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**INSIDE** 4 Holiday Adventures Pg 4 & 5 **7-Day, 10-Day, 17-Day** Caribbean Cruises Pg 6

October 17-29, 2024 NEW The Azores Jewels of Portugal





YOUR CLASSIC STAFF & PERSONAL TRAVEL ASSISTANT



**ANNA KUHN** Senior Administrator Marketing Department

FOR MORE INFORMATION ON ANY OF THESE EVENTS PLEASE CALL OR EMAIL ANNA AT

ClassicClub.Midwest@centralbank.net



On the Cover...



Enter an untouched paradise on a small group exploration with Collette Tours through the Azores, the archipelago gems of Portugal.

Nestled in the heart of the Atlantic Ocean, the Azores archipelago islands stand as a hidden gem waiting to be discovered. With its lush green landscapes, volcanic terrain, and rich cultural heritage, these nine islands offer a unique blend of a vibrant history with a breathtaking natural landscape that seems almost otherworldly. From the dramatic cliffs of Sao Miguel to the serene lakes of Flores, each island offers its own distinct charm. The volcanic origins are evident in its rugged terrain, with crater lakes, hot springs, and geysers dotting the landscape. Beyond its natural wonders, the Azores are steeped in history and culture. Each island boasts charming towns and villages where time seems to stand still. Wander through cobblestone streets lined with whitewashed houses adorned with colorful hydrangeas, and immerse yourself in the laid-back island way of life. Sample local delicacies cooked underground using volcanic heat or sip on locally produced wines and liqueurs made from regional fruits and herbs.

Whether you are seeking adventures or peaceful moments surrounded by nature, the Azores offer a truly unforgettable escape. Pristine landscapes, rich cultural heritage and commitment to sustainability, these enchanting islands are a destination like none other. The complete itinerary and prices are ready now so call for the information to be mailed or emailed to you.

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Sign up with your email account at your local banking center to make sure you don't miss out on any of the upcoming events not listed in the newsletter.

ARRAN DOCORPORT

## **Caribbean Cruise** on the Regal Princess





Leave the cold winter in Missouri and join your Classic friends on a seven-night cruise in January of 2025. Ports of call include Costa Maya, Mexico which is a sleepy fishing village in the dense tropical forest and mangrove thickets of the southern Yucatan. Roatan, Honduras is the largest of the Bay Islands and noted for its pristine coral reefs and beautiful beaches. Cozumel, Mexico has dazzling white-sand beaches, ruins of Mayan temples, jungle wildlife and beautiful blue waters full of tropical fish. All this and so much more as you cruise on the Regal Princess Enjoy all of this including great entertainment, amazing shows. and music, game shows, and dining 24/7. We have included the beverage package, gratuities and Wi-Fi onboard the ship. This is a warm weather trip not to be missed.

### 2025 JUBILEE: THE HOLY YEAR



The tradition of visiting the seven Jubilee Churches during a Holy Year dates back centuries, offering pilgrims indulgences and a profound spiritual experience.

In the Holy Year of 2025, pilgrims from around the globe will converge on Rome, Italy for an experience that promises not only to be a feast for the senses but a profound spiritual journey. From May 28 to June 5, 2025, visitors will have the opportunity to partake in a pilgrimage of immense significance, traversing the path of the seven Jubilee Churches, in addition to exploring the marvels of the Sistine Chapel and the Vatican City. This journey through time, spirituality, and art offers an unparalleled exploration of faith, history, and beauty.

This pilgrimage encompasses several basilicas, each with its own history and spiritual significance. St. Peter's Basilica, St. John Lateran (San Giovanni in Laterano), St. Mary Major (Santa Maria Maggiore), St. Paul Outside the Walls, St. Sebastian Outside the Walls, St. Lawrence Outside the Walls, and The Holy Cross in Jerusalem.

The pilgrimage extends beyond the seven Jubilee Churches, offering visitors a deep dive into the heart of religious art and history in the Vatican City. The Sistine Chapel, with Michelangelo's breathtaking ceiling and The Last Judgment, represents the pinnacle of Renaissance art and a monument to the power of faith expressed through creativity. The Vatican Museum awaits with its vast collection, including classical sculptures, Renaissance masterpieces, and artifacts spanning the entirety of human history, all nestled within the world's smallest sovereign state. The pilgrimage during the Holy Year 2025 in Rome offers an unparalleled opportunity for spiritual growth, cultural immersion, and historical exploration. It's a journey that promises to enrich the soul, broaden the mind, and leave an indelible mark on the heart of every pilgrim. As you walk the sacred path of the seven Jubilee Churches, immerse yourself in the artistic grandeur of the Vatican, and stand beneath the awe-inspiring ceiling of the Sistine Chapel. You're not just a visitor to Rome—you're part of its eternal story.



# 4 Holiday Experiences

Shipshewana Christmas with Carmel

NEW

Christkindlmarkt

#### DECEMBER 9-13, 2024

Nestled in the heart of Indiana's Amish country, Shipshewana transforms into a picture-perfect Christmas village during the holiday season. Shipshewana is a joyous time filled with fun, food, family, and festive traditions! Step into a slower pace where you will breathe in the enticing aromas of freshly baked pies and cookies while listening to the sounds of your favorite carols. Feel the warmth from friendly Amish businesses as they invite you into their homes for a peek into the window of their unique world at this special time of year. Treasure memories of Christmas past and present as you delight in the magnificence of two million twinkling lights. Delight in the sounds of Christmas music and see the splendor of equestrian feats of excellence. We promise you will discover why the holiday season in Shipshewana Amish Country is truly something special. Some would say it's like the Hallmark Channel brought to life! On the last day, head outside of Indianapolis to charming Carmel, Indiana for the Christmas Market. That is a beloved annual tradition that brings together the magic of the holiday season with the charm of European-inspired festivities. Set against the backdrop of Carmel's picturesque Arts & Design District, this enchanting market offers visitors a chance to experience the sights, sounds, and flavors of a traditional Christmas celebration.



NEW

### Christmas in New York December 7-11, 2025

As the festive season approaches, the allure of New York City at Christmas time becomes irresistible. This trip to the Big Apple, planned for December 7-11, 2025, promises to be an unforgettable adventure, filled with the magic and wonder that only NYC can offer during the holiday season. Upon arrival in New York, we'll check into the Sheraton New York Times Square for a 3-night stay. Located in the heart of Manhattan, this hotel is not just a place to rest; it's our gateway to the city's festive heart. Just steps away from the vibrant lights of Times Square, the Sheraton promises comfort and convenience, making it the perfect base for our holiday explorations. No Christmas trip to New York would be complete without experiencing the Radio City Christmas Spectacular. This legendary show, starring the world-famous Rockettes, is a dazzling blend of dance, music, and holiday cheer. With precision choreography and breathtaking visuals, the Spectacular is a highlight of New York's festive offerings. Watching the Rockettes perform in their iconic high kicks, amidst sparkling sets and elaborate costumes, promises to be a highlight of our trip, embodying the joy and splendor of the season. Beyond these planned activities, our trip will be filled with spontaneous explorations of New



York's festive attractions. From the twinkling lights of Fifth Avenue to the majestic Christmas tree at Rockefeller Center, we'll immerse ourselves in the city's holiday spirit. Carriage rides about Central Park, window shopping through holiday displays, and sipping hot chocolate as we wander through snow-dusted streets will fill our days with joy and wonder. Get your travel on with 🔂 Central Bank | classic

# for Christmas Time

### **Christmas** at the Ark

NEW

#### **DECEMBER 11-15. 2024**

At the Creation Museum, the pages of the Bible come to life with animatronic characters, a tranquil garden of Eden, and more. You will also explore the Museum's Christmas Town and the wonder surrounding the Saviors birth with a live nativity, spectacular lights display, and more. Then, at the Ark Encounter, you are transported back in time to meet Noah and his family and gain an understanding of what life was like prior to the flood. The Ark's Christmastime event features an evening of festive lights, ice skating, gift shopping, and more.

Our tour will also include a guided tour of Cincinnati, the Krohn Conservatory's Poinsettia Exhibit, and a miniature train exhibit at Eiteljorg Museum.

Deposit due by September 12, 2024.



NEW **Christmas** 

#### **DECEMBER 2-4, 2025**

**Elvis** 

Blue

As the festive season rolls around, many travelers seek out unique destinations to immerse themselves in the holiday spirit. For those with a penchant for music history and Southern charm, Graceland and Memphis offer an unparalleled Christmas experience. Steeped in the legacy of Elvis Presley and rich cultural heritage, this iconic city in Tennessee becomes a beacon of festive cheer during the holiday season. Graceland, the former home of Elvis, transforms into a winter wonderland during Christmas. Adorned with thousands of twinkling lights, festive decorations, and elaborately adorned trees, the mansion radiates holiday joy. The Graceland Christmas Tour allows visitors to step into the world of the King of Rock 'n' Roll, experiencing the lavish décor that Elvis himself cherished. From the glittering halls of Graceland to the vibrant streets of Memphis, the city offers a unique blend of festive charm and cultural richness. Whether you're a die-hard Elvis fan or simply seeking a memorable holiday experience, Graceland and Memphis are sure to enchant you with their warmth, hospitality, and timeless Christmas spirit. We will also enjoy a southern meal followed by our feature event, an Elvis Holiday Tribute Show with a live band, singers, and full stage lighting. All your favorite holiday music and of course some traditional Elvis favorites!



While in Memphis we will enjoy the Memphis MoJo Tour with a musician tour guide showing us the sights of the city where music history was made. Includes Sun Studio and the Memphis Rock n' Soul Museum, a Smithsonian Institution.

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NEW

## Niagara Falls & Toronto SEPTEMBER 21-27, 2025

A journey to Niagara Falls is an unforgettable experience, a mesmerizing encounter with the raw power and breathtaking beauty of nature.

As the bus approaches, anticipation builds, and the distant roar of cascading water grows louder, signaling the proximity to one of the world's most iconic natural wonders. Upon arrival, the sight of the mighty falls never fails to inspire awe, with torrents of water plunging over the precipice, creating a misty veil that shrouds the surrounding landscape. Whether admiring the falls from the vantage points of observation decks or embarking on a thrilling boat ride to feel the spray up close, every moment is filled with wonder and excitement. Bevond the falls, the area offers a wealth of attractions such as Niagara-on-the-Lake, a quaint and picturesque town nestled along the shores of Lake Ontario. Stepping into this charming enclave feels like stepping back in time, with its well-preserved 19th-century architecture, lush gardens, and tree-lined streets. As the bus pulls into the town, visitors are greeted by a sense of tranquility and charm that permeates every corner. Strolling along Queen Street, the main thoroughfare, reveals a treasure trove of boutique shops, art galleries, and cozy cafes, offering a delightful blend of oldworld charm and modern sophistication. Bring your passport along as you cross the border into Toronto for a tour and wine tasting at the Konzelman Estate Winery. Finish seeing Toronto while stopping at Casa Loma Castle in Toronto where the castle's sprawling gardens are equally enchanting, featuring manicured lawns, vibrant flower beds, and meandering pathways that lead to hidden alcoves and picturesque viewpoints. From the terrace, visitors can enjoy panoramic views of the city skyline, with the CN Tower looming in the distance. Together, Niagara Falls and Toronto provide a dynamic contrast of natural beauty and urban excitement, making them an ideal destination for travelers seeking a diverse and memorable experience. Whether you're marveling at the power of nature at the falls or immersing yourself in the cosmopolitan charm of Toronto, a trip to these iconic Canadian destinations promises adventure, relaxation, and endless exploration.

### 100<sup>th</sup> Birthday Celebration

SINCE 1925

GRANDOLE

NEW

- MAY 1-3, 2025 -Join Classic for an unforgettable journey to Nashville, as we celebrate the Grand Ole Opry's 100th birthday! This exclusive tour includes two nights at the **luxurious Gaylord Opryland** Hotel, ensuring a stay filled with comfort and elegance. Experience the heart of country music with an exclusive Opry birthday dinner show, offering an intimate glimpse into the legacy and future of this iconic institution. Dive deep into the roots of country music with a guided tour of the Ryman Auditorium, known as the "Mother Church of Country Music," and explore the stories and artifacts of legends at the **Country Music Hall of Fame. The** pinnacle of the trip is tickets to the Grand Ole Opry, where you'll witness first-hand the magic that has made this venue a cornerstone of country music. Book now for a once-in-a-lifetime celebration of music, history, and Southern hospitality.

### Get your travel on with 😧 Central Bank Classic

### NEW *Scover* Switzerland, Austria, and Bavaria JUNE 18-27, 2025



Switzerland, Austria, and Bavaria form a trifecta of enchanting destinations that beckon travelers from around the globe. From snow-capped peaks to picturesque villages, each corner of this alpine wonderland offers a unique tapestry of experiences waiting to be discovered.

#### Switzerland The Land of Timeless Elegance

Switzerland, often hailed as the epitome of pristine beauty, captivates visitors with its breathtaking landscapes and immaculate cities. Renowned for its precision, luxury watches, and delectable chocolates, Switzerland effortlessly blends modernity with tradition.

Venture into the heart of Swiss cities like Lucerne, and you'll be greeted by cobblestone streets, medieval architecture, and a vibrant cultural scene. Indulge in the country's culinary delights, from hearty fondues to delicate Swiss chocolates, and immerse yourself in the warmth of Swiss hospitality.

### Austria

Where Culture and Nature Intersect

Crossing the border into Austria, travelers are greeted by a land steeped in history, music, and unparalleled beauty. From the imperial grandeur of Vienna to the fairytale landscapes of Salzburg, Austria offers a wealth of experiences that resonate with both history buffs and romantics.

Innsbruck, nestled in the heart of the Austrian Alps, serves as a gateway to endless adventures, from skiing and snowboarding to hiking and mountaineering. And no visit to Austria would be complete without sampling its culinary delights, from savory Wiener Schnitzel to decadent Sachertorte.

#### Bavaria Where Tradition Meets Innovation

Crossing into Bavaria, Germany's southern gem, travelers are transported into a world where fairytales come to life amidst lush meadows, towering castles, and quaint villages. Bavaria's rich cultural heritage is evident in its lively festivals, traditional beer gardens, and iconic landmarks. In conclusion, the allure of Switzerland, Austria, and Bavaria lies not only in their breathtaking landscapes and rich cultural heritage but also in the warmth of their people and the sense of timelessness that permeates every corner. Whether you're seeking adventure in the mountains, indulging in culinary delights, or immersing yourself in history and culture, this alpine trifecta promises an unforgettable experience that will leave a lasting impression on your heart.



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### Islands of New England

October 18-25, 2024

Cape Cod and the Islands of New England is one of the most requested trips in recent years. This trip is highlighted by multiple night stays in Providence, Rhode Island and in the Cape Cod area. Martha's Vineyard is just a ferry ride away. Known for visits by presidents and royalty, this summer home of many artists, writers and celebrities is full of surprises. Catch a glimpse of the Kennedy compound, and then another ferry ride to explore the idyllic island of Nantucket. You will love the cobblestone streets to its beaches and lighthouses. Newport is a favorite as you step into the Gilded Age of the Breakers, the most opulent of the Newport Mansions and 70 room getaway of the Vanderbilt family. All this and so much more. Full itinerary and pricing is ready for you to enjoy.







### Join us for dinner and discussion with Molly Nail.

### "Do I Need A Trust?"

The topic for the evening will be, "Do I Need A Trust?" Molly Nail is a partner with the Chinnery Evans & Nail, P.C., law firm in Lee's Summit. She has over 20 years of legal experience and specializes in estate planning. She practices in both Missouri and Kansas.

> CENTRAL BANK - TOWN CENTER Wednesday, May 15th at 5:30 PM Discussion will begin at 5:45PM 4801 Town Center Dr. Leawood, KS 66211 Reservations are required for this event.

#### JUNE 13TH AT 9:30AM

609 N 291 HWY LEE'S SUMMIT, MO



#### Frauds, Scams and Keeping Your Information Safe &

Our speaker will be Sherry Wilkes. Sherry is the manager at our College & Quivira location. She is also a member of the International Association of Financial Crimes Investigators. For questions or to RSVP, please call 816.746.7659 or email ClassicClub.Midwest@ centralbank.net

TWISTERS OBJECTION CLASSIC MOVIE DAY July 30th 11:00 am B & B Theatre Lee's Summit 16 Movie: Twisters

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R		
2024		
June 13	Coffee & Conversation with Sherry Wilkes	
July 30	Classic Movie Day - Twisters	
August 14	"Newsies" at New Theatre	
October 9		
October 17-29	The Azores: Jewels of Portugal 🔤	$\frown$
November 19-20	Christmas in Branson 🔤 💳 🛲	1 to
	Islands of New England 🔤	
December 9-13	Shipshewana with Carmel Christkindlmarkt 🔤 😓	
December 18		
2025		
	Seven Day Western Caribbean Cruise 🧟	
January 18-29	Ten Day Western Caribbean Cruise 🙇	
February 19		
May 7		<b>C</b> O
May 1-3	Grand Ole Opry's 100th Birthday tour in Nashville 🔤 💳	
May 15		Classic living
May 28-June 5		is its own reward.
	Discover Switzerland, Austria and Bavaria 🔤	
		Call 634-1110 to
	Pacific Northwest – Seattle to San Francisco Collette Tour 🧮	claim your share!
September 21-27	Niagara Falls 🔤 🔚	*SOLD OUT trips were

December 7-11..... Christmas in New York City

2024-2025

9

offered in previous

newsletters

#### WHAT IS COMPOUND INTEREST?

Retirement planning is a crucial aspect of financial management and understanding the concept of compound interest can make a significant difference in achieving your retirement goals. Compound interest is like a magic trick that works quietly in the background, steadily growing your investment over time. Below, we'll delve into what compound interest is, how it works, and why it's essential for retirement planning.

We understand that finding the right financial planner can be a crucial decision for your financial future. By considering these factors and taking the time to find a planner who aligns with your needs and values, you can set yourself on the path towards financial success.

#### WHAT IS COMPOUND INTEREST?

Compound interest is the interest calculated on the initial principal and on the accumulated interest of previous periods. In simpler terms, it's interest earning interest. This compounding effect accelerates the growth of your money over time, making it a powerful tool for long-term savings and investments.

#### HOW DOES COMPOUND INTEREST WORK?

Let's illustrate with an example: suppose you invest \$1,000 in a retirement account that earns an annual interest rate of 5%. In the first year, you'll earn \$50 in interest, bringing your total to \$1,050. In the second year, you'll earn 5% interest not just on your initial \$1,000, but also on the \$50 interest from the first year, resulting in \$52.50 in interest. This cycle continues, with your money snowballing as the years go by.

#### THE POWER OF STARTING EARLY

One of the most significant advantages of compound interest is time. The earlier you start investing for retirement, the more time your money has to compound and grow. Let's compare two scenarios to illustrate this point:

**SCENARIO A:** You start investing \$300 per month at age 25 and continue until age 65. By retirement, assuming a 7% annual return compounded monthly, you'd have approximately \$1.2 million.

**SCENARIO B:** You delay saving until age 35, then invest the same \$300 per month until age 65. Due to investing for 10 less years than in Scenario A, you'd only accumulate around \$550,000.

Starting just ten years earlier more than doubles your investment, showcasing the immense value of compound interest over time.

#### MAXIMIZING RETURNS WITH REGULAR CONTRIBUTIONS

Consistently contributing to your retirement accounts further amplifies the power of compound interest. Whether through employer-sponsored 401(k) plans, IRAs, or other investment vehicles, regular contributions increase the principal amount, resulting in higher potential returns over time. Automating contributions can also help maintain discipline and ensure consistent savings.

Compound interest is a cornerstone of retirement planning, offering a simple yet powerful strategy for building wealth over time. By starting early, making regular contributions, and adopting a diversified investment approach, you can harness the full potential of compound interest to secure a comfortable retirement. Remember, even small contributions today can lead to significant gains tomorrow. So, take control of your financial future and leverage the magic of compound interest to help turn your retirement dreams into reality.

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The hypothetical examples shown are demonstrating mathematical principles. This hypothetical example, based upon the above referenced assumptions, is for illustrative purposes only and does not represent the performance of any specific investment, and is not a guarantee of future results. These examples do not reflect investment fees or taxes due which, if deducted, would reduce the investment's performance. Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss.

### Central Investment Advisors<sup>®</sup>

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Dream. Plan.

## DAY TRIPS



#### NEW THEATRE RESTAURANT



#### "Squabbles" June 12th



#### "Newsies" August 14th



### "An Old-Fashioned Family Murder"

**Thursday, October 9, 2024** World Premiere Featuring Television Star Sally Struthers (All In The Family)



**"NUNSENSe" Wednesday, December 18, 2024** Featuring Broadway& Television Star Vicki Lewis (NewsRadio)



**"Rumors" Wednesday, February 19, 2025** Featuring Broadway & Television Star Alley Mills (Wonder Years)



"Jersey Boys" Wednesday, May 7, 2025

Ue"Clue" Thursday, July 2, 2025

# CLASSIC'S ZRD ANNUAL



DECEMBER 7TH 1:00pm – 3:00pm iWerx in North Kansas City We'll have food, bingo, and lots of fun!

#### Conception Abbey & Arbor Day Farm September 27, 2024

1873 Benedictine Monastery Tour Arbor Day Farms Apple & Cider Press Tour Arbor Day Mansion & Ground Tour





Photo Courtesy of conceptionabbey.org

Photo Courtesy of arbordayfarms.org

#### TOUR INCLUDES:

Transportation, all tour fees, lunch & gratuities **Signup Deadline is August 23rd.** 

For more information on any of these events please call Anna at 816.746.7659 or email ClassicClub.Midwest@centralbank.net



#### PO BOX 1250 | PLATTE CITY, MO 64079





### E X P L O R I N G SOUTH AFRICA, VICTORIA FALLS, & BOTSWANA

February 23-March 9, 2026



Highlights include touring the town of Fatima and the parish church where the children Francisco, Jacinta and Lucia were baptized.

Tour Aljustrel where the children lived and view the site of the fifth apparition. Tour the Cathedral of Burgos which is the third largest in Spain. Visit Lourdes where the Virgin Mary appeared in the Grotto to Bernadette a total of 18 times. Celebrate Mass at the crypt of La Sagrada Familia and a tour of this elaborate church in Barcelona.



You will be spending two nights at each hotel allowing you plenty of time to experience each of the beautiful medieval towns and some time to browse on your own as well. This is truly an experience of a lifetime. **The detailed itinerary and pricing is ready to send to you.** 

### Pacific Northwest and July 27- August 3, 2025

NEW

The Pacific Northwest is a summer paradise, offering a harmonious blend of natural beauty and cultural vibrancy. Begin your journey in Seattle, the Emerald City, where you can visit iconic landmarks like the Space Needle and Pike Place Market. Then, venture to Mount St. Helens, an active stratovolcano, to witness its aweinspiring landscapes shaped by a historic eruption.

Heading south to Oregon, explore the dynamic city of Portland and its diverse food scene. While in Portland, don't miss the chance to indulge in the region's renowned wines by taking a detour to the picturesque Willamette Valley, home to numerous wineries and vineyards. But the true gem of the Pacific Northwest lies further south – Redwood National and State Parks. Here, colossal ancient redwood trees rise to dizzying heights, creating a surreal, almost magical atmosphere. These ancient giants, some over 2,000 years old, will be explored via "The Avenue of Giants", revealing a serene and awe-inspiring natural wonder that is Redwood National Park.



Begin your journey in Seattle, the Emerald City, where you can visit iconic landmarks like the Space Needle and Pike Place Market.