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FEBRUARY
2025

classic

INSIDE NEW Daytrips

Hawaiian LAND & CRUISE pg 4

FEW Spots left for Oregon

Sedona

Red Rock Country

October 6-10, 2025

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LET'S
TRAVEL



GET YOUR *Travel On!* with CLASSIC

A NOTE FROM CLASSIC

Good News! Our Electronic Newsletter is up and running!

Do you want to be one of the first to get your Classic Newsletter? You are now able to elect to receive your Classic Newsletter electronically. To sign up for electronic Classic 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.



Cannon Beach,
Haystack Rock



Outstanding
OREGON
JULY 27- AUGUST 3, 2025

YOU START your journey upon arrival to the “City of Roses”- Portland, Oregon. Check into your hotel for two nights and enjoy the scenic view and fresh cuisine of the Pacific Northwest. Drive along the historic Columbia River Highway to see the Columbia River Gorge, Bonneville Dam, Multnomah Falls, and more. See Haystack Rock and continue southward along the famous Highway 101, arriving in Newport to check into your hotel for the evening.

Pay a visit to one of Newport’s favorite views, Yaquina Head Light, the tallest lighthouse in Oregon. Watch for whales as you relax and savor the magnificent views of the Pacific Ocean. Board a dune buggy and hold on as your professional driver maneuvers through 300-to-500-foot dunes. After a lunch break, continue to the coastal town of Brookings Oregon, just north of the California border.

A visit to Oregon wouldn’t be complete without visiting one of their many wineries for a tour, tasting, and lunch. This afternoon, arrive back in Portland to check into your hotel for one final night. **This eight-day tour includes all air and motorcoach transportation, seven-night stay, 12 meals, admissions, gratuities and services of a professional tour guide all for \$4,799 per person double occupancy.** ■

Wisconsin Christmas

December 8-12, 2025

Prepare for a Winter Wonderland Holiday to Wisconsin! As you leave Columbia, begin to make your way North. Make a stop in Rantoul, Illinois for a tour and lunch at Hardy’s Reindeer Ranch. Later, make your way to Waukegan, Illinois for the night.

The following morning, depart for Sturtevant, Wisconsin and Lehman’s Bakery. Visit the Amazing Grace Equine Sanctuary and La Clare Creamery Cheese Shop before heading to the Osthoff Resort for dinner and their Christmas Markets. Spend two nights in Milwaukee taking in the local holiday spirit with activities such as a Christmas Light and Dessert Tour before making your way back to Columbia.



Sedona Red Rock Country

October 6-10, 2025

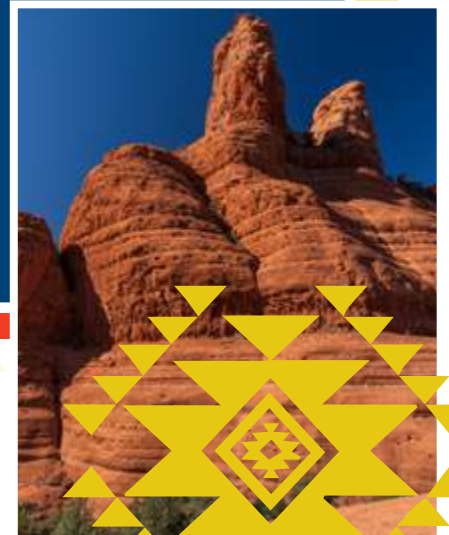
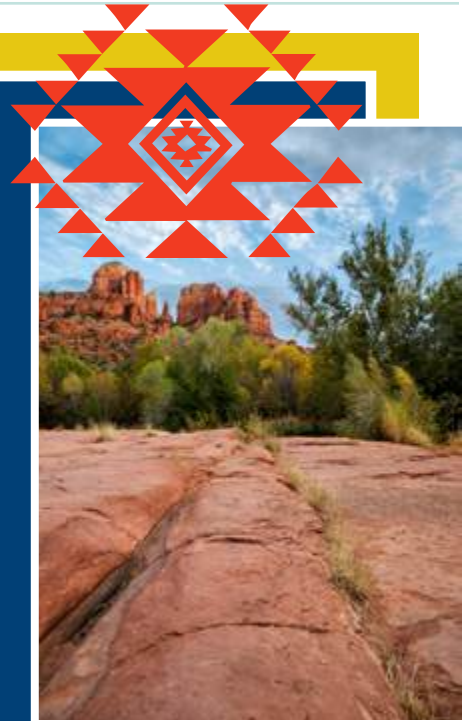
See the breathtaking views of Red Rock Country in the heart of the American Southwest! Begin your adventure with a flight to Phoenix, Arizona. You then travel to beautiful Sedona, nestled amongst the red rocks of Oak Creek Canyon, and check into the 4-star Hilton Sedona Resort at Bell Rock for all four nights. You may wish to explore the facilities at the resort, including the Eforea Spa, or enjoy the fresh air and view of Sedona's majestic landscapes from your private balcony or patio. End your evening with a welcome dinner with your fellow travelers.

After breakfast, start the day with a charming Sedona Trolley Tour, which features stops at the Chapel of the Holy Cross, the Sedona Arts District, and more. Afterwards, enjoy free time in Tlaquepaque Village for lunch and shopping. This afternoon, embark on a guided Jeep Tour of the Sedona Back Country. Your experienced guide will show you unforgettable views with insider info as you journey through the famous red-rock landscape.

The following day, take a scenic journey through Oak Creek Canyon. This 12-mile-long canyon is known for its towering red cliffs, cut through by Oak Creek and surrounded by lush pines. Upon arrival in Williams, board the Grand Canyon Railway, featuring western musicians and cowboys performing on vintage railcars. The fabled journey through time will end near the scenic south rim of Grand Canyon National Park where you have time for lunch on your own. After lunch, get on the motor coach to begin your guided tour of the Grand Canyon's South Rim. The tour includes the Grand Canyon Visitor Center, a short walk to Mather Point, and a stop at Desert View Watchtower. Then, drive back to Sedona with a stop in Flagstaff for dinner along the way.

Enjoy your final full day in the southwest with a step back in time with a visit to the famous Montezuma Castle National Monument. This pueblo, considered one of the best-preserved cliff dwellings in North America, was built in the 12th and 13th centuries by the Sinagua on a stretch of limestone cliff roughly 90 feet from ground level. Later visit Jerome, once known as the "Wickedest Town in the West" to explore the once-abandoned shops that serve as a haven to the artists, musicians, and historians that thrive here. This afternoon, board the Verde Canyon Railroad in Clarkdale for a train ride through Verde Canyon, where you can witness spectacular views of towering pinnacles and sweeping rock faces. Upon your return to Sedona, enjoy a farewell dinner with your fellow travelers.

A relaxing final morning in Sedona will include a guided tour of historic Old Town Scottsdale before waving goodbye to the red rocks and southwest sun. This five-day tour includes all air and motorcoach transportation, four-night deluxe accommodations at the Hilton Sedona Resort at Bell Rock, Seven Meals, admissions and services of a professional tour guide all for \$4,199 per person double occupancy. ■



Set your watches to island time for this seven-night Hawaii cruise with pre and post-cruise packages in Honolulu!

Discover cascading waterfalls, active volcanoes, black, green and white sand beaches, historic sites, and unspoiled nature at five incredible ports. We will dock overnight in Maui and Kauai, giving you the opportunity to experience evening activities and morning sunrises unlike any you have ever seen before.

Upon arrival in Honolulu Hawaii, check into your ocean view rooms at the Hyatt Regency Waikiki Beach Resort & Spa for two nights, with the beachside restaurants and shopping just steps away. The following morning, depart on a sightseeing tour of the East side of Oahu including Diamond Head, Halon Point Blow Home and the Pali Lookouts. Returning to the hotel in the early afternoon, take time to relax by the pool, walk on the beach, or shop. Enjoy dinner this evening at the Hula Grill.

Check out of your hotel the next morning and head for a tour of Pearl Harbor and the Arizona Memorial. Your tour will end at the pier where you will board Norwegians Cruise's Pride of America. Norwegian Cruise Line offers "Freestyle Cruising" which offers a relaxed dress code, several dining venues and a wide variety of things to see and do on board. Once on board, get settled in and ENJOY!

Your first morning you dock in Maui, the "Valley Isle", which offers a surplus of natural splendor. The genuine hospitality of its people has helped make Maui Hawaii's second most popular island. Choose from a

variety of excursions today, relax on the beach, or play a round of golf. This evening join the rest of your group for the Royal Lahaina's Myths of Maui Luau! After the Luau, return to the ship for an overnight docking in Maui and the opportunity to experience another beautiful day in Maui.

Stops over the next few days will take you to Hilo, Kona and Kauai. Hilo is like a giant greenhouse with spectacular flowers at every turn. Just 30 miles away, Hawaii Volcanoes National Park is home to the active Kilauea Volcano. Kona offers the quintessential Hawaiian experience. Sunny, warm weather, and crystal blue waters entice visitors to take part in a variety of surfside fun. Nawiliwili, Kauai is your gateway to what many believe to be Hawaii's most beautiful island. On "The Garden Island", nature truly is the star, from dramatic mountains to cool rainforests. You dock overnight in Kauai and get to enjoy this marvelous island for two days.

Disembark the ship the following morning back in Honolulu and then head to the Dole Plantation. Ride the Pineapple Express Train and take time to explore the Plantation Garden. Later, visit the Polynesian Cultural Center, where you travel through time and experience thousands of years' worth of culture from six different island nations. Enjoy a flavorful selection of Polynesian-inspired Asian and American cuisine at the Gateway Buffet before heading to the airport for your overnight flight home. **This 11-day tour includes all air, cruise and motorcoach transportation, nine-night stay, 23 meals, admissions, and gratuities. Prices vary depending on cabin category. Call Classic for more information.** ■

NEW

Aloha!



HAWAIIAN LAND & CRUISE

February 26-March 8, 2026





Living in Financial Harmony Successfully Managing Money as a Couple

Money is one of the many things that can cause tension in a relationship. In fact, it's cited as the number one cause of divorce! To avoid the strain, you need to start with open communication and a well-thought-out plan so that you and your partner can successfully navigate finances in unison. To begin managing money as a couple, it is important to build trust and set financial goals that are clear, attainable, and fair. Both parties should be creating a budget that aligns with their shared vision for the future.

We recommend sitting down with your partner and discussing both individuals' financial histories if you haven't already. This includes savings, debts, assets, spending habits, and overall expectations. Establishing this baseline will help you both understand the other's financial situation and ensure there are no surprises down the road. From there, work together to set both short-term and long-term goals. Whether that means saving for a dream vacation, buying a home, or planning for retirement, having these shared objectives will keep you both motivated.

The next step is to create a join budget. Allocate funds for different aspects of your finances such as bill payments, savings contributions, and investment decisions. Continue this planning by regularly reviewing your budget and making necessary adjustments to ensure you're on track to meet your goals. Throughout this process, try to remember that compromise is key! This process may require sacrifices and adjustments. Challenges may appear along the way, but with teamwork and commitment to your financial plan, you can build a strong foundation for a prosperous future as a couple.



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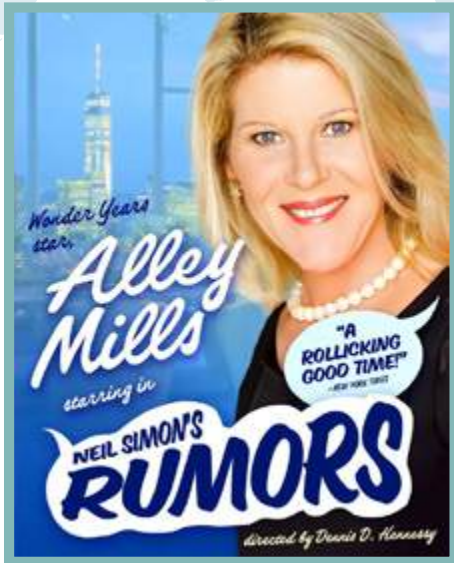
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Rumors at the New Theatre

April 9, 2025

Join Classic at the New Theatre and restaurant to see Rumors! When the rich behave poorly! As the posh guests arrive for a 10-year wedding anniversary party, they realize that something is terribly wrong! The servants are inexplicably absent, the food has not been cooked, the wife is missing, and the husband seems to have been severely wounded in the earlobe. Comedy unfolds as the guests try to figure out what happened, relying too heavily on a wide variety of Rumors! **This all-inclusive day is \$146 per person. ■**



St. Louis Cardinals vs Astros

April 16, 2025

Join Classic at the ballpark to see the St. Louis Cardinals vs the Houston Astros at Busch Stadium. Reserved tickets in the all-inclusive Champion's Club Box await! The Champion's Club offers reserved outdoor seating, air-conditioned indoor club, upscale buffet, three full-service bars and private restrooms. Seats are limited for this 12:15 pm game at Busch Stadium. **This all-inclusive day is \$225 per person. ■**



World Religions

April 30, 2025

Linda Koenig Tour. Departs 7am
Spend the day in St. Louis learning about the customs, traditions and beliefs of five different religions. Your first stop is the imposing and beautiful Hindu temple. Next, go to the modern designed chapel of the Saint Louis Abbey church, designed in 1962 by an Italian architect, Pier Luigi Nervi. Enjoy a Lebanese & Middle Eastern lunch at St. Raymonds Maronite Cathedral. This afternoon, stop at both the Buddhist temple and Mosque of St Louis. **This all-inclusive day is \$138 per person. ■**



Commemorating Historic Jefferson Barracks

July 10, 2025 *Linda Koenig Tour. Departs 7am*

Jefferson Barracks was once the largest military base in the U.S. From its establishment in 1826, until after World War II, most of our greatest military heroes served in some capacity there. You spend your entire day visiting the Jefferson Barracks Park and National Cemetery. Hear fascinating stories about "pneumonia gulch," the first successful parachute jump, Medal of Honor winners, and much more. Next is the Old Ordnance Room and the Old Powder Room, the new Ordnance Depot and the new Telephone Museum. Finally, you tour the amazing new Missouri Civil War Museum. You have several choices for lunch at the award-winning Cafe Telegraph. **This all-inclusive day is \$160 per person. ■**

Get your travel on with classic



TRAVELOGUE Day

February 26

Downtown Training Room



2025 FINANCIAL RESOLUTIONS

Wealth Management Goals for the New Year

Megan Crocker - Assistant Vice President & Wealth Management Advisor

In the beginning of the new year, many people are considering their financial resolutions for the year ahead. Establishing clear wealth management goals can help you build and protect your financial future, providing a roadmap for sustained growth, security, and peace of mind. Here are some wealth management resolutions to consider, along with actionable steps to help you achieve them.



Optimize Your Investment Portfolio

Whether you're new to investing or have an established portfolio, the start of the year is an ideal time to review your investments. A well-optimized portfolio reflects your goals, time horizon, and risk tolerance, but market conditions and personal priorities change over time.

Review Asset Allocation

Check that your asset mix (stocks, bonds, cash) aligns with your goals. If market shifts in 2024 changed your allocation, consider rebalancing to stay aligned with your long-term strategy.

Tax Efficiency

Consider tax-advantaged accounts and, if applicable, take advantage of tax-loss harvesting to offset capital gains.

Plan for Retirement with Updated Projections

It's easy to let retirement planning take a backseat, especially with other financial priorities. However, an annual review of your retirement plan can ensure that you're on track to meet your goals.

Estimate Retirement Needs

Use updated projections to estimate the annual income you'll need in retirement. Consider inflation, healthcare costs, and potential market conditions.

Consult a Financial Advisor

An advisor can provide personalized guidance, helping you account for tax considerations, market changes, and income needs in your retirement plan.

Educate & Involve Family Members

Sharing your financial goals with family members, especially if they involve long-term wealth or estate planning, can foster understanding and preparedness for future financial transitions.

Hold a Family Meeting

Share essential details of your estate or succession plans to ensure family members understand and respect your wishes.

Discuss Legacy Planning:

Consider philanthropic goals or other legacy plans that you wish to implement and include loved ones in the planning process, if appropriate.

Increase Savings Contributions

If building savings is on your list for 2025, a key resolution could be to increase your contributions to various accounts, from emergency funds to retirement savings.

Max Out Retirement

Accounts: For 2025, the 401(k) contribution limit has risen to \$23,500 for those under 50, with an additional \$7,500 catch-up contribution for those 50 and older. Contributing up to these limits can help maximize your retirement savings.

Automate Savings

Set up automatic transfers to retirement, investment, and emergency savings accounts. Aim to increase the contribution rate, even if just by 1% every year.

Update or Establish an Estate Plan

An estate plan is not only for the ultra-wealthy—it's an essential step for anyone wanting to ensure their assets are handled according to their wishes.

Draft Essential Documents

At minimum, have a will, power of attorney, and healthcare directive. These documents can protect your family, reduce court involvement, and clarify your wishes.

Consider a Trust

For more complex estates or those seeking greater control, consider setting up a trust. Trusts can help with tax efficiency, privacy, and flexibility in asset distribution.

Review Beneficiaries

Ensure beneficiaries on retirement accounts, insurance policies, and assets reflect your current wishes.

Start Strong

While these resolutions cover diverse areas of wealth management, they each contribute to a more secure and purposeful financial future. By setting concrete, actionable goals, you can position yourself for growth and stability in 2025 and beyond.

Whether you're refining an investment strategy, preparing for retirement, or involving family in your legacy planning, a thoughtful approach to your finances can set you up for long-term success.

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Free Consultation: Get personal attention and the best advice on financial planning strategies from our experts at Central Trust Company, Central Investment Advisors, or Relationship Banking.

Local Events: Don't live inside Columbia? Not to worry, we host annual Classic events in the surrounding areas as well. Areas include Ashland, Boonville, Centralia, Hallsville and Sturgeon.



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classic *Calendar*

2025

March 13-April 1	Australia & New Zealand WAITLIST	\$9,599
April 9	Rumors at the New Theatre NEW	\$146
April 16	St Louis Cardinal vs Astros NEW	\$225
April 30	World Religions NEW	\$138
May 12-23	Alaska by Land and Sea WAITLIST	\$6,449
May 26-June 6	Alaska by Land and Sea WAITLIST	\$6,449
June 21-25	Niagara Falls WAITLIST	\$3,199
July 10	Jefferson Barracks NEW	\$160
July 27-Aug 3	Outstanding Oregon	\$4,799
Aug 31-Sept	Celtic Beauties WAITLIST	\$7,499
October 6-10	Sedona Red Rock Country	\$4,199
December	Wisconsin Christmas NEW	\$2,499

2026

Feb 26-Mar 8	Hawaii Cruise NEW	TBD
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