800	SH	OTHER	01
GALLAHER GROUP PLC SPONSORED A	com	363595109	225	2506	SH	DEFINED	01
GANNETT	com	364730101	260	4300	SH	DEFINED	01
GENERAL DYNAMICS	com	369550108	1116	15006	SH	SOLE	
			30	400	SH	DEFINED	
GENERAL ELECTRIC CO	com	369604103	7303	196259	SH	SOLE	

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			9769	262541	SH	DEFINED	01
			67	1800	SH	OTHER	01
GENERAL MILLS	com	370334104	239	4157	SH	DEFINED	01
GENZYME GENERAL	com	372917104	200	3250	SH	SOLE	
			48	775	SH	DEFINED	01
GETTY IMAGES INC	com	374276103	291	6795	SH	SOLE	
			1294	30225	SH	DEFINED	01
GILEAD SCIENCES INC	com	375558103	201	3100	SH	SOLE	
			19	300	SH	DEFINED	01
GOLDMAN SACHS GROUP INC	com	38141g104	3544	17780	SH	SOLE	
			6424	32225	SH	DEFINED	01
HAIN CELESTIAL GROUP	com	405217100	397	12725	SH	SOLE	
			2140	68575	SH	DEFINED	01
			22	700	SH	OTHER	01
HARLEY DAVIDSON	com	412822108	737	10460	SH	SOLE	
			1682	23875	SH	DEFINED	01
HEALTH CARE PROPERTY INV	com	421915109	322	8750	SH	DEFINED	01
HEALTH MANAGEMENT ASSOCIATES	com	421933102	589	27915	SH	DEFINED	01
HEWLETT PACKARD	com	428236103	1087	26380	SH	SOLE	
			665	16148	SH	DEFINED	01
HOME DEPOT	com	437076102	1955	48675	SH	SOLE	
			3048	75891	SH	DEFINED	01
HONEYWELL INTERNATIONAL	com	438516106	737	16300	SH	SOLE	
			137	3033	SH	DEFINED	01
HSBC HOLDINGS PLC	com	404280406	258	2819	SH	DEFINED	
ILLINOIS TOOL WORKS	com	452308109	443	9590	SH	SOLE	
			1156	25030	SH	DEFINED	01
INFOSYS TECHNOLOGIES	com	456788108	272	4980	SH	DEFINED	01
INTEL	com	458140100	1343	66305	SH	SOLE	
			2614	129064	SH	DEFINED	01
INTERNATIONAL BUSINESS MACHINE	com	459200101	1131	11637	SH	SOLE	
			2570	26457	SH	DEFINED	01
INTL GAME TECHNOLOGY	com	459902102	249	5400	SH	SOLE	
			9	204	SH	DEFINED	01
INTUIT	com	461202103	229	7515	SH	SOLE	
			733	24020	SH	DEFINED	01
			15	500	SH	OTHER	01
JOHNSON & JOHNSON	com	478160104	3766	57039	SH	SOLE	
			5860	88767	SH	DEFINED	01
			66	1000	SH	OTHER	01
JP MORGAN CHASE	com	46625H100	1657	34305	SH	SOLE	
			1017	21064	SH	DEFINED	01
KELLOGG CO	com	487836108	245	4900	SH	SOLE	
			92	1835	SH	DEFINED	
KIMBERLY CLARK	com	494368103	190	2789	SH	SOLE	
			402	5918	SH	DEFINED	01
KOHL'S CORP	com	500255104	1474	21543	SH	SOLE	
			2286	33410	SH	DEFINED	01
KRONOS INC	com	501052104	308	8396	SH	SOLE	
			1836	49977	SH	DEFINED	01
LANDSTAR SYSTEMS INC	com	515098101	775	20289	SH	DEFINED	01
LINCOLN NATIONAL CORP	com	534187109	206	3100	SH	SOLE	
			48	730	SH	DEFINED	01
LINEAR TECHNOLOGY CORP	com	535678106	30	1000	SH	SOLE	
			252	8325	SH	DEFINED	01
LOCKHEED MARTIN	com	539830109	1276	13854	SH	SOLE	
			2441	26510	SH	DEFINED	01
			18	200	SH	OTHER	01
LOWES COMPANIES	com	548661107	1335	42870	SH	SOLE	
			1399	44905	SH	DEFINED	01
MARATHON OIL CORP	com	565849106	612	6611	SH	SOLE	
			96	1040	SH	DEFINED	01

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MARRIOTT CORP	com	571903202	243	5100	SH	SOLE
			38	800	SH	DEFINED
MCCORMICK & CO INC	com	579780206	884	22925	SH	SOLE
			1765	45780	SH	DEFINED 01
MCDERMOTT INTL INC	com	580037109	302	5933	SH	SOLE
MCDONALDS CORP	com	580135101	545	12300	SH	SOLE
			305	6876	SH	DEFINED 01
MCGRAW-HILL COMPANIES	com	580645109	485	7130	SH	SOLE
			186	2730	SH	DEFINED 01
MEDTRONIC INC	com	585055106	1700	31762	SH	SOLE
			3118	58268	SH	DEFINED 01
			27	500	SH	OTHER 01
MELLON FINANCIAL	com	58551A108	312	7398	SH	SOLE
			129	3050	SH	DEFINED 01
MERCK & CO INC	com	589331107	630	14440	SH	SOLE
			293	6725	SH	DEFINED 01
MERCURY GENERAL	com		142	15950	SH	SOLE
MERRILL LYNCH & CO	com	590188108	373	4003	SH	SOLE
			66	712	SH	DEFINED 01
MICROSOFT	com	594918104	3495	117060	SH	SOLE
			4251	142352	SH	DEFINED 01
			33	1100	SH	OTHER 01
MOLEX INC CL- A	com	608554200	25	900	SH	SOLE
			766	27650	SH	DEFINED 01
MOTOROLA	com	620076109	271	13200	SH	SOLE
			137	6656	SH	DEFINED 01
MSC INDUSTRIAL DIRECT	com	553530106	35	900	SH	SOLE
			894	22825	SH	DEFINED 01
NATIONAL INSTRUMENTS CORP	com	636518102	991	36375	SH	DEFINED 01
NESTLE SA-SPONSORED ADR REPSTG	com	641069406	428	4805	SH	DEFINED 01
NICOR INC	com	654086107	326	6964	SH	DEFINED 01
NISOURCE	com	65473P105	545	22608	SH	SOLE
			12	500	SH	DEFINED
NORTHEAST UTILITIES	com	664397106	4	125	SH	SOLE
			348	12342	SH	DEFINED 01
NORTHERN STATES FINANCIAL CORP	com	665751103	232	12000	SH	SOLE
NORTHERN TRUST	com	665859104	1913	31522	SH	SOLE
			5035	82967	SH	DEFINED 01
			30	500	SH	OTHER 01
NOVARTIS AG-SPONSORED ADR	com	66987V109	1048	18244	SH	SOLE
			813	14160	SH	DEFINED 01
OLD REPUBLIC INTERNATIONAL	com	680223104	656	28189	SH	SOLE
			1268	54484	SH	DEFINED 01
ORACLE	com	68389X105	864	50390	SH	SOLE
			719	41955	SH	DEFINED 01
OWENS & MINOR	com	690732102	28	900	SH	SOLE
			660	21100	SH	DEFINED 01
PACTIV CORP	com	695257105	617	17300	SH	SOLE
			2372	66475	SH	DEFINED 01
PATTERSON COMPANIES INC	com	703395103	655	18450	SH	SOLE
			1993	56125	SH	DEFINED 01
PAYCHEX, INC	com	704326107	612	15470	SH	SOLE
			2625	66400	SH	DEFINED 01
			16	400	SH	OTHER 01
PEABODY ENERGY	com	704549104	474	11725	SH	SOLE
			707	17500	SH	DEFINED 01
			8	210	SH	OTHER 01
PEPSICO	com	713448108	5883	94058	SH	SOLE
			6902	110344	SH	DEFINED 01
			19	300	SH	OTHER 01
PETEFISH SKILES BANCSHARES	com	702000993	250	200	SH	SOLE
PFIZER	com	717081103	1730	66789	SH	SOLE

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			2291	88463	SH	DEFINED	01
PHELPS DODGE CORP	com	717265102	239	2000	SH	SOLE	
PITNEY-BOWES INC	com	724479100	201	4350	SH	DEFINED	01
PRAXAIR INC	com	74005p104	229	3852	SH	SOLE	
			82	1375	SH	DEFINED	
PRECISION CASTPARTS CORP	com	740189105	250	3200	SH	SOLE	
PRICE T ROWE GROUP INC	com	74144T108	234	5350	SH	SOLE	
			1090	24895	SH	DEFINED	01
			13	300	SH	OTHER	01
PROCTER & GAMBLE	com	742718109	1419	22074	SH	SOLE	
			2852	44371	SH	DEFINED	01
			32	500	SH	OTHER	01
PROGRESSIVE CORP OHIO	com	743315103	291	12000	SH	SOLE	
PRUDENTIAL FINANCIAL INC.	com	744320102	236	2743	SH	DEFINED	01
QUALCOMM	com	747525103	1443	38195	SH	SOLE	
			3814	100915	SH	DEFINED	01
			15	400	SH	OTHER	01
QUEST DIAGNOSTICS	com	74834L100	1775	33497	SH	SOLE	
			1720	32457	SH	DEFINED	01
			21	400	SH	OTHER	01
RAYMOND JAMES FINANCIAL	com	754730109	24	800	SH	SOLE	
			460	15170	SH	DEFINED	01
ROYAL CARIBBEAN CRUISES LTD	com	V7780T103	965	23325	SH	DEFINED	01
ROYAL DUTCH PETROLEUM	com	780257804	1016	14350	SH	SOLE	
			250	3531	SH	DEFINED	
ROYAL DUTCH SHELL PLC A	com	780259206	618	8730	SH	DEFINED	01
			106	1500	SH	OTHER	01
RPM INTL CORP	com	749685103	239	11427	SH	SOLE	
			2047	97999	SH	DEFINED	01
SCHERING PLOUGH	com	806605101	320	13520	SH	SOLE	
			60	2542	SH	DEFINED	01
SCHLUMBERGER	com	806857108	593	9381	SH	SOLE	
			1811	28668	SH	DEFINED	01
SECTOR SPDR TR SHS - ENERGY	com	813694502	926	15799	SH	DEFINED	01
SECTOR SPDR TR SHS BEN INT TEC	com	81369Y803	1760	75669	SH	DEFINED	01
SHUFFLE MASTER INC	com	825549108	786	30000	SH	SOLE	
SOUTHERN COMPANY	com	842587107	871	23628	SH	SOLE	
			156	4232	SH	DEFINED	01
STANDARD BANCSHARES	com	789002995	296	37000	SH	SOLE	
STARBUCKS CORP	com	855244109	1180	33307	SH	SOLE	
			3181	89798	SH	DEFINED	01
			11	300	SH	OTHER	01
STATE STREET	com	857477103	259	3840	SH	DEFINED	01
STERICYCLE	com	858912108	1121	14844	SH	SOLE	
			4084	54090	SH	DEFINED	01
			30	400	SH	OTHER	01
STRYKER	com	863667101	2641	47917	SH	SOLE	
			3294	59765	SH	DEFINED	01
			17	300	SH	OTHER	01
SUN MICROSYSTEMS	com	866810104	162	29900	SH	SOLE	
			17	3200	SH	DEFINED	
SYSCO	com	871829107	981	26700	SH	SOLE	
			2285	62165	SH	DEFINED	01
TARGET	com	87612E106	2661	46640	SH	SOLE	
			2831	49618	SH	DEFINED	01
TCF FINANCIAL CORP	com	872275102	332	12115	SH	SOLE	
			2224	81125	SH	DEFINED	01
TEKTRONIX INC	com	879131100	271	9300	SH	DEFINED	01
TELLABS INC	com	879664100	162	15800	SH	SOLE	
			1	100	SH	DEFINED	
TEVA PHARMACEUTICAL INDUSTRIES	com	881624209	852	27419	SH	SOLE	
			1914	61575	SH	DEFINED	01

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			22	700	SH	OTHER	01
TEXTRON	com	883203101	1121	11950	SH	SOLE	
			206	2200	SH	DEFINED	01
THE ST PAUL TRAVELERS COMPANIE	com	792860108	1061	19756	SH	SOLE	
			74	1376	SH	DEFINED	01
THERMO FISHER SCIENTIFIC	com	883556102	281	6200	SH	SOLE	
			1146	25293	SH	DEFINED	01
TIME WARNER INC NEW	com	887317105	342	15700	SH	SOLE	
			416	19085	SH	DEFINED	01
TRACTOR SUPPLY	com	892356106	258	5770	SH	SOLE	
			1705	38135	SH	DEFINED	01
TXU CORP	com	873168108	376	6934	SH	SOLE	
			15	270	SH	DEFINED	
UCBH HOLDINGS	com	90262T308	253	14400	SH	DEFINED	
UNILEVER PLC - SPONSORED ADR	com	904767704	295	10603	SH	DEFINED	01
UNITED HEALTHCARE CORP	com	91324P102	611	11368	SH	SOLE	
			243	4520	SH	DEFINED	
UNITED TECHNOLOGIES	com	913017109	1569	25093	SH	SOLE	
			278	4445	SH	DEFINED	01
US BANCORP	com	902973304	3065	84702	SH	SOLE	
			702	19387	SH	DEFINED	01
VECTREN	com	92240G101	263	9290	SH	DEFINED	01
VERIZON COMMUNICATIONS	com	92343V104	545	14628	SH	SOLE	
			871	23390	SH	DEFINED	01
			60	1611	SH	OTHER	01
WACHOVIA CORP 2ND NEW	com	929903102	283	4978	SH	SOLE	
			394	6910	SH	DEFINED	01
WAL-MART STORES	com	931142103	949	20550	SH	SOLE	
			681	14754	SH	DEFINED	01
WALGREEN	com	931422109	5730	124862	SH	SOLE	
			7691	167595	SH	DEFINED	01
			41	900	SH	OTHER	01
WELLPOINT INC	com	94973V107	1441	18318	SH	SOLE	
			2603	33080	SH	DEFINED	01
			28	350	SH	OTHER	01
WELLS FARGO	com	949746101	3715	104474	SH	SOLE	
			6308	177397	SH	DEFINED	01
			25	700	SH	OTHER	01
WEYERHAEUSER CO	com	962166104	226	3194	SH	DEFINED	01
WGL HOLDINGS INC	com	92924f106	309	9485	SH	DEFINED	01
WHOLE FOODS MARKET INC	com	966837106	742	15815	SH	SOLE	
			1530	32602	SH	DEFINED	01
			7	150	SH	OTHER	01
WILLIAMS-SONOMA INC	com	969904101	22	700	SH	SOLE	
			563	17900	SH	DEFINED	01
WINDSTREAM CORP	com	97381W104	162	11421	SH	SOLE	
			37	2572	SH	DEFINED	01
WINTRUST FINANCIAL	com	97650W108	6562	136657	SH	SOLE	
			1949	40590	SH	DEFINED	01
WYETH	com	983024100	1512	29689	SH	SOLE	
			2920	57337	SH	DEFINED	01
XL CAPITAL LTD CL A	com	G98255105	216	3000	SH	SOLE	
XTO ENERGY INC.	com	98385x106	227	4833	SH	SOLE	
ZEBRA TECHNOLOGIES CORP CL A	com	989207105	526	15107	SH	SOLE	
			1572	45195	SH	DEFINED	01
ZIMMER HOLDINGS	com	98956P102	976	12450	SH	SOLE	
			291	3713	SH	DEFINED	01
ZIONS BANCORPORATION	com	989701107	282	3418	SH	DEFINED	
ISHARES RUSSELL 1000 GROWTH FU	com	464287614	7898	143514	SH	DEFINED	01
ISHARES RUSSELL 1000 VALUE FUN	com	464287598	35	420	SH	SOLE	
			12789	154638	SH	DEFINED	01
			335	4055	SH	OTHER	01

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ISHARES RUSSELL 2000 GROWTH IN	com	464287648	1249	15892	SH	DEFINED	01
ISHARES RUSSELL 2000 VALUE IND	com	464287630	8	100	SH	SOLE	
			5516	68912	SH	DEFINED	01
ISHARES RUSSELL 3000 INDEX FD	com	464287689	2586	31517	SH	DEFINED	01
			661	8055	SH	OTHER	01
ISHARES RUSSELL MIDCAP GROWTH	com	464287481	4627	44896	SH	DEFINED	01
ISHARES RUSSELL MIDCAP VALUE I	com	464287473	9138	62403	SH	DEFINED	01
ISHARES S&P EURO 350	com	464287861	261	2490	SH	DEFINED	01
ISHARES S&P LATIN AMERICA	com	464287390	216	1270	SH	DEFINED	01
ISHARES S&P MIDCAP 400 GROWTH	com	464287606	38	480	SH	SOLE	
			1958	24561	SH	DEFINED	01
ISHARES S&P MIDCAP 400 VALUE I	com	464287705	2574	32489	SH	DEFINED	01
ISHARES S&P SMALLCAP 600 INDEX	com	464287804	1556	23575	SH	DEFINED	01
ISHARES S&P-SMALL CAP 600 GRWT	com	464287887	27	210	SH	SOLE	
			1002	7828	SH	DEFINED	01
ISHARES S&P-SMALL CAP 600 VALU	com	464287879	1257	16684	SH	DEFINED	01
ISHARES TR DOW JONES SEL DIVID	com	464287168	717	10140	SH	DEFINED	01
ISHARES TR DOW JONES US HEALTH	com	464287762	2070	31216	SH	DEFINED	01
ISHARES TR MSCI EAFE INDEX FD	com	464287465	10	130	SH	SOLE	
			10074	137589	SH	DEFINED	01
ISHARES TR MSCI EMERGING MKTS	com	464287234	1211	10604	SH	DEFINED	01
ISHARES TR RUSSELL 2000 INDEX	com	464287655	472	6047	SH	DEFINED	01
ISHARES TR RUSSELL MIDCAP	com	464287499	295	2951	SH	DEFINED	01
ISHARES TR-S&P MIDCAP 400 INDE	com	464287507	2194	27364	SH	DEFINED	01
ISHARES TRUST DOW JONES US CON	com	464287580	318	4713	SH	DEFINED	01
ISHARES TRUST DOW JONES US TEL	com	464287713	625	21080	SH	DEFINED	01
ISHARES TRUST DOW JONES US UTI	com	464287697	454	5053	SH	DEFINED	01
S&P DEPOSITORY RECEIPTS-SPDR	com	78462F103	431	3040	SH	DEFINED	01
			176	1240	SH	OTHER	01
SECTOR SPDR TR SHS BEN INT FIN	com	81369Y605	2295	62459	SH	DEFINED	01
SECTOR SPDR TR SHS BEN INT IND	com	81369Y704	1412	40344	SH	DEFINED	01
SECTOR SPDR TR-CONSUMER STAPLE	com	81369Y308	1617	61892	SH	DEFINED	01
SELECT SECTOR SPDR FND SHS BEN	com	81369Y407	844	22012	SH	DEFINED	01
STANDARD & POORS MIDCAP 400 DE	com	595635103	774	5286	SH	DEFINED	01
AUTOMATIC DATA PROCESSING INC		053015ac7	32	25000	SH	DEFINED	01
MATSUSHITA ELECTRIC INDUSTRIAL	sponsored adr	576879209	249	12400	SH	DEFINED	01