

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: December 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 January 11, 2010

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: 223

Form 13F Information Table Value Total: \$229,659,000

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/ AMT	PUT/ PRN	INVSTMT CALL		DISCRETN	SOLE	SHARED
ACCENTURE PLC	ADR	G1151C101	1268	30545	SH		SOLE	30245	300	0	
ACCENTURE PLC	ADR	G1151C101	81	1940	SH		DEFINED	1940	0	0	
NOBLE CORPORATION	COM	H5833N103	1124	27615	SH		SOLE	27540	75	0	
NOBLE CORPORATION	COM	H5833N103	58	1420	SH		DEFINED	1420	0	0	
TRANSOCEAN LTD	COM	H8817H100	347	4186	SH		SOLE	3882	304	0	
TRANSOCEAN LTD	COM	H8817H100	34	410	SH		DEFINED	410	0	0	
AFLAC INC	COM	001055102	361	7800	SH		SOLE	7575	225	0	
AFLAC INC	COM	001055102	2	50	SH		DEFINED	50	0	0	
AT&T INC	COM	00206R102	3444	122918	SH		SOLE	122611	75	232	
AT&T INC	COM	00206R102	238	8484	SH		DEFINED	5099	0	3385	
ABBOTT LABS	COM	002824100	4113	76187	SH		SOLE	75037	1050	100	
ABBOTT LABS	COM	002824100	150	2780	SH		DEFINED	2180	0	600	
ALBERTO CULVER CO NEW	COM	013078100	926	31625	SH		SOLE	30925	700	0	
ALBERTO CULVER CO NEW	COM	013078100	39	1325	SH		DEFINED	1325	0	0	
ALLIANT CORP	COM	018802108	1255	41475	SH		SOLE	40575	900	0	
ALLIANT CORP	COM	018802108	49	1630	SH		DEFINED	1380	0	250	
AMPHENOL CORPORATION	COM	032095101	290	6290	SH		SOLE	6290	0	0	
AMPHENOL CORPORATION	COM	032095101	11	230	SH		DEFINED	230	0	0	
APACHE CORP	COM	037411105	935	9060	SH		SOLE	8660	400	0	
APACHE CORP	COM	037411105	21	200	SH		DEFINED	200	0	0	
AUTOMATIC DATA PROCESSING	COM	053015103	5143	120126	SH		SOLE	118826	1150	150	
AUTOMATIC DATA PROCESSING	COM	053015103	67	1565	SH		DEFINED	1565	0	0	
BB & T CORPORATION	COM	054937107	211	8335	SH		SOLE	8335	0	0	
BB & T CORPORATION	COM	054937107	27	1050	SH		DEFINED	50	0	1000	
BP PLC - SPONS	ADR	055622104	3127	53936	SH		SOLE	53561	375	0	

BP PLC - SPONS	ADR	055622104	1841	31766	SH	DEFINED	21266	0	10500
BAKER HUGHES INC	COM	057224107	1375	33965	SH	SOLE	33365	600	0
BAKER HUGHES INC	COM	057224107	49	1220	SH	DEFINED	1220	0	0
BALL CORP	COM	058498106	2264	43794	SH	SOLE	43794	0	0
BANK OF NEW YORK MELLON CORP	COM	064058100	1257	44961	SH	SOLE	43886	1075	0
BANK OF NEW YORK MELLON CORP	COM	064058100	44	1585	SH	DEFINED	1585	0	0
BAXTER INTERNATIONAL INC	COM	071813109	1730	29475	SH	SOLE	29095	350	30
BAXTER INTERNATIONAL INC	COM	071813109	60	1025	SH	DEFINED	1025	0	0
BECTON DICKINSON & CO	COM	075887109	1456	18460	SH	SOLE	18050	380	30
BECTON DICKINSON & CO	COM	075887109	47	590	SH	DEFINED	590	0	0
BED BATH & BEYOND	COM	075896100	502	13010	SH	SOLE	13010	0	0
BED BATH & BEYOND	COM	075896100	33	860	SH	DEFINED	860	0	0
BEST BUY COMPANY INC	COM	086516101	952	24137	SH	SOLE	23737	400	0
BEST BUY COMPANY INC	COM	086516101	35	878	SH	DEFINED	878	0	0
CATERPILLAR INC.	COM	149123101	849	14900	SH	SOLE	14250	650	0
CATERPILLAR INC.	COM	149123101	15	256	SH	DEFINED	256	0	0
CHEVRON CORP	COM	166764100	5888	76479	SH	SOLE	75254	825	400
CHEVRON CORP	COM	166764100	228	2955	SH	DEFINED	1955	0	1000
CHUBB CORP	COM	171232101	1603	32602	SH	SOLE	32052	550	0
CHUBB CORP	COM	171232101	54	1090	SH	DEFINED	1090	0	0
CISCO SYSTEMS	COM	17275R102	2249	93967	SH	SOLE	92667	1100	200
CISCO SYSTEMS	COM	17275R102	29	1225	SH	DEFINED	1225	0	0
CITY NATIONAL	COM	178566105	333	7300	SH	SOLE	6950	350	0
CITY NATIONAL	COM	178566105	10	210	SH	DEFINED	210	0	0
COCA COLA CO	COM	191216100	1290	22625	SH	SOLE	22625	0	0
COCA COLA CO	COM	191216100	6	100	SH	DEFINED	100	0	0
COLGATE PALMOLIVE CO	COM	194162103	1505	18316	SH	SOLE	17766	550	0
COLGATE PALMOLIVE CO	COM	194162103	144	1750	SH	DEFINED	150	0	1600
CONOCOPHILLIPS	COM	20825C104	1938	37962	SH	SOLE	37062	900	0
CONOCOPHILLIPS	COM	20825C104	110	2150	SH	DEFINED	2150	0	0
COVANCE INC	COM	222816100	677	12405	SH	SOLE	11705	700	0
COVANCE INC	COM	222816100	23	425	SH	DEFINED	425	0	0
CULLEN FROST BANKERS	COM	229899109	743	14850	SH	SOLE	14500	350	0
CULLEN FROST BANKERS	COM	229899109	30	590	SH	DEFINED	590	0	0
DNP SELECT INCOME FUND		23325P104	539	60168	SH	SOLE	58138	1030	1000
DNP SELECT INCOME FUND		23325P104	32	3600	SH	DEFINED	3600	0	0
DANAHER CORP	COM	235851102	1275	16960	SH	SOLE	16360	600	0
DANAHER CORP	COM	235851102	53	700	SH	DEFINED	700	0	0
DEERE & CO	COM	244199105	262	4835	SH	SOLE	4835	0	0
DEERE & CO	COM	244199105	30	550	SH	DEFINED	550	0	0
DISNEY WALT COMPANY	COM	254687106	1945	60324	SH	SOLE	60249	75	0
DISNEY WALT COMPANY	COM	254687106	10	300	SH	DEFINED	300	0	0
DONALDSON INC	COM	257651109	1057	24853	SH	SOLE	24313	500	40
DONALDSON INC	COM	257651109	21	500	SH	DEFINED	500	0	0
DU PONT E I DE NEMOURS	COM	263534109	1006	29902	SH	SOLE	29152	750	0
DU PONT E I DE NEMOURS	COM	263534109	38	1120	SH	DEFINED	920	0	200
ECOLAB INC	COM	278865100	890	19965	SH	SOLE	19515	450	0
ECOLAB INC	COM	278865100	13	300	SH	DEFINED	300	0	0
EMERSON ELEC CO	COM	291011104	4264	100126	SH	SOLE	99226	800	100
EMERSON ELEC CO	COM	291011104	220	5170	SH	DEFINED	3170	0	2000
ENDO PHARM HLDG INC	COM	29264F205	764	37245	SH	SOLE	36545	700	0
ENDO PHARM HLDG INC	COM	29264F205	17	835	SH	DEFINED	835	0	0
EXXON MOBIL CORP	COM	30231G102	6800	99719	SH	SOLE	98779	790	150
EXXON MOBIL CORP	COM	30231G102	961	14089	SH	DEFINED	12041	0	2048
FPL GROUP INC	COM	302571104	1444	27347	SH	SOLE	26597	750	0
FPL GROUP INC	COM	302571104	189	3577	SH	DEFINED	1577	0	2000
FIRST MERCHANTS CORP	COM	320817109	1019	171566	SH	SOLE	170464	1102	0
FIRST MERCHANTS CORP	COM	320817109	69	11587	SH	DEFINED	11587	0	0
GENERAL ELECTRIC CO	COM	369604103	2855	188702	SH	SOLE	185552	2250	900
GENERAL ELECTRIC CO	COM	369604103	218	14405	SH	DEFINED	7005	0	7400
GRACO INC	COM	384109104	1070	37470	SH	SOLE	37120	250	100
GRACO INC	COM	384109104	28	965	SH	DEFINED	965	0	0
HARRIS CORP DEL	COM	413875105	2136	44940	SH	SOLE	44390	550	0
HARRIS CORP DEL	COM	413875105	81	1705	SH	DEFINED	1705	0	0
HEINZ H J CO	COM	423074103	141	3300	SH	SOLE	3300	0	0
HEINZ H J CO	COM	423074103	107	2500	SH	DEFINED	1000	0	1500
HENRY JACK & ASSOCIATES	COM	426281101	729	31510	SH	SOLE	31510	0	0
HENRY JACK & ASSOCIATES	COM	426281101	22	965	SH	DEFINED	965	0	0
HEWLETT PACKARD CO	COM	428236103	3475	67484	SH	SOLE	67284	0	200
HEWLETT PACKARD CO	COM	428236103	189	3670	SH	DEFINED	3670	0	0
HORMEL FOODS CORP	COM	440452100	455	11842	SH	SOLE	11842	0	0
HORMEL FOODS CORP	COM	440452100	8	210	SH	DEFINED	210	0	0
ITT CORPORATION	COM	450911102	444	8930	SH	SOLE	8905	25	0
ITT CORPORATION	COM	450911102	38	770	SH	DEFINED	770	0	0
INTEL CORP	COM	458140100	3201	157012	SH	SOLE	154312	2700	0
INTEL CORP	COM	458140100	31	1500	SH	DEFINED	500	0	1000
INTL BUSINESS MACHINES CORP	COM	459200101	2378	18164	SH	SOLE	17814	350	0
INTL BUSINESS MACHINES CORP	COM	459200101	50	385	SH	DEFINED	385	0	0
I SHARES BARCLAYS AGGREGATE		464287226	1499	14527	SH	SOLE	14527	0	0
MSCI EMERGING MARKET INDEX		464287234	354	8533	SH	SOLE	8533	0	0
MSCI EAFE INDEX SHARES		464287465	3691	66787	SH	SOLE	65412	1225	150
MSCI EAFE INDEX SHARES		464287465	27	483	SH	DEFINED	483	0	0
BIOTECHNOLOGY I SHARES	COM	464287556	1930	23580	SH	SOLE	22955	625	0
BIOTECHNOLOGY I SHARES	COM	464287556	53	645	SH	DEFINED	645	0	0
S&P 400 MIDCAP GROWTH	ISHARES	464287606	2193	28222	SH	SOLE	28142	80	0
S&P 400 MIDCAP GROWTH	ISHARES	464287606	84	1085	SH	DEFINED	1085	0	0
ISHARES RUSSELL 2000	I SHARES	464287655	833	13342	SH	SOLE	12922	420	0
ISHARES RUSSELL 2000	I SHARES	464287655	18	285	SH	DEFINED	285	0	0
S&P 400 MIDCAP VALUE	ISHARES	464287705	2621	39748	SH	SOLE	39330	96	322
S&P 400 MIDCAP VALUE	ISHARES	464287705	93	1405	SH	DEFINED	1405	0	0
I SHARES S&P SMALL CAP 600	COM	464287804	1801	32915	SH	SOLE	31927	652	336
I SHARES S&P SMALL CAP 600	COM	464287804	84	1537	SH	DEFINED	1537	0	0
S&P 600 SMALL CAP VALUE	ISHARES	464287879	2004	34336	SH	SOLE	33602	442	292
S&P 600 SMALL CAP VALUE	ISHARES	464287879	58	997	SH	DEFINED	997	0	0
S&P 600 SMALL CAP GROWTH	ISHARES	464287887	2215	38780	SH	SOLE	38596	184	0
S&P 600 SMALL CAP GROWTH	ISHARES	464287887	58	1012	SH	DEFINED	1012	0	0
J P MORGAN CHASE & CO	COM	46625H100	5114	122762	SH	SOLE	122462	100	200
J P MORGAN CHASE & CO	COM	46625H100	544	13065	SH	DEFINED	13065	0	0
JACOBS ENGR GROUP INC	COM	469814107	215	5725	SH	SOLE	5725	0	0
JACOBS ENGR GROUP INC	COM	469814107	5	120	SH	DEFINED	120	0	0

JARDEN CORPORATION	COM	471109108	240	7755	SH	SOLE	7755	0	0
JOHNSON & JOHNSON	COM	478160104	5899	91599	SH	SOLE	90449	1150	0
JOHNSON & JOHNSON	COM	478160104	425	6605	SH	DEFINED	3805	0	2800
KELLOGG CO	COM	487836108	321	6040	SH	SOLE	6040	0	0
KIMBERLY CLARK CORP	COM	494368103	2027	31825	SH	SOLE	31225	500	100
KIMBERLY CLARK CORP	COM	494368103	72	1125	SH	DEFINED	1125	0	0
KOHL'S CORP	COM	500255104	1095	20312	SH	SOLE	19782	500	30
KOHL'S CORP	COM	500255104	50	920	SH	DEFINED	920	0	0
LABORATORY CORP	COM	50540R409	462	6180	SH	SOLE	6155	25	0
LABORATORY CORP	COM	50540R409	55	740	SH	DEFINED	740	0	0
LILLY ELI & CO	COM	532457108	3715	104062	SH	SOLE	103787	75	200
LILLY ELI & CO	COM	532457108	36	1002	SH	DEFINED	1002	0	0
LOWE'S COMPANIES INC	COM	548661107	4002	171193	SH	SOLE	169243	1850	100
LOWE'S COMPANIES INC	COM	548661107	120	5115	SH	DEFINED	4715	0	400
MDU RES GROUP INC	COM	552690109	1212	51395	SH	SOLE	50145	1250	0
MDU RES GROUP INC	COM	552690109	47	2010	SH	DEFINED	1710	0	300
MASCO CORP	COM	574599106	727	52630	SH	SOLE	52530	100	0
MASCO CORP	COM	574599106	29	2085	SH	DEFINED	2085	0	0
MCDONALDS CORP	COM	580135101	586	9383	SH	SOLE	9383	0	0
MCDONALDS CORP	COM	580135101	85	1355	SH	DEFINED	1355	0	0
MEDTRONIC INCORPORATED	COM	585055106	1984	45118	SH	SOLE	44143	875	100
MEDTRONIC INCORPORATED	COM	585055106	75	1700	SH	DEFINED	1700	0	0
MICROSOFT CORPORATION	COM	594918104	3882	127406	SH	SOLE	125956	1450	0
MICROSOFT CORPORATION	COM	594918104	139	4550	SH	DEFINED	3550	0	1000
MICROCHIP TECHNOLOGY	COM	595017104	1814	62460	SH	SOLE	61035	1325	100
MICROCHIP TECHNOLOGY	COM	595017104	97	3355	SH	DEFINED	3355	0	0
S&P 400 MIDCAP SPDR		595635103	5783	43900	SH	SOLE	43256	397	247
S&P 400 MIDCAP SPDR		595635103	204	1551	SH	DEFINED	1551	0	0
NATIONAL OILWELL VARCO	COM	637071101	322	7295	SH	SOLE	7295	0	0
NATIONAL OILWELL VARCO	COM	637071101	26	600	SH	DEFINED	600	0	0
NORTHERN TR CORP	COM	665859104	1272	24275	SH	SOLE	23625	650	0
NORTHERN TR CORP	COM	665859104	69	1310	SH	DEFINED	1310	0	0
NORTHROP GRUMMAN CORP	COM	666807102	18	320	SH	SOLE	320	0	0
NORTHROP GRUMMAN CORP	COM	666807102	1035	18528	SH	DEFINED	18528	0	0
NOVARTIS A G SPONSORED	ADR	66987V109	158	2900	SH	SOLE	2850	50	0
NOVARTIS A G SPONSORED	ADR	66987V109	64	1175	SH	DEFINED	1175	0	0
NUCOR CORP	COM	670346105	511	10945	SH	SOLE	10895	50	0
NUCOR CORP	COM	670346105	20	435	SH	DEFINED	435	0	0
NVIDIA CORP	COM	670666104	1465	78405	SH	SOLE	76805	1600	0
NVIDIA CORP	COM	670666104	40	2125	SH	DEFINED	2125	0	0
OMNICOM GROUP INC	COM	681919106	212	5425	SH	SOLE	5350	75	0
OMNICOM GROUP INC	COM	681919106	2	50	SH	DEFINED	50	0	0
ORACLE CORP	COM	68389X105	834	33995	SH	SOLE	32995	1000	0
ORACLE CORP	COM	68389X105	12	490	SH	DEFINED	490	0	0
PEPSICO INC	COM	713448108	5450	89652	SH	SOLE	88677	775	200
PEPSICO INC	COM	713448108	256	4215	SH	DEFINED	4215	0	0
PFIZER INC	COM	717081103	2909	160029	SH	SOLE	159731	200	98
PFIZER INC	COM	717081103	114	6275	SH	DEFINED	2911	0	3364
PHILLIP MORRIS INTL INC	COM	718172109	249	5175	SH	DEFINED	2175	0	3000
T. ROWE PRICE GROUP INC	COM	74144T108	1182	22201	SH	SOLE	22201	0	0
T. ROWE PRICE GROUP INC	COM	74144T108	24	450	SH	DEFINED	450	0	0
PROCTER & GAMBLE CO	COM	742718109	5405	89142	SH	SOLE	88167	875	100
PROCTER & GAMBLE CO	COM	742718109	383	6325	SH	DEFINED	3825	0	2500
ROBERT HALF INTERNATIONAL	COM	770323103	791	29595	SH	SOLE	29595	0	0
ROBERT HALF INTERNATIONAL	COM	770323103	23	845	SH	DEFINED	845	0	0
S&P 500 INDEX SPDR		78462F103	1475	13240	SH	SOLE	13049	191	0
S&P 500 INDEX SPDR		78462F103	90	808	SH	DEFINED	808	0	0
SPDR MSCI ALL-COUNTRY WORLD EX-US INDEX ETF		78463X848	2673	85667	SH	SOLE	85667	0	0
SCHLUMBERGER LTD	COM	806857108	4921	75606	SH	SOLE	74776	630	200
SCHLUMBERGER LTD	COM	806857108	148	2274	SH	DEFINED	2274	0	0
MATERIALS SELECT SECTOR SPDR	COM	81369Y100	378	11465	SH	SOLE	11335	80	50
MATERIALS SELECT SECTOR SPDR	COM	81369Y100	12	365	SH	DEFINED	365	0	0
THE J.M. SMUCKER COMPANY	COM	832696405	1538	24901	SH	SOLE	24451	450	0
THE J.M. SMUCKER COMPANY	COM	832696405	38	615	SH	DEFINED	615	0	0
SOUTHERN CO	COM	842587107	1414	42435	SH	SOLE	42385	50	0
SOUTHERN CO	COM	842587107	179	5380	SH	DEFINED	4380	0	1000
STAPLES INC	COM	855030102	2467	100307	SH	SOLE	98707	1600	0
STAPLES INC	COM	855030102	86	3495	SH	DEFINED	3495	0	0
STRYKER CORP	COM	863667101	1776	35269	SH	SOLE	34569	700	0
STRYKER CORP	COM	863667101	52	1035	SH	DEFINED	1035	0	0
SUPERVALU INC	COM	868536103	482	37945	SH	SOLE	37720	125	100
SUPERVALU INC	COM	868536103	23	1810	SH	DEFINED	1810	0	0
SYSCO CORP	COM	871829107	4151	148616	SH	SOLE	146316	2100	200
SYSCO CORP	COM	871829107	137	4895	SH	DEFINED	4895	0	0
TEVA PHARMACEUTICAL	ADR	881624209	590	10495	SH	SOLE	9995	500	0
TEVA PHARMACEUTICAL	ADR	881624209	45	800	SH	DEFINED	800	0	0
3M COMPANY	COM	88579Y101	1529	18501	SH	SOLE	18176	325	0
3M COMPANY	COM	88579Y101	279	3375	SH	DEFINED	1175	0	2200
US BANCORP DEL	COM	902973304	1525	67777	SH	SOLE	65827	1800	150
US BANCORP DEL	COM	902973304	36	1620	SH	DEFINED	620	0	1000
UNITED PARCEL SERVICE	COM	911312106	213	3705	SH	SOLE	3705	0	0
UNITED PARCEL SERVICE	COM	911312106	57	1000	SH	DEFINED	1000	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	6035	86963	SH	SOLE	86113	850	0
UNITED TECHNOLOGIES CORP	COM	913017109	113	1625	SH	DEFINED	1625	0	0
VF CORP	COM	918204108	884	12075	SH	SOLE	11840	235	0
VF CORP	COM	918204108	21	285	SH	DEFINED	285	0	0
VNGRD FTSE ALLWORLD EXUS ETF		922042775	7842	179828	SH	SOLE	178338	985	505
VNGRD FTSE ALLWORLD EXUS ETF		922042775	71	1634	SH	DEFINED	1634	0	0
VECTREN CORP	COM	92240G101	2215	89754	SH	SOLE	88504	1250	0
VECTREN CORP	COM	92240G101	169	6843	SH	DEFINED	4943	0	1900
VERIZON COMMUNICATIONS INC	COM	92343V104	2324	70152	SH	SOLE	69502	550	100
VERIZON COMMUNICATIONS INC	COM	92343V104	111	3361	SH	DEFINED	3361	0	0
WAL MART STORES INC	COM	931142103	3324	62183	SH	SOLE	61858	325	0
WAL MART STORES INC	COM	931142103	156	2925	SH	DEFINED	2925	0	0
WELLS FARGO & CO	COM	949746101	2723	100913	SH	SOLE	99313	1200	400
WELLS FARGO & CO	COM	949746101	100	3700	SH	DEFINED	1300	0	2400
ZIMMER HLDGS INC	COM	98956P102	438	7404	SH	SOLE	7069	335	0
ZIMMER HLDGS INC	COM	98956P102	32	545	SH	DEFINED	545	0	0
GRAND TOTALS			229659	5689862			5564720	60883	64259

