

First & Foremost

In this issue:

Make A Difference	2
Nonqualified Plans	2
Go Green	3
HSAs	3
Employee Focus	3
Revocable Trust Answers	4

Staying On Track Is Harder Than Ever

With more Americans feeling pinched at the pump and just about everywhere else, it can be hard to stay focused on long term financial goals. However, it is crucial at times like this to make even more of a concerted effort.

Prepare a budget and stick to it. Organize spending, and make your trips count by planning your errands in advance so you can prepare an optimal route. Control debt accumulation, and shop early for the upcoming holiday season to spread the expense out.

Allocate at least 10 percent of your income to your savings. Continue to invest as much as you can afford into your retirement. Open an IRA account, and utilize employer offered retirement opportunities.

It may seem impossible to stay on track, but the payoff in the long run will be worth it. Continue to make short term and long term financial goals so you have evidence of



Getting There Is Getting Tougher

your efforts. Seeing actual progress can be a real incentive to keep moving forward.

Wherever you currently are on the road to retirement, our professionals can assist you in navigating your way. Call us today at 217-228-8060. We'll work with you to guide you down the path to success.



Walk Away From It All

Let Us Handle The Details While You Are Away

Take advantage of our bill paying agency agreement. This custodial arrangement provides a complete record of your income and expenses and allows us to collect your income and pay your expenses on your behalf.

Your account activity is conveniently provided on a statement that can be accessed online from anywhere. You still maintain

ownership while we hold and safeguard your assets. Your bills get paid on time every time so you eliminate the worry. You can still direct your investments as you wish.

Contact Deborah Staff at 217-228-8061 to get started today.

Making A Difference In Your Community — *A Note From Our President*



Beauty is in the eye of the beholder - an often coined phrase to describe how each of us sees our surroundings a bit differently.

To many of us, the definition of community varies as well. Some see it as those neighbors on the block; the school district that they live in; or a region of the country. Whatever the definition, we generally like to support and promote our community's many attributes. We give our time and talents to those organizations that are pillars of prosperity in our community. Why? Because we all understand that as those groups grow to support our community, our community grows to become more successful and add to our quality of life.

We, too, lend our financial support when our time and talents just aren't enough. We've bought cookies and raffle tickets, and we've attended fundraisers for the purpose of raising monetary balances and hope for the organizations. We have even contemplated contributing a single lump sum to our favorite organization upon our ultimate demise as our final gift.

But is there something else that one can do? Something that makes a lasting contribution to enrich the life in the commu-

nity? A community foundation gift may be the most enduring, philanthropic vehicle to support your community, both during your lifetime and after. Community foundations offer donors the flexibility to determine how, where and when their charitable donation dollars can best be utilized and to the beneficiaries that the donor believes are the most important to their community.

Community foundations are organizations created for the sole purpose of collecting individual and corporate gifts and then finding the homes for those gifts in the present and at points in the future. The gifts are expertly and responsibly managed by stewards of the community. Then the income from those gifts is used to fund projects according to the donor's wishes. That amount of flexibility offers the greatest potential to help those of your community well into the future. Your gift has now created a legacy of caring in the community and stays true to your charitable intentions forever.

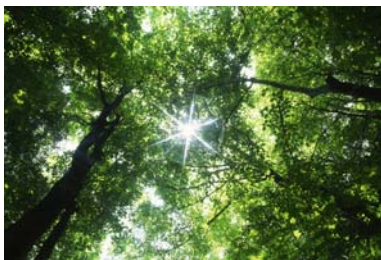
Brian Ippensen is President of First Bankers Trust Services, Inc., a national provider of trust services for individuals and corporations. He is also a board member of the Community Foundation of the Quincy Area, who in its 10 years of existence, has distributed nearly \$1 million more than 550 community organizations in 13 counties surrounding Quincy in Illinois, Missouri and Iowa. For more information, contact the Community Foundation at 217-222-1237 or visit their website at www.mycommunityfoundation.org.

Get A Plan In Place For Your Business

Motivate, retain, and reward your vital staff with a nonqualified plan. With nonqualified plans, benefits are often accessible before retirement and supplement retirement benefits for select management and highly compensated employees. You can even provide benefits for non-employees, such as directors, who do not meet necessary requirements in qualified plans.

There are several different choices when it comes to non-qualified plans. First Bankers Trust Services can assist you with Excess Benefits Plans, Supplemental Executive Retirement Plans, Rabbi Trusts, and Stock Appreciation Rights. We can serve as trustee or custodian. We can also provide access to a variety of investment vehicles. Call us at 217-228-8060 to find out more about how these plans could match your company's unique needs.

Go Green With Online Statements



There is a lot of emphasis being placed on going green these days. Some changes are definitely simpler than others to implement when it comes to reducing our own carbon footprints. Switching

to online statements is a great way to cut down on the amount of paper you receive.

First Bankers Trust Services offers an online statement service to all of our clients, and signing up for this service is easy. All you need to do is contact your account administra-

tor for the appropriate forms. You can even access the forms yourself by visiting our website, www.fbtservices.com. Just click on "Online Access" on the navigation bar, and then click on the "Sign-up" link. Print the application, and mail your completed forms back to us. We will then setup a user ID and a temporary password for you.

You can use this free, eco-friendly service to receive your statements electronically and view 3 months of your account history on a day-delayed basis. View comprehensive snapshots of your portfolio, transactions, and holdings from wherever you want, whenever you want.

Save For Future Medical Expenses

A health savings account is a great tool that should be considered in your financial portfolio if you have a high deductible health plan. It can be used to save for your future medical expenses and offers several advantages.

Advantages include tax deductible contributions, tax-free investment earnings, and tax-free withdrawals for qualifying medical expenses. Funds remain in your account year to year whether you use them or not. Also, you still get to keep your First Bankers Trust Services HSA if you move, switch jobs, or change medical coverage. HSA's are even great for planning for long term care.

Even company's can setup HSA's, which are considered employer provided coverage for medical expenses. Companies can even benefit from cost savings and employee retention.

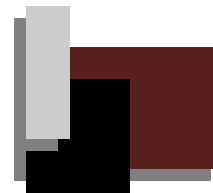


Let us help you maximize the benefits of a health savings account. Call Diane McHatton at 217-228-8027 today for more information.

Employee Focus

Julie Kenning, CPA and Trust Operations Officer, joined First Bankers Trust Company in 1999 as internal auditor. She moved into the Trust Department in 2000 as Trust Operations Officer. Kenning graduated from Quincy University with a Bachelor of Science degree in Accounting and obtained her CPA in 1998. Her past work includes manufacturing, public accounting, and internal audit.

Julie resides in Fowler, Illinois with her husband, Keith and their two children. In her free time, Julie enjoys spending time with her family and friends, playing volleyball, scrapbooking, and gardening.



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Q & A: Revocable Living Trusts

Q: What is a revocable living trust?

A: It is trust that can be amended by its creator at any time.

Q: Why would someone need to amend a trust?

A: A trust might need to be amended to add or remove assets, change beneficiaries, or make any adjustment needed throughout your lifetime.

Q: Can a revocable trust be changed to an irrevocable trust?

A: Yes. You may change it if you decide it better meets your needs in the future.

Q: Who can set-up a revocable living trust?

A: Any competent adult can establish a revocable living trust. Spouses can even establish a revocable living trust together.

Q: What are some benefits to having this type of trust?

A: Flexibility and privacy are major benefits. Also, assets are generally included in the trust's taxable estate, but may not be subject to probate. Delays in the distribution of your assets can often be avoided.

Q: How do I find out more about revocable living trusts?

A: Deborah Staff can assist you with your trust needs. Call 217-228-8061 to speak with her today.



Make sure your plan is in place.