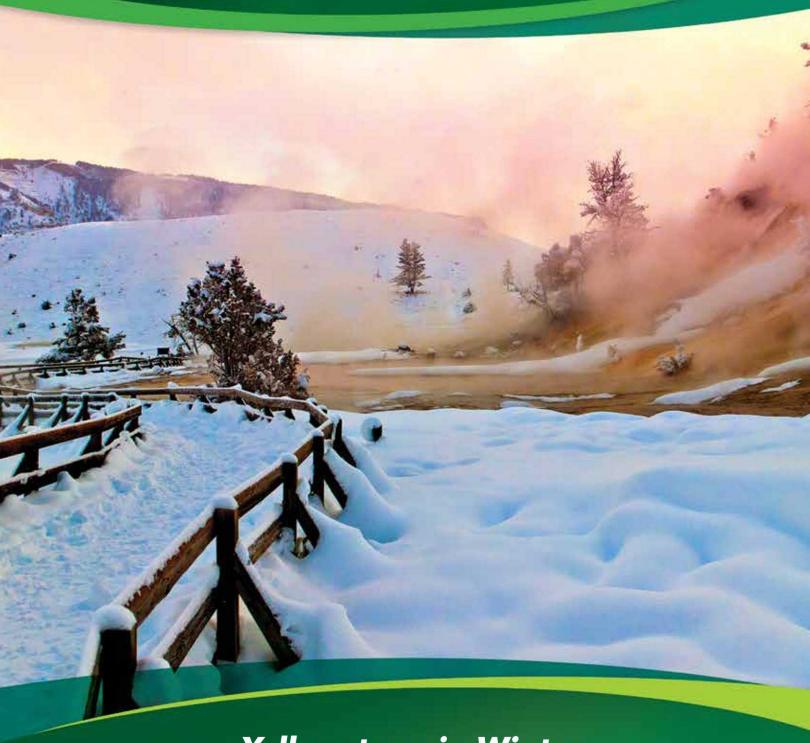
Published exclusively for members of **The Classic Club** at Central Bank of Boone County

AUGUST 2023



Yellowstone in Winter

January 22 - 28, 2024



A note from Classic

Do you want to be one of the first to get your Classic Newsletter?

You are now able to elect to receive your Classic Newsletter electronically. To sign up for electronic Classic



Katie Griffith

Newsletters, please email Classic. Boone@centralbank.net. Please include your name, address and email, so we can add you to our email list.

YOU'RE INVITED

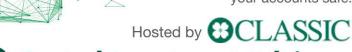
IDENTITY THEFT

& PERSONAL FINANCIAL INFORMATION PROTECTION



5:30pm **Central Bank of Boone County Lower Level Training Room**





Central Investment Advisors

With a guest speaker from Columbia Police Department

RSVP Before September 14th to Classic 573-874-8548 or Classic.Boone@centralbank.net or dmccullar@centralinvestment.net



Financial Organization Workshop Fill



November 2, 2023 5:30-7 p.m.

Central Bank of Boone County Lower Level Training Room

You are invited to join Classic and Central Investment Advisors as we discuss "Important Document Organization" and "How Long to Keep Important Documents" Binders and tabs will be provided at this workshop.



classic.boone@centralbank.net or dmccullar@centralinvestment.net





New Orleans Style Christmas

Enjoy a six-day adventure to The Big Easy.

Enjoy a six-day adventure to The Big Easy. Make your way south, and spend your first evening in Grenada, MS. After breakfast, you head to New Orleans where you check into your hotel in the French Quarter for three nights before heading to the New Orleans School of Cooking. After dinner your next stop is the New Orleans City Park and Arboretum to enjoy Celebration in the Oaks, New Orleans' premier event of the Christmas season.

Your first stop the next morning is at Café Du Monde for breakfast. Savor their famous chicory coffee served black or with hot milk and delicious French-style doughnuts, beignets. Then join a tour through the Garden District to see some of New Orleans' elegant neighborhoods known for their marvelous Greek-Revival architecture and pristine gardens. That afternoon you board the Creole Queen paddle-wheeler and enjoy lunch while you cruise to the sounds of a lovely jazz band. The evening is yours to enjoy on your own.

The Court of Two Sisters jazz breakfast buffet is a great way to kick off your morning before exploring the National World War II Museum. Spend as much time as you like at the museum before returning to the hotel to freshen up for a Réveillon Dinner. After you check out of your hotel, you make one final stop at Oak Alley Plantation before leaving New Orleans. The giant live oak trees, believed to be nearly 300 years old, form a quarter-mile, impressive avenue leading to the classic Greek-Revival style antebellum home.

Soak up your last day with a tour of Graceland. The home of Elvis Presley, Graceland is newly expanded and will be decked out with Christmas decorations, and Presley family artifacts. After lunch, you are on your way home filled with Cajun Holiday Spirit. This six-day tour includes all motor coach transportation, five-night stay, 10 meals, admissions, and gratuities all for \$2,399 per person double occupancy.



February 29-March 6, 2024

CHANCE

Upon arrival in Panama City, the remainder of the day is at your leisure to relax and become acquainted with your new surroundings. The next morning you join your local guide for a panoramic and walking tour of this historic city.

This afternoon you continue to the Miraflores Lock Visitors Center where you have a chance to see the operation of the lock, as you overlook this amazing architectural masterpiece.

Wake up the next day prepared for the highlight of your trip. You embark on a ship to begin the partial transit of the Panama Canal, narrated by a local expert. Cruise through the Gaillard cut, cross under the Centennial Bridge, and transit the Pedro Miguel Locks. After an exciting day in the Panama Canal, return to your hotel for an afternoon and evening at leisure.



The following day you bid farewell to the city and journey to La Playa Bonita beach area where you stay three nights in the relaxed atmosphere of the resort. Enjoy the "All-Inclusive" upgrade

at the Westin Playa Bonita, which includes all daily meals, unlimited premium drinks and premium house wines. You can spend your next few days relaxing and enjoying the resort, or an optional tour is available on day five to the Embera Indigenous Village. This seven-day tour includes all airfare, motor coach transportation, six-night stay, 13 meals, admissions and gratuities all for \$3,349 per person double occupancy. @





January 22-28, 2024

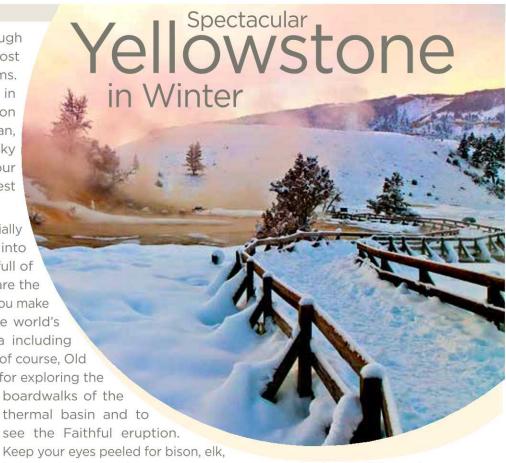


Travel with us through one of the world's most delicate ecosystems. After a pre-night in St Louis, you are on your way to Bozeman,

Montana. Your drive through Big Sky Country is gorgeous as you make your way to our hotel for two nights in West Yellowstone.

Your first morning you board your specially outfitted snow coach to journey into Yellowstone National Park for a day full of adventure. Knowledgeable guides share the magic of wintertime in Yellowstone as you make several stops during your visit to the world's most concentrated geothermal area including Fountain Paint Pots, Biscuit Basin and of course, Old Faithful. You then have plenty of time for exploring the

Watch the gigantic grizzlies interact in their outdoor habitat and get a rare first-hand glimpse of wolf pack behavior.



bald eagles, and wolves as you make your way back out of the park.

You start your next day with a visit to the Grizzly & Wolf Discovery Center. Watch the gigantic grizzlies interact in their outdoor habitat and get a rare first-hand glimpse of wolf pack behavior. Enjoy the scenery as you make your way to Jackson Hole Wyoming where you check into your hotel for two nights. That evening you are treated to a wonderful dinner in the rustic Wyoming atmosphere of the Gun Barrel Steak & Game House.

After breakfast the next morning you make a quick trip to Grand Teton National Park to see the majestic, jagged, snow-covered peaks before visiting the National Wildlife Art Museum. Then button up your coat as you take a sleigh-wagon ride

through the National Elk Refuge, home to over 9,000 migratory elk. Your sleigh-wagon brings you up close for viewing of these beautiful animals. When you arrive back in Jackson there's plenty of free time for lunch and to explore on your own or enjoy the optional snowmobile tour.

Enjoy the beauty of your drive through western Wyoming the next morning as you make your way to Salt Lake City, Utah. Check in to your elegantly appointed room at the Little America Hotel and take time to relax before dinner on your final night.

The next morning you attend the Sunday morning broadcast of the world-famous Mormon Tabernacle Choir. Next take a guided tour of Salt lake City before you make your way to the Airport for your journey home.

This seven-day tour includes all motor coach transportation, six-night stay, 12 meals, admissions, and gratuities all for \$3,549 per person double occupancy.











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

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.

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Vice President Financial Advisor, LPL 573.817.8817

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Assistant Vice President Financial Advisor, LPL 573.581.2388

Central Investment Advisors

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Soul Sentiments

Stray's Errands & Appointment

Keepers LLC

Talking Horse

Taylor's Bake Shop

The Buzz Café

The Candy Factory

The Music Suite

The Pasta Factory

Wallace Plumbing

Witt Print Shop

Broadway Hair

Jersey Mike's

Tiny Town Play Café

Quilt Town USA OCTOBER 24, 2023

Spend the day at the "Disneyland of Quilting." Hamilton, Missouri is a quilter's paradise. Come find inspiration, encouragement, and education at Missouri Star Quilt Company. Missouri Star has grown from a single brick building with a longarm guilting machine and a few shelves of fabric to 12 themed quilt shops, a sewing center for retreats and an education center for quilting and sewing classes right in town. The main shop is a hub



for all Missouri Star activities, with something for everyone. Enjoy a catered boxed lunch break before you head back to shopping this afternoon. And spend some time in the Missouri Quilt Museum where you see antique sewing machine, vintage buttons, antique toy sewing machines, thimbles, and lots of other sewing memorabilia. This tour is \$126 per person. @

Greenville & Highland, IL OCTOBER 19, 2023 Linda Koenig Tour • Departs at 6:15 a.m.

Today the Greenville, IL, DeMoulin Company's primary business is the production of band uniforms, but that's a far cry from what they used to do. Back in the late 1880's they made the most curious, bizarre, and hilarious devices for fraternal organizations and



lodge initiations. Visit the DeMoulin Museum and have collector John Goldsmith demonstrate some of these most peculiar and funny devices. Then you pay a visit

to the now-famous Marcoot Creamery to learn all about how cheese is made: from its beginning mils stage, to curds and whey, to a finished wheel. There will be plenty of delicious cheese to sample and purchase. Later, enjoy a delicious buffet dinner, with all the trimmings and desserts, at the longestablished Farmhouse Restaurant. This afternoon you visit the beautiful Latzer Homestead in the hills outside Highland. Louis Latzer developed the Helvetia(Pet) Milk Company in 1885. The success of the company enabled Mr. Latzer to build this large comfortable home for his seven children. That house has one of the first telephones in the community and was one of the first houses with running water. Join this all-inclusive day is \$154 per person. 🔀

Holiday Homes NOVEMBER 29, 2023

Linda Koenig Tour • Departs 7 a.m.

In Webster Groves, you visit the historic Hawken House. Built in 1857 with slave labor, this federal style home was the first home in Missouri to receive federal funds for restoration. Then you tour the exquisite, holiday-decorated, Sappington House. Built in 1808 by Thomas Sappington for his bride, this Crestwood home was erected by slaves, with bricks made on site. Explore the Americana Library before enjoying lunch at the adjoining Sappington



Barn. Spend the afternoon at Walter Knoll's Wholesale Florist on Floral Row to observe the floral designers at work. The greenhouses will be full of beautiful poinsettias, Christmas Cactus, and other holiday plants for you to purchase for decoration or gifts. Wrap up the day with some shopping along two blocks of Route 66 in Maplewood. Join this all-inclusive day is \$124 per person. 🜐



THERE'S NO TIME QUITE LIKE SPRING AT THE BILTMORE ESTATE!

Step aboard your deluxe motor coach as you make your way to Asheville, North Carolina. On the way you stop in Charleston, MO. to drive the six-mile Dogwood & Azalea Trail to enjoy all the beautiful blooms. Later continue to Paducah, Kentucky's Dogwood Trail which showcases 12-miles of dogwoods, Japanese maples, and more bursting with color. Enjoy a delicious dinner at Patti's 1880's Settlement, complete with one of their famous fresh-made desserts before checking into your hotel in Kuttawa, Kentucky, for the night.

Continue your journey to Asheville with a drive through Great Smoky Mountain National Park as the park comes to life with deciduous trees budding, wildflowers blooming and young wildlife making their entrance to the world. Once in Asheville

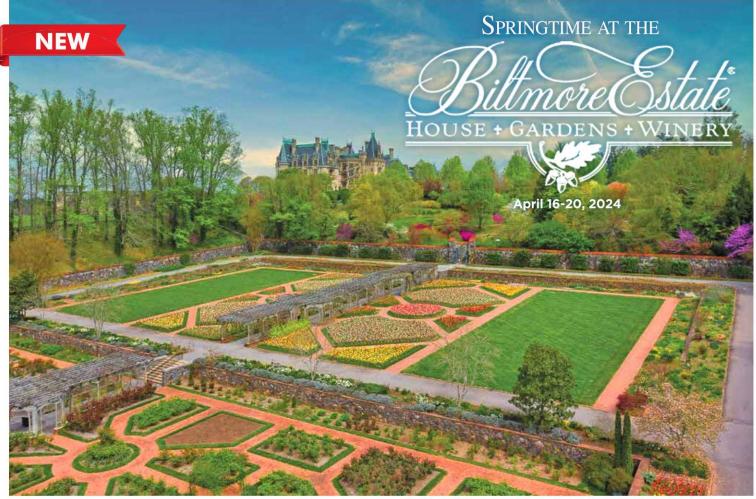
you spend two luxurious nights at The Inn at Biltmore Estate. Gracious hospitality, fine dining, and the level of service for which the Vanderbilt's were renowned, all make for an incredible stay at this four-star inn. Join your fellow traveling companions for a gourmet dinner at the inn where the inn's culinary staff adheres to a "fieldto-table" concept that draws from the Biltmore's harvest from surrounding gardens, fields, orchards and vineyards.

After breakfast you have a full day to explore the Biltmore estate, touring the Biltmore House may only be surpassed by the beauty of the formal and informal gardens with thousands of tulips, daffodils, and azaleas in bloom this time of year. Then amble over to the tasting room at the winery where a gracious host guides you through a complimentary wine tasting.

That night you enjoy dinner in town at Stone Ridge Tavern.

As you make your way back home you stop in Pigeon Forge, Tennessee, to enjoy all the entertainment Dollywood has to offer, including live shows, train rides, and master craftsmen. In the afternoon, you arrive in Mt. Juliet Tennessee to check into your hotel for an evening at your leisure. The next morning you visit the National Quilt Museum in Paducah, Kentucky, before eventually returning home.

This five- day tour includes all motor coach transportation, four-night stay, eight meals, admissions and gratuities all for \$2,499 per person double occupancy.



The Walled Garden at Biltmore in Spring. Photo Credit: The Biltmore Company



TUESDAY, AUGUST 29, 2023

11:15 am @ Central Bank of Boone County Lower Level | 720 E Broadway, Columbia



Enjoy a BBQ lunch and learn the basics of estate planning!

What is an estate plan? | Why should I create one? | What documents should be included? Call 573-874-8548 to reserve your spot. Limited to 30 spots.

Estate planning may be challenging, but it can make a big difference to the loved ones you leave behind. At Central Trust Company, we help people navigate the planning process. Below are some common questions we receive from clients. We'll cover these topics and more during our Wills, Trusts & BBQ event in August.

What is an estate plan?

An estate plan is like a roadmap. It directs how you want your personal and financial affairs handled in case of your incapacity or death. People create estate plans for several reasons, including providing support or financial stability to loved ones, minimizing taxes, avoiding problems with loved ones, protecting privacy, preserving wealth and ensuring a person's wishes are carried out.

I have a will. Why do I need a trust?

A will does not avoid probate. Probate is a costly, time-consuming, and public court process for administering a will. The process includes assembling assets, notifying creditors, paying taxes, and distributing bequests. To avoid probate, some people choose to create revocable living trusts during their lifetime. Transferring assets to a trust ensures your assets are managed if you become incapacitated and avoids probate on death.

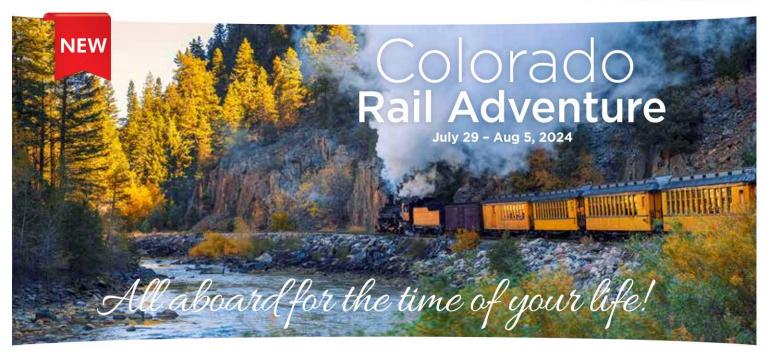
My family members get along. Why do I need an estate plan?

Planning ahead and clearly indicating your wishes alleviates any potential conflict within your family. They can spend time remembering your life and legacy rather than finding and completing paperwork, filing court documents and trying to determine how you would have wanted everything handled.

What are the components of an estate plan?

- Last will and testament Lists property and which people or charities should receive each asset. Names an executor to carry out the terms of your will.
- Revocable living trust Controls assets while you're living and distributes them to beneficiaries after death.
- Beneficiary designations Avoid probate by naming beneficiaries for your 401(k), IRAs, pensions and life insurance.
- Healthcare power of attorney/Healthcare directives
 - Outlines your medical care preferences and names a healthcare agent to make important medical decisions for you.
- Financial power of attorney Names a financial agent to make important decisions for you while you're living.
- Insurance policies/financial information Gather copies of all insurance policies (e.g. auto, home, health) and bank accounts (e.g. checking account, credit cards, loans).
- Important documents Gather your Social Security card, birth, marriage and divorce certificates.
- Titles and property deeds Keep record of your titles and deeds for your homes, vehicles and real estate. Be sure to confirm the owners are correct.
- Digital logins/passwords Create a list of all digital assets, including logins for your financial accounts, social media, streaming services and photos.
- **Funeral instructions** Provide your preferences for a funeral service and burial.





A flight takes you to Denver, Colorado, to begin your adventure. You make your way to former gold rush town, Golden, located at the foothills of the Rocky Mountains for a one-night stay and a welcome dinner with vour fellow travelers.

Travel back in time the next morning as you climb aboard the narrow-gauge Georgetown Loop Railroad, considered an engineering marvel for its time. This scenic journey filled with mountain views, rushing streams and towering trees takes you to the charming town of Palisade. There, you check into the boutique-style Wine Country Inn for two nights and have time to enjoy the inn's complementary tasting before a "Taste of Palisade" dinner.

Your next day begins with a visit to the Colorado National Monument, where some of its oldest rock formations date back 1.5 billion years. A guided driving tour takes you through Rim Rock Drive and its sheerwalled, red rock canyons. Your afternoon is free to relax or join an optional tour such as a wine tour or river float on the Colorado. Later that evening, you are in for a treat as the beauty of the local orchard is the stage for your Orchard Dinner.

Then you travel to the southwestern corner of Colorado via the Million Dollar

Highway, one of the most beautiful roads in Colorado. Upon arrival at the historic mining town of Silverton, you have free time to explore an abundance of historic buildings, shops and enjoy lunch on your own. Then it's all aboard the Durango & Silverton Scenic Railroad, as your vintage locomotive navigates the same tracks that miners, cowboys, and settlers of the Old West took over a century ago. After your journey you check into the Springhill Suites in Durango for two nights.

Travel through steep mountain canyons, high desert, and lush meadows as you zig zag between the Colorado and New Mexico border.

After a great night's sleep, you travel to the incredible Mesa Verde National Park, established in 1906 to preserve the archeological heritage of the Pueblo people. It protects nearly 5,000 known archaeological sites including 600 cliff dwellings ranging in size from one room to villages of more than 150 rooms. You then return to Durango and stop back into the

Old West for an entertaining evening at the Bar D Chuckwagon Supper.

The next morning another train adventure begins on the Cumbres & Toltec Scenic Railroad with a 64-mile journey via coalfired, steam engines. That night you stay in Alamosa with free time for dinner on your own.

The beautiful Great Sand Dunes National Park and Preserve is on the agenda the next day. The tallest dunes in North America are the centerpiece here in a diverse landscape of grasslands, wetlands, conifers, aspen forest and more. In the afternoon you hit the rails one last time and experience one of America's most spectacular rail journeys aboard the Royal Gorge Route Railroad. Afterward you make your way to Colorado Springs to enjoy dinner before checking into the Hyatt Place Garden of the Gods.

Capping off your trip is a visit to Garden of the Gods the final day. Dramatic 300-foot red sandstone rock formations set against the backdrop of snow-capped Pikes Peak. This eight-day tour includes all air and motorcoach transportation, seven-night stay, 14 meals, admissions, and gratuities all for \$4,199 per person double occupancy.

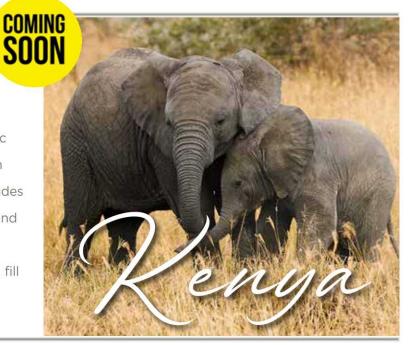




There is so much to yodel about in sweet and scenic Switzerland. Set out on a journey across the captivating mountain scenery and picturesque cities of Switzerland. Nestled between four countries, you'll discover a world of pastoral splendor, striking mountains, and crystal lakes. Relax in some of Europe's most stunning and exclusive resort villages. Contact Classic for more information!

JUNE 2024

Prepare to see an Africa you've only known in your dreams, and one you never knew existed. Explore Kenya's wildlife, up close and personal, against scenic vistas and stunning views as you traverse the African plains on an intimate safari adventure. This tour includes many of Kenya's National Park and Game Reserves and stays in high-end lodges and camps along the way. This once in a lifetime tour has limited space and will fill quickly. Contact Classic for more information.



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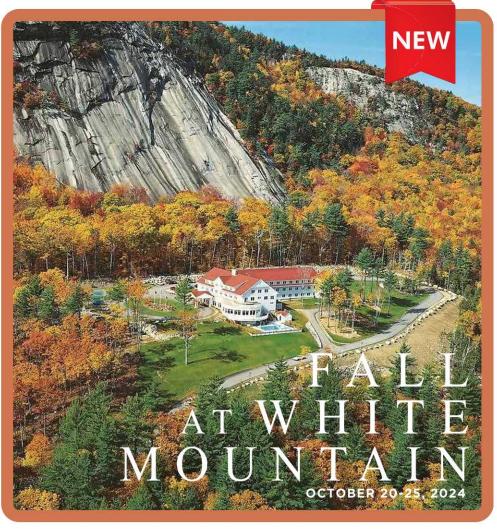
White Mountain

HOTEL AND RESORT

Come enjoy the best of New England on this unforgettable tour! See some of the most breathtaking views in the world on this very special fall tour to the White Mountains, countryside of Vermont, and the coast of Maine. You begin your journey by traveling to the White Mountains of New Hampshire where you stay for the next five nights at the deluxe White Mountain Hotel & Resort. Nestled at the base of White Horse Ledge, this beautiful resort hotel features a professional length golf course, year-round heated pool, saunas, health club and all the services and amenities that make it a world class. resort. Upon arrival you enjoy a welcome reception in the Tullamore Tavern, then dinner that evening, and every evening, at your leisure in the elegant Ledges Restaurant.

After a full night's rest, you depart on a guided sightseeing tour of the Northern Mt. Washington Valley where you learn the rich history of the area. At the Conway Scenic Railroad station, it's all-aboard for a ride through Crawford Notch on the "Mountaineer." Enjoy an included lunch during your ride while taking in the spectacular views of the White Mountains and listening to fascinating narration about the history of the railroad and life in the early days of Crawford Notch. After your ride you return to North Conway with a photo stop at the famous Jackson Covered Bridge. After dinner enjoy a fascinating presentation by Raven Wildlife Productions in the Echo Ballroom.

The following morning you travel to the beautiful countryside of Vermont. Your first stop is at Cold Hollow Cider where you see the cider press and an opportunity to sample some complimentary cider. After a short drive



you visit the historic Trapp Family Lodge for lunch at the von Trapp Brewing Bierhall. Your next stop is Morse Farm Maple Sugarworks, famous for their Maple Syrup. This is always a favorite stop where you can learn about the maple syrup and sugaring process before returning to the resort for dinner.

The next day you depart for a special tour of historic Portland Maine, featuring the famous Portland Head Lighthouse. Upon arriving in Portland, you board the "harbor Queen" for a narrated and scenic sightseeing cruise of Casco Bay, After your cruise you enjoy views of Portland harbor while you dine in one of the most famous restaurants on the east coast. DiMillo's on the Water, for a Maine lobster luncheon. Afterwards there's plenty of time to shop in Portland's historic "Old Port" before you return to the hotel in

the late afternoon. After dinner, there's a show in the Echo Ballroom at the Resort.

Next, it's on to the beautiful lake front town of Wolfeboro, New Hampshire where you tour the Wright Museum. Afterwards there's time to explore the many shops along Lake Winnipesaukee and lunch at Marker 21 Restaurant on Lake Winnipesaukee. Finally it's time to share travel stories at your farewell dinner at the resort. The next morning, you begin our journey home with many pleasant memories of your stay.

This six-day tour includes all air and motor coach transportation, fivenight deluxe accommodations at the White Mountain Hotel & Resort, 14 Meals, admissions and services of a professional tour guide all for \$2,799 for per person double occupancy.



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2023

August 16	Dreamgirls at the New Theatre WAITLIST	
September 6-13	Canadian Rockies SOLD OUT	
September 23-Oct 1	Canadian Rockies SOLD OUT	
September 27	St Louis Architectural Favorites WAITLIST	
October 5-11	Canyonlands of Southern Utah	\$3,799
October 19	Greenville & Highland Illinois	\$154
October 24	Quilt Town USA	\$126
November 29	Holiday Homes	\$124
December 5-10	Christmas New Orleans Style LAST CHANCE	\$2,399
2024		
January 23-28	Winter in Yellowstone LAST CHANCE	\$3,549
February 29 - March 6	Winter Getaway in Panama LAST CHANCE	\$3,349
April 16-20	Springtime at the Biltmore Estate	\$2499
June	Kenya Wildlife Coming Soon	TBD
July 29-August 5	Colorado Rails Adventure	\$4,199
September	Switzerland Coming Soon	TBD
October 20 - 25	Fall at White Mountain 🔆	\$2,799

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