



# CLASSIC

Published exclusively for members of  
**The Classic Club** at Central Bank



**Central Bank**

**JULY 2023**

## HIGHLIGHTS INCLUDE

HANOI, WALKING FOOD TOUR, DISCUSSION WITH  
VIETNAM WAR VETERAN, HA LONG BAY, HO CHI MINH CITY,  
REUNIFICATION PALACE, MEKONG DELTA, SIEM REAP,  
ANGKOR WAT, LUANG PRABANG, WAT XIENG THONG,  
MONK ALMS OFFERING, PAK OU BUDDHA CAVE, BANGKOK

*Kingdoms of Southeast Asia*

FEBRUARY 22- MARCH 11, 2024

More details on page 2 



## White Mountain Inn in New Hampshire

July 13-19, 2024

**Enjoy the very best of New England by land, rail, and sea!**

You'll enjoy spectacular views with a train ride up the highest mountain in the Northeast, and a boat tour that takes you along the shores of Lake Winnepesaukee, one of America's largest lakes. You will stay at the luxurious White Mountain Hotel and Resort where you will enjoy the finest amenities including deluxe accommodations, spectacular views, and exceptional cuisine in the famous Ledges Restaurant! 🍴

*On the Cover...*



## Kingdoms of Southeast Asia

**February 22 – March 11, 2024**

On a small group experience, you will delve into an ancient and mysterious world of rural landscapes, bustling cities, and fascinating history in Southeast Asia. You will learn the secrets of Vietnamese cooking during an interactive class, you will sample several famous Vietnamese dishes on a walking food tour, and a local family will welcome you into their home for dinner. Highlights are Hanoi, walking food tour, discussion with Vietnam War Veterans, Ha Long Bay, Hoi An, Ho Chi Minh City, Reunification Palace, Mekong Delta, Siem Reap, Anghor Wat, Luang Prabank, Wat Xieng, Thong, Monk Alms Offering, Pak Ou Buddha Cave and Bangkok. **Excitement is building on this tour as we finish the itinerary. Call 816.224.7288 for more information.** 🍴

## ABCDs of Medicare

*Presented by John Sastry, JD, CFP®, and  
Charles Welsh, CFP® with Central Trust Company*

TWO SESSIONS

**Wednesday, October 4, 2023**

**9:00 am @ 2400 NW Prairie View Rd  
Platte City, MO 64079**

**2:00 pm @ 609 NE 291 Hwy,  
Lee's Summit, MO 64086**



## Central Trust Company

### Do you know the ABCDs Medicare?

Find out by answering the following questions:

- | At what age are you eligible for Medicare?
- | Can you enroll in Medicare Part A while still working?
- | What are the key differences between Medicare Advantage & Part B supplements?
- | How will IRMAA impact your likelihood of a successful retirement?

This informative seminar is specifically designed for Central Bank of the Midwest Classic Club customers. **Refreshments will be served.**

**RSVP to Classic at 816.746.7659 or email [classicclub.midwest@centralbank.net](mailto:classicclub.midwest@centralbank.net).**

Join Central Trust Company for an informative seminar designed to provide you with insight into the complex world of Medicare. We'll cover the basics of Medicare, the various types of Medicare plans, a comparison of Medicare Advantage and Medicare Supplemental Insurance, a guide to enrollment, and the importance of financial planning as it relates to retirement income and Medicare premiums. A Medicare expert will also be available to answer your questions. 🍴



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with  
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**A Magical Christmas Journey**  
**ON THE AMERICAN QUEEN**

**NEW**

**Exploring New Orleans to Memphis**  
**DECEMBER 2-11, 2023**

**EXPERIENCE THE ENCHANTMENT OF CHRISTMAS LIKE NEVER BEFORE ON THE AMERICAN QUEEN, THE LARGEST STEAMBOAT EVER BUILT.**

Embark on a remarkable journey from the vibrant city of New Orleans to the musical haven of Memphis as you immerse yourself in the festive spirit along the legendary Mississippi River. Brace yourself for a magical adventure filled with holiday cheer, Southern charm, and captivating sights that will create cherished memories for a lifetime.

Your journey begins in the captivating city of New Orleans, where the spirit of Christmas blends with the city's rich culture and vibrant atmosphere. Stroll through the historic French Quarter adorned with festive decorations and let the sounds of jazz fill the air. Indulge in traditional Creole cuisine, savoring the tantalizing flavors of gumbo, jambalaya, and beignets.

Cruising the Mighty Mississippi: As the American Queen departs New Orleans, settle into the luxurious comforts of the steamboat and prepare for a journey through the heart of the Deep South. Relax on the grand decks, watching the ever-changing scenery of the Mississippi River unfold. Experience the unique charm of the river towns, each boasting its own distinct character and holiday traditions. Immerse yourself in the warmth of Southern hospitality as you dock at quaint river towns along the way, such as Natchez, Vicksburg, and Helena. 🍀

**Every moment of this river cruise is filled with joy, wonder, and unforgettable memories. So come along with Classic on this beautiful trip.**



# HOW TO DETERMINE IF A FINANCIAL ADVOCATE IS RIGHT FOR YOU

Regardless of health status, many people need assistance with managing money as they get older. Here's how to develop a financial plan and choose a financial advocate.

**What is a financial advocate?** A financial advocate is someone you choose to manage money matters, including paying bills, managing property, and handling taxes. A financial advocate may be your spouse, adult child, close friend, or paid professional. It's important to choose someone trustworthy, as they will have a say over your finances. You should have an advocate who understands what matters to you and who will step in if necessary.

## Steps to financial advocacy

The sooner you can plan for the future, the better. A popular age to come up with a financial advocacy plan is around age 65, but don't worry if you're past that age. No matter where you are in the planning process, here are a few steps to implementing a financial advocacy plan.

### 1. PICK A TRUSTED FINANCIAL ADVOCATE

When choosing the right advocate, look for someone who is trustworthy, understands your financial needs, and is reliable. In addition, you need someone who is a smart decision maker, has good communication skills, and is a good listener. Above all, you need someone who will put your needs first. You might have heard scary stories of financial advocates taking advantage of the people they help. Be sure to avoid choosing someone dishonest or secretive, likes to gamble or owes money, and is unable to pay bills on time.

### 2. ORGANIZE FINANCIAL INFORMATION

When you decide on who will manage your money, it's time to organize and clean up your financial information. Your financial advocate will need to know your sources of income, debt, and other money needs.

### 3. SET EXPECTATIONS WITH FINANCIAL ADVOCATE

Now that you've mapped out your finances, it's time to start a conversation with your advocate and explain what you're needing

from them. In addition, this is a good opportunity for the advocate to ask questions and see if they agree to playing the role you need. Whether it's during a long drive, after a meal, or during a phone call, it's best to start the conversation when you're alone with your advocate and have the time to talk.

### 4. EXPLAIN MONEY MANAGEMENT NEEDS

When your financial advocate agrees to manage your money, it's time to be specific with where your financial information is located and how to access it, and specific requests for how you want your money handled. Your advocate will have a better idea on how to make financial decisions if they understand what is important to you.

### 5. OFFICIALLY APPOINT ADVOCATE UNDER POWER OF ATTORNEY

Before your financial advocate can act on your behalf, they need the legal authority to do so. This happens when they become a financial Power of Attorney (POA). A financial power of attorney is a legal document giving someone else the right to make decisions for you about your money and property.

### 6. MOVE MONEY MANAGEMENT TO ADVOCATE

Now that you've collected all your information and appointed a financial advocate who is now your POA, when is it time for them to manage your money? Everyone ages at a different pace, so it can be difficult to know when the time is right. Consider working with your advocate to develop a "warning system" for signs it's time. Discuss this plan with your doctor and trusted family, who can alert you if they notice signs it's time to get your financial advocate to help.

### Qualified financial advisor

This can be an emotional, uncertain, and confusing time. As always, we're here to help answer any questions you have. Please contact us if we can be of assistance.

**Keith Cash**  
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**Tom C. Wood, Jr.**  
Senior Vice President  
Financial Advisor, LPL  
**816.224.7220**



Dream.  
Plan.  
Pursue.

## CONTACT US TODAY FOR YOUR FREE CONSULTATION!

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**NEW**

**A BRAND NEW SUN PRINCESS ADVENTURE FROM**

# Barcelona to Athens



**JULY 13 – 27, 2024**

Embark on an extraordinary 14-day Mediterranean odyssey aboard the magnificent Sun Princess cruise ship, as we set sail from Barcelona and explore an array of captivating destinations. This unforgettable journey will take us to iconic cities, ancient ruins, breathtaking landscapes, and charming coastal towns. Get ready to immerse yourself in the rich history, vibrant cultures, and delicious cuisine of Barcelona, Gibraltar, Provence, Genoa, Florence, Rome, Naples, Santorini, Istanbul, and Mykonos.

**Call for a complete itinerary with prices for all categories.** 🌿

## A MEDITERRANEAN ODYSSEY

**NEW**

### Exploring the Majestic Beauty of an Alaskan Land and Cruise

**August 27-Sept 7, 2024**

**Alaska, the land of rugged wilderness and breathtaking landscapes, beckons adventurous souls from around the globe.** A journey through this untamed paradise promises unforgettable experiences, and what better way to explore Alaska than embarking on a captivating land and cruise adventure? From towering glaciers to diverse wildlife, this remarkable journey offers a unique combination of on-land exploration and cruising through scenic waterways. So, pack your sense of wonder and join us on an unforgettable Alaskan expedition.

Venture into the heart of Alaska's untamed wilderness as you make your way to Denali National Park. Home to North America's highest peak, Mount Denali, this iconic park boasts awe-inspiring vistas, diverse wildlife, and unforgettable adventures. Cruising the inside passage is nature's masterpiece. Set sail through the legendary inside passage, a spectacular labyrinth of fjords, glaciers, and islands. As you glide along the crystal-clear waters, keep your camera ready to capture incredible sightings of humpback whales, bald eagles, and sea otters. Explore coastal towns like Juneau, Ketchikan and Skagway. 🌿

All this and so much more so call right away for the itinerary.



**Year after year Alaska has been Classic's most booked cruisetour.**

## Step back in Time at Jamesport

September 20, 2023



Step back in time on this day trip to historic Jamesport, Missouri. Visit the Amish Farmlands and Country Shops. Learn all about the Amish, their

customs, life style, beliefs, and ask all your questions, that you always wanted to know but were afraid to ask. On this tour you will get a demonstration of candle making and even visit an Amish home. Of course, enjoy a wonderful lunch at the Gingerich Dutch Pantry tasting some of their scrumptious food. This fun filled day starts with pickups at Lees Summit, Overland Park and Platte City and a day of learning, shopping, eating and lots of fun with your Classic Friends at Central Bank. Departure pickups start at 8:00 a.m.

**Cost for this fun filled day is only \$90.** 


## Halloween at the Jefferson City Penitentiary

October 25, 2023

Still owned by the State of Missouri, the Missouri State Penitentiary opened in 1836 along the banks of the Missouri River in Jefferson City, the state capital. Tour the spooky halls of the penitentiary




and experience a fascinating part of Jefferson City's history as you walk through the dungeon cells and other areas of the prison. You'll truly feel the history and hear thrilling stories about the dangerous inmates that walked its halls and changed the prison system in the United States.

We will take a short walk from the Veterans Memorial, across the bridge, which gives breathtaking views of the Capitol and the Missouri River Valley. Lunch at a local restaurant is included as well as late afternoon fresh baked cookies and ice cream served at one of the Central Bank branches in Jefferson City. **Cost for the day is \$142.** 

**NEW**  
OCTOBER 18, 2023




## "Always a Bridesmaid" @ New Theatre starring Morgan Fairchild

Featuring Morgan Fairchild in four weddings and a free for all! Four dateless teenagers promised to be there for each other...for better or worse. Now, over 30 years later, that promise is put to the test in a series of high-strung, ill-fated, and riotous weddings as this quirky quartet looks for love again and again. And again. Always a Bridesmaid is a rebel yell to laughter, love and the enduring power of friendship. **Cost for this experience is \$36.** 

**NEW**  
JANUARY 17, 2024




## "Catch Me If You Can" starring Jim O'Heir

Jim O'Heir leads the charge in this edge-of-your-seat comedy murder mystery! The Parks and Recreation star returns to Overland Park in a role that inspired the creation of Peter Falk's Columbo. Catch Me was adapted from a mid-century Paris hit play, before moving to Broadway. **Cost for this experience is \$36.** 

**NEW**  
MARCH 13, 2024




## "Elvis: Aloha From Vegas" starring Victor Trevino Jr.

Elvis through the 70's, was a period of reinvention, kicking off a seven-year annual residence at the International Hotel in Las Vegas, running through the sold-out shows at Madison Square Garden, and culminating in a historic international live satellite broadcast from Hawaii, all set to unforgettable songs. **Cost for this experience is \$36.** 

**NEW**  
JUNE 12, 2024




## "Squabbles"

The good, the bad, the in-laws. Jerry and Alice are happily married. Then, her father moves in with them. Then, his mother moves in with them. Then, all hell breaks loose...family style! Starring George Wendt and Bernadette Birkett. **Cost for this experience is \$36.** 

**NEW**  
AUGUST 14, 2024



## "Newsies"

Based on a true story, the Broadway smash-hit, Newsies spins the international tale of Jack Kelly - a charismatic newsboy who dreams of a better life. When the unscrupulous newspaper tycoon, Joseph Pulitzer, raises prices at the newsboy's expense, Jack along with spitfire reporter, Katherine Plummer, rouse the Newsies to stand up against Pulitzer and fight for what's right. **Cost for this experience is \$38.** 

Classic members may call or email Anna Kuhn 816-746-7659 or email [ClassicClub.Midwest@centralbank.net](mailto:ClassicClub.Midwest@centralbank.net) to sign up for these day trips.

NEW

December 11 and 12, 2023  
CALL FOR A COMPLETE ITINERARY.

# Christmas in Branson

Christmas is a magical time of year, and there's no better place to experience it than in Branson, the "Live Music Show Capital of the World." Included in this tour will be two shows which will be packed with energy, music, and laughter. Family Style dining is a treat at Paula Deen's Family Kitchen on the Branson Landing, featuring delicious food such as, fried chicken, mashed potatoes, and biscuits. Don't forget to save some room for her famous banana pudding.

We have allowed time to do some Christmas Shopping on the Landing, see the beautiful fountains and enjoy all the decorations of the holiday season. You will check into the Holiday Inn on Green Mountain Drive for a one-night stay.

**ALL THIS AND MORE ON THIS EXCITING TRIP TO BRANSON WITH EXPERIENCES OF HOLIDAY MAGIC. 🍷**

## SIoux FALLS, SOUTH DAKOTA

June 3-6, 2024

NEW

Sioux Falls has the breathtaking Falls Park, where the Big Sioux River cascades over impressive quartzite cliffs, creating a mesmerizing spectacle. Surrounded by lush greenery and vibrant flowers, it is a serene and invigorating experience. Sioux Falls is a destination that captivates travelers with its unique blend of natural beauty, vibrant city life, and rich cultural heritage. Nestled in the heart of South Dakota, this charming city offers a plethora of experiences that cater to diverse interests. The warm hospitality of the locals, coupled with the city's vibrant energy, makes it an inviting and memorable bus trip destination. 🍷



## Postcards from Vermont

OCTOBER 15-21, 2023



**Experience the New England town of Woodstock.**

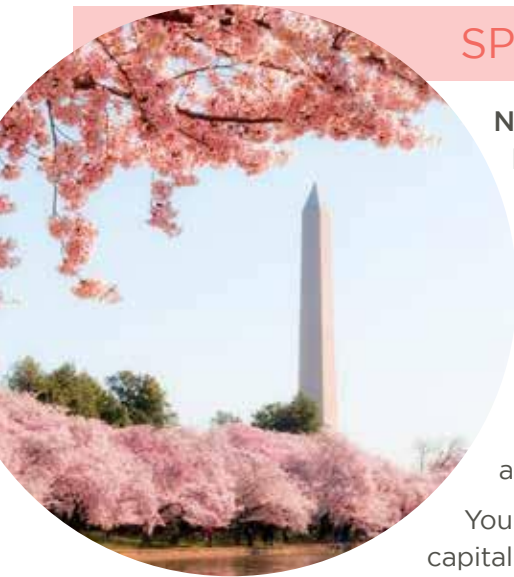
Explore the youthful, artsy hub of Burlington and enjoy leaf-peeping season at its best from the vantage point of a cruise on Lake Champlain. Step into the past at the Shelburne Museum, a sprawling campus of nearly 40 buildings dedicated to art and Americana, and taste fresh syrup at a family-owned maple sugar farm. Immerse yourself in nature at the Vermont Institute of Natural Science. On a journey through the "Green Mountain State," find local artisans and tasty treats, historic towns and family farms and pristine forests bursting with color inside this perfect slice of New England. **All this and so much more on our special tour "Postcards from Vermont."** 🍷



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## SPOTLIGHT ON WASHINGTON D.C. APRIL 17-22, 2024



Nothing signifies the arrival of spring in the nation's capital quite like the blooming of the cherry blossom trees. The cherry trees began with Tokyo Mayor Yukio Ozaki's gift of the trees back in 1912 which represents a close bond forged between the two countries.

You will tour the National Cathedral, which hosted state funerals, Presidential Inaugural masses, and MLK's last sermon. Visit the Arlington National Cemetery, visit the Tomb of the Unknowns and the Kennedy gravesites. You will continue to Old Town Alexandria and enjoy time to stroll the cobblestone streets. Take in a visit to Mount Vernon, the beloved home of George Washington and enjoy some time exploring the grounds and the beautiful gardens.

You will walk the path forged by leaders of the free world in America's spirited capital city. View monuments that commemorate the heroes who have shaped America's past, including the World War II Monument, and the Korean War Memorial. Learn about the Civil War and President Abraham Lincoln's assassination during a National Park Ranger led talk at Ford's Theatre. Uncover Smithsonian treasures as you explore some of its world-renowned museum collections. You will spend time in the White House Visitors Center and see artifacts from the White House collection. Then, uncover some of the treasures of the Smithsonian Institution with free time to visit any of the more than 10 museums surrounding the National Mall.

The epic story of American democracy comes to life in Washington, D.C. and Classic is ready to travel with you on this fully guided tour. **Call the office for a detailed itinerary and make your deposit today for this exciting trip.** 🌸