

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: March 31, 2009

Check here if Amendment []; Amendment Number:
This Amendment (Check only one.): [] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: TERRY L BLAKER
Address: 200 EAST JACKSON STREET
MUNCIE, IN 47305

13F File Number: 28-

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person signing this Report on Behalf of Reporting Manager:

Name: Terry L Blaker
Title: Senior Vice President
Phone: (765) 747-1570

Signature, Place, and Date of Signing:

Terry L Blaker Muncie, IN April 6, 2009

Report Type (Check only one.):

[X] 13F HOLDING REPORT.
[] 13F NOTICE.
[] COMBINATION REPORT.

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: None

Form 13F Information Table Entry Total: 214

Form 13F Information Table Value Total: \$166,203,000

List of Other Included Managers:

None

FORM 13F
INFORMATION
TABLE VALUE
SHARES/ SH/
PUT/ INVSTMT
OTHER VOTING
AUTHORITY
NAME OF
ISSUER TITLE
OF CLASS
CUSIP
(X\$1000) PRN

AMT PRN CALL
DCRETN
MANAGERS SOLE
SHARED NONE -

-- ACCENTURE
LTD CLASS A
COM G1150G111
710 25840 SH
SOLE 25440
300 100
ACCENTURE LTD
CLASS A COM
G1150G111 18
650 SH
DEFINED 650 0
0 INGERSOLL
RAND CL A COM
G4776G101 641
46450 SH SOLE
45100 900 450
INGERSOLL
RAND CL A COM
G4776G101 29
2105 SH
DEFINED 2105
0 0 AT&T INC
COM 00206R102
3148 124928
SH SOLE
124421 75 432
AT&T INC COM
00206R102 251
9975 SH
DEFINED 6590
0 3385 ABBOTT
LABS COM
002824100
3510 73590 SH
SOLE 72240
1050 300
ABBOTT LABS
COM 002824100
262 5489 SH
DEFINED 4889
0 600 ALBERTO
CULVER CO NEW
COM 013078100
335 14835 SH
SOLE 14835 0
0 ALBERTO
CULVER CO NEW
COM 013078100
7 300 SH
DEFINED 300 0
0 APACHE CORP
COM 037411105
359 5600 SH
SOLE 5200 400
0 APACHE CORP
COM 037411105
6 100 SH
DEFINED 100 0
0 AUTOMATIC
DATA
PROCESSING
COM 053015103
4123 117301
SH SOLE
115601 1150
550 AUTOMATIC
DATA

PROCESSING
COM 053015103
35 990 SH
DEFINED 990 0
0 BB & T
CORPORATION
COM 054937107
216 12750 SH
SOLE 12750 0
0 BB & T
CORPORATION
COM 054937107
33 1925 SH
DEFINED 925 0
1000 BP PLC -
SPONS ADR
055622104
2806 70000 SH
SOLE 69325
375 300 BP
PLC - SPONS
ADR 055622104
1230 30683 SH
DEFINED 21183
0 9500 BALL
CORP COM
058498106
2142 49364 SH
SOLE 49364 0
0 BANK OF
AMERICA CORP
COM 060505104
68 9950 SH
SOLE 9350 300
300 BANK OF
AMERICA CORP
COM 060505104
29 4200 SH
DEFINED 2900
0 1300 BANK
OF NEW YORK
MELLON CORP
COM 064058100
473 16736 SH
SOLE 16086
550 100 BANK
OF NEW YORK
MELLON CORP
COM 064058100
5 160 SH
DEFINED 160 0
0 BAXTER
INTERNATIONAL
INC COM
071813109
1047 20445 SH
SOLE 20345 50
50 BAXTER
INTERNATIONAL
INC COM
071813109 21
405 SH
DEFINED 405 0
0 BECTON
DICKINSON &
CO COM
075887109 274
4080 SH SOLE
4050 30 0
BECTON
DICKINSON &
CO COM
075887109 2
25 SH DEFINED
25 0 0 BED
BATH & BEYOND
COM 075896100
361 14570 SH
SOLE 14570 0
0 BED BATH &
BEYOND COM

075896100 22
895 SH
DEFINED 895 0
0 BEST BUY
COMPANY INC
COM 086516101
723 19059 SH
SOLE 18809
250 0 BEST
BUY COMPANY
INC COM
086516101 33
878 SH
DEFINED 878 0
0 CATERPILLAR
INC. COM
149123101 467
16712 SH SOLE
16062 650 0
CATERPILLAR
INC. COM
149123101 10
356 SH
DEFINED 356 0
0 CHEVRON
CORP COM
166764100
5550 82537 SH
SOLE 81212
825 500
CHEVRON CORP
COM 166764100
197 2925 SH
DEFINED 2125
0 800 CHUBB
CORP COM
171232101 642
15167 SH SOLE
15167 0 0
CHUBB CORP
COM 171232101
25 595 SH
DEFINED 595 0
0 CISCO
SYSTEMS COM
17275R102
1727 102960
SH SOLE
101460 1100
400 CISCO
SYSTEMS COM
17275R102 23
1395 SH
DEFINED 1395
0 0 CITY
NATIONAL COM
178566105 340
10055 SH SOLE
9705 350 0
CITY NATIONAL
COM 178566105
41 1210 SH
DEFINED 1210
0 0 COCA COLA
CO COM
191216100
1076 24474 SH
SOLE 24474 0
0 COCA COLA
CO COM
191216100 105
2400 SH
DEFINED 2400
0 0 COLGATE
PALMOLIVE CO
COM 194162103
1157 19626 SH
SOLE 18676
850 100
COLGATE
PALMOLIVE CO

COM 194162103
109 1850 SH
DEFINED 250 0
1600
CONOCOPHILLIPS
COM 20825C104
1611 41152 SH
SOLE 40102
900 150
CONOCOPHILLIPS
COM 20825C104
65 1650 SH
DEFINED 1650
0 0 COVANCE
INC COM
222816100 444
12460 SH SOLE
11660 700 100
COVANCE INC
COM 222816100
15 425 SH
DEFINED 425 0
0 CULLEN
FROST BANKERS
COM 229899109
197 4195 SH
SOLE 3895 300
0 CULLEN
FROST BANKERS
COM 229899109
22 460 SH
DEFINED 460 0
0 DNP SELECT
INCOME FUND
23325P104 453
66668 SH SOLE
64638 1030
1000 DNP
SELECT INCOME
FUND
23325P104 24
3600 SH
DEFINED 3600
0 0 DANAHER
CORP COM
235851102
1022 18855 SH
SOLE 18155
600 100
DANAHER CORP
COM 235851102
38 700 SH
DEFINED 700 0
0 DEERE & CO
COM 244199105
218 6630 SH
SOLE 5930 700
0 DEERE & CO
COM 244199105
18 550 SH
DEFINED 550 0
0 DISNEY WALT
COMPANY COM
254687106
1131 62295 SH
SOLE 62220 75
0 DISNEY WALT
COMPANY COM
254687106 5
300 SH
DEFINED 300 0
0 DONALDSON
INC COM
257651109 420
15645 SH SOLE
15445 200 0
DONALDSON INC
COM 257651109
3 100 SH
DEFINED 100 0
0 DU PONT E I

DE NEMOURS
COM 263534109
460 20622 SH
SOLE 19872
750 0 DU PONT
E I DE
NEMOURS COM
263534109 10
470 SH
DEFINED 470 0
0 ECOLAB INC
COM 278865100
589 16955 SH
SOLE 16755
150 50 ECOLAB
INC COM
278865100 10
300 SH
DEFINED 300 0
0 EMERSON
ELEC CO COM
291011104
2845 99591 SH
SOLE 98391
800 400
EMERSON ELEC
CO COM
291011104 144
5040 SH
DEFINED 3040
0 2000 ENDO
PHARM HLDG
INC COM
29264F205 381
21545 SH SOLE
20745 700 100
ENDO PHARM
HLDG INC COM
29264F205 6
340 SH
DEFINED 340 0
0 EXELON CORP
COM 30161N101
449 9900 SH
SOLE 9900 0 0
EXELON CORP
COM 30161N101
27 600 SH
DEFINED 600 0
0 EXXON MOBIL
CORP COM
30231G102
7919 116281
SH SOLE
114891 940
450 EXXON
MOBIL CORP
COM 30231G102
973 14284 SH
DEFINED 12236
0 2048 FPL
GROUP INC COM
302571104
1217 24000 SH
SOLE 23000
1000 0 FPL
GROUP INC COM
302571104 162
3200 SH
DEFINED 1200
0 2000 FIRST
MERCHANTS
CORP COM
320817109
1618 149992
SH SOLE
148890 1102 0
FIRST
MERCHANTS
CORP COM
320817109 133

12367 SH
DEFINED 12367
0 0 GENERAL
ELECTRIC CO
COM 369604103
2082 205928
SH SOLE
202228 2250
1450 GENERAL
ELECTRIC CO
COM 369604103
173 17125 SH
DEFINED 9025
0 8100 GRACO
INC COM
384109104 580
34015 SH SOLE
33665 250 100
GRACO INC COM
384109104 14
825 SH
DEFINED 825 0
0 HARRIS CORP
DEL COM
413875105 850
29390 SH SOLE
28840 550 0
HARRIS CORP
DEL COM
413875105 20
695 SH
DEFINED 695 0
0 HENRY JACK
& ASSOCIATES
COM 426281101
207 12705 SH
SOLE 12705 0
0 HENRY JACK
& ASSOCIATES
COM 426281101
5 300 SH
DEFINED 300 0
0 HEWLETT
PACKARD CO
COM 428236103
2008 62650 SH
SOLE 62250 0
400 HEWLETT
PACKARD CO
COM 428236103
98 3050 SH
DEFINED 3050
0 0 INTEL
CORP COM
458140100
2716 180695
SH SOLE
177395 2700
600 INTEL
CORP COM
458140100 50
3300 SH
DEFINED 2300
0 1000 INTL
BUSINESS
MACHINES CORP
COM 459200101
2247 23196 SH
SOLE 22696
350 150 INTL
BUSINESS
MACHINES CORP
COM 459200101
40 410 SH
DEFINED 410 0
0 I SHARES
LEHMAN
AGGREGATE
464287226 359
3537 SH SOLE
3537 0 0 MSCI

EAFE INDEX
SHARES
464287465
2663 70849 SH
SOLE 68614
1225 1010
MSCI EAFE
INDEX SHARES
464287465 18
483 SH
DEFINED 483 0
0
BIOTECHNOLOGY
I SHARES COM
464287556
1526 23000 SH
SOLE 22325
625 50
BIOTECHNOLOGY
I SHARES COM
464287556 36
540 SH
DEFINED 540 0
0 S&P 400
MIDCAP GROWTH
ISHARES
464287606 710
13505 SH SOLE
13505 0 0 S&P
400 MIDCAP
GROWTH
ISHARES
464287606 40
754 SH
DEFINED 754 0
0 ISHARES
RUSSELL 2000
I SHARES
464287655 571
13582 SH SOLE
12992 420 170
ISHARES
RUSSELL 2000
I SHARES
464287655 12
285 SH
DEFINED 285 0
0 S&P 400
MIDCAP VALUE
ISHARES
464287705 777
17632 SH SOLE
17410 0 222
S&P 400
MIDCAP VALUE
ISHARES
464287705 57
1284 SH
DEFINED 1284
0 0 I SHARES
S&P SMALL CAP
600 COM
464287804 919
25270 SH SOLE
24507 427 336
I SHARES S&P
SMALL CAP 600
COM 464287804
65 1797 SH
DEFINED 1797
0 0 S&P 600
SMALL CAP
VALUE ISHARES
464287879 452
11626 SH SOLE
11427 0 199
S&P 600 SMALL
CAP VALUE
ISHARES
464287879 26
669 SH

DEFINED 669 0
0 S&P 600
SMALL CAP
GROWTH
ISHARES
464287887 541
14254 SH SOLE
14254 0 0 S&P
600 SMALL CAP
GROWTH
ISHARES
464287887 20
528 SH
DEFINED 528 0
0 J P MORGAN
CHASE & CO
COM 46625H100
2570 96734 SH
SOLE 96034
100 600 J P
MORGAN CHASE
& CO COM
46625H100 337
12670 SH
DEFINED 12670
0 0 JARDEN
CORPORATION
COM 471109108
127 10035 SH
SOLE 10035 0
0 JOHNSON &
JOHNSON COM
478160104
5235 99538 SH
SOLE 98188
1150 200
JOHNSON &
JOHNSON COM
478160104 436
8291 SH
DEFINED 5491
0 2800
JOHNSON CTLS
INC COM
478366107 265
22050 SH SOLE
21000 900 150
JOHNSON CTLS
INC COM
478366107 3
250 SH
DEFINED 250 0
0 KELLOGG CO
COM 487836108
214 5840 SH
SOLE 5840 0 0
KIMBERLY
CLARK CORP
COM 494368103
1447 31385 SH
SOLE 30635
500 250
KIMBERLY
CLARK CORP
COM 494368103
48 1050 SH
DEFINED 1050
0 0 KOHL'S
CORP COM
500255104 928
21932 SH SOLE
21332 500 100
KOHL'S CORP
COM 500255104
40 945 SH
DEFINED 945 0
0 LABORATORY
CORP COM
50540R409 289
4945 SH SOLE
4945 0 0

LABORATORY
CORP COM
50540R409 8
135 SH
DEFINED 135 0
0 LILLY ELI &
CO COM
532457108
4317 129250
SH SOLE
128850 100
300 LILLY ELI
& CO COM
532457108 42
1250 SH
DEFINED 1250
0 0 LOWE'S
COMPANIES INC
COM 548661107
3088 169184
SH SOLE
166734 1850
600 LOWE'S
COMPANIES INC
COM 548661107
73 4015 SH
DEFINED 3615
0 400 MDU RES
GROUP INC COM
552690109 215
13320 SH SOLE
12620 600 100
MDU RES GROUP
INC COM
552690109 1
80 SH DEFINED
80 0 0 MASCO
CORP COM
574599106 260
37280 SH SOLE
36780 100 400
MASCO CORP
COM 574599106
10 1485 SH
DEFINED 1485
0 0 MCDONALDS
CORP COM
580135101 676
12395 SH SOLE
12395 0 0
MCDONALDS
CORP COM
580135101 74
1365 SH
DEFINED 1365
0 0 MEDTRONIC
INCORPORATED
COM 585055106
1214 41212 SH
SOLE 40137
875 200
MEDTRONIC
INCORPORATED
COM 585055106
21 725 SH
DEFINED 725 0
0 MICROSOFT
CORPORATION
COM 594918104
3243 176636
SH SOLE
174786 1650
200 MICROSOFT
CORPORATION
COM 594918104
116 6340 SH
DEFINED 5340
0 1000
MICROCHIP
TECHNOLOGY
COM 595017104

991 46810 SH
SOLE 45310
1300 200
MICROCHIP
TECHNOLOGY
COM 595017104
57 2675 SH
DEFINED 2675
0 0 S&P 400
MIDCAP SPDR
595635103
3858 43553 SH
SOLE 42964
342 247 S&P
400 MIDCAP
SPDR
595635103 135
1521 SH
DEFINED 1521
0 0 NORTHERN
TR CORP COM
665859104 720
12045 SH SOLE
11855 150 40
NORTHERN TR
CORP COM
665859104 13
215 SH
DEFINED 215 0
0 NORTHP
GRUMMAN CORP
COM 666807102
14 320 SH
SOLE 320 0 0
NORTHP
GRUMMAN CORP
COM 666807102
885 20290 SH
DEFINED 20290
0 0 NVIDIA
CORP COM
67066G104 531
53880 SH SOLE
52155 1600
125 NVIDIA
CORP COM
67066G104 14
1425 SH
DEFINED 1425
0 0 NUVEEN
MUNI DIVIDEND
ADVISOR
67070X101 123
10980 SOLE
10980 0 0
NUVEEN MUNI
DIVIDEND
ADVISOR
67070X101 18
1600 DEFINED
1600 0 0 OLD
NATIONAL
BANCORP COM
680033107 267
23884 SH SOLE
23884 0 0
ORACLE CORP
COM 68389X105
913 50532 SH
SOLE 49382
1000 150
ORACLE CORP
COM 68389X105
48 2633 SH
DEFINED 2633
0 0 PEPSICO
INC COM
713448108
5288 102743
SH SOLE
101143 1100

500 PEPSICO
INC COM
713448108 287
5575 SH
DEFINED 5575
0 0 PFIZER
INC COM
717081103 821
60290 SH SOLE
59890 200 200
PFIZER INC
COM 717081103
48 3500 SH
DEFINED 2500
0 1000 T.
ROWE PRICE
GROUP INC COM
74144T108 657
22781 SH SOLE
22731 0 50 T.
ROWE PRICE
GROUP INC COM
74144T108 13
450 SH
DEFINED 450 0
0 PRINCIPAL
FINANCIAL
GROUP COM
74251V102 84
10290 SH SOLE
9790 450 50
PRINCIPAL
FINANCIAL
GROUP COM
74251V102 1
160 SH
DEFINED 160 0
0 PROCTER &
GAMBLE CO COM
742718109
4417 93808 SH
SOLE 92683
875 250
PROCTER &
GAMBLE CO COM
742718109 283
6010 SH
DEFINED 3010
0 3000 ROBERT
HALF
INTERNATIONAL
COM 770323103
481 27020 SH
SOLE 27020 0
0 ROBERT HALF
INTERNATIONAL
COM 770323103
8 445 SH
DEFINED 445 0
0 S&P 500
INDEX SPDR
78462F103 903
11351 SH SOLE
11351 0 0
SPDR MSCI
ALL-COUNTRY
WORLD EX-US
INDEX ETF
78463X848
1724 85667 SH
SOLE 85667 0
0 LEHMAN INTL
TREASURY BOND
78464A516
5118 100068
SH SOLE 99023
1045 0 LEHMAN
INTL TREASURY
BOND
78464A516 126
2457 SH

DEFINED 2457
0 0
SCHLUMBERGER
LTD COM
806857108
3130 77075 SH
SOLE 76045
630 400
SCHLUMBERGER
LTD COM
806857108 87
2154 SH
DEFINED 2154
0 0 MATERIALS
SELECT SECTOR
SPDR COM
81369Y100 334
15030 SH SOLE
14850 80 100
MATERIALS
SELECT SECTOR
SPDR COM
81369Y100 10
465 SH
DEFINED 465 0
0 SECTOR SPDR
UTILITIES COM
81369Y886 231
9035 SH SOLE
8960 0 75
SECTOR SPDR
UTILITIES COM
81369Y886 8
330 SH
DEFINED 330 0
0 THE J.M.
SMUCKER
COMPANY COM
832696405 574
15401 SH SOLE
15001 350 50
THE J.M.
SMUCKER
COMPANY COM
832696405 12
315 SH
DEFINED 315 0
0 SOUTHERN CO
COM 842587107
1290 42135 SH
SOLE 41885 50
200 SOUTHERN
CO COM
842587107 146
4780 SH
DEFINED 4080
0 700 STAPLES
INC COM
855030102
1864 102919
SH SOLE
101019 1600
300 STAPLES
INC COM
855030102 54
2995 SH
DEFINED 2995
0 0 STRYKER
CORP COM
863667101 825
24224 SH SOLE
23524 700 0
STRYKER CORP
COM 863667101
9 250 SH
DEFINED 250 0
0 SUPERVALU
INC COM
868536103 212
14820 SH SOLE
14745 75 0

SUPERVALU INC
COM 868536103
21 1445 SH
DEFINED 1445
0 0 SYSCO
CORP COM
871829107
2993 131344
SH SOLE
129094 2050
200 SYSCO
CORP COM
871829107 107
4700 SH
DEFINED 4700
0 0 TEVA
PHARMACEUTICAL
ADR 881624209
568 12615 SH
SOLE 12115
500 0 TEVA
PHARMACEUTICAL
ADR 881624209
52 1165 SH
DEFINED 1165
0 0 THERMO
FISHER
SCIENTIFIC
INC COM
883556102 380
10650 SH SOLE
10150 500 0
3M COMPANY
COM 88579Y101
685 13786 SH
SOLE 13536
250 0 3M
COMPANY COM
88579Y101 152
3050 SH
DEFINED 850 0
2200 US
BANCORP DEL
COM 902973304
1514 103638
SH SOLE
101388 1800
450 US
BANCORP DEL
COM 902973304
38 2570 SH
DEFINED 1570
0 1000 UNITED
PARCEL
SERVICE COM
911312106 167
3400 SH SOLE
3400 0 0
UNITED PARCEL
SERVICE COM
911312106 49
1000 SH
DEFINED 1000
0 0 UNITED
TECHNOLOGIES
CORP COM
913017109
4727 110007
SH SOLE
108407 1100
500 UNITED
TECHNOLOGIES
CORP COM
913017109 58
1355 SH
DEFINED 1355
0 0 VF CORP
COM 918204108
483 8450 SH
SOLE 8115 235
100 VF CORP

COM 918204108
5 85 SH
DEFINED 85 0
0 VNGRD FTSE
ALLWORLD EXUS
ETF 922042775
1852 65899 SH
SOLE 65489 0
410 VNGRD
FTSE ALLWORLD
EXUS ETF
922042775 19
683 SH
DEFINED 683 0
0 VECTREN
CORP COM
92240G101
1759 83384 SH
SOLE 81934
1250 200
VECTREN CORP
COM 92240G101
127 6018 SH
DEFINED 4118
0 1900
VERIZON
COMMUNICATIONS
INC COM
92343V104
2057 68110 SH
SOLE 67310
550 250
VERIZON
COMMUNICATIONS
INC COM
92343V104 72
2372 SH
DEFINED 2372
0 0 WAL MART
STORES INC
COM 931142103
3427 65792 SH
SOLE 65192
300 300 WAL
MART STORES
INC COM
931142103 150
2880 SH
DEFINED 2880
0 0 WELLS
FARGO & CO
COM 949746101
2048 143813
SH SOLE
141513 1300
1000 WELLS
FARGO & CO
COM 949746101
77 5400 SH
DEFINED 3000
0 2400
WEYERHAEUSER
CO COM
962166104 375
13600 SH SOLE
13500 0 100
WEYERHAEUSER
CO COM
962166104 3
100 SH
DEFINED 100 0
0 WYETH COM
983024100
1958 45491 SH
SOLE 45091 0
400 WYETH COM
983024100 130
3010 SH
DEFINED 610 0
2400 ZIMMER
HLDGS INC COM

98956P102 302
8279 SH SOLE
7944 335 0
ZIMMER HLDGS
INC COM
98956P102 20
555 SH
DEFINED 555 0
0 GRAND
TOTALS 166203
5423480
5292790 57991
72699