

PUBLISHED
EXCLUSIVELY FOR
MEMBERS OF



Central Bank

MAY
2024

classic

INSIDE

3 International Trips
ALL New Daytrips



March 13- April 1, 2025

Australia AND NEW ZEALAND

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How to Protect Your Private Information Online

Your data is valuable, which makes it important to be selective about the companies and apps with whom you choose to do business. Be picky when giving your personal information. **This includes:**



Social security number

Account numbers

Driver license number

Health data

Birthday

Pin numbers

Before sharing information, consider how much personal information a business or app is requesting.

Strong Passwords: Using a different, unique password for each website or account, you're segmenting your data. If a criminal gets access to one of your accounts, it's less likely they'll be able to hack your other accounts.

Using Password Managers: Most password managers use military-grade encryption to keep your passwords safe. There are different types of password managers – cloud-based, local network, and single sign-on (SSO).

- ▶ **Cloud-based** – Storing on the cloud allows you to access your password manager from any device as long as you have an Internet connection.
- ▶ **Local network** – Stores your passwords locally on your device, not on a service provider's network. However, if you lose the device, the passwords are lost, too.
- ▶ **Single Sign On (SSO)** – is like a digital passport: instead of having multiple different passwords, SSO uses one main password to authenticate your credentials when logging into a service or application. **Some reputable password managers include:** LastPass, Dashlane, LogMeOnce, Bitwarden, RememBear, 1Password, and Keeper.

We're here to help keep you informed, especially when it comes to spreading awareness about online privacy and how to protect yourself. For more topics about ways, you can protect yourself – like common mortgage scams, and protecting your card security while shopping online – check out these Security topics on our Learning Center.

<https://www.centralbank.net/learning-center/security/how-to-protect-yourself/>

THE LEARNING CENTER

Find more at www.centralbank.net/learning-center.

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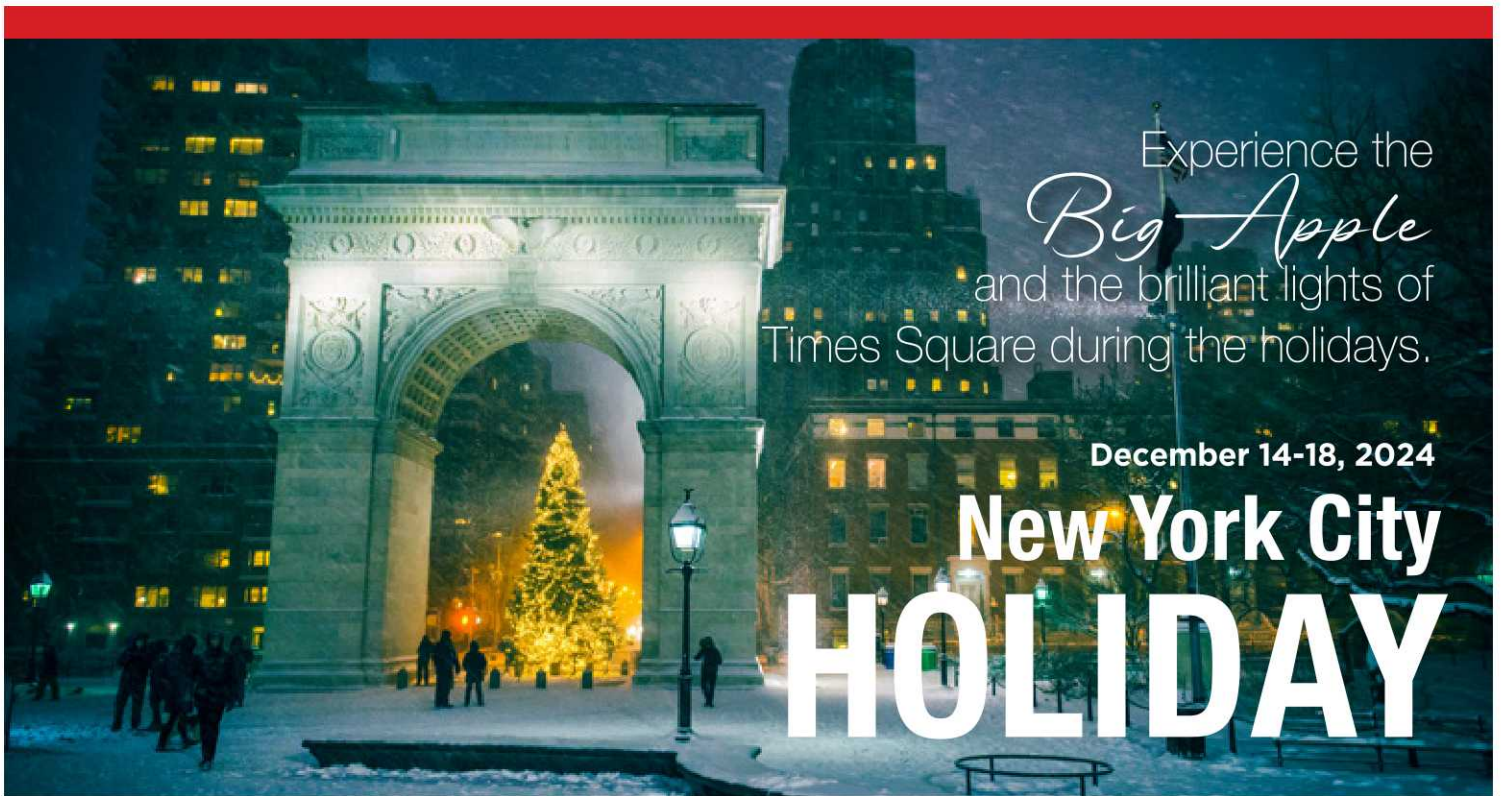
(573) 446-5941

Wine not join us?
JUNE 27, 2024 3:00 PM

NEW

Wine not join us for an afternoon of financial knowledge and wine tasting? After, someone from Top 10 Wines will guide you through a wine and snack pairing. **Space will be limited, call Classic to reserve your spot.**





Experience the
Big Apple
and the brilliant lights of
Times Square during the holidays.

December 14-18, 2024

New York City HOLIDAY

Upon arrival, check into the Crowne Plaza, a dazzling hotel located right in the pulsating head of Times Square and New York's historic Theater District. All the excitement of the city is right outside your door! Pose for a souvenir group photo among the sparkling Times Square lights before heading to dinner this evening at Redeye Grill.

Start off your first day in NYC with a guided tour of Lower Manhattan, which will take you through neighborhoods like Chelsea, the Garment District, Soho and much more. Next, you are off to embark on a refreshing Brunch Cruise while enjoying scenic views of the NYC skyline, Brooklyn Bridge, and the Statue of Liberty. This afternoon, take your orchestra seats to see a Broadway musical matinee and dinner to follow at Bond 45. Take some time this evening to enjoy the excitement of Time Square.

A local guide will join you the following morning for a holiday-themed tour of Midtown and Upper Manhattan. See some of the iconic city sites, like Lincoln Center and St. Patrick's Cathedral, as well as famous department store windows dressed up for the holidays. Your tour wouldn't be complete without a stop in Central Park for a horse-drawn carriage ride! For lunch, head to a true New York City institution, Carmine's, where you will have an incredible Italian family-style feast! Use some free time this afternoon to explore and have dinner on your own before heading to Radio City Music Hall for a performance of the annual Christmas Spectacular, featuring the world-famous Rockettes. Since its debut on December 21, 1933, more than 75 million people have gotten into the

uletide spirit by taking part in this wonderful New York holiday tradition.

The next morning, get ready for a good time as you head to Brooklyn to pick up a local guide for "A Slice of Brooklyn Pizza Tour". This tour covers pizza in Brooklyn from one end to the other. Enjoy award-winning Neapolitan pizza at Grimaldi's under the Brooklyn Bridge. This multimedia sightseeing tour highlights Brooklyn's many neighborhoods, parks, landmarks, and famous movie locations. Visit Coney Island this afternoon and take the opportunity to stroll its famous boardwalk. With some free time this afternoon, you may want to visit a museum or head over to the Bryant Park Christmas Markets for some shopping. This evening, take your seats for another exciting Broadway musical.

The final day of your trip starts with a visit the 9/11 Memorial and Museum. The beautiful and touching memorial is a tribute to the past and a place of hope for the future. At the museum, reflect on the events of 9/11 through interactive technology, archives, and more. Later, explore the fabulous Chelsea Market, where you have time for lunch and some last-minute shopping. Take the opportunity to walk the High Line, a former elevated rail line that has been transformed into one of New York City's most popular green spaces, before heading to the airport to catch your flight home. **This five- day tour includes all air and motor coach transportation, four-night stay, 5 meals, admissions and gratuities all for \$4,299 per person double occupancy. ■**



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Experience the Final Frontier,

May 12-23, 2025

Alaska!

By Land and Sea

NEW

4-NIGHT LAND ADVENTURE

plus

7-NIGHT ALASKA CRUISE



Thrill to the sight of soaring eagles. Watch for breaching whales. Cruise magnificent glaciers that have helped form this wild land. Visit fascinating ports of call during the day and explore the amazing amenities available aboard Celebrity's Summit at night. All of this and more awaits you in Alaska.

Upon arrival in Fairbanks, check-in to your hotel in the heart of downtown Fairbanks for two nights. Enjoy the evening exploring the small city on your own. Following breakfast the next morning, you depart on a guided tour of Fairbanks, including trying your luck panning for gold at the Gold Dredge #8 mine. Enjoy a hearty Miner's Stew lunch at the Sternwheeler River Boat Discovery before boarding the boat for a narrated cruise on the Chena and Tanana Rivers. Later, stop at the Athabaskan village to learn about the native Alaskans' fascinating way of life.

Traveling to Denali the next morning, enjoy lunch followed by a Denali Natural History Tour with a certified driver-naturalist in Denali National

Park. Check into a hotel in Denali for this evening. The next morning, enjoy breakfast before boarding your glass-dome railcar for a ride on the Alaska Railroad from Denali to Talkeetna. Upon arrival in Talkeetna, take some free time to explore this iconic Alaska town before you transfer to Anchorage for the night.

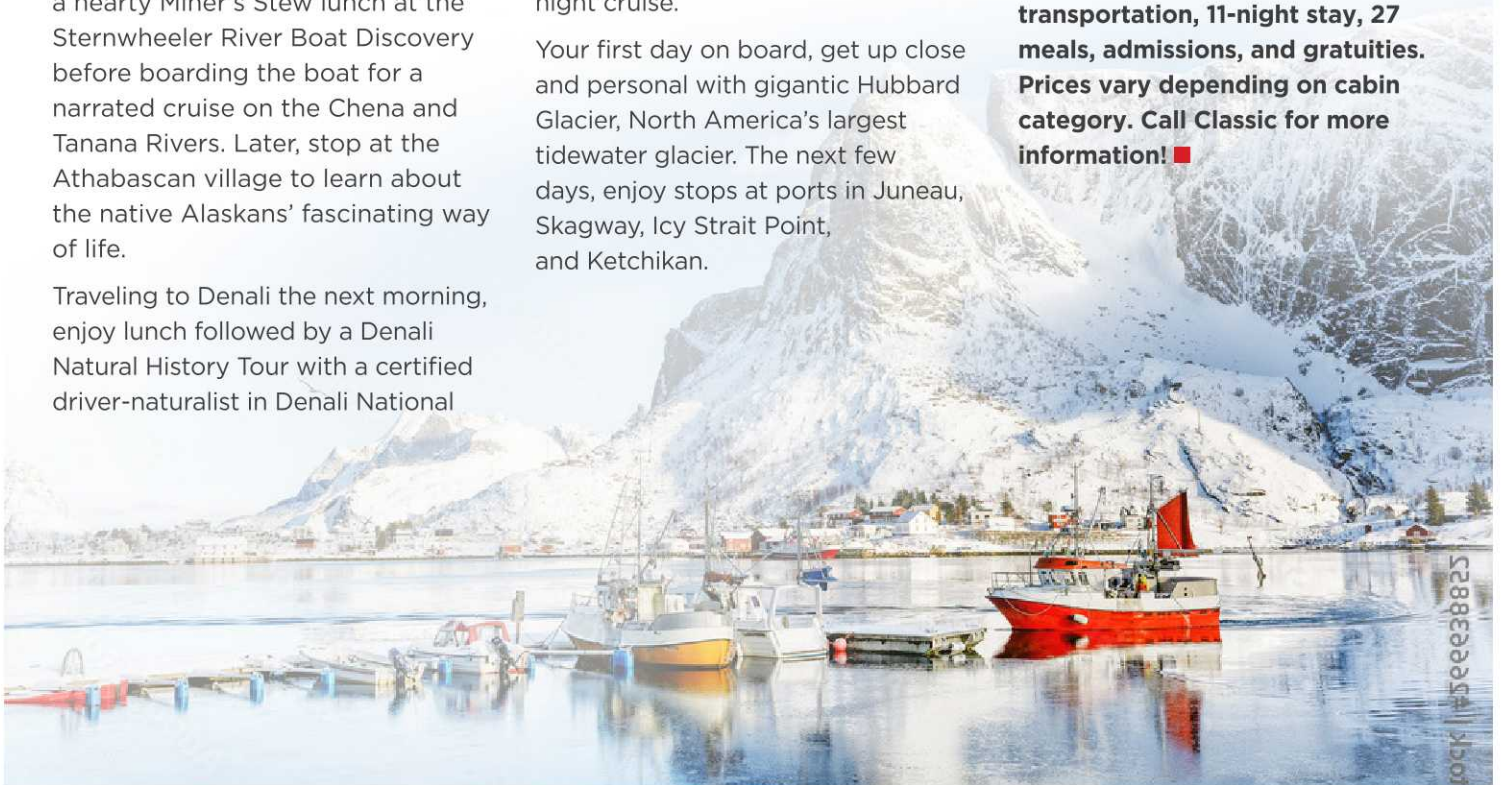
Start your day with a beautiful drive southward on the Seward Highway as you make your way to the Seavey "IdidaRide" Complex. The Seavey family won six consecutive Iditarod races and eight overall. Next, delight in a wilderness dogsled ride! This afternoon, you will board Celebrity Cruise's beautiful Summit for a seven-night cruise.

Your first day on board, get up close and personal with gigantic Hubbard Glacier, North America's largest tidewater glacier. The next few days, enjoy stops at ports in Juneau, Skagway, Icy Strait Point, and Ketchikan.

Available shore excursions at each stop offer options such as flightseeing, riding an antique train car on the White Pass & Yukon Railway, whale watching, visiting Misty Fjords National Monument, and much more. The next day, take in the views as you sail through Alaska's Inside Passage. Enjoy amazing views of hanging glaciers, Fjords, and wildlife like nowhere else.

The next morning, disembark the ship in Vancouver and head to the airport for your flight home. You're sure to take home wonderful memories of amazing Alaska.

This 12-day tour includes all air, cruise and motorcoach transportation, 11-night stay, 27 meals, admissions, and gratuities. Prices vary depending on cabin category. Call Classic for more information! ■





SAVVY CHARITABLE GIVING

By John Bailey, CFP® - Senior Vice President & Chief Revenue Officer, Columbia, Missouri



As you're wrapping up the year, don't forget about your favorite causes! Most charities need your help to meet their year-end goals, so be generous but be smart with your gift-giving.

Do your research. Your charitable giving only qualifies for a tax deduction if it goes to a tax-exempt organization as defined by the Internal Revenue Service (IRS). Review how your favorite organization operates and how much of their resources are used for charitable purposes. Charitywatch.org and charitynavigator.org are two great resources to compare non-profits.

Itemize your deductions. You'll receive the best tax benefits if your charitable donations (combined with your other itemized deductions) exceed your standard deduction. Of course, don't make this your sole purpose for giving.

Consider deduction limits. Your deduction limit is 60% of your adjusted gross income (AGI) for cash gifts and 30% of AGI for non-cash gifts held for more than one year. You can carry over excess contribution amounts for up to five years.

Request a receipt. If you donate \$250 or more, you need a receipt from the charity. If less than \$250, you need a bank record/receipt or written communication showing the charity name, date, and amount.

Subtract your benefits. If you received something in exchange for your donation (e.g., meal, book, etc.), deduct the fair market value of the item or service from your donation.

Get an independent appraisal. If you want to donate property over \$5,000 (e.g. household goods, vehicles, etc.), you'll want to get an appraisal. Deducting non-cash donations may require you to complete a special tax form (Form 8283 Noncash Charitable Contributions) for those items.

Review your volunteer time. You can deduct transportation costs and expenses directly associated with your volunteer efforts, but you can't deduct the cost of your time. Keep your receipts and a mileage log with your tax records.

Donate appreciated investments. Rather than selling securities (stocks, bonds, mutual funds, etc.) and donating cash, make your donation dollars go further by donating the asset directly to charity. You can get a deduction equal to the fair market value of the asset and avoid the capital gains tax you would have incurred if you sold it. Bonus points if the charity also offers state tax credits for your donation!

Use your IRA. If you're age 70½ or older, consider donating to charity directly from your IRA by making a qualified charitable distribution (QCD). If you're also required to take required

minimum distributions (RMDs) from your IRA and you don't need the additional income, the QCD can also help satisfy your RMD. You can donate up to \$100,000, per taxpayer, directly from your IRA and completely avoid income tax on the distribution.

Look to the future. If it's not your year to give, think about your future giving capacity. You could make a charitable organization the beneficiary of your life insurance, retirement accounts, or trust. You can even explore trust options that provide income to you during your lifetime and provide the remaining assets to a charity upon your passing. Leaving tax-deferred assets, such as IRAs and retirement accounts, to charity may provide a more tax-efficient legacy versus leaving those assets to heirs in a high tax bracket. ■



DISCOVER THE CENTRAL DIFFERENCE

ALWAYS ACTING IN YOUR BEST INTEREST

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DAY TRIPS

Amazing Graze **JULY 10, 2024** NEW

Join us as we welcome Amazing Graze to teach us how to make the perfect Graze Board for two. The result will be your beautiful work of art which you can take home to share. There will be an 11am and 1:30pm class. Space will be limited, call Classic to reserve your spot. **Supplies, guide and class all included for \$55 per person.**

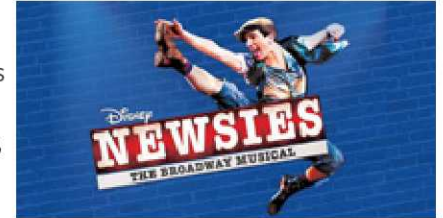
amazing
graze



Disney's Newsies **JULY 24, 2024** NEW

At The New Theatre • Departs at 7am

NEWSIES spins the inspirational tale of Jack Kelly, a charismatic newsboy who dreams of a better life. When the unscrupulous newspaper tycoon, Joseph Pulitzer, raises prices at the newsboys' expense, Jack along with spitfire reporter, Katherine Plummer, rouse the downtrodden "Newsies" to stand up against Pulitzer and fight for what is right! Tickets include lunch and the show. **This all-inclusive day is \$125 per person.**



IRISH NEW in St Louis

AUGUST 16, 2024

By 1850, nearly half the population of Saint Louis was of Irish descent. Join Irish History minor and former University College Dublin student Declan Rutan as we revisit these Irish roots. Examine food, faith, and fancy of the St Louis Irish, including an Irish church, Irish lunch, Irish shopping and, of course, a Pint Toast! Arrive at the fastest growing parish in the St Louis Archdiocesan, located in the heart of the beloved Irish neighborhood called Dogtown. Enjoy the architecture of St. James the Greater Church and learn the history of its past and future. Later, enjoy a delicious lunch at John D McGurk's, where Irish history meets Soulard tradition. This afternoon, visit a little bit of Ireland right in St Louis at the Kerry Cottage. You'll discover a charming Irish oasis with quality clothing, jewelry, fine crystal and China from the Emerald Isle. Finally, a short tour of the Campbell House Museum will complete your day. Home to renowned fur trader Robert Campbell and his family from 1854 until 1938, the Campbell House Museum weaves the story of Irish elite and their Irish domestic servants and how their lives intertwined. **This all-inclusive day is \$172 per person.**



Apple Picking and Wine Making

SEPTEMBER 24, 2024

Located on a beautiful stretch of property just outside Mexico, Hickory Ridge Orchard is one of the only organic apple orchards in Central Missouri. If you are looking for delicious, locally grown apples, you have come to the right place. A deluxe tour of the farm will take you on a nature walk along the farm pond, to the barn to feed and take photos with the farm animals, views of the honeybee yard from afar, and a trip through the apple orchard. Hayrides around the pumpkin patch and corn maze will also be available. Homegrown goods, apples, ciders, and farmhouse treats will be available for purchase. This afternoon, Serenity Valley Winery will cater lunch. After lunch, enjoy a class which will walk you through a fun and informative introduction to wine making.

This all-inclusive day is \$129 per person.



Day at the Kansas City Zoo

AUGUST 26, 2024

With more than 8000 animals in 34 habitats and over 200 acres, the Kansas City Zoo & Aquarium is a journey around the world. Make the most of your day at the Kansas City Zoo and NEW Aquarium with a Platinum wristband. This wristband includes unlimited rides on the KCZoo Railroad, African Tram, African Sky Safari, Kenyan Cruise, and endangered Species Carousel. You will have a private catered polar bear picnic lunch overlooking the polar bear enclosure. WALKING WARNING: This day will include a lot of walking. **This all-inclusive day is \$138 per person.**



Great River Road

OCTOBER 8, 2024

Linda Koenig Tour Departs 7am

Spend the day exploring the Great River Road, recently designated a National Scenic Byway, less than an hour's drive northwest of St Louis. You'll be on the lookout all day for migrating waterfowl. First stop is to admire the Melvin Price Locks and Dam, the largest and most-technologically advanced locks and dam on the Mississippi before crossing the stunning "bridge of the future" William Clark Bridge, spanning between MO and IL. Next, visit the Great Rivers Museum inside the Melvin Price Locks and Dam, where you will view the Mississippi River film and take a tour of the locks, dam, and museum. Travel up the National Scenic Highway on your way to Pere Marquette State Park, then enjoy a family style lunch at one of the lodges. After lunch, take the Brussels Ferry across the Illinois River to Brussels, IL where we stop at Odelehr's roadside market to buy cider, honey, apple butter and more. Your final ride across the Mississippi River on the Golden Eye Ferry will conclude your scenic day along the great river road. **This all-inclusive day is \$141 per person.**

LOOK FOR GREAT DEALS FROM THESE

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American Shoe

Bob McCosh

Creskide Pet Center

Culligan Water (C & S Enterprises INC)

Cyclex Bicycles

D & H Drug Store (GFBA Investments)

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House of Chow

House of Chow (2)

Lizzi & Rocco's

M Boss Salon

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Naugle Co

Nourish Café

Rustemeyer Roofing

Sassafras Moon

Shek (Sagebrush LLC)

Shirtworx Ink

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

Witt Print Shop

Broadway Hair

Jersey Mike's

Tiny Town Play Café

Pasta La Fata

Andrea Lyn Events

Lotus Hot Yoga

Main Squeeze Juice Bar and Eco

Market

Better Than Most Golf Metals LLC

Better Together Mental Health

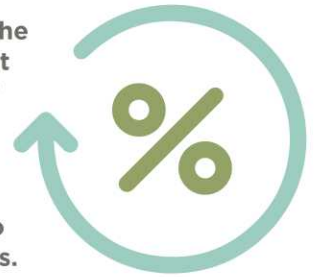
Songbird Station





WHAT IS COMPOUND INTEREST?

Retirement planning is a crucial aspect of financial management and understanding the concept of compound interest can make a significant difference in achieving your retirement goals. Compound interest is like a magic trick that works quietly in the background, steadily growing your investment over time. Below, we'll delve into what compound interest is, how it works, and why it's essential for retirement planning.



We understand that finding the right financial planner can be a crucial decision for your financial future. By considering these factors and taking the time to find a planner who aligns with your needs and values, you can set yourself on the path towards financial success.

WHAT IS COMPOUND INTEREST?

Compound interest is the interest calculated on the initial principal and on the accumulated interest of previous periods. In simpler terms, it's interest earning interest. This compounding effect accelerates the growth of your money over time, making it a powerful tool for long-term savings and investments.

HOW DOES COMPOUND INTEREST WORK?

Let's illustrate with an example: suppose you invest \$1,000 in a retirement account that earns an annual interest rate of 5%. In the first year, you'll earn \$50 in interest, bringing your total to \$1,050. In the second year, you'll earn 5% interest not just on your initial \$1,000, but also on the \$50 interest from the first year, resulting in \$52.50 in interest. This cycle continues, with your money snowballing as the years go by.

THE POWER OF STARTING EARLY

One of the most significant advantages of compound interest is time. The earlier you start investing for retirement, the more time your money has to compound and grow. Let's compare two scenarios to illustrate this point:

SCENARIO A: You start investing \$300 per month at age 25 and continue until age 65. By retirement, assuming a 7% annual return compounded monthly, you'd have approximately \$1.2 million.

SCENARIO B: You delay saving until age 35, then invest the same \$300 per month until age 65. Due to investing for 10 less years than in Scenario A, you'd only accumulate around \$550,000.

Starting just ten years earlier more than doubles your investment, showcasing the immense value of compound interest over time.

MAXIMIZING RETURNS WITH REGULAR CONTRIBUTIONS

Consistently contributing to your retirement accounts further amplifies the power of compound interest. Whether through employer-sponsored 401(k) plans, IRAs, or other investment vehicles, regular contributions increase the principal amount, resulting in higher potential returns over time. Automating contributions can also help maintain discipline and ensure consistent savings.

Compound interest is a cornerstone of retirement planning, offering a simple yet powerful strategy for building wealth over time. By starting early, making regular contributions, and adopting a diversified investment approach, you can harness the full potential of compound interest to secure a comfortable retirement. Remember, even small contributions today can lead to significant gains tomorrow. So, take control of your financial future and leverage the magic of compound interest to help turn your retirement dreams into reality.

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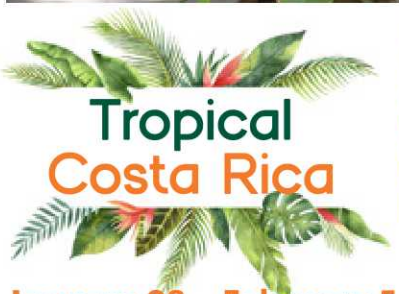
The hypothetical examples shown are demonstrating mathematical principles. This hypothetical example, based upon the above referenced assumptions, is for illustrative purposes only and does not represent the performance of any specific investment, and is not a guarantee of future results. These examples do not reflect investment fees or taxes due which, if deducted, would reduce the investment's performance. Investing involves risk including the potential loss of principal. No investment strategy, including diversification, asset allocation and rebalancing, can guarantee a profit or protect against loss. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio; it is a method used to help manage portfolio volatility.



CONTACT US TODAY FOR YOUR FREE CONSULTATION!

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Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Tropical Costa Rica

January 28 – February 5, 2025

Your trip to Costa Rica opens in the colorful capital city of San Jose, the perfect place to relax and soak up the sights as your adventure begins. You start your adventure with a tour of a local coffee plantation highlighting the history and cultivation of the Costa Rican economy. This afternoon, check in to your lodge overlooking the majestic Arenal Volcano where you stay for the next three nights.

Embark the next morning on a Cano Negro guided riverboat trip in a covered canoe. Go in search of caimans, river otters, sloths, monkeys, river turtles, exotic birds and more. Return to your lodge for a chance to relax the rest of the day. The next day you explore a family-owned farm, getting a peek into the daily lives of the locals. The farm considers itself a “classroom without borders” where you can taste exotic fruit and experience the traditional way to process sugar cane.

A delightful cruise on Lake Arenal is the perfect way to start your day. Then it is off to the secluded Monteverde Cloud Forest, where trees grow to heights of 100 feet! Set off on a nature walk through this spectacular ecosystem, where you’re sure to encounter many incredible species of flora and fauna. The next day you explore one of the world’s largest butterfly gardens. Later you have the option to join a leisurely paced “Hanging Bridges” walking tour OR take an exhilarating ride on one of the longest canopy zip line tours in Costa Rica.

You make your way to breathtaking Guanacaste the next morning, known for its fine sandy beaches where you settle in for a relaxing two-nights stay at your resort. Spend the next couple of days as you explore the nearby beaches or simply relax by the pool and take advantage of your resort’s lovely amenities. **This nine-day tour includes all air and motor coach transportation, eight-night stay, 13 meals, admissions, and gratuities all for \$3,599 for per person double occupancy.** ■

BOOK NOW AND **SAVE \$150** FOR RESERVATIONS MADE BEFORE JULY 28, 2024.

WAIT LIST



Austria & Switzerland



Holiday

September 7-18, 2024

WAIT LIST

Set off on another adventure of baroque streetscapes and imperial palaces that set the stage for a scenic sightseeing tour of Vienna, before checking into your hotel for two nights. The following morning, depart on a city tour including a guided tour of the Schobrunn Palace, which is sure to be a highlight of your day.

Leaving Vienna the next morning, you will visit Melk and Mondsee, starting with a tour of Melk Anney, a UNESCO world heritage Site. Mondsee is a delightful lakeside town best known for the basilica St Michael. This afternoon you will arrive in Salzburg and embark on a guided walking tour of the story-book old town, burrowed below steep hills. Although most visitors come to Berchtesgarden just to view the infamous “Eagle’s Nest,” this small German town in the Alps also offers panoramic views, WWII history and beautiful murals.

Travel to Innsbruck the following morning for a guided walking tour of this charming Alpine town, which takes you in the footsteps of one of the most influential and distinguished royal families of Europe. The next morning board the Glacier Express train and wind your way through the majestic Alps from Austria into Switzerland. Upon arriving at Zermatt, you will check into your hotel for the next two nights.

Today ride the unique 3S cableway to Matterhorn Glacier Paradise, Europe’s highest cable car station. The next morning bid farewell to Zermatt as you travel via mountain train to Taesch,. Take a tour of one of the most famous castles in Switzerland, located on a rocky island near the shore of Lake Geneva. Later you are in for a special treat as you visit the Maison Cailler Chocolate Factory for a tour and tasting, as well as a stop at the Cheese factory for a visit and tasting.

Start your morning off with a guided walking tour of Berne, a medieval city with many intricately carved fountains, narrow streets, and notable towers. Next stop is the town of Interlaken, a traditional resort town built in a narrow valley between the emerald-colored waters. Your ultimate destination is the old-world town of Lucerne, your home for the next two nights. Your day begins with a guided walking tour of Lucerne, ending with a private cruise on beautiful Lake Lucerne. ■



March 13- April 1, 2025



Australia & New Zealand

See what life is like “Down Under” on this incredible journey along the coast of Australia and through New Zealand’s North and South Islands. The first stop of this trip is Auckland, New Zealand, known as the City of Snails. Upon arrival, you take a City Sightseeing Tour. This afternoon, check into your centrally located Auckland Hotel before enjoying a welcome dinner at the Harbourside Restaurant.

The following morning, travel through the gardens of the Auckland Domain to visit the Auckland Museum. After a stop at Auckland Skytower for a 360-degree view of Auckland city, head to the port to board Holland America’s Westerdam cruise ship for your 14-day cruise.

Your cruise will port in the New Zealand Cities of Tauranga, Napier, Wellington, Picton, Littelton (Christchurch), Port Chalmers (Dunedin) and cruise Fjordland National Park, which winds its way for miles past small islet and lush mountains covered in dense, native rainforest. Enjoy a couple of days at sea, relaxing and experiencing the ships amenities as you make your way to Australia. Your ship will port in Tasmania, Melbourne, and lastly Sydney where you disembark.

Upon arrival in Sydney, a local guide will take you on a Sydney City Sights and Southern Beaches tour.

On this tour, visit the picturesque Botanical Gardens, Darling Harbor, Chinatown, and a guided tour of one of the most iconic buildings in the world, the Sydney Opera House. This afternoon,

check into the beautiful Grace Hotel for two nights and have the rest of the day to relax and explore on your own.

In the morning, join your local guide for a full day Blue Mountains excursion. The first stop is Featherdale Wildlife Park to hand feed kangaroos and see koalas, wombats, emus, dingoes and more! Next, discover the remarkable beauty of Blue Mountain National Park. From the quaint village of Leura, you skirt around Cliff Drive to Katoomba to take in the views over the magnificent Jamieson Valley (Australia’s Grand Canyon). Enjoy lunch before descending into the lush rainforest for views of the beautiful Three Sisters. Then, you have tickets for a one-way ride on the Scenic Railway, the worlds steepest incline railway, descending through a cliff-side tunnel and emerging into ancient rainforest at the Jamieson Valley floor. Or, you can take the fully-enclosed Scenic Cableway into the Jamieson Valley, offering unique views of the Three Sisters, Mount Solitary and Katoomba Falls. After returning to the hotel this evening, enjoy dinner on your own.

The final morning, head for the airport for your flight home. Take home extraordinary memories of your journey to the “Land Down Under” to share with family and friends.

This 18-day tour includes all air, cruise and motorcoach transportation, 17-night stay, 47 meals, admissions, and gratuities. Prices vary depending on cabin category. Call Classic for more information! ■





Lunch N' Learn



**LIMITED
SPACE**

Dispelling Myths About Estate Planning

September 11, 2024 11:30am

Enjoy a BBQ Lunch and Learn about Dispelling the Myths of Estate Planning!

There are many misconceptions and confusion about estate planning. Dispelling Myths About Estate Planning will provide an honest and objective look at the financial "death planning" process. Learn the most common mistakes and what you need to create a plan that will meet your goals. **This seminar covers topics including:**

- ▶ What estate planning is
- ▶ Understanding the most common estate plan mistakes
- ▶ Three goals of estate planning
- ▶ Two primary methods used in estate planning
- ▶ Review of the estate planning documents generally recommended

Space will be limited, so call Classic to reserve your spot. 573-874-8548

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



Central Trust Company

This seminar is presented by Bryan Allee, Executive Vice President and Chief Fiduciary Officer with Central Trust Company. Bryan has worked in estate and trust administration for over thirty years, in both private practice as an attorney and as a trust administrator for various community banks and independent trust companies. Bryan holds a J.D. from the University of Missouri-Kansas City School of Law and a B.A. from William Jewell College. ■



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Central Bank of Boone County
720 E. Broadway, PO Box 678
Columbia, MO 65201

classic *Calendar*

2024

June 8-21	Kenya Wildlife SOLD OUT	\$9,899
July 10	Amazing Graze NEW	\$55
July 24	Newsies at the New Theatre NEW	\$125
July 29-Aug 5	Colorado Rails Adventure SOLD OUT	\$4,199
August 16	Irish in St Louis NEW	\$172
August 26	Day at the Kansas City Zoo NEW	\$138
September 7-18	Switzerland WAITLIST	\$7,499
September 24	Apple Picking and Wine Making NEW	\$129
October 8	Great River Road NEW	\$141
October 20-25	Fall at White Mountain WAITLIST	\$2,799
December	NYC Holiday	\$4,299

2025

Jan 28-Feb 5	Tropical Costa Rica WAITLIST	\$3,599
March 13-April 1	Australia & New Zealand NEW	TBD
May 12-23	Alaska Coming Soon	TBD

Classic living is its own reward. Call 573-874-8548 to claim your share!

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REFER A FRIEND TO OPEN ANY ELIGIBLE CHECKING ACCOUNT AND SET UP A RECURRING DIRECT DEPOSIT WITHIN 90 DAYS.

You'll get \$50 for referring great customer AND they'll get \$300 for opening a new account with us!

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 **Central Bank of Boone County**
573.874.8100 | Member FDIC

To receive the \$300 checking bonus, open and maintain any personal checking account except Free Checking. Free Checking is not an eligible checking account. Deposit \$50 or more at account opening, and have at least two or more direct deposits with a cumulative total of \$250 within 90 days of account opening. No minimum balance required for Bonus. Qualifying types of Direct Deposits include any direct deposit from Payroll, Pension or Government Benefit. Bonuses are reported to the IRS as interest. Bonuses will be deposited into the checking account within 15 business days after account(s) 1) meets all requirements AND 2) has been open for 90 days. Available to new checking account customers only. Offer is not available to those whose accounts have been closed with a negative balance within the last 2 years. You will receive only one new checking account opening related bonus every two years from the last date incentive was paid. Only one bonus per household. Customer must bring in mailer or use offer code to receive incentive. Offer may only be redeemed by the intended recipient and is nontransferable. Eligibility for this offer will be verified prior to providing the bonus. The new checking account must be open and in good standing up to and including the date any earned bonus is paid in order to receive the bonus. We reserve the right to not open accounts for customers outside our market area. Please contact us for further details. Promotion ends 12/31/2024.