

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

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FORM 13F  
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FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: June 30, 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 July 21, 2009

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: 216

Form 13F Information Table Value Total: \$190,776,000

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 AMT	SH/ PRN CALL	PUT/ DCRETN	INVTMT		SOLE	SHARED	NONE
ACCENTURE LTD CLASS A	COM	G1150G111	885	26460	SH	SOLE		26160	300	0	
ACCENTURE LTD CLASS A	COM	G1150G111	63	1890	SH	DEFINED		1890	0	0	
NOBLE CORPORATION	COM	H5833N103	257	8480	SH	SOLE		8405	75	0	
NOBLE CORPORATION	COM	H5833N103	20	650	SH	DEFINED		650	0	0	
AFLAC INC	COM	001055102	267	8600	SH	SOLE		8375	225	0	
AFLAC INC	COM	001055102	2	50	SH	DEFINED		50	0	0	
AT&T INC	COM	00206R102	3413	137395	SH	SOLE		137088	75	232	
AT&T INC	COM	00206R102	190	7643	SH	DEFINED		4258	0	3385	
ABBOTT LABS	COM	002824100	3538	75222	SH	SOLE		74072	1050	100	
ABBOTT LABS	COM	002824100	273	5809	SH	DEFINED		5209	0	600	
ALBERTO CULVER CO NEW	COM	013078100	547	21500	SH	SOLE		21500	0	0	
ALBERTO CULVER CO NEW	COM	013078100	8	300	SH	DEFINED		300	0	0	
ALLIANT CORP	COM	018802108	689	26375	SH	SOLE		26375	0	0	
ALLIANT CORP	COM	018802108	28	1080	SH	DEFINED		1080	0	0	
AMPHENOL CORPORATION		032095101	203	6410	SH	SOLE		6410	0	0	
AMPHENOL CORPORATION		032095101	7	230	SH	DEFINED		230	0	0	
APACHE CORP	COM	037411105	417	5785	SH	SOLE		5385	400	0	
APACHE CORP	COM	037411105	7	100	SH	DEFINED		100	0	0	
AUTOMATIC DATA PROCESSING	COM	053015103	4268	120461	SH	SOLE		119161	1150	150	
AUTOMATIC DATA PROCESSING	COM	053015103	52	1465	SH	DEFINED		1465	0	0	
BB & T CORPORATION	COM	054937107	211	9585	SH	SOLE		9585	0	0	
BB & T CORPORATION	COM	054937107	23	1050	SH	DEFINED		50	0	1000	
BP PLC - SPONS	ADR	055622104	3147	66009	SH	SOLE		65634	375	0	
BP PLC - SPONS	ADR	055622104	1463	30683	SH	DEFINED		21183	0	9500	
BALL CORP	COM	058498106	2031	44994	SH	SOLE		44994	0	0	
BANK OF AMERICA CORP	COM	060505104	85	6475	SH	SOLE		5875	300	300	
BANK OF AMERICA CORP	COM	060505104	55	4200	SH	DEFINED		2900	0	1300	
BANK OF NEW YORK MELLON CORP	COM	064058100	643	21936	SH	SOLE		21386	550	0	
BANK OF NEW YORK MELLON CORP	COM	064058100	7	235	SH	DEFINED		235	0	0	
BAXTER INTERNATIONAL INC	COM	071813109	1425	26920	SH	SOLE		26840	50	30	
BAXTER INTERNATIONAL INC	COM	071813109	45	855	SH	DEFINED		855	0	0	
BECTON DICKINSON & CO	COM	075887109	649	9105	SH	SOLE		8845	230	30	
BECTON DICKINSON & CO	COM	075887109	20	275	SH	DEFINED		275	0	0	
BED BATH & BEYOND	COM	075896100	428	13910	SH	SOLE		13910	0	0	
BED BATH & BEYOND	COM	075896100	28	895	SH	DEFINED		895	0	0	
BEST BUY COMPANY INC	COM	086516101	626	18709	SH	SOLE		18459	250	0	
BEST BUY COMPANY INC	COM	086516101	29	878	SH	DEFINED		878	0	0	
CATERPILLAR INC.	COM	149123101	552	16712	SH	SOLE		16062	650	0	
CATERPILLAR INC.	COM	149123101	12	356	SH	DEFINED		356	0	0	
CHEVRON CORP	COM	166764100	5415	81737	SH	SOLE		80412	825	500	
CHEVRON CORP	COM	166764100	200	3025	SH	DEFINED		2225	0	800	
CHUBB CORP	COM	171232101	944	23672	SH	SOLE		23672	0	0	
CHUBB CORP	COM	171232101	43	1070	SH	DEFINED		1070	0	0	
CISCO SYSTEMS	COM	17275R102	1771	94990	SH	SOLE		93690	1100	200	
CISCO SYSTEMS	COM	17275R102	23	1225	SH	DEFINED		1225	0	0	
CITY NATIONAL	COM	178566105	309	8390	SH	SOLE		8040	350	0	
CITY NATIONAL	COM	178566105	45	1210	SH	DEFINED		1210	0	0	
COCA COLA CO	COM	191216100	1138	23709	SH	SOLE		23709	0	0	
COCA COLA CO	COM	191216100	115	2400	SH	DEFINED		2400	0	0	
COLGATE PALMOLIVE CO	COM	194162103	1361	19241	SH	SOLE		18391	850	0	
COLGATE PALMOLIVE CO	COM	194162103	131	1850	SH	DEFINED		250	0	1600	
CONOCOPHILLIPS	COM	20825C104	1743	41445	SH	SOLE		40545	900	0	
CONOCOPHILLIPS	COM	20825C104	69	1650	SH	DEFINED		1650	0	0	
COVANCE INC	COM	222816100	608	12360	SH	SOLE		11660	700	0	
COVANCE INC	COM	222816100	21	425	SH	DEFINED		425	0	0	
CULLEN FROST BANKERS	COM	229899109	199	4310	SH	SOLE		4010	300	0	
CULLEN FROST BANKERS	COM	229899109	21	460	SH	DEFINED		460	0	0	
DNP SELECT INCOME FUND		23325P104	534	66968	SH	SOLE		64938	1030	1000	
DNP SELECT INCOME FUND		23325P104	29	3600	SH	DEFINED		3600	0	0	
DANAHER CORP	COM	235851102	1100	17810	SH	SOLE		17210	600	0	
DANAHER CORP	COM	235851102	43	700	SH	DEFINED		700	0	0	
DEERE & CO	COM	244199105	241	6030	SH	SOLE		5330	700	0	
DEERE & CO	COM	244199105	22	550	SH	DEFINED		550	0	0	
DISNEY WALT COMPANY	COM	254687106	1439	61704	SH	SOLE		61629	75	0	
DISNEY WALT COMPANY	COM	254687106	7	300	SH	DEFINED		300	0	0	
DONALDSON INC	COM	257651109	802	23153	SH	SOLE		22613	500	40	
DONALDSON INC	COM	257651109	17	500	SH	DEFINED		500	0	0	
DU PONT E I DE NEMOURS	COM	263534109	538	21007	SH	SOLE		20257	750	0	
DU PONT E I DE NEMOURS	COM	263534109	12	470	SH	DEFINED		470	0	0	
ECOLAB INC	COM	278865100	756	19385	SH	SOLE		18935	450	0	
ECOLAB INC	COM	278865100	12	300	SH	DEFINED		300	0	0	
EMERSON ELEC CO	COM	291011104	3198	98736	SH	SOLE		97836	800	100	
EMERSON ELEC CO	COM	291011104	167	5170	SH	DEFINED		3170	0	2000	
ENDO PHARM HLDG INC	COM	29264F205	639	35655	SH	SOLE		34955	700	0	
ENDO PHARM HLDG INC	COM	29264F205	11	640	SH	DEFINED		640	0	0	
EXELON CORP	COM	30161N101	486	9500	SH	SOLE		9500	0	0	
EXELON CORP	COM	30161N101	60	1178	SH	DEFINED		1178	0	0	
EXXON MOBIL CORP	COM	30231G102	7929	113433	SH	SOLE		112343	940	150	
EXXON MOBIL CORP	COM	30231G102	911	13031	SH	DEFINED		10983	0	2048	
FPL GROUP INC	COM	302571104	1518	26705	SH	SOLE		25655	1050	0	
FPL GROUP INC	COM	302571104	195	3430	SH	DEFINED		1430	0	2000	
FIRST MERCHANTS CORP	COM	320817109	1647	205127	SH	SOLE		204025	1102	0	
FIRST MERCHANTS CORP	COM	320817109	93	11587	SH	DEFINED		11587	0	0	
GENERAL ELECTRIC CO	COM	369604103	2228	190098	SH	SOLE		186948	2250	900	
GENERAL ELECTRIC CO	COM	369604103	157	13425	SH	DEFINED		6025	0	7400	
GRACO INC	COM	384109104	781	35465	SH	SOLE		35215	250	0	
GRACO INC	COM	384109104	18	825	SH	DEFINED		825	0	0	
HARRIS CORP DEL	COM	413875105	1098	38710	SH	SOLE		38160	550	0	
HARRIS CORP DEL	COM	413875105	35	1230	SH	DEFINED		1230	0	0	
HEINZ H J CO	COM	423074103	127	3555	SH	SOLE		3555	0	0	

HEINZ H J CO	COM	423074103	89	2500 SH	DEFINED	1000	0	1500
HENRY JACK & ASSOCIATES	COM	426281101	494	23830 SH	SOLE	23830	0	0
HENRY JACK & ASSOCIATES	COM	426281101	6	300 SH	DEFINED	300	0	0
HEWLETT PACKARD CO	COM	428236103	2398	62065 SH	SOLE	61865	0	200
HEWLETT PACKARD CO	COM	428236103	118	3050 SH	DEFINED	3050	0	0
INTEL CORP	COM	458140100	2796	169037 SH	SOLE	166337	2700	0
INTEL CORP	COM	458140100	55	3300 SH	DEFINED	2300	0	1000
INTL BUSINESS MACHINES CORP	COM	459200101	2371	22711 SH	SOLE	22361	350	0
INTL BUSINESS MACHINES CORP	COM	459200101	43	410 SH	DEFINED	410	0	0
I SHARES BARCLAYS AGGREGATE	ETF	464287226	361	3537 SH	SOLE	3537	0	0
MSCI EMERGING MARKET INDEX		464287234	283	8773 SH	SOLE	8773	0	0
MSCI EAFE INDEX SHARES		464287465	3181	69434 SH	SOLE	68059	1225	150
MSCI EAFE INDEX SHARES		464287465	22	483 SH	DEFINED	483	0	0
BIOTECHNOLOGY I SHARES	COM	464287556	1783	24505 SH	SOLE	23880	625	0
BIOTECHNOLOGY I SHARES	COM	464287556	39	540 SH	DEFINED	540	0	0
S&P 400 MIDCAP GROWTH	ISHARES	464287606	1241	19896 SH	SOLE	19896	0	0
S&P 400 MIDCAP GROWTH	ISHARES	464287606	73	1177 SH	DEFINED	1177	0	0
ISHARES RUSSELL 2000	I SHARE	464287655	684	13387 SH	SOLE	12967	420	0
ISHARES RUSSELL 2000	I SHARE	464287655	15	285 SH	DEFINED	285	0	0
S&P 400 MIDCAP VALUE	ISHARES	464287705	1277	24500 SH	SOLE	24178	0	322
S&P 400 MIDCAP VALUE	ISHARES	464287705	91	1747 SH	DEFINED	1747	0	0
I SHARES S&P SMALL CAP 600	COM	464287804	1126	25344 SH	SOLE	24581	427	336
I SHARES S&P SMALL CAP 600	COM	464287804	86	1947 SH	DEFINED	1947	0	0
S&P 600 SMALL CAP VALUE	ISHARES	464287879	626	13305 SH	SOLE	13013	0	292
S&P 600 SMALL CAP VALUE	ISHARES	464287879	38	812 SH	DEFINED	812	0	0
S&P 600 SMALL CAP GROWTH	ISHARES	464287887	805	17357 SH	SOLE	17357	0	0
S&P 600 SMALL CAP GROWTH	ISHARES	464287887	34	738 SH	DEFINED	738	0	0
J P MORGAN CHASE & CO	COM	46625H100	4476	131209 SH	SOLE	130909	100	200
J P MORGAN CHASE & CO	COM	46625H100	432	12670 SH	DEFINED	12670	0	0
JOHNSON & JOHNSON	COM	478160104	5623	99023 SH	SOLE	97873	1150	0
JOHNSON & JOHNSON	COM	478160104	379	6666 SH	DEFINED	3866	0	2800
KELLOGG CO	COM	487836108	272	5840 SH	SOLE	5840	0	0
KIMBERLY CLARK CORP	COM	494368103	1620	30900 SH	SOLE	30300	500	100
KIMBERLY CLARK CORP	COM	494368103	52	1000 SH	DEFINED	1000	0	0
KOHL'S CORP	COM	500255104	915	21397 SH	SOLE	20897	500	0
KOHL'S CORP	COM	500255104	40	945 SH	DEFINED	945	0	0
LABORATORY CORP	COM	50540R409	304	4490 SH	SOLE	4465	25	0
LABORATORY CORP	COM	50540R409	9	135 SH	DEFINED	135	0	0
LILLY ELI & CO	COM	532457108	3931	113510 SH	SOLE	113210	100	200
LILLY ELI & CO	COM	532457108	47	1352 SH	DEFINED	1352	0	0
LOWE'S COMPANIES INC	COM	548661107	3300	170089 SH	SOLE	168139	1850	100
LOWE'S COMPANIES INC	COM	548661107	86	4415 SH	DEFINED	4015	0	400
MDU RES GROUP INC	COM	552690109	745	39290 SH	SOLE	38490	800	0
MDU RES GROUP INC	COM	552690109	29	1510 SH	DEFINED	1210	0	300
MASCO CORP	COM	574599106	432	45140 SH	SOLE	45040	100	0
MASCO CORP	COM	574599106	14	1485 SH	DEFINED	1485	0	0
MCDONALDS CORP	COM	580135101	616	10708 SH	SOLE	10708	0	0
MCDONALDS CORP	COM	580135101	78	1365 SH	DEFINED	1365	0	0
MEDTRONIC INCORPORATED	COM	585055106	1417	40612 SH	SOLE	39637	875	100
MEDTRONIC INCORPORATED	COM	585055106	25	725 SH	DEFINED	725	0	0
MICROSOFT CORPORATION	COM	594918104	4100	172486 SH	SOLE	170836	1650	0
MICROSOFT CORPORATION	COM	594918104	151	6340 SH	DEFINED	5340	0	1000
MICROCHIP TECHNOLOGY	COM	595017104	1371	60820 SH	SOLE	59495	1325	0
MICROCHIP TECHNOLOGY	COM	595017104	69	3075 SH	DEFINED	3075	0	0
S&P 400 MIDCAP SPDR		595635103	4566	43401 SH	SOLE	42812	342	247
S&P 400 MIDCAP SPDR		595635103	166	1581 SH	DEFINED	1581	0	0
NORTHERN TR CORP	COM	665859104	784	14605 SH	SOLE	14355	250	0
NORTHERN TR CORP	COM	665859104	25	465 SH	DEFINED	465	0	0
NORTHROP GRUMMAN CORP	COM	666807102	27	600 SH	SOLE	600	0	0
NORTHROP GRUMMAN CORP	COM	666807102	927	20290 SH	DEFINED	20290	0	0
NVIDIA CORP	COM	670666104	882	78090 SH	SOLE	76490	1600	0
NVIDIA CORP	COM	670666104	21	1825 SH	DEFINED	1825	0	0
NUVEEN MUNI DIVIDEND ADVISOR		67070X101	138	10980	SOLE	10980	0	0
NUVEEN MUNI DIVIDEND ADVISOR		67070X101	20	1600	DEFINED	1600	0	0
OLD NATIONAL BANCORP	COM	680033107	225	22884 SH	SOLE	22884	0	0
ORACLE CORP	COM	68389X105	970	45302 SH	SOLE	44302	1000	0
ORACLE CORP	COM	68389X105	51	2403 SH	DEFINED	2403	0	0
PEPSICO INC	COM	713448108	5441	99023 SH	SOLE	97723	1100	200
PEPSICO INC	COM	713448108	215	3910 SH	DEFINED	3910	0	0
PFIZER INC	COM	717081103	808	53875 SH	SOLE	53675	200	0
PFIZER INC	COM	717081103	50	3320 SH	DEFINED	2320	0	1000
PHILLIP MORRIS INTL INC	COM	718172109	227	5195 SH	DEFINED	2195	0	3000
T. ROWE PRICE GROUP INC	COM	74144T108	928	22271 SH	SOLE	22271	0	0
T. ROWE PRICE GROUP INC	COM	74144T108	19	450 SH	DEFINED	450	0	0
PROCTER & GAMBLE CO	COM	742718109	4727	92523 SH	SOLE	91448	875	200
PROCTER & GAMBLE CO	COM	742718109	292	5710 SH	DEFINED	3210	0	2500
ROBERT HALF INTERNATIONAL	COM	770323103	747	31645 SH	SOLE	31645	0	0
ROBERT HALF INTERNATIONAL	COM	770323103	20	845 SH	DEFINED	845	0	0
S&P 500 INDEX SPDR		78462F103	1011	10991 SH	SOLE	10991	0	0
SPDR MSCI ALL-COUNTRY WORLD EX-US INDEX EX ETF		78463X848	2171	85667 SH	SOLE	85667	0	0
BARCLAYS INTL TREASURY	SPDR	78464A516	7291	133408 SH	SOLE	131733	1675	0
BARCLAYS INTL TREASURY	SPDR	78464A516	198	3631 SH	DEFINED	3631	0	0
SCHLUMBERGER LTD	COM	806857108	4068	75180 SH	SOLE	74350	630	200
SCHLUMBERGER LTD	COM	806857108	127	2354 SH	DEFINED	2354	0	0
MATERIALS SELECT SECTOR SPDR	COM	81369Y100	305	11840 SH	SOLE	11710	80	50
MATERIALS SELECT SECTOR SPDR	COM	81369Y100	9	365 SH	DEFINED	365	0	0
THE J.M. SMUCKER COMPANY	COM	832696405	756	15536 SH	SOLE	15186	350	0
THE J.M. SMUCKER COMPANY	COM	832696405	15	315 SH	DEFINED	315	0	0
SOUTHERN CO	COM	842587107	1322	42435 SH	SOLE	42385	50	0
SOUTHERN CO	COM	842587107	149	4780 SH	DEFINED	4080	0	700
STAPLES INC	COM	855030102	2030	100599 SH	SOLE	98999	1600	0
STAPLES INC	COM	855030102	60	2995 SH	DEFINED	2995	0	0
STRYKER CORP	COM	863667101	1167	29379 SH	SOLE	28679	700	0
STRYKER CORP	COM	863667101	22	550 SH	DEFINED	550	0	0
SUPERVALU INC	COM	868536103	197	15240 SH	SOLE	15165	75	0
SUPERVALU INC	COM	868536103	19	1445 SH	DEFINED	1445	0	0
SYSCO CORP	COM	871829107	3294	146600 SH	SOLE	144300	2100	200
SYSCO CORP	COM	871829107	123	5495 SH	DEFINED	5495	0	0
TEVA PHARMACEUTICAL	ADR	881624209	650	13165 SH	SOLE	12665	500	0
TEVA PHARMACEUTICAL	ADR	881624209	67	1365 SH	DEFINED	1365	0	0

THERMO FISHER SCIENTIFIC INC	COM	883556102	418	10250	SH	SOLE	9750	500	0
3M COMPANY	COM	88579Y101	823	13696	SH	SOLE	13446	250	0
3M COMPANY	COM	88579Y101	183	3050	SH	DEFINED	850	0	2200
US BANCORP DEL	COM	902973304	1690	94382	SH	SOLE	92432	1800	150
US BANCORP DEL	COM	902973304	30	1660	SH	DEFINED	660	0	1000
UNITED PARCEL SERVICE	COM	911312106	188	3755	SH	SOLE	3755	0	0
UNITED PARCEL SERVICE	COM	911312106	50	1000	SH	DEFINED	1000	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	5535	106542	SH	SOLE	105242	1100	200
UNITED TECHNOLOGIES CORP	COM	913017109	69	1325	SH	DEFINED	1325	0	0
VF CORP	COM	918204108	668	12075	SH	SOLE	11840	235	0
VF CORP	COM	918204108	16	285	SH	DEFINED	285	0	0
VNGRD FTSE ALLWORLD EXUS ETF		922042775	2444	68069	SH	SOLE	67564	0	505
VNGRD FTSE ALLWORLD EXUS ETF		922042775	35	987	SH	DEFINED	987	0	0
VECTREN CORP	COM	92240G101	2098	89539	SH	SOLE	88289	1250	0
VECTREN CORP	COM	92240G101	151	6443	SH	DEFINED	4543	0	1900
VERIZON COMMUNICATIONS INC	COM	92343V104	2291	74576	SH	SOLE	73926	550	100
VERIZON COMMUNICATIONS INC	COM	92343V104	73	2372	SH	DEFINED	2372	0	0
WAL MART STORES INC	COM	931142103	3112	64267	SH	SOLE	63942	325	0
WAL MART STORES INC	COM	931142103	149	3080	SH	DEFINED	3080	0	0
WELLS FARGO & CO	COM	949746101	2498	103013	SH	SOLE	101413	1200	400
WELLS FARGO & CO	COM	949746101	129	5300	SH	DEFINED	2900	0	2400
WYETH	COM	983024100	2020	44506	SH	SOLE	44406	0	100
WYETH	COM	983024100	136	3000	SH	DEFINED	600	0	2400
ZIMMER HLDGS INC	COM	98956P102	333	7809	SH	SOLE	7474	335	0
ZIMMER HLDGS INC	COM	98956P102	23	545	SH	DEFINED	545	0	0
GRAND TOTALS			190776	5572654			5450791	57846	64017