

First & Foremost

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Inside this issue:

Vegas Visit	2
Values In Motion	2
Employee Focus	3
Remembering Our Colleague	3
Testamentary Trusts	4

Choices Aren't Always Easy

Choosing a trustee can be overwhelming. There is much to consider. Focusing on a few key elements can guide you in the process.

First, you should feel comfortable and confident with the professionals you are entrusting to carry out your wishes on your behalf. Other key components include personalized service and attentiveness to detail.



Our Service Sets Us Apart

You need an experienced professional in your corner who is familiar with tax regulations and can act as the permanent manager of your assets. You need someone who will provide quality service to you and your beneficiaries.

First Bankers Trust Services can assist you with all of your trust needs and welcomes the opportunity to act as your trustee. We have provided trust services for over 50 years. You can trust in our history and our devoted staff to properly handle and safeguard your assets.

Invest In Your Future



If you haven't already, take time to set retirement goals for yourself, and investigate your options for achieving them. Starting early maximizes the length of time you have to ensure success. It also gives your investments adequate time to grow and allows for more risk in your portfolio.

An easy first step is often to simply participate in your employer sponsored retirement plan. Another great tool is an IRA. You may even decide an HSA is right if you have a high deductible health plan. First Bankers Trust Services offers many options to fit your financial strategy. Call us at 217-228-8060 today.

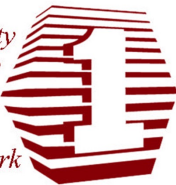
Employees Attend Conference

Several employees from our Employee Benefit Department recently attended the ESOP Association's Annual Two Day Conference & Trade Show in Las Vegas on November 4th and 5th. Brian Ippensen, President, served as the moderator for a breakout session entitled, "Fiduciary Responsibility for Valuation". Merri Ash, Vice President of Sales, served as a moderator for a breakout session entitled, "I am running out of shares! What do I do?".

This event routinely draws over 1200 attendees. It is the largest technical conference geared towards ESOPs. It is also considered the most intense annual review of ESOP issues in America.

First Values In Motion

*F*lexibility
*I*ntegrity
*R*espect
*S*uccess
*T*eamwork



At First Bankers Trust Services, we believe our Values come **FIRST**. That is why we are starting to implement initiatives that put our values in the forefront of our culture and our community. We have decided to enact a "12 Months of Giving" campaign in our offices that directly benefits our community and in turn, the positive spirit of our employees.

For the month of August, we focused on the FBTS definition of Success—"We encourage innovative solutions, support personal growth through educational opportunities, and strive for excellence in every challenge". What better way to do this than by giving back-to-school supplies to the Quincy Neighborhood Federation for local children. Our employees took great pride in donating to this worthwhile effort. We also took pride in donating to the United Way in August, and FBTS provided a corporate match to employee dollars donated.

In September, we supported the FBTS Value of Teamwork. We collected donations for QUEST, Quincy Equestrian Services & Therapy NFP. It is a non-profit organization that was formed by a group of people who are dedicated to rescuing horses, rehabilitating these animals, and using them as therapy horses for handicapped and mentally challenged children. We hope to be able to help out Quest again on one of their future "Workdays" as well.

During October and November, employees donated over 300 pounds of food to Quanada and several bags of clothing. FBTS also donated a check for \$305 since employees met their donation goal. Quanada provides victims with a safe place to stay while fleeing an abuser. We are glad we could help them out, and we hope to truly make a difference in our community with more upcoming events!

Employee Focus

John Shelton, Assistant Vice President of Information Technology, joined First Bankers Trust in 2003. John currently develops and implements FBTS' information management strategy. He manages the day-to-day operations of FBTS' information technology, data processing, and network operations. He performs Information systems processing capacity and disaster recovery planning and implements new information processing services and products. John interfaces with vendors, FBTS personnel, and FBTS customers in connection with information technology products and services.

Prior to joining First Bankers Trust, John was an Information Technology Instructor at Vatterott College, co-owner of College Computer Solutions, Inc., and a Small Computer Systems Specialist in the United States Marine Corps. John received a Certificate of Computer Technology from Vatterott College in 2001 and his various certifications include: A+, Network+, Microsoft Certified Professional, Cisco Networking Academy, Technology and Operations from the Illinois Bankers Association, LRS Education Services, AS Pratt, and MTM Technologies. John is on the Advisory Board of Vatterott College, a member of the Quincy Neighborhood Federation, a member of the Quincy High Twelve Club, and a Boy Scouts of America Den Leader. He is also a member of The Crossing Church.

John resides in Quincy with his wife Jodie, his 9 year old son Jett, and his 7 year old daughter Jaslyn. He enjoys softball, fantasy football, camping, fishing, and hunting, including mushrooms. He also enjoys construction projects, working on trucks, and anything that keeps him outdoors in his spare time. John likes watching the St. Louis Cardinals and is a die-hard Chicago Bears fan.

Remembering Norman Rosson

First Bankers Trust Services lost a beloved member of our family on September 6, 2010 with the passing of Norman Rosson. Norman had recently retired as Senior Vice President this past spring and was a current member of our Board of Directors. Norman joined First Bankers Trust in 1997 and was instrumental in the growth and success of our employee benefit business.

He received a Bachelor of Science in Accounting from Howard University and a Jurist Doctorate from DePaul University School of Law. Prior to joining First Bankers Trust, Norman served as Senior Vice President of Trust at LaSalle Bank for 17 years. His extensive banking career was in the realm of Corporate Law, and his expertise was invaluable. Based out of our Chicago office, Norman traveled extensively building ESOP relationships with our clients and professional partners nationwide.

In his spare time, Norman enjoyed jazz, blues, and pop music and was an avid collector of LPs and 45s. He tutored his grandchildren every Sunday morning as they practiced their music lessons. He never missed a Sunday visit with his grandchildren and attended every music recital, concert, parade and sporting event that they were involved in. His love of magic tricks was also shared with his grandchildren, and he loved to show off his latest magic skills as he entertained them.

Our heartfelt condolences go out to Norman's wife Gloria, his three children, and his grandchildren. Norman was a true asset to our organization. He was a mentor and inspiration to our team, and he will be missed greatly.





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Q & A: Testamentary Trusts

Q: What is a testamentary trust?

A: A testamentary trust, or a trust created within a will, is a trust that gives you substantial control in regards to estate distribution.

Q: What are some reasons to utilize a testamentary trust?

A: A testamentary trust is a useful tool for providing for a child's education. Also, a testamentary trust is often created to provide for a child once they have reached maturity.

Q: How can First Bankers Trust Services assist me with a testamentary trust?

A: First Bankers Trust Services can act as Trustee of the trust created within your will, and upon your death the trust will be funded in accordance to your will. Distributions to your designated beneficiaries will be carried out according to your trust provisions.

Q: Who can I call for more information?



Plan Today for His Tomorrow

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