



First & Foremost

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Inside this issue:

Medical Spending	2
Putting Our Values FIRST	2
Employee Focus	3
ESOP Client Roundtable	3
Guardianships	4

Map Out Your Estate Plan

Get on track by preparing your estate plan. Unfortunately, you may not realize that you are missing out on key points essential to protecting and providing for your beneficiaries by avoiding estate planning or hastily putting your affairs together. These pitfalls could be prevented simply by enlisting a professional and the numerous investment tools at their disposal.



Our team can be valuable resources when it comes to navigating your financial course. You may be unaware of tax consequences and government regulations specific to estate planning. Our team stays abreast of industry changes and guidelines. We take the headache out of estate planning so you can enjoy life's pleasures. Contact Deborah Staff at 217-228-8061 or John Jaynes at 217-546-9033 to see just how easy achieving your goals and protecting your loved ones can be.

Are You on the Right Course?

Brighten A Child's Future



Conserving wealth and transferring it to children we hold dear to us is a financial goal for many of us. A testamentary trust is a great tool for accomplishing this. A testamentary trust, or a trust created within a will, gives you substantial control in regards to estate distribution.

A testamentary trust can be utilized to pay for a child's education or be created to provide for a child once they reach maturity. Call 217-228-8060 to get more details on this type of trust, and learn how it can benefit your beneficiaries.

Take Control Of Medical Spending

Protect against high or unexpected medical bills by utilizing a Health Savings Account. If you have a qualifying high deductible health plan, you should consider this type of account since it offers security, affordability, flexibility, and portability. Funds in your account can be used for current medical expenses or you can save the money for future needs such as long-term care. Like an IRA, funds remain in your account year to year whether you use them or not. You can even control your HSA by designing a portfolio to meet your needs. You decide how much to spend on health expenses and which investments to make. Call Diane McHatton at 217-228-8027 today to learn more about HSAs.

FBTS Creates First Values Team

First Bankers Trust Services has recently organized a committee to help define us as a business, as an employer, and as team members. The team has established the following guideposts to help us be a successful company and good citizens:



F— Flexibility: We encourage a mutually beneficial balance between career and family. Our philosophy of work-life integration provides employees with the flexibility to focus on what's most important to meet their goals at home and at work. This provides our team members a sense of well-being that facilitates happiness and success.

I— Integrity: We believe that consistently doing the right thing, accepting responsibility for our mistakes, and delivering upon our promises will foster trust among all those we work with.

R— Respect: We believe it is critical to maintain confidences, listen to differing opinions, and communicate openly and honestly. In summary, we treat others as we ourselves would like to be treated.

S— Success: We encourage innovative solutions, support personal growth through educational opportunities, and strive for excellence in every challenge.

T— Teamwork: We recognize our greatest asset is our people and each has something to contribute. We work together as a team to achieve more than we can as individuals. We value and respect others with different backgrounds, opinions and work experiences. We know this diversity strengthens our team which, in turn, strengthens our company and the services we provide to our customers.

At First Bankers Trust Services, we believe our Values come **FIRST**.

Employee Focus

Janna Lockman, IRA Administrative Assistant, has worked for First Bankers Trust since 2002. Janna grew up in Mendon, IL and graduated from Unity High School. She is also a graduate of Gem City Business College in Quincy, IL. Prior to working at First Bankers Trust, she was the business manager at J.B. & Co., a local private business.

Janna is an active member of Salem Evangelical United Church of Christ where she sings in the choir and has served on numerous committees and task forces. She is on the Board of Directors at Greenmount Cemetery and serves as Secretary. Janna resides in Quincy and has a daughter that lives in Cedar Rapids, Iowa. She enjoys exercising, playing sand volleyball in the summer, and collecting antiques.

ESOP Client Roundtable Held

First Bankers Trust Services recently held our Bi-annual ESOP Client Roundtable in Chicago at the Four Points Hotel Chicago O'Hare on June 16, 2010. Discussion topics included legal/legislative issues, recent trends for corporate governance, valuation issues, repurchase obligations, and new 401k issues. Participating speakers included David Ackerman of Morgan Lewis & Bockius LLP, James Steiker of Steiker Fischer Edwards & Greenapple, PC, Kenneth Serwinski and Robert Gross of Prairie Capital Advisors, Inc., Judith L. Kornfeld of ESOP Economics, Inc., Andrew Ward of Stout Risius Ross, Inc., Edward Dunphy and William O'Brien of Morgan Stanley Smith Barney, Timothy J. Regnitz of Crowe Horwath LLP, Lisa Durham of Krieg DeVault LLP, James Ahern of ComStock Advisors, and Jack Veale of PTCFO, Inc.

This event was a great opportunity for our staff to interact with our clients. We hope all of our ESOP clients who attended enjoyed themselves and were able to gain valuable insight from our panel of professionals. We appreciated that so many were able to attend, and we look forward to seeing them again at the next Roundtable slated for 2012.



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Q & A: Guardianships

Q: When is a guardianship utilized?

A: A guardianship is utilized when a court orders protection of the estate of a minor or disabled adult.

Q: Can First Bankers Trust Services become a financial guardian?

A: Yes. First Bankers Trust Services can be court approved and responsibly manage all assets for minor children and disabled adults when an appointment is deemed necessary. First Bankers Trust Services takes pride in ensuring financial needs are handled prudently for individuals who cannot handle their finances on their own.

Q: What services does First Bankers Trust Services offer when acting as guardian?

A: We take a genuine interest in each of our clients and their unique needs. We can coordinate budgeting for living expenses, medical costs, and bill paying. We also coordinate state and federal income tax filing. We realize the scope and gravity of investment and asset management for individuals who may require our services for an entire lifetime.

Q: Who can I call for more information?



Because It's The Little Things That Count The Most

A: Contact Deborah Staff at 217-228-8061 or John Jaynes at 217-546-9033 to learn more about guardianships and other trust products available at First Bankers Trust Services.