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classic

INSIDE

California Coast

New York City

Christmas in Williamsburg

March 21-26, 2027

GEMS of the South

Page 4

A NOTE FROM CLASSIC & *Katie Griffith*

Over the next year Classic will be initiating more electronic communications in an attempt to communicate with our members more efficiently. **What this means for you:**

- Printed newsletters will become a thing of the past. Look forward to getting your newsletter via email in the near future if you aren't already
- Receive more frequent and relative updates from your Classic team
- Be able to make your Classic reservations electronically

For those of you that travel with Classic. We will be rolling out a forum where you will be able to make and manage your reservations online. To get a head start, please visit our site and setup your profile today at **https://cbbcclassic.groupcollect.com/v2/auth/login** or scan the QR code in the top right corner. Once you have registered you will be able to register yourself for trips by using the Trip Code that will start appearing in the newsletter along with the trip information. (see day trips on Page 6 for example)

After a traditional Dutch pancake lunch, check in to your Amsterdam hotel for a three-night stay. Your tour in Amsterdam will include a guided walking tour, where you will see impressive sites such as the Royal Palace and New Church, along with many canals and arched bridges. Also see the Keukenhof Gardens, a 70-acre, world-renowned display garden where six million bulbs are planted annually. Find yourself immersed in the life and work of one of the world's most renowned modern artists, Vincent Van Gogh.

Then you will begin your journey to Belgium. Make a stop in Gouda to visit the famous Cheese Market along the way, as well as visit the factory of the famous Dutch Treacle Waffles. Later you will continue to the USESCO World Heritage site, Kinderdijk, and have a private boat tour to marvel at the unique collection of windmills in the village. You will cross into Belgium and make your way to Ghent where you will check into your hotel for the next four nights. While in Belgium, you will explore Ghent with a local expert, where you will see its buildings from the Middle Ages, such as UNESCO World Heritage site Belfry Hall. Also discover the charming village of Bruges on a walking tour. You will visit De Halve Maan Brewery for a tour to see what goes into making their typical blond beer. Travel to Brussels, for a guided city tour by coach where you will see sights like the Royal Palace. Continue the tour of foot in the old town to see the Maret Square.

Your final day in Belgium you will travel to Antwerp, for a guided tour and enjoy lunch on your own before you head back to the Netherlands. Stop along the way at the Royal Delft Factory to discover the history of the Delft's Blue Porcelain. You will 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

A Simple Step to Help Safeguard Your Accounts

A Trusted Contact

An Extra Layer of Protection for Life's Unplanned Moments.

Most people think about account security in terms of passwords, alerts, and fraud monitoring. A Trusted Contact supports those protections by helping your bank reach someone you trust if concerns arise and you cannot be reached directly.

A Trusted Contact adds an extra layer of protection to your accounts without giving anyone access to your money. Here's how it works and why many customers choose to add one. This option is voluntary, easy to add, and designed to protect your financial well-being during unexpected situations.

A Trusted contact is a person you authorized your bank to reach out to if there are concerns related to:

- Unusual or suspicious activity
- Concerns about your well-being
- Possible fraud or financial exploration
- Urgent or emergency situations
- Difficulty reaching you through normal communication methods

Point of connection

The Trusted Contact serves as a point of connection. Their involvement helps your bank confirm information or reconnect with you when time or circumstances make direct communication difficult.

A Trusted contact does NOT manage your account, have access to funds or see balances. Their role is limited, focused and centered on keeping you safe.

Why does it matter?

This designation supports faster response, helps reduce the risk of financial exploitation, and allows your bank to take a proactive approach to act for your protection when you cannot be reached. Trusted Contacts offer peace of mind without changing how you manage your finances day by day.

A trusted contact should be someone you trust to act in your best interest, like an adult child, a close friend or a trusted professional advisor.

Gems of the South

March 21–26, 2027

Charleston & Savannah

LAST CHANCE

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.

Your 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.

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

LAST CHANCE

Transfer to the pier to board your Celebrity Cruise Ship, where you will spend the rest of the day relaxing as you set sail. The following morning, get off the ship and take- 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, dock in Bimini Bahamas. 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.

After a full day of cruising you will 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. The following day you will be docked in Cozumel, Mexico known for its easy access to snorkeling, Mayan ruins and beaches. Relax as you spend your final day at sea cruising back to Florida and begin your journey home.

CentralTrust
Tailored Wealth Management

Maximizing Year-End Contributions:

Written by

Megan Crocker
Assistant Vice President &
Wealth Management Advisor
Central Trust

Maximizing Year-End Contributions: Strategic Charitable Gifting

As year-end approaches, charitable giving strategies can help maximize tax benefits while supporting the causes most important to you. Techniques such as bunching contributions, utilizing donor-advised funds (DAFs), gifting appreciated securities, and making Qualified Charitable Distributions (QCDs) from IRAs may provide meaningful tax advantages when incorporated into an overall financial plan.

Lumping and Bunching Charitable Contributions

Two commonly used charitable giving strategies are "lumping" itemized deductions and "bunching" charitable contributions into specific tax years. These approaches may help taxpayers exceed the threshold for itemizing deductions in a given year.

Donor-Advised Funds

A donor-advised fund (DAF) is a charitable giving vehicle that allows individuals to make contributions, receive an immediate income-tax deduction, and recommend grants to charitable organizations over time.

This structure provides

- An immediate tax deduction
- Flexibility regarding when grants are distributed
- Administrative convenience
- The ability to strategically bunch charitable gifts into a single tax year

Contributions of Appreciated Property

Consider gifting appreciated property held longer than one year instead of cash. This strategy may provide two significant tax benefits:

- A charitable deduction equal to the property's fair market value, subject to applicable limitations.
- Avoidance of capital gains tax that would otherwise be recognized if the asset were sold.

Understanding Charitable Deduction Rules

Adjusted gross income (AGI) limitations may affect the amount of a charitable deduction that can be claimed. The deductibility of a gift depends on both the type of property donated and the type of charitable organization receiving the donation.

Before making a gift, verify that the organization is qualified to receive tax-deductible charitable contributions under Internal Revenue Code Section 170. Taxpayers should also be aware that different rules apply to gifts of cash, appreciated property, and certain types of tangible personal property.

Qualified Charitable Distributions from IRAs

Are you age 70½ or older and the owner of an IRA? Consider making a charitable gift through a Qualified Charitable Distribution (QCD). QCDs can provide several unique tax benefits:

- QCDs may satisfy all or a portion of your Required Minimum Distribution (RMD) for the year.
- The distribution is generally excluded from taxable income.
- QCDs can be particularly beneficial for taxpayers who do not itemize deductions.
- QCD limits are indexed for inflation and should be reviewed annually.
- IRA custodians generally report the distribution on Form 1099-R, making proper recordkeeping essential.

QCDs are subject to specific IRS requirements. Consult with your wealth advisor and tax professional before implementing this strategy.

Run the Numbers

No two situations are alike. Spending time evaluating available planning opportunities before year-end may help you maximize tax savings while aligning your financial resources with the causes and organizations most important to you.

We invite you to contact your Central Trust Company team with questions or for more information.

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

Always...Patsy Cline

at New Theatre

January 27, 2027

Join Classic at the New Theatre and Restaurant in Overland Park to see Always...Patsy Cline. A live, concert-style experience blended with humor, it combines laughter with the music of one of the most powerful voices in country music history. Featuring such favorites as "Crazy", "Walkin' After Midnight", and "Fall to Pieces". Reprising her role as Patsy's comedically adoring fan is Cathy Barnett. **This all-inclusive day is $156 per person.**

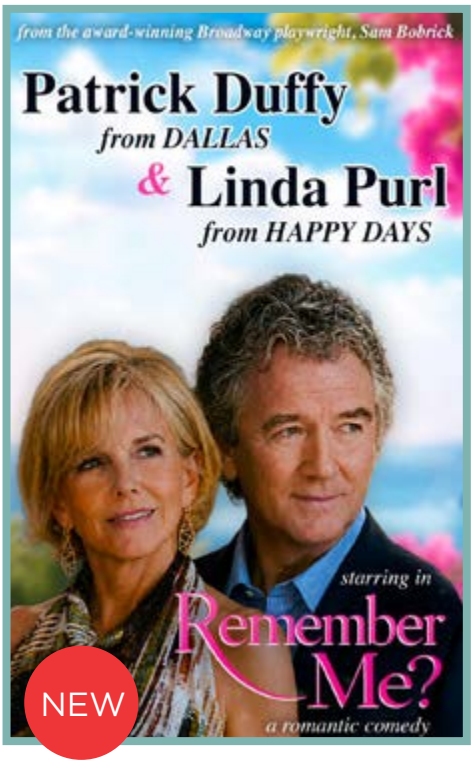
Trip Code: **Patsycline**

Boeing Boeing at New Theatre

March 17, 2027

Join Classic at the New Theatre and Restaurant in Overland Park to see Boeing Boeing. Before dating apps, before cell phones, timing was everything. A charming bachelor in the 1960's has three fiancées, all airline stewardesses, and one perfectly timed out schedule. That is until flight schedules collide and carefully balanced secrets unravel. Fasten your seatbelts for take-off, the destination is comedic chaos! This all-inclusive day is $156 per person.

Trip Code: **BoeingBoeing**



Remember Me?

at New Theatre

May 26, 2027

Join Classic at the New Theatre and Restaurant in Overland Park to see Remember Me?. Is she dreaming, is it a fantasy, or does she need to see a psychiatrist? What happens to a happily married woman when her hunky boyfriend from the past suddenly walks back into her life? But wait, there's a catch...no one can see him but her. This clever, contemporary comedy is both a fantasy and a married couple's guide to happily-ever-after. This all-inclusive day is $156 per person.

Trip Code: **Rememberme**

classic MEMORIES

AVOID THESE COMMON MISTAKES

1. Claiming too early

When you reach your full retirement age (FRA), your full monthly Social Security benefit becomes entitled to you. However, some people tend to claim their social security benefits early. This isn't necessarily a bad thing but, it does have some setbacks.

Claiming too early can permanently reduce your monthly payout. You could see a reduction of anywhere from 25% to 30% when you take your payout as soon as possible, depending on your birth year.

2. Waiting too long before claiming

Your benefit amount will not increase if you delay claiming past your seventieth (70) birthday. Delayed retirement credits boost benefits by 8% annually for people who haven't claimed SS past full retirement age. Any retirement credits stop accruing at age 70, regardless of your filing status.

3. Not applying for widow's or widower's benefits

Survivor's benefits can financially help survivors of workers and retirees. Eligible survivors can file for benefits when they turn 60 years old, if your deceased spouse or former spouse worked long enough under Social Security.

For widows and widowers, you can receive benefits:

- At age 60 or older.
- At age 50 or older if disabled.
- At any age if you take care of a child of the deceased who is younger than age 16 or disabled.

For divorced widows and widowers, you can receive benefits:

- At age 60 or older if the marriage to the deceased lasted at least 10 years.
- At age 50 or older if disabled and the marriage to the deceased lasted at least 10 years.
- At any age if they take care of a child of the deceased who is younger than age 16 or disabled.

For more information about Social Security Survivor Benefits, visit Social Security's website.

4. Not taking taxes into consideration

Your Social Security payments are subject to taxation about certain income limits.

For many Americans, Social Security is taxable. Those receiving Social Security benefits often pay taxes on up to half or even 85% of money they receive. This is due to the combination of Social Security and other income that puts them over the low threshold for taxes to begin. Although paying taxes on Social Security can cost you, there are ways to reduce the amount you pay. Be sure to discuss this with your tax professional.

Maximizing your Social Security can benefit your future or current retirement greatly. If there is anything we can help with, or if you have any questions, please contact us.

To apply for benefits, visit www.ssa.gov/benefits/retirement/apply for Ways to Apply for Social Security Benefits.

This material is intended for information purposes only. The information provided should not be construed or acted upon as individualized advice, and should only be relied upon when coordinated with individual professional advice. Central Investment Advisors and LPL Financial are not affiliated with or endorsed by the Social Security Administration or any government agency. The Social Security Administration provides free Social Security forms, publications and assistance.

Sources: [1] https://www.ssa.gov/benefits/retirement/learn.html

Central Investment Advisors®

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New York City

May 20-24, 2027

From Broadway Lights to Skyline Heights- experience the Big Apple at its very best! Upon arrival, check into the Marriott Marquis, located in the heart of Times Square and the historic Theater District. This evening, make your way to a true New York City institution, Carmine's, and enjoy an incredible Italian family-style feast.

Prepare for a tour of Midtown and Upper Manhattan on your first morning in the city. Along the way, see some of the city's most recognizable landmarks, including **Lincoln Center, St Patrick's Cathedral** and more. This afternoon is yours to explore Manhattan on your own. Enjoy dinner tonight at the Redeye Grill before taking orchestra seats at a Broadway musical.

Start the next day with a guided tour of **Lower Manhattan.** Travel through neighborhoods such as the **Garment District** and **Greenwich Village**, seeing **Madison Square Garden, Empire State** building and more. Take free time for lunch on your own before taking your orchestra seats at a Broadway matinee. After the show, enjoy an early dinner at Bond 45. The rest of the evening is yours to explore, visit **Rockefeller Center** or catch another Broadway show!

The following day, visit the **9/11 Memorial and Museum;** the touching memorial is a tribute to the past and a place of hope for the future. Later, enjoy a brunch cruise offering spectacular views of the **East and Hudson Rivers, Manhattan skyline, Ellis Island** and more. Later, make your way to the **Empire State Building** for an unforgettable experience. Explore immersive exhibits and the spectacular 360-degree views of the New York City skyline from the Observation Deck. The rest of the day is at your leisure and the perfect chance to create your own unforgettable New York evening.

Start your final day in Brooklyn with a local guide for A Slice of Brooklyn Pizza Tour. Cover Brooklyn from one end to the other, all while enjoying award-winning pizza. Last stop is **Coney Island** for an opportunity to stroll its famous boardwalk before making your way to the airport to head home.

This five-day tour includes all air and motorcoach transportation, four-night stay, 5 meals, admissions, and gratuities all for $4,349 per person double occupancy.

The state you never knew you should visit.

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.**

CALIFORNIA COAST

NEW

September 2027

Start your trip with a tour of the City by the Bay. After arriving in San Francisco, check into your hotel for two nights before enjoying dinner at a local restaurant with views of San Francisco Bay. After breakfast the next morning, have a guided tour of San Francisco with a complete overview of the city including Golden Gate State Park, Chinatown and more. This afternoon, enjoy free time to explore the restaurants, shopping and activities available at festive Pier 39 before joining your group for dinner this evening.

Wake up the next morning and begin your journey southward to Monterey, located on the Monteret Peninsula. Here, enjoy a behind the scenes tour of the Monterey Bay Aquarium with its more than 525 species of marine life. You won't want to miss this afternoon's "Seventeen-Mile Drive". This gorgeous drive travels through redwood forest and past fabulous homes and golf courses as you are flanked by the crashing waves of the Pacific Ocean. At the end of the drive, stop in Carmel-by the Sea so you can stroll through this charming artist community before heading to Merced for the night.

The Jewel of the Sierra is on the agenda for the day as you make your way to Yosemite National Park. Experience the grandeur first-hand with an expert guide that will take you to Yosemite's most famous scenic highlights, like Bridalveil Falls, El Capitan Meadow and more. Tonight, stay just outside the park. In the morning, make your way to Glacier Point for the best views and visit Mariposa Grove of Giant Sequoias. This afternoon, make your way on to Lodi, world-renowned as the "Zinfandel Capital of the World". In Lodi, have a winery tour and tasting before dinner.

Ancient and towering redwoods will be the highlight of the day as you make your way to Armstrong Redwoods State Natural Reserve. In size, antiquity, and awe-inspiring grandeur, there are no other living things in the world that can compare with the impressive California Redwoods. This afternoon, make your way back to San Francisco for your final night in California before flying home with wonderful memories from your trip.

Christmas in Williamsburg

December 2027

NEW

Christmas in Williamsburg offers a magical blend of 18th-century charm and modern festive fun. Start your journey with a flight to Norfolk, then a short drive to Williamsburg where you check into the Williamsburg Lodge for two nights. This evening, have dinner at Shields Tavern.

The next day, spend your day in Williamsburg. Explore the historic area adorned with authentic wreaths, magnolias and garland focusing on natural materials. Enjoy activities from walking tours to carolers, fife and drum parades and more. Spend this evening at Busch Gardens Christmas Town, recognized as one of the largest light displays, with rides, shows and a visit from Santa Claus.

After enjoying the festivities of Williamsburg, make your way to the Greenbrier the next morning with stops for holiday happenings along the way. Upon arrival, check into the Greenbrier Resort for two nights. The Greenbrier is a sprawling, 11,000 acre luxury National Historic Landmark resort located in the Allegheny Mountains in White Sulphur Springs, West Virginia. Known as "America's Resort" it has been hosting guests seeking the area's therapeutic mineral springs since 1778. Tonight, enjoy dinner at the resort.

Spend the full day at Greenbrier, featuring a guided tour of the underground bunker built in the late 1950's designed to securely shelter the US Congress in the event of a nuclear emergency. This afternoon, enjoy free time to explore further on your own or enjoy one of the many resort activities before having dinner. The next morning, savor your breakfast at the resort before making your way to Charleston for your flight home.

Call for a detailed itinerary!

classic

Central Bank of Boone County
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classic *Calendar*

2026

December 8-11	San Antonio Christmas	$2,399
December 14-22	Rhine Christmas Markets Cruise	$6,715

2027

January 11-18	Finland Northern Lights WAITLIST	$8,299
January 27	*Always... Patsy Cline* at New Theatre NEW	$156
February 19-27	Caribbean Cruise LAST CHANCE	$3,949
March 17	*Boeing, Boeing* at New Theatre NEW	$156
March 21-26	Gems of the South	$4,549
April 18-27	Netherlands & Belgium in Springtime	$7,999
May 20-24	New York City NEW	$4,349
May 26	*Remember Me* at New Theatre NEW	$156
June 26-July 1	Idaho	$3,999
August 1-6	Coastal Maine WAITLIST	$4,849
September	California Coast NEW	TBD
October 1-13	Egypt Land and Cruise WAITLIST	$14,599
December	Williamsburg Christmas NEW	TBD

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