

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: September 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 October 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: 228

Form 13F Information Table Value Total: \$220,985,000

List of Other Included Managers:

None

FORM 13F INFORMATION TABLE											
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHARES/	SH/	PUT/	INVSTMT	OTHER MANAGERS	VOTING AUTHORITY		
			(X\$1000)	PRN	AMT	PRN	CALL		DSCRETN	SOLE	SHARED
ACCENTURE PLC	COM	G1151C101	1093	29335	SH		SOLE		29035	300	0
ACCENTURE PLC	COM	G1151C101	70	1890	SH		DEFINED		1890	0	0
NOBLE CORPORATION	COM	H5833N103	612	16130	SH		SOLE		16055	75	0
NOBLE CORPORATION	COM	H5833N103	48	1260	SH		DEFINED		1260	0	0
AFLAC INC	COM	001055102	372	8700	SH		SOLE		8475	225	0
AFLAC INC	COM	001055102	2	50	SH		DEFINED		50	0	0
AT&T INC	COM	00206R102	3261	120785	SH		SOLE		120478	75	232
AT&T INC	COM	00206R102	229	8484	SH		DEFINED		5099	0	3385
ABBOTT LABS	COM	002824100	3758	75962	SH		SOLE		74812	1050	100
ABBOTT LABS	COM	002824100	138	2780	SH		DEFINED		2180	0	600
ALBERTO CULVER CO NEW	COM	013078100	665	24030	SH		SOLE		23480	550	0
ALBERTO CULVER CO NEW	COM	013078100	22	790	SH		DEFINED		790	0	0
ALLIANT CORP	COM	018802108	1025	36825	SH		SOLE		36325	500	0
ALLIANT CORP	COM	018802108	43	1530	SH		DEFINED		1280	0	250
AMPHENOL CORPORATION		032095101	239	6340	SH		SOLE		6340	0	0
AMPHENOL CORPORATION		032095101	9	230	SH		DEFINED		230	0	0
APACHE CORP	COM	037411105	719	7825	SH		SOLE		7425	400	0
APACHE CORP	COM	037411105	18	200	SH		DEFINED		200	0	0
AUTOMATIC DATA PROCESSING	COM	053015103	4796	122056	SH		SOLE		120756	1150	150
AUTOMATIC DATA PROCESSING	COM	053015103	58	1465	SH		DEFINED		1465	0	0
BB & T CORPORATION	COM	054937107	261	9585	SH		SOLE		9585	0	0
BB & T CORPORATION	COM	054937107	29	1050	SH		DEFINED		50	0	1000
BP PLC - SPONS	ADR	055622104	2949	55412	SH		SOLE		55037	375	0
BP PLC - SPONS	ADR	055622104	1739	32683	SH		DEFINED		22183	0	10500
BAKER HUGHES INC	COM	057224107	1231	28865	SH		SOLE		28465	400	0
BAKER HUGHES INC	COM	057224107	46	1070	SH		DEFINED		1070	0	0
BALL CORP	COM	058498106	2172	44138	SH		SOLE		44138	0	0
BANK OF AMERICA CORP	COM	060505104	106	6275	SH		SOLE		5675	300	300
BANK OF AMERICA CORP	COM	060505104	71	4200	SH		DEFINED		2900	0	1300
BANK OF NEW YORK MELLON CORP	COM	064058100	1002	34591	SH		SOLE		34041	550	0
BANK OF NEW YORK MELLON CORP	COM	064058100	22	750	SH		DEFINED		750	0	0
BAXTER INTERNATIONAL INC	COM	071813109	1593	27950	SH		SOLE		27870	50	30
BAXTER INTERNATIONAL INC	COM	071813109	53	925	SH		DEFINED		925	0	0
BECTON DICKINSON & CO	COM	075887109	970	13905	SH		SOLE		13645	230	30
BECTON DICKINSON & CO	COM	075887109	38	540	SH		DEFINED		540	0	0
BED BATH & BEYOND	COM	075896100	487	12985	SH		SOLE		12985	0	0
BED BATH & BEYOND	COM	075896100	32	860	SH		DEFINED		860	0	0
BEST BUY COMPANY INC	COM	086516101	901	24007	SH		SOLE		23607	400	0
BEST BUY COMPANY INC	COM	086516101	33	878	SH		DEFINED		878	0	0
CATERPILLAR INC.	COM	149123101	863	16812	SH		SOLE		16162	650	0
CATERPILLAR INC.	COM	149123101	18	356	SH		DEFINED		356	0	0
CHEVRON CORP	COM	166764100	5675	80577	SH		SOLE		79252	825	500
CHEVRON CORP	COM	166764100	201	2855	SH		DEFINED		1855	0	1000
CHUBB CORP	COM	171232101	1463	29037	SH		SOLE		28637	400	0
CHUBB CORP	COM	171232101	55	1090	SH		DEFINED		1090	0	0
CISCO SYSTEMS	COM	17275R102	2237	95070	SH		SOLE		93770	1100	200
CISCO SYSTEMS	COM	17275R102	29	1225	SH		DEFINED		1225	0	0
CITIGROUP INC	COM	172967101	51	10507	SH		SOLE		10507	0	0
CITIGROUP INC	COM	172967101	7	1500	SH		DEFINED		1200	0	300
CITY NATIONAL	COM	178566105	327	8390	SH		SOLE		8040	350	0
CITY NATIONAL	COM	178566105	47	1210	SH		DEFINED		1210	0	0
COCA COLA CO	COM	191216100	1231	22925	SH		SOLE		22925	0	0
COCA COLA CO	COM	191216100	5	100	SH		DEFINED		100	0	0
COLGATE PALMOLIVE CO	COM	194162103	1431	18766	SH		SOLE		17916	850	0
COLGATE PALMOLIVE CO	COM	194162103	141	1850	SH		DEFINED		250	0	1600
CONOCOPHILLIPS	COM	20825C104	1861	41220	SH		SOLE		40320	900	0
CONOCOPHILLIPS	COM	20825C104	84	1850	SH		DEFINED		1850	0	0
COVANCE INC	COM	222816100	672	12405	SH		SOLE		11705	700	0
COVANCE INC	COM	222816100	23	425	SH		DEFINED		425	0	0
CULLEN FROST BANKERS	COM	229899109	705	13650	SH		SOLE		13300	350	0
CULLEN FROST BANKERS	COM	229899109	26	510	SH		DEFINED		510	0	0
DNP SELECT INCOME FUND		23325P104	597	66968	SH		SOLE		64938	1030	1000
DNP SELECT INCOME FUND		23325P104	32	3600	SH		DEFINED		3600	0	0
DANAHER CORP	COM	235851102	1163	17285	SH		SOLE		16685	600	0
DANAHER CORP	COM	235851102	47	700	SH		DEFINED		700	0	0
DEERE & CO	COM	244199105	207	4835	SH		SOLE		4835	0	0
DEERE & CO	COM	244199105	24	550	SH		DEFINED		550	0	0
DISNEY WALT COMPANY	COM	254687106	1670	60854	SH		SOLE		60779	75	0
DISNEY WALT COMPANY	COM	254687106	8	300	SH		DEFINED		300	0	0
DONALDSON INC	COM	257651109	861	24853	SH		SOLE		24313	500	40
DONALDSON INC	COM	257651109	17	500	SH		DEFINED		500	0	0
DU PONT E I DE NEMOURS	COM	263534109	983	30592	SH		SOLE		29842	750	0
DU PONT E I DE NEMOURS	COM	263534109	36	1120	SH		DEFINED		920	0	200
ECOLAB INC	COM	278865100	923	19965	SH		SOLE		19515	450	0
ECOLAB INC	COM	278865100	14	300	SH		DEFINED		300	0	0
EMERSON ELEC CO	COM	291011104	4007	100001	SH		SOLE		99101	800	100
EMERSON ELEC CO	COM	291011104	207	5170	SH		DEFINED		3170	0	2000
ENDO PHARM HLDG INC	COM	29264F205	783	34625	SH		SOLE		33925	700	0
ENDO PHARM HLDG INC	COM	29264F205	14	640	SH		DEFINED		640	0	0
EXELON CORP	COM	30161N101	414	8350	SH		SOLE		8350	0	0
EXELON CORP	COM	30161N101	58	1178	SH		DEFINED		1178	0	0
EXXON MOBIL CORP	COM	30231G102	7148	104189	SH		SOLE		103249	790	150
EXXON MOBIL CORP	COM	30231G102	892	13005	SH		DEFINED		10957	0	2048
FPL GROUP INC	COM	302571104	1514	27411	SH		SOLE		26661	750	0
FPL GROUP INC	COM	302571104	198	3577	SH		DEFINED		1577	0	2000
FIRST MERCHANTS CORP	COM	320817109	1277	183155	SH		SOLE		182053	1102	0
FIRST MERCHANTS CORP	COM	320817109	81	11587	SH		DEFINED		11587	0	0
GENERAL ELECTRIC CO	COM	369604103	3051	185947	SH		SOLE		182797	2250	900
GENERAL ELECTRIC CO	COM	369604103	220	13425	SH		DEFINED		6025	0	7400
GRACO INC	COM	384109104	967	34710	SH		SOLE		34460	250	0

GRACO INC	COM	384109104	22	780 SH	DEFINED	780	0	0
HARRIS CORP DEL	COM	413875105	1598	42520 SH	SOLE	41970	550	0
HARRIS CORP DEL	COM	413875105	64	1705 SH	DEFINED	1705	0	0
HEINZ H J CO	COM	423074103	131	3300 SH	SOLE	3300	0	0
HEINZ H J CO	COM	423074103	99	2500 SH	DEFINED	1000	0	1500
HENRY JACK & ASSOCIATES	COM	426281101	587	25015 SH	SOLE	25015	0	0
HENRY JACK & ASSOCIATES	COM	426281101	11	465 SH	DEFINED	465	0	0
HEWLETT PACKARD CO	COM	428236103	2884	61109 SH	SOLE	60909	0	200
HEWLETT PACKARD CO	COM	428236103	144	3050 SH	DEFINED	3050	0	0
ITT CORPORATION	COM	450911102	231	4425 SH	SOLE	4425	0	0
ITT CORPORATION	COM	450911102	19	370 SH	DEFINED	370	0	0
INTEL CORP	COM	458140100	3165	161812 SH	SOLE	159112	2700	0
INTEL CORP	COM	458140100	29	1500 SH	DEFINED	500	0	1000
INTL BUSINESS MACHINES CORP	COM	459200101	2651	22162 SH	SOLE	21812	350	0
INTL BUSINESS MACHINES CORP	COM	459200101	47	395 SH	DEFINED	395	0	0
I SHARES BARCLAYS AGGREGATE	ETF	464287226	369	3517 SH	SOLE	3517	0	0
MSCI EMERGING MARKET INDEX		464287234	336	8633 SH	SOLE	8633	0	0
MSCI EAFE INDEX SHARES		464287465	3771	68974 SH	SOLE	67599	1225	150
MSCI EAFE INDEX SHARES		464287465	26	483 SH	DEFINED	483	0	0
BIOTECHNOLOGY I SHARES	COM	464287556	1925	23655 SH	SOLE	23030	625	0
BIOTECHNOLOGY I SHARES	COM	464287556	46	570 SH	DEFINED	570	0	0
S&P 400 MIDCAP GROWTH	ISHARES	464287606	1638	22205 SH	SOLE	22205	0	0
S&P 400 MIDCAP GROWTH	ISHARES	464287606	87	1177 SH	DEFINED	1177	0	0
ISHARES RUSSELL 2000	I SHARES	464287655	800	13277 SH	SOLE	12857	420	0
ISHARES RUSSELL 2000	I SHARES	464287655	17	285 SH	DEFINED	285	0	0
S&P 400 MIDCAP VALUE	ISHARES	464287705	1882	29886 SH	SOLE	29564	0	322
S&P 400 MIDCAP VALUE	ISHARES	464287705	110	1747 SH	DEFINED	1747	0	0
I SHARES S&P SMALL CAP 600	COM	464287804	1613	30822 SH	SOLE	29906	580	336
I SHARES S&P SMALL CAP 600	COM	464287804	87	1660 SH	DEFINED	1660	0	0
S&P 600 SMALL CAP VALUE	ISHARES	464287879	1311	23357 SH	SOLE	23065	0	292
S&P 600 SMALL CAP VALUE	ISHARES	464287879	46	812 SH	DEFINED	812	0	0
S&P 600 SMALL CAP GROWTH	ISHARES	464287887	1524	28184 SH	SOLE	28184	0	0
S&P 600 SMALL CAP GROWTH	ISHARES	464287887	40	738 SH	DEFINED	738	0	0
J P MORGAN CHASE & CO	COM	46625H100	5489	125299 SH	SOLE	124999	100	200
J P MORGAN CHASE & CO	COM	46625H100	555	12670 SH	DEFINED	12670	0	0
JARDEN CORPORATION	COM	471109108	239	8535 SH	SOLE	8535	0	0
JOHNSON & JOHNSON	COM	478160104	5558	91293 SH	SOLE	90143	1150	0
JOHNSON & JOHNSON	COM	478160104	417	6855 SH	DEFINED	4055	0	2800
KELLOGG CO	COM	487836108	297	6040 SH	SOLE	6040	0	0
KIMBERLY CLARK CORP	COM	494368103	1822	30900 SH	SOLE	30300	500	100
KIMBERLY CLARK CORP	COM	494368103	59	1000 SH	DEFINED	1000	0	0
KOHL'S CORP	COM	500255104	1160	20342 SH	SOLE	19842	500	0
KOHL'S CORP	COM	500255104	54	945 SH	DEFINED	945	0	0
LABORATORY CORP	COM	50540R409	314	4780 SH	SOLE	4755	25	0
LABORATORY CORP	COM	50540R409	29	435 SH	DEFINED	435	0	0
LILLY ELI & CO	COM	532457108	3623	109720 SH	SOLE	109445	75	200
LILLY ELI & CO	COM	532457108	33	1002 SH	DEFINED	1002	0	0
LOWE'S COMPANIES INC	COM	548661107	3580	171028 SH	SOLE	169078	1850	100
LOWE'S COMPANIES INC	COM	548661107	99	4715 SH	DEFINED	4315	0	400
MDU RES GROUP INC	COM	552690109	960	46060 SH	SOLE	45260	800	0
MDU RES GROUP INC	COM	552690109	38	1810 SH	DEFINED	1510	0	300
MASCO CORP	COM	574599106	574	44455 SH	SOLE	44355	100	0
MASCO CORP	COM	574599106	19	1485 SH	DEFINED	1485	0	0
MCDONALDS CORP	COM	580135101	555	9733 SH	SOLE	9733	0	0
MCDONALDS CORP	COM	580135101	77	1355 SH	DEFINED	1355	0	0
MEDTRONIC INCORPORATED	COM	585055106	1624	44151 SH	SOLE	43176	875	100
MEDTRONIC INCORPORATED	COM	585055106	37	1000 SH	DEFINED	1000	0	0
MICROSOFT CORPORATION	COM	594918104	4042	157211 SH	SOLE	155561	1650	0
MICROSOFT CORPORATION	COM	594918104	144	5590 SH	DEFINED	4590	0	1000
MICROCHIP TECHNOLOGY	COM	595017104	1605	60565 SH	SOLE	59240	1325	0
MICROCHIP TECHNOLOGY	COM	595017104	84	3155 SH	DEFINED	3155	0	0
S&P 400 MIDCAP SPDR		595635103	5433	43370 SH	SOLE	42781	342	247
S&P 400 MIDCAP SPDR		595635103	185	1476 SH	DEFINED	1476	0	0
NORTHERN TR CORP	COM	665859104	1085	18655 SH	SOLE	18205	450	0
NORTHERN TR CORP	COM	665859104	29	500 SH	DEFINED	500	0	0
NORTHROP GRUMMAN CORP	COM	666807102	31	600 SH	SOLE	600	0	0
NORTHROP GRUMMAN CORP	COM	666807102	1004	19402 SH	DEFINED	19402	0	0
NUCOR CORP	COM	670346105	262	5585 SH	SOLE	5535	50	0
NUCOR CORP	COM	670346105	4	80 SH	DEFINED	80	0	0
NVIDIA CORP	COM	670666104	1169	77775 SH	SOLE	76175	1600	0
NVIDIA CORP	COM	670666104	32	2125 SH	DEFINED	2125	0	0
NUVEEN MUNI DIVIDEND ADVISOR		67070X101	152	10980	SOLE	10980	0	0
NUVEEN MUNI DIVIDEND ADVISOR		67070X101	22	1600	DEFINED	1600	0	0
OLD NATIONAL BANCORP	COM	680033107	251	22384 SH	SOLE	22384	0	0
OMNICOM GROUP INC	COM	681919106	213	5772 SH	SOLE	5697	75	0
OMNICOM GROUP INC	COM	681919106	12	325 SH	DEFINED	325	0	0
ORACLE CORP	COM	68389X105	711	34095 SH	SOLE	33095	1000	0
ORACLE CORP	COM	68389X105	10	490 SH	DEFINED	490	0	0
PEPSICO INC	COM	713448108	5747	97982 SH	SOLE	96682	1100	200
PEPSICO INC	COM	713448108	247	4215 SH	DEFINED	4215	0	0
PFIZER INC	COM	717081103	859	51915 SH	SOLE	51715	200	0
PFIZER INC	COM	717081103	55	3320 SH	DEFINED	2320	0	1000
PHILLIP MORRIS INTL INC	COM	718172109	252	5175 SH	DEFINED	2175	0	3000
T. ROWE PRICE GROUP INC	COM	74144T108	1018	22271 SH	SOLE	22271	0	0
T. ROWE PRICE GROUP INC	COM	74144T108	21	450 SH	DEFINED	450	0	0
PROCTER & GAMBLE CO	COM	742718109	5388	93021 SH	SOLE	91946	875	200
PROCTER & GAMBLE CO	COM	742718109	366	6325 SH	DEFINED	3825	0	2500
ROBERT HALF INTERNATIONAL	COM	770323103	750	29995 SH	SOLE	29995	0	0
ROBERT HALF INTERNATIONAL	COM	770323103	21	845 SH	DEFINED	845	0	0
S&P 500 INDEX SPDR		78462F103	1263	11966 SH	SOLE	11966	0	0
S&P 500 INDEX SPDR		78462F103	79	750 SH	DEFINED	750	0	0
SPDR MSCI ALL-COUNTRY WORLD EX-US INDEX ETF		78463X848	2615	85667 SH	SOLE	85667	0	0
BARCLAYS INTL TREASURY	SPDR	78464A516	9219	157789 SH	SOLE	154974	2598	217
BARCLAYS INTL TREASURY	SPDR	78464A516	211	3611 SH	DEFINED	3611	0	0
SCHLUMBERGER LTD	COM	806857108	4594	77090 SH	SOLE	76260	630	200
SCHLUMBERGER LTD	COM	806857108	134	2254 SH	DEFINED	2254	0	0
MATERIALS SELECT SECTOR SPDR	COM	81369Y100	356	11515 SH	SOLE	11385	80	50
MATERIALS SELECT SECTOR SPDR	COM	81369Y100	11	365 SH	DEFINED	365	0	0
THE J.M. SMUCKER COMPANY	COM	832696405	1172	22106 SH	SOLE	21656	450	0
THE J.M. SMUCKER COMPANY	COM	832696405	33	615 SH	DEFINED	615	0	0

SOUTHERN CO	COM	842587107	1343	42435	SH	SOLE	42385	50	0
SOUTHERN CO	COM	842587107	170	5380	SH	DEFINED	4380	0	1000
STAPLES INC	COM	855030102	2327	100262	SH	SOLE	98662	1600	0
STAPLES INC	COM	855030102	81	3495	SH	DEFINED	3495	0	0
STRYKER CORP	COM	863667101	1604	35304	SH	SOLE	34604	700	0
STRYKER CORP	COM	863667101	47	1035	SH	DEFINED	1035	0	0
SUPERVALU INC	COM	868536103	261	17360	SH	SOLE	17285	75	0
SUPERVALU INC	COM	868536103	22	1445	SH	DEFINED	1445	0	0
SYSCO CORP	COM	871829107	3667	147622	SH	SOLE	145322	2100	200
SYSCO CORP	COM	871829107	122	4895	SH	DEFINED	4895	0	0
TEVA PHARMACEUTICAL	ADR	881624209	536	10595	SH	SOLE	10095	500	0
TEVA PHARMACEUTICAL	ADR	881624209	40	800	SH	DEFINED	800	0	0
THERMO FISHER SCIENTIFIC INCCOM	COM	883556102	453	10365	SH	SOLE	9865	500	0
3M COMPANY	COM	88579Y101	993	13451	SH	SOLE	13201	250	0
3M COMPANY	COM	88579Y101	223	3025	SH	DEFINED	825	0	2200
US BANCORP DEL	COM	902973304	1608	73562	SH	SOLE	71612	1800	150
US BANCORP DEL	COM	902973304	35	1620	SH	DEFINED	620	0	1000
UNITED PARCEL SERVICE	COM	911312106	212	3755	SH	SOLE	3755	0	0
UNITED PARCEL SERVICE	COM	911312106	56	1000	SH	DEFINED	1000	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	5824	95583	SH	SOLE	94283	1100	200
UNITED TECHNOLOGIES CORP	COM	913017109	99	1625	SH	DEFINED	1625	0	0
VF CORP	COM	918204108	875	12075	SH	SOLE	11840	235	0
VF CORP	COM	918204108	21	285	SH	DEFINED	285	0	0
VNGRD FTSE ALLWORLD EXUS ETF	COM	922042775	6037	139742	SH	SOLE	138916	321	505
VNGRD FTSE ALLWORLD EXUS ETF	COM	922042775	87	2012	SH	DEFINED	2012	0	0
VECTREN CORP	COM	92240G101	2068	89780	SH	SOLE	88530	1250	0
VECTREN CORP	COM	92240G101	158	6843	SH	DEFINED	4943	0	1900
VERIZON COMMUNICATIONS INC	COM	92343V104	2158	71302	SH	SOLE	70652	550	100
VERIZON COMMUNICATIONS INC	COM	92343V104	96	3161	SH	DEFINED	3161	0	0
WAL MART STORES INC	COM	931142103	3166	64492	SH	SOLE	64167	325	0
WAL MART STORES INC	COM	931142103	144	2925	SH	DEFINED	2925	0	0
WELLS FARGO & CO	COM	949746101	2889	102513	SH	SOLE	100913	1200	400
WELLS FARGO & CO	COM	949746101	132	4700	SH	DEFINED	2300	0	2400
WYETH	COM	983024100	1963	40406	SH	SOLE	40306	0	100
WYETH	COM	983024100	146	3000	SH	DEFINED	600	0	2400
ZIMMER HLDGS INC	COM	98956P102	403	7544	SH	SOLE	7209	335	0
ZIMMER HLDGS INC	COM	98956P102	29	545	SH	DEFINED	545	0	0
GRAND TOTALS			220985	5712672			5585645	60543	66484