

PUBLISHED
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MEMBERS OF



Central Bank

AUGUST
2026

classic

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Netherlands & Belgium

Coastal Maine

Gems of the South

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February 19-27, 2027

Caribbean
CRUISE

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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.

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.



SECURE^U

Learn. Spot. Stop.

How We Protect Your Information

A simple look at how we work to keep your data safe

Your Security Is Our Priority

Protecting your personal and financial information is one of the most important things we do. We use advanced technology, trained experts, and proven processes to help keep your information safe—every day.

What We Do to Protect You

We monitor 24/7. Our security systems continuously watch for unusual activity across our network to quickly detect potential threats.



We Act Fast

If something doesn't look right, our cybersecurity team moves quickly to contain the issue and protect your information.

We Have a Dedicated Security Team

A specialized team of cybersecurity experts are always ready to investigate, respond, and resolve potential threats.

We Use Advanced Tools

We use multiple layers of protection, including:

- Fraud and threat detection systems
- Secure network monitoring
- Email and online protection tools

We Train Our Employees

Our team receives ongoing training to recognize and prevent fraud, scams, and security risks.

We Continuously Improve

In the event of any security issue, we review what happened and strengthen our systems to stay ahead of emerging threats.

If Something Happens

In the rare event of a security issue:

- We work quickly to secure your information
- We restore systems as fast as possible
- We follow all regulatory requirements for communication and protection

Stay One Step Ahead with SecureU

SecureU is our way of helping you stay informed and confident when it comes to protecting your information.

It's a place to:

- Learn how to spot scams
- Get tips to protect your accounts
- Know what to do if something seems suspicious or out of the ordinary

If you ever have questions or concerns about your account security, our team is here to help.

Scan the QR code, visit

centralbank.net/personal/security/

or call **(866) 236-8744** to speak with customer service or report fraud.



San Antonio Christmas

Get your travel on with classic

December 8-11, 2026

Spend your Christmas season in San Antonio, where festive lights, historic charm, and warm Texas hospitality create a truly magical holiday experience. Stroll along the beautifully decorated River Walk, enjoy seasonal events, and explore iconic attractions like the Alamo and Market Square. From holiday traditions to unforgettable sightseeing, San Antonio offers the perfect blend of Christmas spirit, culture, and relaxation.

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. ■

**LAST
CHANCE**



Christmas Markets Cruise on the Rhine

December 14-22, 2026

Experience the magic of the holidays on a Rhine River Christmas Markets Cruise, where charming villages and historic cities come alive with twinkling lights, festive decorations, and centuries-old traditions. Stroll through world-famous Christmas markets, savor seasonal treats, and shop for unique handcrafted gifts while enjoying the comfort of a luxurious river cruise. It's the perfect way to celebrate the season with unforgettable scenery, culture, and holiday cheer..

**LAST
CHANCE**

*Call
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for more
information.*



classic

On the Cover...

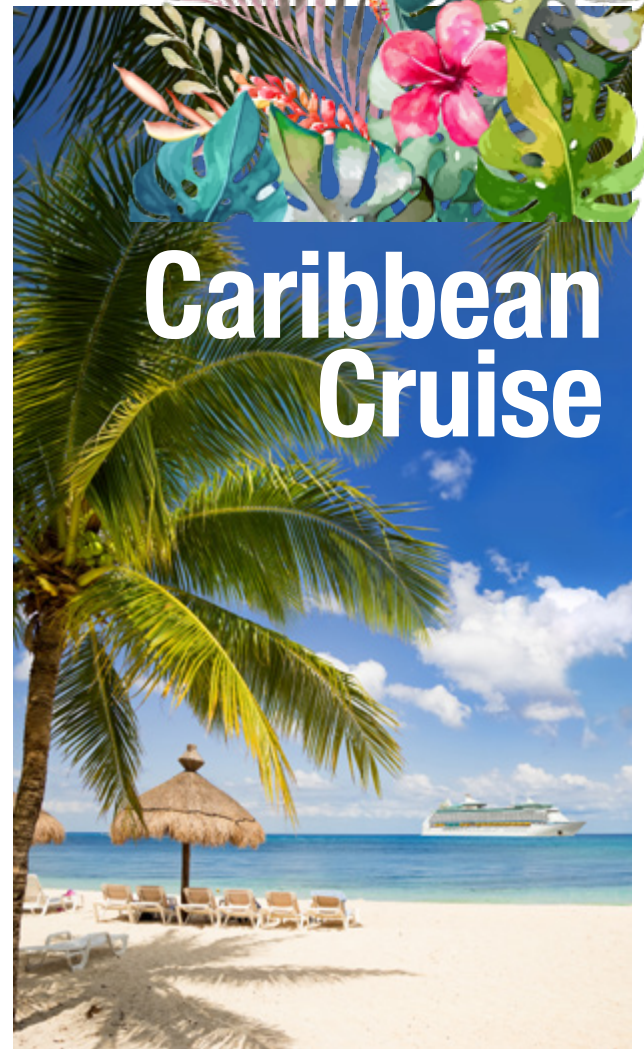
The perfect winter getaway starts when the plane touches down in Florida.

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.** ■



FINLAND

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. ■

**WAIT
LIST**

Featuring
Two Nights
in **GLASS
IGLOOS!**





Snowball vs. Avalanche

One of the key components of any financial plan is debt management. Poor debt management can derail the soundest of financial plans.

I was recently visiting with an individual who was paying additional principal to a loan that had the lowest balance as well as the lowest interest rate, collateralized with an asset that is appreciating as well as producing income, and tax deductions. It prompted me to ask some questions. The individual simply stated that he had not really considered the interest rate, or the underlying assets he was just focused on the loan with the lowest balance so he could knock one out entirely. My client is a snowball!

It made me think about how I typically address debt conversations, I have always stuck to math as opposed to how debt might make someone feel. I typically focus on the loan with the highest interest rate, along with consideration of the underlying asset. For instance, a car loan with higher interest rates on an asset that typically depreciates may be the better place to focus. I am an Avalanche! **Here is how it works:**

Snowball Method



- ✓ Starts with the smallest loan
- ✓ Put extra payments toward the smallest balance until it is paid off
- ✓ Then move to the next smallest loan, pay the minimum plus the amount you were paying on the first loan.
- ✓ Keep going until all your debts are paid off.

BENEFIT: Helps build momentum and it feels good to see zero balances.

Avalanche Method



- ✓ Starts with the highest interest rate
- ✓ Put extra payments toward the loan with the highest interest rate until it is paid off
- ✓ Then move the loan with the next highest rate. Pay the minimum plus the amount you were paying on the first loan.
- ✓ Keep going until all your debts are paid off.

BENEFIT: May save the most on interest, especially if your loans have a wide range of rates.

The snowball method typically does not save as much interest as the avalanche method because it does not pay down the higher rates as quickly, but for many the clearing off the smaller debts creates some zero balances and feels like faster progress.

In all cases it makes sense to do math to see which method could work best for your situation. Also take time to review any potential fees or penalties for early pre-payments.

Obviously eliminating debt feels great! It also frees up cash flow to focus on other financial goals. Consider using the free-up payment to build up an emergency fund containing 3 to 6 months of essential expenses to help avoid accumulation debt in the future. Then consider adding to a savings for the next big purchase such as being able to purchase the next car with less or no debt. Then use excess to increase contributions to retirement or investment plans.

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or Obligations

May Lose Value



Kansas City

September 16, 2026

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. ■**



Excelsior Springs

October 8, 2026

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 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. ■**



The Hallelujah Girls

at New Theatre

November 4, 2026

Join Classic at the New Theatre and Restaurant in Overland Park to see The Hallelujah Girls. When life throws a curveball, this group of women decides to throw one right back. Hallelujah Girls follows a circle of friends who turn an abandoned church into a day spa and rediscover their strength and joy together. And along the way, one of the gals rekindles the heat of an old flame with the good-old-boy who's installing the hot tub. Filled with razor sharp humor, and heart, this feel-good comedy is about second chances, bold choices, and refusing to fade quietly into the background. **This all-inclusive day is \$142 per person. ■**

classic MEMORIES



Gems of the South

NEW

March 21-26, 2027

Charleston & Savannah

Your adventure begins

as you make your way to Charleston, South Carolina, renowned for its Civil War history, splendid antebellum architecture, lovely neighborhood gardens, cobblestone streets, and beautiful water views. Upon arrival, check into the Courtyard by Marriott Historic Charleston for three nights.

After breakfast the next morning, enter the Boone Hall Plantation and Garden by way of an impressive live oak alley. Follow your guide through the colonial-revival style mansion and learn about the families who lived there. After your tour, watch a live Gullah culture presentation. Take time for lunch and exploring the Charleston City Market before embarking on a guided city tour of Charleston. Behold gracious southern homes, intricate gardens and lush parks that trace back three centuries. Then, tour one of Charleston's historic museum houses to get a peek into the refined lifestyle of Charleston's golden age. Tonight, have dinner at one of Charleston's most famous restaurants, Hyman's Seafood.

Explore the floral jewel of South Carolina's coast, Brook Gardens, the next day. These gardens are home to the largest collection of spectacular American figurative sculptures in the country. After a guided tour through Huntington Sculpture Garden, enjoy free time wandering the Lowcountry Zoo and Wildlife Preserve and History Center. This evening is yours to explore Charleston.

Bid farewell to Charleston the next morning, making your first stop at Magnolia Plantation and Gardens. Upon arrival, partake in a guided tour of Magnolia House before experiencing the history and horticulture on the Nature Tram tour. Later today, continue to Savannah, Georgia, and check into your hotel for two nights, right in the heart of Savannah's Historic District.

In the morning, take a trolley tour with a guide and learn the history of beautiful Savannah. After the tour, take time to discover City Market and its beautiful boutique art galleries. This evening, dine at a Savannah fine-dining institution, 45 Bistro.

You final morning, make your way to Jekyll Island, termed the "Millionaire's Village," for a guided trolley tour. Enjoy time after the tour to explore the Faith Chapel with its historic Tiffany windows. After lunch, head for Jacksonville for your flight home with wonderful memories of the history and culture uniquely found in the Gems of the South. This six-day tour includes all air and motorcoach transportation, five-night stay, 10 meals, admissions, and gratuities all for \$4549 per person double occupancy. ■





Central Trust
Tailored Wealth Management



How to Prepare Heirs to Manage Wealth



Written by

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

Ensuring the successful transfer of wealth to the next generation involves more than meticulous estate planning, it requires preparing heirs to manage wealth wisely and responsibly. Wealth management skills are not innate; they must be taught and nurtured through consistent education, open communication, and practical experience.

Start Financial Education Early

To foster financial responsibility in heirs, begin with early education. Conversations about money, savings, and spending habits should start young. Children who understand the concept of delayed gratification and disciplined saving are likely to carry those habits into adulthood. Incorporate lessons about budgeting, earning, and generosity into everyday experiences, making financial principles relatable and concrete.

Foster Open Communication About Wealth

Open and honest communication about family wealth is also important. Families often hesitate to discuss money openly due to fears about entitlement or discomfort around financial disclosure. However, transparency fosters understanding and trust, helping heirs appreciate the effort required to create and sustain wealth. Regular family meetings or structured conversations about financial goals, estate plans, and philanthropic activities can demystify wealth management and encourage informed, proactive stewardship.

Provide Practical Financial Experience

Practical experience with money management is invaluable. Allowing heirs to participate in financial

Estate Planning Seminar



August 27, 2026 @ 9:00 a.m.

Downtown training room/basement



Presenters: Megan Crocker & Aaron Mott, JD
(Wealth Management Advisor & Trust Officer)

decisions or providing them with a managed allowance helps develop critical thinking and responsibility. Some families use a guided approach, gradually increasing the complexity of financial tasks as heirs mature. Examples include involving teenagers in investment decisions, philanthropy planning, or budgeting for personal expenditures such as clothing, technology, or leisure activities.

Leverage Mentorship Opportunities

Mentorship also plays a significant role. Connecting younger family members with trusted financial advisors or seasoned family leaders provides them with role models and guidance outside the immediate family dynamic. Mentors can provide unbiased, constructive advice, helping heirs build confidence and competence in managing wealth.

Emphasize Philanthropy & Community Engagement

Lastly, emphasizing the value of philanthropy and community involvement can shape heirs' perspectives on wealth. Engaging the next generation in charitable endeavors or community service illustrates the broader impact of wealth and reinforces values such as generosity, empathy, and civic responsibility.

- Include heirs in charitable projects.
- Participate in community service activities as a family.
- Discuss the importance of social responsibility.

By actively engaging heirs through education, open dialogue, hands-on experiences, mentorship, and philanthropic participation, families set a foundation for lasting financial responsibility. This thoughtful preparation not only safeguards wealth but empowers heirs to lead purposeful, financially secure lives.

☎ 573-874-8530 ✉ megan.crocker@centraltrust.net

Springtime in the Netherlands and Belgium

NEW

Enjoy time exploring this unique village, featuring wooden houses and Dutch windmills.

Welcome to Amsterdam!

After your overnight flight, meet your Tour Manager and depart for Zaanse Schans, a recreated Dutch village dating back to 1850. After a traditional Dutch pancake lunch, check in to your Amsterdam hotel for a three-night stay.

Begin your first morning in Amsterdam with a guided walking tour, viewing impressive sites such as the Royal Palace and New Church, along with many canals and arched bridges. With an expert guide, visit Rijksmuseum, which features famous paintings such as Rembrandt's 'Night Watch'. After some free time in the museum, take a narrated canal cruise to soak up the vibrant city.

The following morning, depart for Keukenhof Gardens, a 70-acre, world-renowned display garden where six million bulbs are planted annually. This afternoon, find yourself immersed in the life and work of one of the world's most renowned modern artists, Vincent Van Gogh. Take the rest of the day to explore Amsterdam on your own.

After breakfast begin your journey to Belgium. Make a stop in Gouda to visit the famous Cheese Market along the way. Before lunch on your own, visit the factory of the famous Dutch Treacle Waffles to enjoy a baking workshop and tasting. Later, continue to the UNESCO World Heritage site, Kinderdijk, and have a private boat tour to marvel at the unique collection of windmills in the village. Cross into Belgium and make your way to Ghent, then check into your hotel for the next four nights.

Explore Ghent the next morning with a local expert, and visit buildings from the Middle Ages, such as UNESCO World Heritage

site Belfry Hall. Tour St. Baaf's Cathedral and see the famous Ghent Altar Piece 'the Adoration of the Lamb' before you have the afternoon to explore on your own.

Discover the charming village of Bruges the next morning on a walking tour. Then, visit the Choco Story Bruges to learn about the transformation of cocoa into chocolate. Later, make your way to De Halve Maan Brewery for a tour to see what goes into making their typical blond beer. Then, have some free time to explore Bruges before dinner and return to Ghent.

The next morning, travel to Brussels for a guided city tour by coach and see the main sights, including the Royal Palace. Continue the tour on foot in the old town to see the Maret Square with its beautiful houses and the Manneken Pis Statue, before returning to Ghent for a free evening.

Your final day in Belgium, travel to Antwerp, known for its Old Harbor Gothic Cathedral. After a guided tour and walk through the Diamond district, enjoy lunch on your own before you head back to the Netherlands. Stop at the Royal Delft Factory to discover the history of the Delft's Blue Porcelain. Check into your hotel at the Amsterdam Airport for one final night before heading home the next morning. ■

This 10-day tour includes all air and motorcoach transportation, eight-night hotel accommodations, 15 meals, admissions, gratuities and services of a professional tour manager all for \$7,999 per person double occupancy. ■



Fall in love with Idaho as you explore its rugged natural beauty and unique geological features.

Begin your adventure with a flight to Idaho's capital city, Boise. Visit the Idaho State Museum to learn about the landscapes and people that made Idaho what it is today. Make a photo stop at the Boise State University to see the non-traditional "Smurf Turf" football field, before you check into your hotel in downtown Boise for the night.

Make a stop at the state Capitol Building, known as the "Capitol of Light", before you head for Shoshone Falls the next morning. See the stunning view of the "Niagara of the West" from several observation points overlooking the 212-foot waterfall that falls into the Snake River. This afternoon, make your way to the heart of the Wood River Valley to Ketchum and enjoy dinner and one night in a hotel.

Be amazed at the stunning landscapes as you ride through the Sawtooth National

Forest the next morning on your way to Stanley. Once in Stanley, embark on a scenic 7-mile float trip on the flat, Salmon River, with views of the forested river canyon and crystal-clear water. This afternoon, enjoy the rustic and charming Redfish Lake Lodge for lunch before making your way to McCall for a restful evening.

You have a fun day in store the next morning with a day trip through Hells Canyon National Recreation Area on a jetboat. Along the way, listen to your guide share the history of Native Americans, pioneer, miners and outlaws who helped shape Halls Canyon. Enjoy a private river front lunch at Heller Bar Lodge and learn about Eureka Bar, the site where 2000 gold fevered miners camped in 1898. Later, visit Cache Creek to view the interpretive center and a glimpse into early settler life in Halls Canyon. Your journey today ends in Lewiston where you check into your hotel for the evening.

Your final full day in Idaho is packed full of activities, beginning at the Lewis and Clark Discovery Center located on the banks of the Snake River. Continue to Coeur d'Alene exploring this picturesque lakeside town for lunch on your own. This afternoon, step into Idaho's rich mining history with a tour from a retired miner of an authentic silver mine in the town of Wallace. Later, return to Coeur d'Alene and enjoy an authentic Cultural Lifeways Dinner featuring traditional tribal hospitality followed by storytelling, drumming and native dance performances.

Carry home wonderful memories of the beauty and heritage of Idaho as you make your way to nearby Spokane, Washington for your flight home. **This six-day tour includes all airfare, motorcoach transportation, five-night stay, 10 meals, admissions, gratuities and services of a professional tour guide all for \$3,999 per person double occupancy.** ■



Coastal Maine

August 1-6, 2027

NEW

Discover the flavor, beauty, and tradition of Maine's Seaside. After your morning flight to Boston, travel to Kennebunkport, Maine. Immediately be immersed in the Charm of Coastal Maine as you check into Nonantum Resort for the next two nights. The evening is yours to explore this quaint coastal town.

Your scenic journey begins the following morning at Perkins Cove, where you embark on a cruise along the picturesque Maine coastline. A stroll along the Marginal Way creates an unforgettable experience with its stunning Atlantic views and dramatic rocky cliffs. Explore downtown Kennebunkport for lunch, renowned for its boutique shopping, art galleries and fresh coastal seafood. On your way back to the hotel, pass by Walker's Point, the longtime summer retreat of the Bush family. Tonight, enjoy a delicious dinner at the resort.

The next morning, travel to Portland and visit the iconic Portland Head Light, the lighthouse commissioned by George Washington. Later this afternoon, board the Bennie Alice in Boothbay Harbor for a cruise past coastlines dotted with lighthouses on your way to Cabbage Island. Explore the island before you sit down for a finger-licking Maine Lobster and Clam Bake lunch. After free time to enjoy Boothbay Harbor, head for Bath, Maine, a historic shipbuilding town known as the "City of Ships." Check into your hotel before relaxing for the rest of the night.

Admire the indoor galleries of the Maine Maritime Museum the following day, as well as the country's only surviving historic shipyard. This afternoon takes you to Bar Harbor, Maine, where you check in to your bay-view room at the Atlantic Oceanside Hotel for two nights. Take time to explore the hotel's coastal property before dinner this evening.

Travel through Acadia National Park the next day with a guided tour of one of America's most remarkable coastal landscapes. Wind along 44 miles of scenic carriage roads, woven between serene lakes and forested mountains. This afternoon and evening are yours to enjoy at your leisure, whether you explore the downtown shops or enjoy fresh seafood, the possibilities are endless.

No summer trip to Maine is complete without a stop at a local blueberry farmstand. You are in "the wild blueberry capital of the world" and at the peak of summer harvest. After a stop to taste these blueberries for yourself, make your way to the airport for the flight home.

This six-day tour includes all motorcoach transportation, five-night stay, ## meals, admissions, gratuities and services of a professional tour guide all for \$4,849 per person double occupancy. ■



Perkins Cove



Acadia National Park



Mt. Desert Island

classic

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

classic Calendar

2026

August 6	<i>Guys & Dolls</i> at Stages Theatre	\$195
August 30-September 5	Summer in Michigan WAITLIST	\$3,849
September 16	Kansas City	\$175
September 21-23	Amana Colonies	\$999
October 8	Excelsior Springs	\$156
October 16-November 1	Adriatic & Greek Isles Cruise	\$9,149
November 4	<i>The Hallelujah Girls</i>	\$142
December 8-11	San Antonio Christmas LAST CHANCE	\$2,399
December 14-22	Rhine Christmas Markets Cruise LAST CHANCE	\$6,715

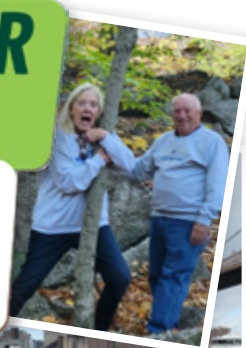
2027

January 11-18	Finland Northern Lights WAITLIST	\$8,299
February 19-27	Caribbean Cruise	\$3,949
March 21-26	Gems of the South NEW	\$4,549
April 18-27	Netherlands & Belgium in Springtime	\$7,999
May	New York City COMING SOON	TBA
June 26-July 1	Idaho NEW	\$3,999
August 1-6	Coastal Maine NEW	\$4,849

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