KOHN THOMAS W

Form 4

Common

Common

Stock

Stock

December 22	, 2005												
FORM	OMB APPROVAL												
	Washington, D.C. 20549												
Check this if no long subject to Section 16 Form 4 or	STATEMEN 5.	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES											
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 Ao KOHN THO	ddress of Reporting Perso	Symbol	Name and Ticker or Trading	5. Relationship of Issuer	5. Relationship of Reporting Person(s) to Issuer								
		CHEMI [(CHFC	CAL FINANCIAL CORP	(Chec	(Check all applicable)								
(Last)	(First) (Middle	(Month/D	•	below)	Delow) Officer (give title X Other (specify below)								
2185 THREE MILE ROAD NW 12/20/			005	Officer of	Officer of Principle Bus. Unit								
			ndment, Date Original hth/Day/Year)	Applicable Line) _X_ Form filed by 0	_X_ Form filed by One Reporting Person								
GRAND RAPIDS, MI 49544 — Form filed by More than One Reporting Person													
(City)	(State) (Zip)	State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
(Instr. 3) any		ecution Date, if	3. 4. Securities TransactionAcquired (A) or Code Disposed of (D) (Instr. 8) (Instr. 3, 4 and 5) (A)	5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)							
			or	Transaction(s) (Instr. 3 and 4)									
Common Stock	12/20/2005		G V 100 D \$	0 23,615	D								
Common Stock				234.408 (2)	I (1)	By wife							
Common Stock				8,032	I (1)	By wife in trust							

By son

By son

367.273 (3)

275.272 (4)

I (1)

I (1)

Common Stock

249.585 (5)

 $I^{(1)}$

By daughter

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. Transactic Code (Instr. 8)	5. Number conf 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 (right to buy) (6)	\$ 32.28	12/20/2005		A	6,500	12/20/2005	12/20/2015	Common Stock	6,500

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

KOHN THOMAS W 2185 THREE MILE ROAD NW GRAND RAPIDS, MI 49544

Officer of Principle Bus. Unit

Signatures

/s/ Lori A. Gwizdala, By Power of Attorney

12/21/2005

**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).
- (1) The reporting person disclaims any beneficial ownership of all shares owned by his wife and children. The filing of this statement shall not be construed as an admission that the reporting person is, for purposes of Section 16 of the Securities Exchange Act of 1934 or for

Reporting Owners 2

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any other purpose, the beneficial owner of the securities owned by his wife and children.

- (2) Includes 5.154 shares acquired from 9/30/2004 9/30/2005 through the Corporation's Chemical Invest Direct Program.
- (3) Includes 10.848 shares acquired from 9/30/2004 9/30/2005 through the Corporation's Chemical Invest Direct Program.
- (4) Includes 8.132 shares acquired from 9/30/2004 9/30/2005 through the Corporation's Chemical Invest Direct Program.
- (5) Includes 7.373 shares acquired from 9/30/2004 9/30/2005 through the Corporation's Chemical Invest Direct Program.
- (6) Employee stock option awarded under Chemical Financial Corporation 1997 Stock Option Plan. All shares have been adjusted to reflect a 5% stock dividend paid 1/28/05.

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.