

PUBLISHED  
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MEMBERS OF



Central Bank

MAY  
2026

# classic

## INSIDE

NEW Caribbean Cruise

Finland Adventure

Kansas City World War 1 Museum

SUMMER IN

*Michigan*

August 30-Sept 5, 2026

LET'S TRAVEL



# GET YOUR *Travel On!* with CLASSIC

## A NOTE FROM CLASSIC & *Katie Griffith* **Good News! Our Electronic Newsletter is up and running!**

Do you want to be one of the first to get your Classic Newsletter?  
You can elect to receive your Classic Newsletter electronically.

To sign up for electronic Classic Newsletters, please email [classic.boone@centralbank.net](mailto:classic.boone@centralbank.net).  
Please include your name, address and email so we can add you to our email list. Or scan the QR code with your smartphone for the online version.



### *On the Cover*

*Sparkling white against the green hillsides, the Grand Hotel is an unspoiled reminder of the glory of bygone days. You won't forget the incredible stay in your uniquely appointed lake view room. Step aboard your deluxe motorcoach in Columbia to begin your journey to Michigan. This afternoon, arrive in New Buffalo, MI where Brewster's Italian Café will be delivering an Italian feast to your hotel for dinner.*



Mackinac Island, voted one of the



*"Top Ten Islands in the World"*

## August 30-Sept 5, 2026 Summer in Michigan

**LAST CHANCE**

Depart for Saughtuk Dune after breakfast the following morning. Climb aboard an open-air dune buggy, specially designed to deliver an action-packed journey through the rolling dunes. Continue your travels, arriving at Frankenmuth, also known as "Michigan's Little Bavaria." Enjoy time on your own to explore and have lunch before boarding the Bavarian Belle for a riverboat cruise. Check into your hotel for one night before enjoying a Bavarian Dinner with your fellow travel companions.

After breakfast make your way to Mackinaw City for your high-speed ferry ride on Lake Huron to Mackinac Island, voted one of the "top Ten Islands in the World." As there are no motorized vehicles allowed on the island, horse-drawn wagons transport you downtown for lunch and exploring before making your way up to the beautiful Grand Hotel. After checking in, get settled into your beautiful lake view room and take time to explore. Then, enjoy your first of four wonderful meals served in the elegant Grand Hotel Dining Room.

Start your full day on Mackinac Island with breakfast at the hotel before departing on a narrated horse-drawn wagon tour of this beautiful historic Island. This afternoon is free for you to spend at your leisure. Gather this evening for another wonderful dinner in the hotel's dining room.

**Mackinac Island This seven-day tour includes all motorcoach transportation, six-night stay, 12 meals, admissions, gratuities and services of a professional tour guide all for \$3,849 per person double occupancy. ■**



# AMANA COLONIES & KALONA, IOWA

LAST  
CHANCE

September 21-23, 2026

Step back in time with a visit to the Amana Colonies, one of America's longest-lived communal Societies, located in the Iowa Prairie. Depart Columbia and head to Kalona, where you start your journey. This small city is home to the largest Amish population west of the Mississippi. Enjoy lunch in a Mennonite home followed by a countryside tour. This guided tour provides insight into the traditional lifestyle, passing Amish and Mennonite homes, schools, and businesses, as well as stopping at two unique points of interest. This afternoon, continue to Amana, Iowa where you check into Hotel Milwright for two nights.

Join a local guide after breakfast the next morning for a tour of the Amana Colonies which sit along the Iowa River Valley. Originally, all land and buildings were owned by the community, families were assigned living quarters, and adults were assigned jobs. Stops along the tour include the Museum of Amana History, Amana Meat Shop and Smokehouse, and the Old-Fashioned General Store. This afternoon, enjoy some free time to explore Amana and have lunch on your own. This evening dinner is at one of Amana's best restaurants, the famous Ox Yoke Inn, which was founded in 1940 and known for their fresh, quality, family-style service.

After departing Amana the following day, you slowly start your journey home. First, you make a stop in Cantril, Iowa to visit the Dutchman's Store, an old-fashioned general store, now a quilters paradise. For your last stop, you visit the Milton Creamery, which uses the freshest milk from the Amish and Mennonite family farms just down the road.

**This three-day tour includes all motorcoach transportation, two-night stay, five meals, admissions, gratuities and a Central Bank Classic guide all for \$999 per person double occupancy. ■**

This small city is home to the largest Amish population west of the Mississippi.



classic

# ADRIATIC & GREEK *Isle Cruise*



OCTOBER 16-  
NOVEMBER 1,  
2026



LAST  
CHANCE

FEATURING TWO-NIGHT PRE-CRUISE PACKAGE IN VENICE AND TWO-NIGHT POST-CRUISE IN ATHENS

**Relax under the warm Mediterranean sun and enjoy stunning sunsets in this iconic region.** From its sunny shores to vibrant coastal towns, the Mediterranean is the dream destination you've always imagined. After your overnight flight you will arrive in the "Floating City" Venice, Italy. Upon arrival, board your private transfer into the city and enjoy lunch at a local restaurant. Later that afternoon, check into your Venice hotel for two nights.

After breakfast at the hotel on your first morning, meet your local guide for a sightseeing tour in Venice. Visit Doge's Palace, St. Mark's Basilica, and take a private gondola tour for an unforgettable view of the city. After the tour the remainder of the day is free for you to explore Venice.

The following morning, head for the bustling city of Ravenna, famous for its spectacular mosaics from the 5th and 6th centuries. This afternoon, board Celebrity's Eclipse for your 11-night Adriatic and Greek Isle cruise. Over the next 11 days, experience the many wonderful stops along the Mediterranean coast. In Croatia stroll along the palm-lined Adriatic coast of Split, and discover the "Pearl of the Adriatic," Dubrovnik. Kotor, Montenegro offers a dramatic, fjord-like landscape with calm, cruise perfect waters beneath the towering Orjean Mountains. Valletta, Malta is a UNESCO World Heritage City, founded by the Knights of St John after the Great Siege of 1565. Stops in Mykonos, Santorini and Rhodes, Greece offer views of the famous, white-washed houses, sea blue

roofs, rich wine regions, unique red and black beaches, and medieval ruins.

Your final day aboard the ship brings you to Athens, the city that brought the world drama, history, poetry and philosophy. After transferring from the ship, begin your guided tour of Sounio. This archeological site was made famous for its ancient Temple of Poseidon. Later this afternoon, check into your Athens hotel for a two-night stay.

Take a guided tour of **Athens** the next morning to see the **Parthenon, Temple of Nike, the Theatre of Dionysus** and so much more.

Stop at the Acropolis Museum to view authentic artifacts and displays that bring the ruins to life. Have a farewell dinner tonight at a local restaurant to top off your final night in Greece. This 17-day tour includes all air, cruise and motorcoach transportation, 15-night stay, 41 meals, admissions, and gratuities. Prices vary depending on cabin category. Call Classic for more information. ■



# Your Year-Round Financial Planning Checklist for Lasting Financial Success



**Written by**

*Megan Crocker*  
*Assistant Vice President &*  
*Wealth Management Advisor*  
*Central Trust*

Financial planning isn't a one-time task—it's a continuous journey that evolves over time. At Central Trust, we believe each season offers a unique opportunity to assess, adjust, and advance your financial strategy. This guide outlines a practical, season-by-season approach to help you stay proactive, organized, and confident throughout the year.

## **Fall: Prepare for Year-End**

As autumn settles in, it's time to take stock of your financial picture before the year closes. Begin by reviewing your tax situation—are there opportunities to reduce your taxable income through deductions, retirement contributions, or charitable giving? Tax laws can shift, so staying informed is key. It's also a good time to revisit your estate plan and insurance policies. Ensure your beneficiaries are up to date and your coverage reflects your current needs. If you're planning to make gifts or donations, finalize them early to avoid year-end bottlenecks and ensure they're processed in time.

## **Winter: Build a Strong Foundation**

The start of a new year is ideal for laying the groundwork for financial success. Begin by organizing your tax documents and preparing for filing season. If you haven't yet maxed out your IRA or Roth accounts for the previous year, act quickly—



deadlines are approaching. This is also a great time to meet with your financial professional to set goals for the year ahead. Whether you're planning for retirement, saving for a major purchase, or adjusting to a life change, a clear roadmap can make all the difference.

## **Spring: Refresh and Re-evaluate**

Spring brings renewal and a chance to refresh your financial strategy. Review your retirement accounts and contribution rates. Are you taking full advantage of employer matches or catch-up contributions? If you're retired and taking required minimum distributions (RMDs), confirm your withdrawal amounts and timing. Revisit your household budget to account for upcoming expenses like travel, home maintenance, or tuition. If you carry debt, consider whether refinancing or accelerating payments could improve your financial health.

## **Summer: Check In and Look Forward**

Summer is a great time to pause and reflect. Use this season to tie up loose ends from earlier in the year and prepare for what's ahead. If you have children or grandchildren, revisit education savings plans and funding strategies. With the housing market active, consider whether renovations, refinancing, or relocation are on your horizon. Review your most recent tax return with your financial professional to identify planning opportunities. A mid-year portfolio check-in can help ensure your investments remain aligned with your goals and risk tolerance.

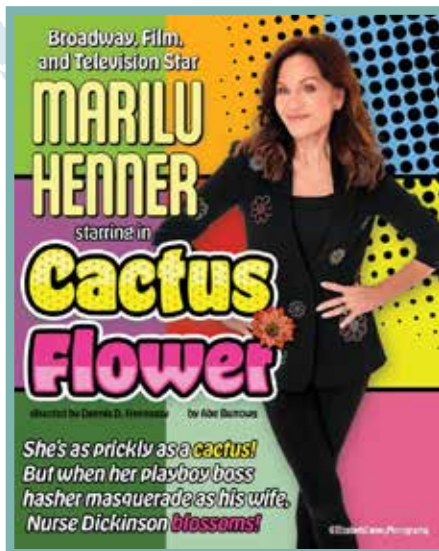
## **Why Seasonal Planning Matters**

Breaking financial planning into seasonal steps makes the process more manageable and less overwhelming. It encourages regular engagement, helping you stay ahead of market changes, regulatory updates, and personal transitions. At Central Trust, we believe that consistent attention to your financial strategy leads to greater clarity, confidence, and long-term success.



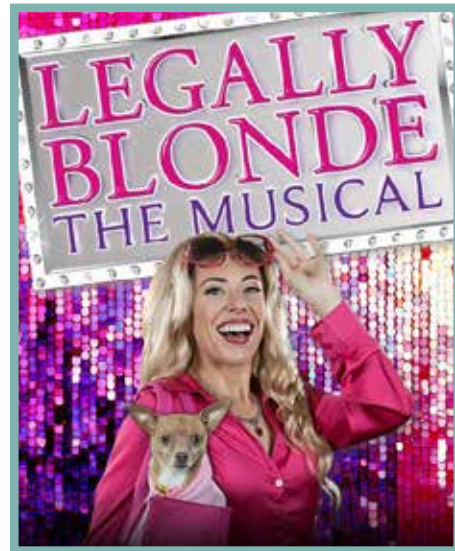
**MJ** at the Fox Theatre  
**May 21, 2026**

Join Classic at the Fabulous Fox Theatre in St Louis to see MJ. The multiple Tony Award-winning musical MJ is making a victorious return to St Louis. MJ goes beyond Michael Jackson's singular moves and signature sound, offering a rare glimpse at the making of the 1992 Dangerous World Tour. Don't miss your chance to experience the show that is electrifying sold-out crowds on Broadway and in cities across America, London's West End and Hamburg, Germany. Your day includes a pre-show dining experience hosted by the Fox Theatre and orchestra level seats. **This all-inclusive day is \$201 per person. ■**



**Cactus Flower**  
 at the New Theatre **June 3, 2026**

Join Classic at the New Theatre and Restaurant in Overland Park to see Cactus Flower. A philandering dentist keeps his many affairs at bay by claiming to be married with children. When the ruse threatens to catch up with him, he drafts his prickly nurse to pose as his wife. She blossoms and he finds himself in love with the lovely "cactus flower" right under his very nose. **This all-inclusive day is \$136 per person. ■**



**Legally Blonde**  
 at the New Theatre  
**July 15, 2026** NEW

Join Classic at the New Theatre and Restaurant in Overland Park to see Legally Blonde. A fabulously fun, award-winning musical follows a sorority-sister valley girl as she goes to Harvard Law to get her boyfriend back and ends up defying expectations while staying true to herself. Follow the transformation of Elle Woods as she tackles stereotypes and scandal in pursuit of her dreams. **This all-inclusive day is \$136 per person. ■**

**Excelsior Springs** **October TBD**

Start your day with visit to the Watkins Woolen Mill Historic Site and Museum. This tour offers a unique glimpse into both industrial and domestic life in the 1870's. The woolen mill is the only 19th century textile mill in North America with its original machinery intact. The visitors center and museum feature exhibits on the Watkins family, the woolen mill and the impact of industrialization of everyday life in the 19th Century. Later, visit the Elms Hotel and Spa to experience its long and colorful history. Since being built in 1888, the Elms Hotel has been serving travelers seeking the relaxation and restorative properties of the region's mineral waters. The hotel has endured its challenges, including two devastating fires that claimed earlier versions of the hotel, yet each time, the hotel rose from the ashes and was rebuilt into something even grander, the most recent being built in 1912. The hotel has been said to host several ghosts over the years, and though no fatalities ever occurred in either fire, rumors have persisted that one of the spirits was involved in one of the fires. **This all-inclusive day is \$156 per person. ■**



NEW

## St. Louis Treasures July 7, 2026



Walk the halls where ordinary Americans made civil rights history. Built in 1839, the Old Courthouse is a prime example of mid-19th century federal architecture. Enjoy lunch with some of the best views of the Gateway Arch and St. Louis' working riverfront on a riverboat cruise. Next you enjoy art, nature, history and adventure at the newly renovated Museum of Westward Expansion at the base of the St. Louis Arch. Shaped by the inspired design of Finnish-American architect Eero Saarinen, the Gateway Arch celebrates the westward expansion of the United State and the pioneers who made it possible. Take a one-of-a-kind tram ride 630 feet to the top, completed in 1965, the Arch provides stunning views stretching up to 30 miles to the east and west. \*Walking Warning\* those wishing to reach the top of the arch and return, you must be able to manage 28 steps all at once. **This all-inclusive day is \$162 per person. ■**

## KANSAS CITY September TBD NEW

Spend the day in Kansas City stepping back in time. Start your day with a visit to the National WWI Museum and Memorial, which stands as a global epicenter of remembrance, education and discourse surrounding the Great War. Experience first-hand accounts, engaging exhibits and informative films telling the story of this cataclysmic event of the 20th century. After lunch at a local Kansas City restaurant, step back even further in history with a visit to the Steamboat Arabia. All stories, even great ones, must come to an end. The Arabia Steamboat Museum will be closing its doors later this year, so make sure you see it before it is gone. The Steamboat Arabia was one of many casualties of the Missouri River. In 1856, carrying over 200 tons of cargo intended for general stores in 16 midwestern frontier towns, it sank just 6 miles west of Kansas City. This time capsule of life on the American frontier in the mid-19th century is full of everyday objects that made life possible for pioneers in the 1800's. **This all-inclusive day is \$175 per person. ■**



### MERCHANT COUPON



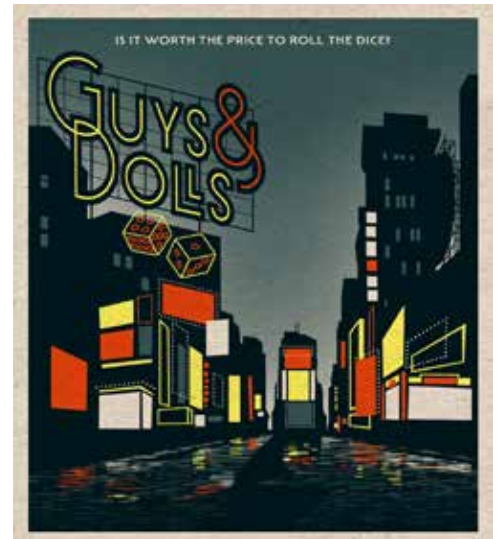
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**1728 Jesse James Ct, Boonville, MO**

**10% discount for Classic Merchant members.**

The member needs to mention their participation in the Classic Merchant club, at the time of making the reservation, to receive the discount

**(573) 540-7160**



## Guys & Dolls NEW

at Stages Theatre

**August 6, 2026**

Join Classic on a trip to Stages Theatre in Kirkwood to see Guys & Dolls. After a wonderful Italian lunch at Favazza's on the Hill, make your way to Stages Theatre in Kirkwood. Guys & Dolls is a classic musical about gamblers and their love interest in 1940's New York City, following the overlapping stories of high-stakes gambler Sky Masterson and missionary Sarah Brown, craps game manager Nathan Detroit and his long-time fiancée, Miss Adelaide. The plot involves a bet between Nathan and Sky, a thousand-dollar debt Nathan needs to pay and the women who try to win them over. **This all-inclusive day is \$195 per person. ■**





# Protecting Your Nest Egg: How Early Social Security Can Save Your 401(K)

**“If you’ve built a solid nest egg and are retiring in your early 60s, don’t dismiss age 62 just because of conventional wisdom, it might be the exact move that keeps your portfolio healthy for the long haul.”**

As a CFP® professional, I often surprise early retirees by suggesting they consider taking Social Security at 62 rather than waiting until 70. While the industry “mantra” focuses on the 8% annual increase gained by waiting, claiming early can be a power move if you’re stepping away from work in your early 60s. By creating an immediate floor of guaranteed income, you shield your 401(k) or IRA from Sequence of Returns Risk...the danger of being forced to sell your investments while the market is down just to pay your bills. This allows your retirement accounts to remain untouched, giving them more time to grow and potentially leading to a much higher total net worth later in life.



Often when I run these scenarios through financial planning software, I see a fascinating paradox: while the plan “Probability of Success” might drop slightly, the projected ending net assets are frequently much higher. Of course, your 401(k) still needs to be in gear. You can’t let off the risk gas pedal too much, but a traditional 60/40 portfolio is usually more than enough to make the math work. By using the government’s money for daily expenses first, you let your own investments stay in the driver’s seat.

**Ultimately, taking Social Security early isn’t about leaving money on the table; it’s about strategic growth. It can open a “Roth Conversion window” to lower your future tax burden and keep more of your retirement assets available for you or your family. If you’ve built a solid nest egg and are retiring in your early 60s, don’t dismiss age 62 just because of conventional wisdom, it might be the exact move that keeps your portfolio healthy for the long haul.**

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*Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss. Past performance is not a guarantee of future results.*



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# San Antonio Christmas

December 8-11, 2026

Start your visit at Wildseed's Farm, a wonderful wildflower farm that sells not only seeds but wonderful garden and home goods, and now has a lovely winery added onto the garden center. Then head to Fredericksburg, where German and Texan cultures combine. Enjoy a choice of German and American style restaurants for lunch on your own while walking among the quaint shops and boutiques. This evening, check into your hotel, the Drury Inn & Suites San Antonio Riverwalk for three nights. Enjoy heavy appetizers and cocktails each night at the hotel or venture out and enjoy one of the many restaurants along the riverwalk.

Start the next day with breakfast at the hotel before your guided tour of San Antonio. This tour begins in the King William Historic District, a sprawling 25 blocks that made the list of the prettiest neighborhoods in America last year. It is the first historic district in Texas, many of the 19th century residences have been beautifully maintained. Take time to tour one of these homes, Villa Finale: Museum & Gardens. Your next stop is the San Fernando Cathedral, with the original section dating back to the 1730s. The dome of the cathedral is the geographical center of San Antonio, and the cathedral features amazing stained-glass windows and stone carved stations of the cross. This afternoon, visit the festive Mexican Market for lunch on your own. Later, head to the most iconic attraction in San Antonio and the most visited tourist site in Texas - The Alamo! Stroll back to the hotel on your own or return via coach.

After breakfast at the hotel, explore some of the area's gems, starting with the Mission San Jose, one of the best-preserved missions and the oldest church which dates to 1768. Later, head to the Japanese Sunken Tea Gardens, set in an abandoned stone quarry, and be transported to the Land of the Rising Sun as you walk along the paths. Your last stop before lunch is the Institute of Texan Cultures. This Smithsonian affiliate museum complex features 65,000 square-feet of interactive exhibits and displays, with sections on how the many waves of settlers and native people influenced the state. Your lunch is included today at the top of the Tower

of the Americas. This revolving restaurant provides amazing views of the city while you dine. The rest of the afternoon is yours to enjoy at your leisure. Tonight, enjoy your private riverboat ride after dark through the thousands of luminarias that line the Riverwalk!

**This four-day tour includes all air and motorcoach transportation, three-night stay on the Riverwalk, four meals, admissions gratuities and services of a professional tour guide all for \$2,399 per person double occupancy. ■**



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# FINLAND

Adventure to the Top of the World!

January 11-18, 2027

Your adventure to the top of the world officially begins with an overnight flight to the **"Daughter of the Baltic", Helsinki, Finland.** Upon your arrival, check in to your hotel for a two-night stay. Spend this afternoon at your leisure exploring this intriguing city, entwined with the Baltic's bays and islands. Then get acquainted with your traveling companions while enjoying a traditional Finnish dinner.

Your first morning in Finland, embark on a city tour with a local guide who will provide captivating historical and cultural narration with sites including the red-bricked **Uspenski Cathedral and Helsinki's award-winning Central Library.** Then, attend a culinary food tasting and experience traditional Finnish flavors. This afternoon, return to the hotel to relax for the evening or venture out into the city on your own.

After breakfast the following morning, board a flight to the northernmost part of Finland, the magical **Ivalo, Lapland.** Upon your arrival north of the arctic Circle, your first stop is Inari, a tiny village that is the heart of the Sami culture. Learn about Finland's indigenous people with a visit to the Siida Museum. Later, venture to a local reindeer farm to learn about the life of a reindeer herder and experience a traditional form of transportation- **a reindeer sleigh ride!** This evening, check into your glass igloo "Aurora" cabins for two nights at **Northern Lights Village in Saariselka.** Take time to look for the **Aurora Borealis** after dinner.

Enjoy breakfast the following day before bundling up for **a dog sled ride!** Say "Hei" to the enthusiastic dogs before learning more about their life. Then, receive instructions on how to guide your sled through the white wilderness. Take some free time this afternoon to pursue some optional



NEW

Featuring  
Two Nights  
in **GLASS  
IGLOOS!**



activities before enjoying dinner this evening. Tonight, enjoy the warmth of your Aurora cabin while staring up through the glass ceiling, keeping an eye out for the magnificent Northern Lights!

Travel to **Rovaniemi** the next morning to visit **Santa Claus Village.** This magical place allows you to walk along the actual Arctic Circle line, with time to browse and explore through the shops and cafés. Tonight, have an unforgettable experience dining at the Ice Restaurant, and enjoy a meal prepared from local Lappish ingredients while taking in the beautiful ice architecture around you. This evening, check into **Santa's Hotel Santa Claus in downtown Rovaniemi.** The next morning head to the airport, taking with you sensational memories of your adventure to the top of the world! **This eight-day tour includes all air, and motorcoach transportation, six night stay, 12 meals, admissions and gratuities all for \$8,299 per person double occupancy. ■**



## The perfect winter getaway starts when the plane touches down in Florida.

Transfer to the pier to board your Celebrity Cruise Ship, and spend the rest of the day relaxing as you set sail. The following morning, get off the ship and take in all that there is to experience in Key West, Florida. The pier is located right in the heart of Old Town, offering easy access to Duval Street, historic sites, snorkeling and so much more.

The next morning, you dock in Bimini, Bahamas. Located just 50 miles east of Miami, this island is the cruise industry's newest port of call. The pier at Bimini offers local beaches, a marina with shops and restaurants, and golf carts you can rent for the day and explore the island. The following day, take some time to sit back and relax on board as you spend the day cruising to your next destination.

After a full day of cruising, arrive at George Town, Grand Cayman. There are plenty of things to do in the port area as it opens to various shopping centers beaches and more. Or choose an excursion through the ship to enhance your time in Grand Cayman. The following day, arrive in Cozumel, Mexico. Cozumel is known for its easy access to snorkeling, Mayan ruins and beaches.

After two full days of exploring, relax as you spend your final day at sea cruising back to Florida. Upon arriving in Florida the next morning, transfer to the airport and begin your journey home. **This nine day tour includes all air, cruise and motorcoach transportation, eight night stay, 20 meals and gratuities. Prices vary depending on cabin category. Call Classic for more information. ■**



**NEW**

# Caribbean Cruise

February 19-27, 2027



# classic

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

## classic *Calendar*

### 2026

May 10-18	Peru Adventure	\$6,749
May 21	<i>MJ</i> at the Fox <b>LAST CHANCE</b>	\$201
June 3	<i>Cactus Flower</i> at New Theatre <b>LAST CHANCE</b>	\$136
June 17	St Louis Cardinals vs Padres <b>WAITLIST</b>	\$216
July 7	St Louis Treasures	\$162
July 15	<i>Legally Blonde</i> at New Theatre <b>NEW</b>	\$136
July 25-31	Magnificent Montana <b>WAITLIST</b>	\$4,999
Aug 6	<i>Guys &amp; Dolls</i> at Stages Theatre	\$195
Aug 30-September 5	Summer in Michigan <b>LAST CHANCE</b>	\$3,849
September TBD	Kansas City <b>NEW</b>	\$175
September 21-23	Amana Colonies	\$999
October	Excelsior Springs <b>NEW</b>	\$156
October 16- November 1	Adriatic & Greek Isles Cruise <b>LAST CHANCE</b>	\$9,149
December 8-11	San Antonion Christmas	\$2,399
December 14-22	Rhine Christmas Markets Cruise	\$6,715

### 2027

January 11-18	Finland Northern Lights <b>NEW</b>	\$8,299
February	Caribbean Cruise <b>NEW</b>	\$3,949

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