

First & Foremost

In this issue:

IRA Changes	2
Protect Your Identity	2
Marking Milestones	2
Stuck In The Middle	3
FBTS Expansion	3
Employee Focus	3
Nonqualified Plans	4

Find A Way To Leave Your Mark

There are lots of ways to give, but consider what the generosity of a Charitable Trust could provide for others for years to come.

A charitable trust is a trust created for the benefit of a legal charity. The U.S. Congress created charitable trusts in 1969 in an effort to help charities and not-for-profit organizations generate additional funding for their worthy causes.

With a charitable trust, the possibilities of how your money could benefit others are endless. You could help your community in countless ways or even support a global cause you hold near your heart. No matter how you choose to give, you will be providing a valuable service to others that will be cherished well beyond your lifetime.

There are even benefits you will reap during your lifetime, besides the warmth in your heart, when you include a Charitable Trust in your financial plan. Charitable trusts allow you to reduce estate taxes,



What will you leave behind?

eliminate capital gains, and claim an income tax deduction.

With the benefits to others and even those to yourself, a charitable trust is definitely worth considering in your financial preparations. For more information on getting started, contact Deborah Staff at 217-228-8061. You'll be surprised just how easy it is to create a legacy to leave behind for generations to come.



Embrace The Season

Get Your New Year Off To A Great Start

Kick off your new year by reviewing your financial plan and the goals you have set for yourself. Starting early makes goals much more attainable and gives investments ample time for maximum growth.

Open an IRA if you haven't already. It is a smart and simple step that can make the difference for you later in life. Also, be sure to contribute to your employer sponsored

plan. You won't even miss the money now, and it can grow until you are ready to retire.

Look over your finances to see if there is extra money you could funnel to your savings plan. You may be surprised at what you can find when you simply take a closer look at your spending patterns. You may just discover that needed financial boost.

IRA Changes For 2008



IRA contribution limits have increased for 2008. Beginning this year, the maximum yearly contribution for a Traditional or Roth IRA has increased from \$4,000 to \$5,000. In addition, people reaching age 50 before the end of 2008 can contribute an additional \$1,000 for a total \$6,000 contribution. For additional information you can consult IRS Publication 590, *Individual Retirement Arrangements*.

The last date to make a prior year contribution to your IRA is April 15, 2008. Your annual IRA contribution is deductible, and it is one of the simplest ways to reduce taxable income.

First Bankers Trust Services offers a Self Directed IRA Program to fit all of your IRA needs. Our program allows you the flexibility to choose investments that suit your specific retirement plan. Reach your goals with a wide range of offerings, such as stocks, bonds, mutual funds, and certificates of deposit. You can also choose from an array of account types such as Traditional, Roth, Rollover, Direct Rollover, Coverdell Education Savings Account (CESA), or Simplified Retirement Plan IRA (SEP).

Call Diane McHatton at 217-228-8027 today for further details and information regarding which tools are best suited for your individual needs.

Simple Ways To Protect Your Identity

Simply shredding key identifiers and protecting your mail can save you a lot of hassle down the road. The website, www.ftc.gov, has some great tips for protecting your identity involving these methods. The site advises that you should make it a habit of shredding charge receipts, credit application copies, insurance papers, physician statements, checks, bank statements, credit offers, and expired charge cards.



Another way you can eliminate opportunities for identity thieves to attack your credit involves just making a phone

call to 1-888-5-OPT-OUT. By doing this, you can eliminate unwanted credit offers you receive in the mail.

Also, when it comes to sending mail that is confidential, it is safest to drop it off at the local post office or put it in their onsite collection boxes instead of using unsecured mailboxes. Also be sure to remove mail from your own mailbox promptly. If you know you will be away from home and unable to pick up your mail, you should contact the U.S. Postal Service at 1-800-275-8777 or online at www.usps.gov, to request a vacation hold. Your mail will then be held at your local post office until you can retrieve it.

Staff Members Mark Milestones

Several employees of First Bankers Trust Services, Inc. celebrated anniversaries of service to the company in 2007.

Among these are Linda Shultz, Trust Officer, and Shirley Hayden, Administrative Assistant, who marked 15 years with First Bankers Trust. Others who celebrated 10 years with the company are Brian Ippensen, President, Norman Rosson, Senior Vice President, Kjersti Cory, Trust Officer, and Deborah Staff, Trust Officer. Merri Ash, Vice President of Sales, Janna Lockman, IRA Administrator Assistant, and

Ann VanVooren, Systems Administrator, celebrated 5 years of service to the company in 2007 as well.

The company also recently hired Mick Kennedy in our Personal Trust Department as well as Julie Costigan and Brooke Goodwin in our Operations Department. We welcome them and extend congratulations to all of the dedicated and loyal employees who marked milestones in 2007. We wish them all many more years of continued success with First Bankers Trust Services.

Surviving The Sandwich Generation



Recently the term “sandwich generation” was coined to describe those families finding themselves caught between caring for two different generations at the same time. This group of families

has unique circumstances that require special planning to ease financial pressure.

According to The American Institute of Certified Public Accountants on their website, www.aicpa.org, more than 25 percent of American families are involved in some way with elder or parent care. Often the timing of this care is just when these same families are caring for their children and preparing them for college.

The website offers some great tips for those in this situation now and those who may be at some point in their life. These include saving for college costs early, controlling debt, and setting goals and reviewing them often.

Also, you should invest as much as you can into your retirement so your money can continue to grow. Good strategies include starting an IRA and participating in your employer’s 401(k) plan. In addition, being organized and knowing your own parents plans and financial state can be helpful.

We can help you with all of your retirement needs and even set-up a trust for your parents so there is less burden on you to handle their finances. Simply call us at 217-228-8060.

FBTS Moves Forward With Expansion

First Bankers Trust Services acquired 1.6 acres and a building situated behind the current Quincy, Illinois headquarters on October 24, 2007. The building on North 23rd offers 5000 square feet and will provide FBTS with more than 30 additional parking spaces.

A campus location is currently being developed for both sites with modifications for both facilities being developed by Tony Crane of Architechnics, Inc. The new office space is projected to be in use by the second quarter of 2008 and will house our Employee Benefits Department as well as an expansive conference room and an employee lounge.

Our sister company, First Bankers Trust, also recently proceeded with expansion plans. FBTC purchased the former Penn Daniels facility located on North 24th Street. This space will serve as a non-retail, centralized processing center and will also provide additional office space for several internal departments.

Both companies are very excited to be putting into motion plans that have been long anticipated and relish the opportunity to revitalize two Quincy facilities that had recently been vacant.

Employee Focus

Jay Martin, Investment Trust Officer, has been with First Bankers Trust since 2001. Jay graduated from the University of Missouri-Rolla with a Bachelor of Science degree in Economics and a minor in Psychology. He currently holds a Series 7 & 63 Securities Licenses along with a Life, Accident & Health Insurance License. Martin is a graduate from the Cannon Financial Institute's Trust School and a member of Leadership Hannibal. His past work experience includes Investment/Financial Services working for a NYSE listed

company providing financial advisory services.

In his spare time, Martin enjoys golfing, working outdoors, and traveling. He currently resides in Hannibal, Missouri with his wife, Misti.



First Bankers Trust Services, Inc.

**2321 KOCHS LANE
PO BOX 4005
QUINCY, IL 62305**

Phone: 217-228-8060

Fax: 217-228-8039

Email: MAIL@FBTServices.com

Spanning Coast to Coast

Mailing Address

Visit us on the web!
www.fbtServices.com



Q & A: Nonqualified Plans

Q: What is a nonqualified plan?

A: A nonqualified plan is generally an agreement by an employer to compensate certain employees or directors, at a future date, for services currently being performed.

Q: Why should I consider a nonqualified plan for my company?

A: Nonqualified plans are usually established to supplement retirement benefits for a select group of management or employees who are highly compensated.

Q: Are there other benefits to this arrangement?

A: Yes. Nonqualified plans help to attract, motivate, reward, and retain key employees since benefits are often accessible before retirement. These plans can even provide a benefit for non-employees, such as directors, who

would not meet the requirements to participate in a qualified plan.

Q: Are there different types of nonqualified plans?

A: Yes. Some include Excess Benefit Plans, Supplemental Executive Retirement Plans, Rabbi Trusts, and Stock Appreciation Rights.

Q: How do I set-up a plan for my business?

A: Call us at 217-228-8060 for more information.



Retain Your Key People