



CLASSIC

Published exclusively for members of
The Classic Club at Central Bank



Central Bank

JULY 2023

HIGHLIGHTS INCLUDE

HANOI, WALKING FOOD TOUR, DISCUSSION WITH
VIETNAM WAR VETERAN, HA LONG BAY, HO CHI MINH CITY,
REUNIFICATION PALACE, MEKONG DELTA, SIEM REAP,
ANGKOR WAT, LUANG PRABANG, WAT XIENG THONG,
MONK ALMS OFFERING, PAK OU BUDDHA CAVE, BANGKOK

Kingdoms of Southeast Asia

FEBRUARY 22- MARCH 11, 2024

More details on page 2 



Never miss out on Classic Club Announcements!

Do you want to receive special Classic Club announcements and exclusive trip sneak peaks? You can with the new Classic Club email newsletters! We'll send the email's from time to time, letting you know everything Classic Club has to offer.

How to receive emails

If you already receive Central Bank emails, then you're good to go. If you don't, then there's a few easy ways to get started.

- ▶ **Log into Online Banking** and find **Profile Settings**. There you can enter your desired email address.
- ▶ **Call or visit your local branch**. Central Bank staff are happy to help you get signed up.
- ▶ **Notify your Classic Club team**. If you let us know you want emails, then we'll take care of the rest.



On the Cover...



Kingdoms of Southeast Asia

February 22 – March 11, 2024

On a small group experience you will delve into an ancient and mysterious world of rural landscapes, bustling cities, and fascinating history in Southeast Asia. You will learn the secrets of Vietnamese cooking during an interactive class, you will sample several famous Vietnamese dishes on a walking food tour, and a local family will welcome you into their home for dinner. Highlights are Hanoi, walking food tour, discussion with Vietnam War Veterans, Ha Long Bay, Hoi An, Ho Chi Minh City, Reunification Palace, Mekong Delta, Siem Reap, Anghor Wat, Luang Prabank, Wat Xieng, Thong, Monk Alms Offering, Pak Ou Buddha Cave and Bankgkok. **Excitement is building on this tour as we finish the itinerary and have it ready for you in the Classic office.** 🌿



White Mountain Inn in New Hampshire

July 13-19, 2024



Enjoy the very best of New England by land, rail, and sea!

You'll enjoy spectacular views with a train ride up the highest mountain in the Northeast, and a boat tour that takes you along the shores of Lake Winnepesaukee, one of Americas largest lakes. You will stay at the luxurious White Mountain Hotel and Resort where you will enjoy the finest amenities including deluxe accommodations, spectacular views, and exceptional cuisine in the famous Ledges Restaurant! 🌿



YOUR CLASSIC STAFF & PERSONAL TRAVEL ASSISTANTS

 573-634-1110



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with
CLASSIC



COME
TRAVEL
WITH
US!

EMAIL US

Grant.Wood@centralbank.net | Crystal.Miller@centralbank.net | Lois.Bax@centralbank.net | Sara.Ahlers@centralbank.net

**A Magical Christmas Journey
ON THE AMERICAN QUEEN**

NEW

Exploring New Orleans to Memphis
DECEMBER 2-11, 2023



EXPERIENCE THE ENCHANTMENT OF CHRISTMAS LIKE NEVER BEFORE ON THE AMERICAN QUEEN, THE LARGEST STEAMBOAT EVER BUILT.



Embark on a remarkable journey from the vibrant city of New Orleans to the musical haven of Memphis, as you immerse yourself in the festive spirit along the legendary Mississippi River. Brace yourself for a magical adventure filled with holiday cheer, Southern charm, and captivating sights that will create cherished memories for a lifetime.

Your journey begins in the captivating city of New Orleans, where the spirit of Christmas blends with the city's rich culture and vibrant atmosphere. Stroll through the historic French Quarter adorned with festive decorations and let the sounds of jazz fill the air. Indulge in traditional Creole cuisine, savoring the tantalizing flavors of gumbo, jambalaya, and beignets.

Cruising the Mighty Mississippi: As the American Queen departs New Orleans, settle into the luxurious comforts of the steamboat and prepare for a journey through the heart of the Deep South. Relax on the grand decks, watching the ever-changing scenery of the Mississippi River unfold. Experience the unique charm of the river towns, each boasting its own distinct character and holiday traditions. Immerse yourself in the warmth of Southern hospitality as you dock at quaint river towns along the way, such as Natchez, Vicksburg, and Helena. 🍷

Every moment of this river cruise is filled with joy, wonder, and unforgettable memories. So come along with Classic on this beautiful trip.



WINE & CHEESE

FEATURED
ITINERARIES

September 14

2nd floor Financial Center

1:00 p.m. or 4:00 p.m.

Seating is limited so call 573-634-1110 for your reservation.

**Christmas
River Cruise**

**Paris to the
Swiss Alps
& River Cruise**

**Australia and
New Zealand
Ocean Cruise**

**Niagara &
Great Lakes**

Join our Classic Staff as we embark on a virtual Viking cruise. It is like stepping into a realm of timeless beauty and captivating history. With its commitment to providing extraordinary voyages, Viking Cruises has established itself as a leading name in the world of luxury travel. Offering an unmatched combination of comfort, cultural immersion, and breathtaking destinations, a journey with Viking Cruises promises an experience that will forever be etched in your memory.



VIKING

Exploring the World in Comfort®



HOW TO DETERMINE IF A FINANCIAL ADVOCATE IS RIGHT FOR YOU

Regardless of health status, many people need assistance with managing money as they get older. Here's how to develop a financial plan and choose a financial advocate.

What is a financial advocate? A financial advocate is someone you choose to manage money matters, including paying bills, managing property, and handling taxes. A financial advocate may be your spouse, adult child, close friend, or paid professional. It's important to choose someone trustworthy, as they will have a say over your finances. You should have an advocate who understands what matters to you and who will step in if necessary.

Steps to financial advocacy

The sooner you can plan for the future, the better. A popular age to come up with a financial advocacy plan is around age 65, but don't worry if you're past that age. No matter where you are in the planning process, here are a few steps to implementing a financial advocacy plan.

1. PICK A TRUSTED FINANCIAL ADVOCATE

When choosing the right advocate, look for someone who is trustworthy, understands your financial needs, and is reliable. In addition, you need someone who is a smart decision maker, has good communication skills, and is a good listener. Above all, you need someone who will put your needs first. You might have heard scary stories of financial advocates taking advantage of the people they help. Be sure to avoid choosing someone dishonest or secretive, likes to gamble or owes money, and is unable to pay bills on time.

2. ORGANIZE FINANCIAL INFORMATION

When you decide on who will manage your money, it's time to organize and clean up your financial information. Your financial advocate will need to know your sources of income, debt, and other money needs.

3. SET EXPECTATIONS WITH FINANCIAL ADVOCATE

Now that you've mapped out your finances, it's time to start a conversation with your advocate and explain what you're needing

from them. In addition, this is a good opportunity for the advocate to ask questions and see if they agree to playing the role you need. Whether it's during a long drive, after a meal, or during a phone call, it's best to start the conversation when you're alone with your advocate and have the time to talk.

4. EXPLAIN MONEY MANAGEMENT NEEDS

When your financial advocate agrees to manage your money, it's time to be specific with where your financial information is located and how to access it, and specific requests for how you want your money handled. Your advocate will have a better idea on how to make financial decisions if they understand what is important to you.

5. OFFICIALLY APPOINT ADVOCATE UNDER POWER OF ATTORNEY

Before your financial advocate can act on your behalf, they need the legal authority to do so. This happens when they become a financial Power of Attorney (POA). A financial power of attorney is a legal document giving someone else the right to make decisions for you about your money and property.

6. MOVE MONEY MANAGEMENT TO ADVOCATE

Now that you've collected all your information and appointed a financial advocate who is now your POA, when is it time for them to manage your money? Everyone ages at a different pace, so it can be difficult to know when the time is right. Consider working with your advocate to develop a "warning system" for signs it's time. Discuss this plan with your doctor and trusted family, who can alert you if they notice signs it's time to get your financial advocate to help.

Qualified financial advisor

This can be an emotional, uncertain, and confusing time. As always, we're here to help answer any questions you have. Please contact us if we can be of assistance.

Jeff Boessen, CFP®
Senior Vice President
Financial Advisor, LPL

Kevin Callaway, AIF®
Senior Vice President
Financial Advisor, LPL

Leanne Kampeter, CFP®
Senior Vice President
Financial Advisor, LPL

Nathan Hickman
Vice President
Financial Advisor, LPL

Charlie Frank, AIF®
Vice President
Financial Advisor, LPL

Keith Bax
Senior Vice President
Financial Advisor, LPL

Nick Schnieders
Financial Planner, LPL



Dream.
Plan.
Pursue.

CONTACT US TODAY FOR YOUR FREE CONSULTATION!

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NEW

A BRAND NEW SUN PRINCESS ADVENTURE FROM

Barcelona to Athens



JULY 13 – 27, 2024

Embark on an extraordinary 14 day Mediterranean odyssey aboard the magnificent Sun Princess cruise ship, as we set sail from Barcelona and explore an array of captivating destinations. This unforgettable journey will take us to iconic cities, ancient ruins, breathtaking landscapes, and charming coastal towns. Get ready to immerse yourself in the rich history, vibrant cultures, and delicious cuisine of Barcelona, Gibraltar, Provence, Genoa, Florence, Rome, Naples, Santorini, Istanbul, and Mykonos.

Call for a complete itinerary with prices for all categories. 🌐

A MEDITERRANEAN ODYSSEY

NEW

Exploring the Majestic Beauty of an Alaskan Land and Cruise

August 27-Sept 7, 2024

Alaska, the land of rugged wilderness and breathtaking landscapes, beckons adventurous souls from around the globe. A journey through this untamed paradise promises unforgettable experiences, and what better way to explore Alaska than embarking on a captivating land and cruise adventure? From towering glaciers to diverse wildlife, this remarkable journey offers a unique combination of on-land exploration and cruising through scenic waterways. So, pack your sense of wonder and join us on an unforgettable Alaskan expedition.

All this and so much more so call right away for the itinerary.

Venture into the heart of Alaska's untamed wilderness as you make your way to Denali National Park. Home to North America's highest peak, Mount Denali, this iconic park boasts awe-inspiring vistas, diverse wildlife, and unforgettable adventures. Cruising the inside passage is nature's masterpiece. Set sail through the legendary inside passage, a spectacular labyrinth of fjords, glaciers, and islands. As you glide along the crystal-clear waters, keep your camera ready to capture incredible sightings of humpback whales, bald eagles, and sea otters. Explore coastal towns like Juneau, Ketchikan and Skagway. 🌐



Year after year Alaska has been Classic's most booked cruisetour.



Let's Talk **Social Security**

One of the most important decisions you can make before you retire is when to take Social Security. Central Trust Company has an upcoming seminar to help you make this decision and maximize your benefits! Understanding Social Security can be difficult, so here are a few basic terms and frequently asked questions to get started.

Terms to Know

Early Retirement: Age 62. The earliest you can start receiving Social Security retirement benefits, but at a permanently reduced monthly benefit.

Federal Insurance Contributions Act (FICA): Tax withheld from your wages to fund Social Security and Medicare programs.

Full Retirement Age (FRA) : Age 66 to 67. You can start receiving 100 percent of your monthly benefit. If you were born between 1943 and 1954, your full retirement age is 66. Each year from 1950 to 1960 adds two additional months before you reach full retirement age. If you were born after 1960, your full retirement age is 67.

Maximum Retirement Age: Age 70. When you can start receiving the highest Social Security retirement benefit available. Your monthly benefit increases by up to 8 percent for every year you delay benefits up to age 70.

Cost of Living Adjustment (COLA): Social Security retirement benefits may increase in the year following an increase in the cost of living (inflation).

Delayed Retirement Credit (DRC): Increases in Social Security retirement benefits for each year you delay taking retirement benefits beyond your full retirement age. Credits stop after age 70.

Primary Insurance Amount (PIA): Amount payable for a retired worker who starts benefits at full retirement age.

FAQs

What is Social Security?

A federal insurance program that provides monthly income to qualified recipients. Most benefits go to retired workers and dependents, but it also pays disabled and survivor benefits. You need at least 10 years of work (40 credits) to qualify for Social Security retirement benefits.

How is Social Security funded?

FICA taxes taken out of your paycheck fund Social Security. You and your employer each pay a 6.2 percent tax on your gross salary.

How are Social Security retirement benefits calculated?

Your benefit is calculated based on how old you are when you start receiving Social Security benefits and how much you earn and contribute to Social Security during your 35 highest-earning years.

Are Social Security benefits taxable?

Yes. Up to 85% of your benefit is taxed depending on your income level.

Do Social Security retirement benefits receive a cost-of-living adjustment?

Yes. Benefits increase based on the consumer price index. In 2022, the cost-of-living adjustment was 8.7 percent.

How do I apply for Social Security retirement benefits?

Go to ssa.gov to calculate your benefits and apply or call 1-800-772-1213 to setup an appointment. 📞

SOCIAL SECURITY Seminar



TWO SESSIONS

TUESDAY, OCTOBER 10, 2023

OR

WEDNESDAY, OCTOBER 11, 2023



EMILY KAMPETER

Vice President &

Wealth Management Advisor

573.634.1397

emily.kampeter@centraltrust.net

**You're
Invited!**

**10:00 am @ Central Bank Financial Center
3rd Floor | 111 E Miller St., Jefferson City**

**Coffee & Pastries Provided | Call 573-634-1110
to reserve your spot. Limited to 40 spots each day.**

MARCH 20-23, 2024

GANGSTERS, RACING & MINERAL SPRINGS



Hot Springs was a playground for the rich and famous, Gangsters like Al Capone and Lucky Luciano, Baseball Legend Babe Ruth and Hollywood Celebrities. It was also the proud hometown of President Bill Clinton.



Gather your Rich and Famous friends, schedule a Spa Trip, enjoy an afternoon of racing, sneak into the Gangster Museum, and disappear into a Magic Show. 🍷



SIoux FALLS, SOUTH DAKOTA

June 3-6, 2024

NEW

Sioux Falls has the breathtaking Falls Park, where the Big Sioux River cascades over impressive quartzite cliffs, creating a mesmerizing spectacle. Surrounded by lush greenery and vibrant flowers, it is a serene and invigorating experience. Sioux Falls is a destination that captivates travelers with its unique blend of natural beauty, vibrant city life, and rich cultural heritage. Nestled in the heart of South Dakota, this charming city offers a plethora of experiences that cater to diverse interests. The warm hospitality of the locals, coupled with the city's vibrant energy, makes it an inviting and memorable bus trip destination. 🍷



JANUARY 16-27, 2024

*Are you
in need
of an
island
vacation?*

LIMITED SPACE

Get ready for sun rays and sandy beaches - Classic is going to sail from Fort Lauderdale to the Southern Caribbean. We will be visiting islands of Princess Cays in the Bahamas, St. Thomas in the Virgin Islands, Dominica, St. Lucia, Martinique and Antigua. The itinerary is ready and the prices are great.



CAR

CALL OR EMAIL FOR THE COMPLETE DETAILS. 🍷


**A
HILTON
HEAD
VACATION**

NEW



Coming
MAY 2024

Hilton Head Island offers a captivating experience that makes it a must-visit motorcoach destination.

April 27- May 5, 2024 Nestled along the South Carolina coastline, this enchanting island provides pristine sandy beaches that stretch for miles. Beyond its stunning shores, South Carolina embraces a rich history and culture, featuring charming architecture, delectable Southern cuisine, and a welcoming community. Dolphin cruises, Harbour Town Lighthouse, and turtle walks are just a taste of what is to come on this wonderful journey. From beachside relaxation to adventure-seeking activities, these diverse offerings ensure an unforgettable motorcoach trip for everyone. 

NEW

MILITARY TATTOO AND WASHINGTON DC

April 19 - April 27, 2024

This spectacular tattoo event is long regarded as the most patriotic of the world's greatest tattoos, thrilling audiences year after year with an awe-inspiring spectacle of military splendor. Part parade and part theatre and sometimes part circus, the Virginia International Tattoo features regimental bands and drill teams, drums and pipes, and mass bugle ensembles. It offers an astounding display of inspirational military music, majestic bands, dancers, and much more. It is an annual celebration of patriotism and international goodwill. You will enjoy four nights in an oceanfront hotel in Virginia Beach and visiting the famous boardwalk, vintage aircraft demo, and wild horses. Before heading back, spend time touring Washington D.C. seeing all this beautiful city has to offer during the day and night. With so much history in one trip, this 9-day motorcoach adventure will be an experience you won't want to miss. 



NEW
SEPTEMBER 13, 2023



St. Louis Botanical Garden & Zoo

Missouri Botanical Garden presents "Chihuly in the Garden", work of world-renowned artist Dale Chihuly in a stunning exhibition uniting art and nature. Observe thousands of pieces of blown glass from throughout the Garden's grounds surrounded by diverse plants and flowers. Choose to explore the gardens at your own pace or take the tram to see all the beauty the Botanical Gardens has to offer. **With lunch and time at the St Louis Zoo, this is a daytrip you will not want to miss and costs \$115.** 🍷

NEW
OCTOBER 4, 2023



"Always A Bridesmaid" @ New Theatre starring Morgan Fairchild

Four dateless teenagers promised to be there for each other... for better or worse. Now, over 30 years later, that promise is tested in a series of high-strung, ill-fated, and riotous weddings as this quirky quartet looks for love again and again. And again... *ALWAYS A BRIDESMAID* is a rebel yell to laughter, love, and enduring power of friendship. **Cost for this experience is \$85.** 🍷

NEW
NOVEMBER 29, 2023



"Catch Me If You Can" starring Jim O'Heir

New Theatre favorite Jim O'Heir leads the charge in the edge-of-your-seat comedy thriller! When Daniel Corbin's new bride disappears in the mountains, he fears the worst. But, when a beautiful stranger turns up claiming to be the missing woman, Daniel discovers that the worst is yet to come. With conspiracy running deep, who can be trusted? A whodunit that will keep you guessing and laughing from start to finish. **Cost for this experience is \$85.** 🍷

NEW
MARCH 13, 2024



Elvis: Aloha From Vegas starring Victor Trevino Jr.

Victor Trevino Jr. returns to New Theatre with a celebration of The King's later years, from the Vegas Residency to Aloha from Hawaii. With stories, songs, and a specials surprise guest, ELVIS; *ALOHA FROM VEGAS* promises to be heart-pounding, spell-binding tribute to one of the greatest performers of the 20th Century. **Cost for this experience is \$85.** 🍷

NOVEMBER 8, 2023
10:00a.m. & 2:00 p.m.

\$50



Come join us as we learn to create our own grazing boards which have become increasingly popular in recent years. A guide will teach you the importance of balancing flavors, textures, and colors to create a visually appealing board. The result will be your beautiful work of art which you will take home to share. **Cost includes all supplies, guide, and class.** 🍷



NEW

Christmas Craft

\$35

November 6 or 10th, 2023

Unleash your Christmas Creativity:
Craft a Beautiful Glass Ornament.
The holiday season is a time for creativity and cherished traditions. One delightful tradition is the art of making Christmas Ornaments. **In this class you will make a unique ornament that will add a special touch to your holiday season.** 🍷



1



2



3



Choose your ornament! ▶

BOOK
NOW



THE RHINE AND MOSELLE:

SEPTEMBER 9-19, 2024

CALL FOR A
COMPLETE ITINERARY!

CANALS, VINEYARDS AND CASTLES WITH 1 NIGHT IN AMSTERDAM

LIMITED
SPACE

ESSENTIAL BRITAIN

Discovery of England, Scotland & Wales

June 8-19, 2024 Small group of 24!






NEW

"YELLOWSTONE" TV Series Tour

July 23- August 3, 2024



Surrounded by stunning mountains, each day you will visit towns that share the history of cowboys and Indians and how they work together to preserve the land. With a full day tour of Yellowstone National Park and a day in Glacier National Park, this motorcoach trip will make you understand why the family fights to preserve the beauty of Yellowstone. 













2023-2024

 MOTORCOACH TRIP
 CRUISE TRIP
 TRAIN

2023

- July 8-14 Canadian Rockies and Glacier National Park **SOLD OUT**
- August 18-30 Alaskan Cruise and Land Tour  **SOLD OUT**
- August 27-Sep 4 American Empress - Clarkston WA - Portland, Oregon **SOLD OUT**
- September 7-20 Italy - Amalfi Coast to Puglia **SOLD OUT**
- September 23-30 Canada New England Cruise **LIMITED SPACE**
- October 3-13 Paris, Normandy, Brittany Coast and Loire Valley **SOLD OUT**
- October 15-21 Postcards from Vermont **SOLD OUT**
- Nov 30-Dec 3 Christmas at the Gaylord Opryland Hotel **SOLD OUT**
- Dec. 2-11 American Queen Holiday Cruise - New Orleans to Memphis 

2024

- Jan 16-27 10 day Caribbean Cruise **LIMITED SPACE**
- Feb. 22 - March 11 Kingdoms of Southeast Asia
- March 20-23 Gangsters, Racing and Mineral Springs 
- April 19 - 27 Military Tattoo and Washington DC 
- May TBA Hilton Head Vacation 
- June 3-6 Sioux Falls, South Dakota 
- June 8-19 Essential Britain **LIMITED SPACE**
- July 13-19 White Mountains 
- July 13-27 Mediterranean - Barcelona to Athens 
- July 23 - Aug. 3 Yellowstone 
- August 27-Sep 7 Alaska Land and Cruise 
- Sept 9-19 Rhine and Moselle River Cruise 
- Sept. 29- Oct 9 250 Years after the Tea Party - Boston and surrounding area 

Classic living is its own reward. Call 634-1110 to claim your share! *SOLD OUT trips were offered in previous newsletters



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September 29 - October 9, 2024

Discover the *Charm of Boston* **NEW** **BOSTON** *Your Next Unforgettable Vacation*

Climb aboard the luxurious motorcoach and embark on your journey to Boston. As you venture toward your destination, you'll soon reach Philadelphia, the historic birthplace of American independence. Visit the fascinating museums and exhibits that bring history to life, such as the Congress Hall and the Museum of the American Revolution. As your journey continues to Boston, you'll witness the seamless blend of old-world charm and modern sophistication. Traverse the historic cobblestone streets of Beacon Hill and stroll along the picturesque Freedom Trail, where you'll encounter notable sites like, the Boston Tea Party, Paul Revere's House, and "the shot heard 'round the world. Take in the vibrant atmosphere of Quincy Market, where you can savor delicious local cuisine and browse unique shops. With the comfort and convenience of bus travel, you'll have the freedom to fully immerse yourself in the sights, sounds, and flavors of these remarkable cities. 🍷

