

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, 2010

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 05, 2010

Report Type (Check only one.):

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: 221

Form 13F Information Table Value Total: \$241,871,000

List of Other Included Managers:

None

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				OTHER MANAGERS	VOTING AUTHORITY		
			VALUE (\$X1000)	SHARES/ PRN	SH/ PUT/ PRN	INVSTMT CALL DCRETN		SOLE	SHARED	NONE
ACCENTURE PLC	ADR	G1151C101	1729	41220	SH	SOLE	40920	300	0	
ACCENTURE PLC	ADR	G1151C101	81	1920	SH	DEFINED	1920	0	0	
NOBLE CORPORATION	COM	H5833N103	1318	31525	SH	SOLE	31450	75	0	
NOBLE CORPORATION	COM	H5833N103	58	1395	SH	DEFINED	1395	0	0	
TRANSOCEAN LTD	COM	H8817H100	609	7049	SH	SOLE	6745	304	0	
TRANSOCEAN LTD	COM	H8817H100	35	410	SH	DEFINED	410	0	0	
AT&T INC	COM	00206R102	3606	139557	SH	SOLE	139250	75	232	
AT&T INC	COM	00206R102	218	8438	SH	DEFINED	5053	0	3385	
ABBOTT LABS	COM	002824100	3976	75481	SH	SOLE	74381	1000	100	
ABBOTT LABS	COM	002824100	145	2745	SH	DEFINED	2145	0	600	
ALBERTO CULVER CO NEW	COM	013078100	838	32050	SH	SOLE	31350	700	0	
ALBERTO CULVER CO NEW	COM	013078100	35	1325	SH	DEFINED	1325	0	0	
ALLIANT CORP	COM	018802108	1502	45180	SH	SOLE	44280	900	0	
ALLIANT CORP	COM	018802108	55	1640	SH	DEFINED	1390	0	250	
AMPHENOL CORPORATION		032095101	773	18330	SH	SOLE	18330	0	0	
AMPHENOL CORPORATION		032095101	24	575	SH	DEFINED	575	0	0	
APACHE CORP	COM	037411105	926	9125	SH	SOLE	8725	400	0	
APACHE CORP	COM	037411105	27	270	SH	DEFINED	270	0	0	
AUTOMATIC DATA PROCESSING	COM	053015103	5336	119989	SH	SOLE	118739	1100	150	
AUTOMATIC DATA PROCESSING	COM	053015103	74	1670	SH	DEFINED	1670	0	0	
BB & T CORPORATION	COM	054937107	270	8330	SH	SOLE	8330	0	0	
BB & T CORPORATION	COM	054937107	34	1050	SH	DEFINED	50	0	1000	
BP PLC - SPONS	ADR	055622104	3027	53056	SH	SOLE	52681	375	0	
BP PLC - SPONS	ADR	055622104	1770	31016	SH	DEFINED	20516	0	10500	
BAKER HUGHES INC	COM	057224107	1545	32980	SH	SOLE	32380	600	0	
BAKER HUGHES INC	COM	057224107	52	1120	SH	DEFINED	1120	0	0	
BALL CORP	COM	058498106	2048	38362	SH	SOLE	38362	0	0	
BANK OF NEW YORK MELLON CORP	COM	064058100	1157	37466	SH	SOLE	36391	1075	0	
BANK OF NEW YORK MELLON CORP	COM	064058100	53	1730	SH	DEFINED	1730	0	0	
BAXTER INTERNATIONAL INC	COM	071813109	1829	31425	SH	SOLE	30895	500	30	
BAXTER INTERNATIONAL INC	COM	071813109	66	1135	SH	DEFINED	1135	0	0	
BECTON DICKINSON & CO	COM	075887109	1513	19220	SH	SOLE	18810	380	30	
BECTON DICKINSON & CO	COM	075887109	50	640	SH	DEFINED	640	0	0	
BED BATH & BEYOND	COM	075896100	709	16205	SH	SOLE	15905	300	0	
BED BATH & BEYOND	COM	075896100	29	655	SH	DEFINED	655	0	0	
BEST BUY COMPANY INC	COM	086516101	1156	27182	SH	SOLE	26782	400	0	
BEST BUY COMPANY INC	COM	086516101	44	1028	SH	DEFINED	1028	0	0	
CATERPILLAR INC.	COM	149123101	955	15200	SH	SOLE	14550	650	0	
CATERPILLAR INC.	COM	149123101	16	256	SH	DEFINED	256	0	0	
CHEVRON CORP	COM	166764100	5662	74663	SH	SOLE	73488	775	400	
CHEVRON CORP	COM	166764100	224	2955	SH	DEFINED	1955	0	1000	
CHUBB CORP	COM	171232101	1822	35150	SH	SOLE	34600	550	0	
CHUBB CORP	COM	171232101	121	2330	SH	DEFINED	2330	0	0	
CISCO SYSTEMS	COM	17275R102	2207	84822	SH	SOLE	83522	1100	200	
CISCO SYSTEMS	COM	17275R102	21	800	SH	DEFINED	800	0	0	
CITY NATIONAL	COM	178566105	404	7490	SH	SOLE	7140	350	0	
CITY NATIONAL	COM	178566105	11	200	SH	DEFINED	200	0	0	
COCA COLA CO	COM	191216100	1381	25112	SH	SOLE	25112	0	0	
COCA COLA CO	COM	191216100	11	200	SH	DEFINED	200	0	0	
COLGATE PALMOLIVE CO	COM	194162103	1587	18616	SH	SOLE	18066	550	0	
COLGATE PALMOLIVE CO	COM	194162103	158	1850	SH	DEFINED	250	0	1600	
CONOCOPHILLIPS	COM	20825C104	1942	37962	SH	SOLE	37062	900	0	
CONOCOPHILLIPS	COM	20825C104	171	3350	SH	DEFINED	2350	0	1000	
COVANCE INC	COM	222816100	768	12505	SH	SOLE	11805	700	0	
COVANCE INC	COM	222816100	26	425	SH	DEFINED	425	0	0	
CULLEN FROST BANKERS	COM	229899109	888	15910	SH	SOLE	15560	350	0	
CULLEN FROST BANKERS	COM	229899109	35	620	SH	DEFINED	620	0	0	
DNP SELECT INCOME FUND		23325P104	537	57928	SH	SOLE	55898	1030	1000	
DNP SELECT INCOME FUND		23325P104	33	3600	SH	DEFINED	3600	0	0	
DANAHER CORP	COM	235851102	1187	14855	SH	SOLE	14455	400	0	
DANAHER CORP	COM	235851102	40	500	SH	DEFINED	500	0	0	
DEERE & CO	COM	244199105	287	4835	SH	SOLE	4835	0	0	
DEERE & CO	COM	244199105	33	550	SH	DEFINED	550	0	0	
DISNEY WALT COMPANY	COM	254687106	2082	59649	SH	SOLE	59574	75	0	
DISNEY WALT COMPANY	COM	254687106	5	150	SH	DEFINED	150	0	0	
DONALDSON INC	COM	257651109	1121	24853	SH	SOLE	24313	500	40	
DONALDSON INC	COM	257651109	23	500	SH	DEFINED	500	0	0	
DU PONT E I DE NEMOURS	COM	263534109	725	19467	SH	SOLE	18717	750	0	
DU PONT E I DE NEMOURS	COM	263534109	30	800	SH	DEFINED	600	0	200	
ECOLAB INC	COM	278865100	1551	35285	SH	SOLE	34735	450	100	
ECOLAB INC	COM	278865100	39	880	SH	DEFINED	880	0	0	
EMERSON ELEC CO	COM	291011104	5111	101531	SH	SOLE	100631	800	100	
EMERSON ELEC CO	COM	291011104	255	5070	SH	DEFINED	3070	0	2000	
ENDO PHARM HLDG INC	COM	29264F205	905	38215	SH	SOLE	37315	900	0	
ENDO PHARM HLDG INC	COM	29264F205	21	875	SH	DEFINED	875	0	0	
EXXON MOBIL CORP	COM	30231G102	6822	101861	SH	SOLE	100921	790	150	
EXXON MOBIL CORP	COM	30231G102	684	10217	SH	DEFINED	8169	0	2048	
FPL GROUP INC	COM	302571104	1385	28667	SH	SOLE	27917	750	0	
FPL GROUP INC	COM	302571104	169	3487	SH	DEFINED	1487	0	2000	
FIRST MERCHANTS CORP	COM	320817109	329	47295	SH	SOLE	47295	0	0	
FIRST MERCHANTS CORP	COM	320817109	71	10191	SH	DEFINED	10191	0	0	
GENERAL ELECTRIC CO	COM	369604103	3593	197502	SH	SOLE	194352	2250	900	
GENERAL ELECTRIC CO	COM	369604103	227	12485	SH	DEFINED	5085	0	7400	
GRACO INC	COM	384109104	1224	38235	SH	SOLE	37885	250	100	
GRACO INC	COM	384109104	31	955	SH	DEFINED	955	0	0	
HCC INSURANCE HLDGS	COM	404132102	671	24330	SH	SOLE	24330	0	0	
HCC INSURANCE HLDGS	COM	404132102	14	520	SH	DEFINED	520	0	0	
HARRIS CORP DEL	COM	413875105	1998	42070	SH	SOLE	41520	550	0	
HARRIS CORP DEL	COM	413875105	85	1800	SH	DEFINED	1800	0	0	
HEINZ H J CO	COM	423074103	132	2900	SH	SOLE	2900	0	0	
HEINZ H J CO	COM	423074103	114	2500	SH	DEFINED	1000	0	1500	
HENRY JACK & ASSOCIATES	COM	426281101	830	34530	SH	SOLE	34530	0	0	

HENRY JACK & ASSOCIATES	COM	426281101	32	1335	SH	DEFINED	1335	0	0
HEWLETT PACKARD CO	COM	428236103	3695	69529	SH	SOLE	69329	0	200
HEWLETT PACKARD CO	COM	428236103	183	3440	SH	DEFINED	3440	0	0
HORMEL FOODS CORP	COM	440452100	535	12747	SH	SOLE	12747	0	0
HORMEL FOODS CORP	COM	440452100	12	290	SH	DEFINED	290	0	0
ITT CORPORATION	COM	450911102	641	11960	SH	SOLE	11935	25	0
ITT CORPORATION	COM	450911102	52	970	SH	DEFINED	970	0	0
INTEL CORP	COM	458140100	3301	148162	SH	SOLE	145062	2700	400
INTEL CORP	COM	458140100	33	1500	SH	DEFINED	500	0	1000
INTL BUSINESS MACHINES CORP	COM	459200101	2397	18694	SH	SOLE	18344	350	0
INTL BUSINESS MACHINES CORP	COM	459200101	61	475	SH	DEFINED	475	0	0
I SHARES BARCLAYS AGGREGATE		464287226	1511	14505	SH	SOLE	14505	0	0
MSCI EMERGING MARKET INDEX		464287234	359	8533	SH	SOLE	8533	0	0
MSCI EAFE INDEX SHARES		464287465	3532	63102	SH	SOLE	61727	1225	150
MSCI EAFE INDEX SHARES		464287465	27	483	SH	DEFINED	483	0	0
BIOTECHNOLOGY I SHARES	COM	464287556	1285	14125	SH	SOLE	13500	625	0
BIOTECHNOLOGY I SHARES	COM	464287556	39	425	SH	DEFINED	425	0	0
S&P 400 MIDCAP GROWTH	ISHARES	464287606	5504	64872	SH	SOLE	64614	258	0
S&P 400 MIDCAP GROWTH	ISHARES	464287606	121	1429	SH	DEFINED	1429	0	0
ISHARES RUSSELL 2000	I SHARES	464287655	896	13217	SH	SOLE	12797	420	0
ISHARES RUSSELL 2000	I SHARES	464287655	19	285	SH	DEFINED	285	0	0
S&P 400 MIDCAP VALUE	ISHARES	464287705	5972	83721	SH	SOLE	83094	305	322
S&P 400 MIDCAP VALUE	ISHARES	464287705	136	1912	SH	DEFINED	1912	0	0
I SHARES S&P SMALL CAP 600	COM	464287804	2230	37505	SH	SOLE	36413	756	336
I SHARES S&P SMALL CAP 600	COM	464287804	122	2058	SH	DEFINED	2058	0	0
S&P 600 SMALL CAP VALUE	ISHARES	464287879	3284	51204	SH	SOLE	50373	539	292
S&P 600 SMALL CAP VALUE	ISHARES	464287879	62	967	SH	DEFINED	967	0	0
S&P 600 SMALL CAP GROWTH	ISHARES	464287887	3214	52468	SH	SOLE	52183	285	0
S&P 600 SMALL CAP GROWTH	ISHARES	464287887	60	974	SH	DEFINED	974	0	0
J P MORGAN CHASE & CO	COM	46625H100	5523	123414	SH	SOLE	123114	100	200
J P MORGAN CHASE & CO	COM	46625H100	566	12645	SH	DEFINED	12645	0	0
JACOBS ENGR GROUP INC	COM	469814107	301	6670	SH	SOLE	6670	0	0
JACOBS ENGR GROUP INC	COM	469814107	9	195	SH	DEFINED	195	0	0
JARDEN CORPORATION	COM	471109108	252	7555	SH	SOLE	7555	0	0
JOHNSON & JOHNSON	COM	478160104	6244	95774	SH	SOLE	94624	1150	0
JOHNSON & JOHNSON	COM	478160104	422	6470	SH	DEFINED	3670	0	2800
JOHNSON CTLS INC	COM	478366107	193	5850	SH	SOLE	5850	0	0
JOHNSON CTLS INC	COM	478366107	8	250	SH	DEFINED	250	0	0
KELLOGG CO	COM	487836108	323	6040	SH	SOLE	6040	0	0
KIMBERLY CLARK CORP	COM	494368103	2020	32125	SH	SOLE	31525	500	100
KIMBERLY CLARK CORP	COM	494368103	71	1125	SH	DEFINED	1125	0	0
KOHL'S CORP	COM	500255104	1459	26642	SH	SOLE	26112	500	30
KOHL'S CORP	COM	500255104	68	1240	SH	DEFINED	1240	0	0
LABORATORY CORP	COM	50540R409	525	6940	SH	SOLE	6915	25	0
LABORATORY CORP	COM	50540R409	59	780	SH	DEFINED	780	0	0
LILLY ELI & CO	COM	532457108	3679	101567	SH	SOLE	101367	0	200
LILLY ELI & CO	COM	532457108	27	752	SH	DEFINED	752	0	0
LOWE'S COMPANIES INC	COM	548661107	4157	171578	SH	SOLE	169753	1725	100
LOWE'S COMPANIES INC	COM	548661107	128	5270	SH	DEFINED	4870	0	400
MDU RES GROUP INC	COM	552690109	1317	61080	SH	SOLE	59830	1250	0
MDU RES GROUP INC	COM	552690109	61	2830	SH	DEFINED	2530	0	300
MASCO CORP	COM	574599106	747	48150	SH	SOLE	48050	100	0
MASCO CORP	COM	574599106	31	2015	SH	DEFINED	2015	0	0
MCDONALDS CORP	COM	580135101	572	8570	SH	SOLE	8570	0	0
MCDONALDS CORP	COM	580135101	90	1355	SH	DEFINED	1355	0	0
MEDTRONIC INCORPORATED	COM	585055106	1950	43318	SH	SOLE	42343	875	100
MEDTRONIC INCORPORATED	COM	585055106	86	1920	SH	DEFINED	1920	0	0
MICROSOFT CORPORATION	COM	594918104	3587	122516	SH	SOLE	120966	1450	100
MICROSOFT CORPORATION	COM	594918104	130	4450	SH	DEFINED	3450	0	1000
MICROCHIP TECHNOLOGY	COM	595017104	1871	66480	SH	SOLE	65055	1325	100
MICROCHIP TECHNOLOGY	COM	595017104	96	3425	SH	DEFINED	3425	0	0
NATIONAL OILWELL VARCO	COM	637071101	314	7735	SH	SOLE	7735	0	0
NATIONAL OILWELL VARCO	COM	637071101	24	600	SH	DEFINED	600	0	0
NORTHERN TR CORP	COM	665859104	1531	27720	SH	SOLE	27070	650	0
NORTHERN TR CORP	COM	665859104	81	1475	SH	DEFINED	1475	0	0
NORTHROP GRUMMAN CORP	COM	666807102	21	320	SH	SOLE	320	0	0
NORTHROP GRUMMAN CORP	COM	666807102	644	9828	SH	DEFINED	9828	0	0
NOVARTIS A G SPONSORED	ADR	66987V109	173	3200	SH	SOLE	3050	50	100
NOVARTIS A G SPONSORED	ADR	66987V109	64	1175	SH	DEFINED	1175	0	0
NUCOR CORP	COM	670346105	754	16615	SH	SOLE	16515	50	50
NUCOR CORP	COM	670346105	30	660	SH	DEFINED	660	0	0
NVIDIA CORP	COM	670666104	1215	69895	SH	SOLE	68295	1600	0
NVIDIA CORP	COM	670666104	33	1925	SH	DEFINED	1925	0	0
OMNICOM GROUP INC	COM	681919106	211	5425	SH	SOLE	5350	75	0
OMNICOM GROUP INC	COM	681919106	2	50	SH	DEFINED	50	0	0
ORACLE CORP	COM	68389X105	874	33995	SH	SOLE	32995	1000	0
ORACLE CORP	COM	68389X105	13	490	SH	DEFINED	490	0	0
PEPSICO INC	COM	713448108	5790	87527	SH	SOLE	86552	775	200
PEPSICO INC	COM	713448108	259	3915	SH	DEFINED	3915	0	0
PFIZER INC	COM	717081103	2729	159233	SH	SOLE	158935	200	98
PFIZER INC	COM	717081103	111	6475	SH	DEFINED	3111	0	3364
PHILLIP MORRIS INTL INC	COM	718172109	259	4975	SH	DEFINED	1975	0	3000
T. ROWE PRICE GROUP INC	COM	74144T108	1238	22516	SH	SOLE	22516	0	0
T. ROWE PRICE GROUP INC	COM	74144T108	21	375	SH	DEFINED	375	0	0
PROCTER & GAMBLE CO	COM	742718109	5221	82517	SH	SOLE	81542	875	100
PROCTER & GAMBLE CO	COM	742718109	404	6380	SH	DEFINED	3880	0	2500
ROBERT HALF INTERNATIONAL	COM	770323103	827	27175	SH	SOLE	27175	0	0
ROBERT HALF INTERNATIONAL	COM	770323103	24	800	SH	DEFINED	800	0	0
S&P 500 INDEX SPDR		78462F103	1913	16352	SH	SOLE	15795	557	0
S&P 500 INDEX SPDR		78462F103	108	919	SH	DEFINED	919	0	0
SPDR MSCI ALL-COUNTRY WORLD	EX-US INDEX ETF	78463X848	2716	85667	SH	SOLE	85667	0	0
SCHLUMBERGER LTD	COM	806857108	4722	74422	SH	SOLE	73592	630	200
SCHLUMBERGER LTD	COM	806857108	136	2149	SH	DEFINED	2149	0	0
THE J.M. SMUCKER COMPANY	COM	832696405	1755	29131	SH	SOLE	28681	450	0
THE J.M. SMUCKER COMPANY	COM	832696405	74	1235	SH	DEFINED	1235	0	0
SOUTHERN CO	COM	842587107	1410	42535	SH	SOLE	42485	50	0
SOUTHERN CO	COM	842587107	178	5380	SH	DEFINED	4380	0	1000
STAPLES INC	COM	855030102	2333	99697	SH	SOLE	98022	1600	75
STAPLES INC	COM	855030102	74	3165	SH	DEFINED	3165	0	0
STRYKER CORP	COM	863667101	2015	35209	SH	SOLE	34509	700	0

STRYKER CORP	COM	863667101	59	1035	SH	DEFINED	1035	0	0
SUPERVALU INC	COM	868536103	633	37960	SH	SOLE	37735	125	100
SUPERVALU INC	COM	868536103	29	1710	SH	DEFINED	1710	0	0
SYSCO CORP	COM	871829107	4460	151197	SH	SOLE	148897	2100	200
SYSCO CORP	COM	871829107	155	5245	SH	DEFINED	5245	0	0
TEVA PHARMACEUTICAL	ADR	881624209	488	7730	SH	SOLE	7230	500	0
TEVA PHARMACEUTICAL	ADR	881624209	26	415	SH	DEFINED	415	0	0
3M COMPANY	COM	88579Y101	1863	22297	SH	SOLE	21972	325	0
3M COMPANY	COM	88579Y101	282	3375	SH	DEFINED	1175	0	2200
US BANCORP DEL	COM	902973304	1739	67222	SH	SOLE	65272	1800	150
US BANCORP DEL	COM	902973304	42	1620	SH	DEFINED	620	0	1000
UNITED PARCEL SERVICE	COM	911312106	239	3705	SH	SOLE	3705	0	0
UNITED PARCEL SERVICE	COM	911312106	64	1000	SH	DEFINED	1000	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	6021	81796	SH	SOLE	80996	800	0
UNITED TECHNOLOGIES CORP	COM	913017109	114	1545	SH	DEFINED	1545	0	0
VF CORP	COM	918204108	1026	12795	SH	SOLE	12535	235	25
VF CORP	COM	918204108	23	285	SH	DEFINED	285	0	0
VNGRD FTSE ALLWORLD EXUS ETF		922042775	9165	206272	SH	SOLE	204209	1558	505
VNGRD FTSE ALLWORLD EXUS ETF		922042775	82	1838	SH	DEFINED	1838	0	0
VECTREN CORP	COM	92240G101	2007	81226	SH	SOLE	79976	1250	0
VECTREN CORP	COM	92240G101	175	7093	SH	DEFINED	5193	0	1900
VERIZON COMMUNICATIONS INC	COM	92343V104	2332	75178	SH	SOLE	74528	550	100
VERIZON COMMUNICATIONS INC	COM	92343V104	98	3145	SH	DEFINED	3145	0	0
WAL MART STORES INC	COM	931142103	3192	57421	SH	SOLE	57096	325	0
WAL MART STORES INC	COM	931142103	163	2925	SH	DEFINED	2925	0	0
WELLS FARGO & CO	COM	949746101	3142	101009	SH	SOLE	99409	1200	400
WELLS FARGO & CO	COM	949746101	115	3700	SH	DEFINED	1300	0	2400
ZIMMER HLDGS INC	COM	98956P102	429	7239	SH	SOLE	6904	335	0
ZIMMER HLDGS INC	COM	98956P102	29	485	SH	DEFINED	485	0	0
GRAND TOTALS			241871	5699196			5572627	60757	65812