

Common
Stock -
Direct
IRA

3,515 D

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

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

SEC 1474
(9-02)

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares
Stock Option	\$ 14.88	11/06/2006	11/06/2006	M	25,428	11/07/1996 11/07/2006	Common Stock 25,428
Stock Option	\$ 22					11/14/1997 11/14/2007	Common Stock 28,000
Stock Option	\$ 27					11/05/1998 11/05/2008	Common Stock 24,000
Stock Option	\$ 25.63					11/04/1999 11/04/2009	Common Stock 24,000
Stock Option	\$ 19.19					11/02/2000 11/02/2010	Common Stock 24,000
Stock Option	\$ 27.12					11/01/2001 11/01/2011	Common Stock 30,000
Stock Option	\$ 29.37					11/08/2002 11/08/2012	Common Stock 30,000
Stock Option	\$ 30.2					11/06/2003 11/06/2013	Common Stock 30,000
Stock Option	\$ 36.71					11/04/2004 11/04/2014	Common Stock 30,000
Stock Option	\$ 37.19					11/03/2005 11/03/2015	Common Stock 30,000

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
ADAMS RICHARD M SR 514 MARKET STREET PARKERSBURG, WV 26101	X		Chairman of the Board & CEO	

Signatures

By: Jennie S Singer, Lmted POA, Attorney-in-Fact	11/07/2006
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____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.

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