

# First & Foremost

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## Turn Over A New Leaf

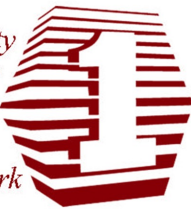
As the New Year approaches, a chance for renewal emerges. Make a financial fresh start. Take an inventory of your assets and obligations. Consider long-term care expenses and changing needs you may encounter in your lifetime. Arrange for your beneficiaries to be provided for. Consider educational needs they will encounter and charitable gifts you wish to extend to organizations that are dear to your heart.



If this process seems daunting or overwhelming, enlist a professional to walk you through estate planning. We can guide you, step by step, so you can breakdown this task into an organized outline aimed at achieving your objectives. We can also make sure tax consequences are considered so your dollars are maximized for your beneficiaries. Good intentions will not provide for your loved ones, but a carefully executed estate plan will. Contact Betsy Wert, Managing Director, at 217-221-8656 to learn more about the various personal trust planning tools we offer.

## Values At Work

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



We are continuing to put time and energy into worthwhile community service projects that reinforce our values. In October, several members of our team volunteered at the Quincy Humane Society Mutt Strut at South Park. It was a great chance to support our four-legged friends. We also cooked and served a community meal at the Salem Evangelical Church in October.

In November, we held a “jean’s day” to collect soup mixes and money so our neighbors at the American Red Cross could provide platelet donors something warm and nourishing after their donations. With our company match, we were able to provide them with over 80 soup mixes, which is \$250 worth of soup and over a 6 month supply. We are glad to be able to help out an organization that provides so much for our community. Also during November, we donated 75lbs of food and a company match of \$75 to the Madonna House in Quincy so they can replenish their food pantry. We are happy to help out a place that assists many local women and children in their time of need.

## Employee Focus

Sherri Zuspann, Assistant Trust Officer and Manager of Employee Benefit Operations, joined First Bankers Trust Company in June of 2000 after moving home to the area from Kansas City, Missouri where she had worked for 14 years in banking. In March of 2001, she moved into the employee benefit area of the trust division.

Sherri and her husband, Jim, both grew up in Northeast Missouri and attended Truman State University. Sherri studied accounting and business. She enjoys spending time with their two sons, Michael, age 22, and Josh, age 20, as well as their nieces and nephews. She also enjoys reading and watching football.

## Health Savings Account Features



If you have a high deductible health plan, you should consider the benefits of a Health Savings Account (HSA). The advantages include triple tax savings of tax-deductible contributions, tax-free investment earnings, and tax-free withdrawals for qualifying medical expenses. Features that are also beneficial include: security, affordability, flexibility, and portability. These features make HSAs a great tool to protect against high or

**Your Account Travels With You** unexpected medical bills.

Another reason to consider a HSA is that utilizing one can often lower your health insurance premiums since you can opt for coverage with a higher deductible. Funds in your account can be used for current medical expenses or you can even save the money for future needs like long-term care. You even get to keep your First Bankers Trust HSA in the event that you change jobs, change medical coverage, or move.

Like an IRA, funds remain in your account year to year whether you use them or not. You can design your portfolio to meet your needs. You can decide how much money to spend on medical expenses and which investments to make.

You can learn more about HSAs by calling Diane McHatton, IRA Trust Officer, at 217-228-8027. She can outline your options and provide account details. Call Diane today.

## Recent FBTS Staff Additions

First Bankers Trust Services recently hired additional staff for our Quincy and Hinsdale offices. In Quincy, Debbie Kruthoff has joined our staff as an Employee Benefits Operations Assistant. Debbie previously worked for our sister organization, First Bankers Trust Company, as a Loan Processor for several years. First Bankers Trust Services also hired Teresa Daggett as an Employee Benefits Account Administrator. Teresa is a CPA and most recently was employed by Gardner Denver. She has also worked for Van Kampen Funds Investment Advisory.

In our Hinsdale office, Marilyn Marchetti has joined us as our Corporate Advisor, Employee Benefit Counsel. Marilyn has more than 30 years of experience in employee benefit plans, and previously served as Senior Vice President at GreatBanc Trust Company. Marilyn received her Juris Doctorate from Chicago-Kent College of Law, served as a clerk to the Illinois Supreme Court, and is a member of the Illinois Bar Association. Kelly Poncé has also joined us as an Executive Sales Coordinator. Kelly was previously with GreatBanc Trust Company as a QRP Sr. Administrative Assistant for seven years. Both women will be great assets to our team.

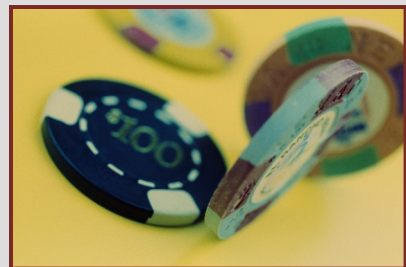
We extend a warm welcome to all of our new employees and wish them much success at our organization. First Bankers Trust Services currently employs over 40 people and has multiple offices in Illinois. Additional offices are also located in Pennsylvania and Arizona.

## Vegas ESOP Conference

Many members from our Employee Benefit Division were on hand for The ESOP Association's Las Vegas Conference & Trade Show again this year. The event was held November 3rd and 4th at Caesar's Palace.

The 2011 Las Vegas Technical Conference and Trade Show routinely draws over 1,200 attendees. It is the largest technical conference geared towards ESOPs.

It is also considered the most intense annual review of ESOP issues in America. You can learn more about The ESOP Association by visiting [www.esopassociation.org](http://www.esopassociation.org).





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# **Q & A: Personal Trust Planning**

**Q:** How do I set up a trust?

**A:** The first step is to contact your lawyer. Your lawyer will then draft the legal documents. We can work closely with your attorney to meet your exact needs.

**Q:** How private are trusts?

**A:** Plans within trusts are kept completely private. They do not become a matter of public record upon death.

**Q:** How does probate effect the trust?

**A:** Upon your death, the trust assets remain in your taxable estate, but are not subject to the probate

process. A trust can provide a variety of provisions and also accomplish several different goals upon your death as well as provide for professional management of your assets.

**Q:** What are some of the services provided by FBTS?

**A:** We can invest assets according to your financial objectives. We can also handle distributions to your beneficiaries. We prepare statements of your account and can pay monthly bills. Contact



### **Plan Ahead For Life's Changes**

Deborah Staff, Trust Officer, at 217-228-8061 or John Jaynes, Trust Officer, at 217-546-9033 to find out more valuable information about trust planning.