



Five Reasons You Should Consider Equities For The Next Decade

Hindsight is 20/20. The technology bubble that popped beginning in 2000, the liquidity crisis that began in 2007 and 2008/2009's deep recession have provided dramatic illustration over the last 10 years that markets hold risk. With the benefit of hindsight, some investors might have chosen to avoid equities during the last decade. But many investors are turning their backs on equities now - after one of the worst decades the stock market has ever seen. So it begs the question, are they likely to see a repeat of the decade that just ended?

Franklin Templeton's "2020 Vision" illuminates why equities may have a favorable outlook for the decade ending in the year 2020.

Five Key Factors to Consider Equities in the Decade Ahead:

1) History Favors a Return to the Mean: Investors often assume the worst (or best) will continue - it's important to consider long-term market history.

- Investment Serv. Cont. -

2) The World is Getting Smaller (and more Prosperous): The world is not only shrinking, but emerging nations are experiencing growth of the middle class and consuming at a rising rate.

3) Innovation Will Surprise Us...Again: While we should expect change (and never fully do), the real surprise might be the pace at which it occurs.

4) Quality Companies Are Not Short-Sighted: The market is continually growing and changing, and while some companies don't survive this evolutionary process, the strongest benefit from it.

5) Equities Help Protect Purchasing Power: For most investors, equities need to be a part of their investment mix to help reduce the potential risk in their overall portfolio.

Please give me a call if you'd like to receive your copy of this report or attend an upcoming seminar:

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Graduating?

Once again we will be sending letters to all our local graduating High School Seniors and offering a \$25.00 deposit for opening a new checking account with us. And to those who already have an account with us, we will deposit \$25.00 into it when they present us the letter! We'd like to be the first in offering you the services to help you be prepared to meet the needs and challenges faced when entering college, the work force, or military service. By opening a checking account with us, you can have the assurance of quick, safe, convenient banking.

To complement your new account, we offer ATM and Debit Cards, and our Telebanking and On-Line Banking services provide account information at your fingertips! Receive your money quickly and conveniently by setting up direct deposit. You can even set up automatic withdrawals to fund a savings account.

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FIRSTNews

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2010

"Finally Home" Illinois Program

The State of Illinois offers a program to residents that are purchasing or refinancing a home and have difficulty in qualifying for a mortgage. The Finally Home program, originally started in 2002, is a free program to assist Illinois families. Borrowers, who cannot obtain a conventional mortgage from a credible lender because of adverse factors, may choose to apply to this program. Eligibility and requirements for the program include:

- You must be an Illinois Resident and documented Illinois income tax payer
- Household income may not exceed program limits
- The home must be your primary residence
- You must be unable to meet lender's conventional mortgage guidelines
- The price of the home cannot exceed conforming loan size limits

For more information, please visit www.treasurer.il.gov/programs/finallyhome, or stop by and see one of our loan officers today!

From The President's Desk

5 Star Rating For 21 Years

The First National Bank of Nokomis was recently notified that it has earned and sustained **BauerFinancial's** 5-Star Superior rating for 84 consecutive quarters.

This prestigious **Sustained Superiority Status** is earned by fewer than 10% of the nations banks.

BauerFinancial, Inc. has been analyzing and reporting on the financial condition of the nation's banking industry since 1983, and has earned the reputation of "the nation's bank rating service".

The First National Bank of Nokomis and it's facilities, the **First National Bank of Arthur** and **Ayars Bank in Moweaqua**, are pleased to bring this 21 year level of quality, safety and stability to you, our customers.

We appreciate being your bank.

-Ed Heck

Upcoming Events

May 16

C.A.M.H.S. Baccalaureate

May 22

Congratulations

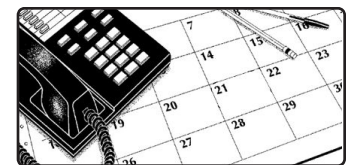
C.A.M.H.S. Graduates!

May 31

Memorial Day
BANK HOLIDAY

June 3 - 6

Moweaqua
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