



# CLASSIC

*Fall 2019*

Published exclusively for members of the Classic at Central Bank of Sedalia

February 16-25th, 2020



*Classical Greece*

See Page 3 for details

# 2020

**Mark your calendars**

**Classical Greece  
February 16th -25th**

**Savannah, Jekyll Island,  
& Charleston  
April 25th – May 2nd**

**Louisville Kentucky Tour  
September 14th - 17th**

**Sedona's Red Rocks &  
The Grand Canyon  
October 4th - 9th**

**2021  
Iceland - March**

*Direct  
From  
Laurie*



**Dear Classic Members,**

Happy Fall everyone or should I say where did fall go. It was short but so was this year, but what a great year it was. The first outing this year was several people going to Hawaii in February to warm up from the winter cold. Then in April a group went to Italy to visit Rome to see the colosseum, the Statue of David in Florence, and many more beautiful attractions. Our next adventure took us to Oklahoma to visit the Pioneer Woman where we ate some delicious down home cooking. That's one thing that is not lacking on our trips is good food. There is always something for everyone on our trips. If there is a place on your bucket list that you haven't been to yet, give me a call and let me know. We might just be able to fit that in our schedule in the future.

With the Holidays fast approaching and this year almost over, I want to say Thank You for traveling with Classic and I hope you will come see me in 2020, and as always, I'm available to help with all your banking needs big or small, I can handle them all. I want to be able to make your banking easier for you, so you have to time to travel and do the things you love to do without all the hassle of always coming to the bank.

*Laurie*

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# Classical Greece

## February 16th-25th, 2020



### Highlights Include:

- Athens
- Traverna Dinner Show
- Meteora
- Delphi
- Olympia
- Greek Farm Visit
- Cooking Class
- Greek Dance Class
- Mycenae
- Nafplio

Double: \$3,329

Single: \$3,849

Triple: \$3,299

\*Bookings made after Aug 16th  
call for rates



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**Savannah,  
Jekyll Island,  
& Charleston, SC  
April 25th—May 2nd,  
2020**



**\$998 Per Person ,  
Double Occupancy  
8 Days & 7 Nights**



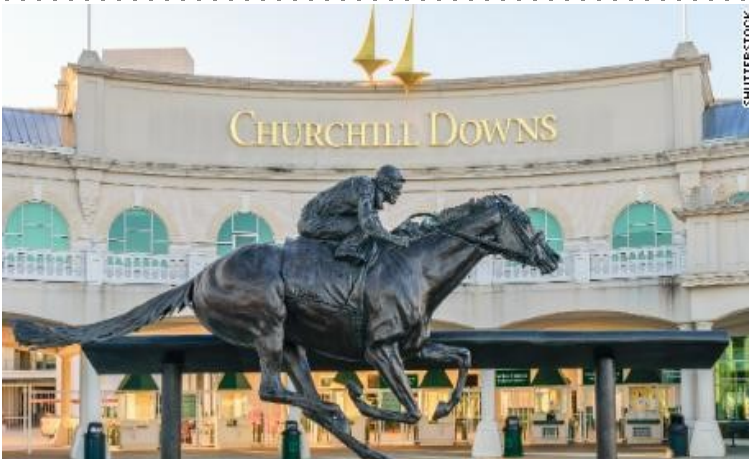
- \* **Guided Trolley Tour**
- \* **Famous Savannah Theater**
- \* **Guided Tour Jekyll Island**
- \* **Tours of St. Simons Island  
& Charleston**
- \* **Relaxing Harbor Cruise**
- \* **Visit Magnolia Plantation**



# Louisville Kentucky Tour

## Horses, History, and The Hot Brown

### September 14th - 17th



#### Tour Highlights:

- ◆ 4-Star Accommodations at The Brown Hotel for 3 Nights in Downtown Louisville
- ◆ Walking Historic Tour of The Brown Hotel
- ◆ Schimpff's Confectionery Tour
- ◆ Stoneware Co Factory Tour
- ◆ Derby Dinner Playhouse Dinner & Show
- ◆ Mega Caverns Tram Tour
- ◆ Churchill Downs Backstretch Breakfast with Jockeys & Trainers. Trackside during morning horse workouts
- ◆ Derby Museum and Historic Churchill Downs walking tour
- ◆ Cruise & lunch aboard the Mary L Miller steamboat on the Ohio River
- ◆ Louisville Slugger Museum Tour
- ◆ Baggage handling in and out



# Sedona's Red Rocks & The Grand Canyon

Departure Date: October 4th, 2020



## 6 Days - 8 Meals

- Welcome dinner in Scottsdale
- Montezuma Castle & Sedona Trolley Tour
- Grand Canyon National Park
- Sedona at Leisure
- Verde Canyon Railroad
- Per Person Twin Room: \$2,764



# COMING MARCH 2021

## ICELAND

Trip presentation will be held on January  
28th at 3pm!

Please RSVP to Laurie at 660-596-7686  
by January 24th!







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# Financial Habits: *The good, the bad and the ugly*



## **Bad Habit #1: Not budgeting**

How can you make good financial decisions without good data to rely on? A budget (including tracking actual spending) is the first step on the road toward economic security.

## **Bad Habit #2: Not saving**

According to a survey by **Bankrate.com**<sup>①</sup>, 19% of Americans save none of their annual income, an additional 21% save 5% or less and another 25% save 6-10%. A similar report from **GoBankingRates**<sup>②</sup> puts it in terms of dollars and cents: Over 40 % of Americans have less than \$10,000 saved for when they retire.

## **Bad Habit #3: No (or poorly defined) financial goals**

You may *think* you have financial goals - save for a house, save for a vacation, save for retirement, put a child through college - but what does that mean? Developing sound goals is a critical step in managing your finances – present and future.

## **Bad Habit #4: Spending everything you earn (or more)**

When you are living paycheck to paycheck, any unforeseen event can easily spiral you into debt, even costing you your car or home. Debt, especially high credit card debt, makes it nearly impossible to build up significant savings.

## **Bad Habit #5: Ignoring insurance**

Medical debt and/or loss of wages due to serious illness or injury are only two of the reasons people may be forced into bankruptcy. It's okay to be optimistic, but there is no excuse for not being cautious and planning for the worst.

## **Solution#1: Get organized**

Most banks offer budgeting software for their customers. Try on-line for platforms like **Mint** or **EveryDollar**. Dave Ramsey's "**15 Budgeting Tips for Your Daily Life**" might be the right solution for you.

## **Solution #2: Pay yourself first**

Paying yourself first, when faced with other obligations, can seem impractical. It's important to pay bills on time, but planning for the future shouldn't take a back seat. You are building a cash reserve with real-world relevance, like coping with unforeseen events, while working toward short- and long-term goals.

## **Solution #3: Set SMART goals**

**Specific:** What/how much resources are needed?  
**Measurable:** Ability to keep track of progress.  
**Achievable:** Are the necessary resources available?  
**Relevant:** Is your goal reasonable/realistic?  
**Time Bound:** A specific date your goal will be met.

## **Solution #4: Separate wants from needs**

- (1) Track your spending each month
- (2) Reduce expenses (recurring *and* discretionary)
- (3) Set a SMART goal to build an emergency fund
- (4) Learn to manage credit and control impulse buys
- (5) Increase your income with a second job.

## **Solution #5: Insure wisely**

A good place to start is with a trusted financial advisor – not an insurance agent. Your advisor can help you look at your total economic condition and recommend both the right types and amounts of insurance for your specific needs.



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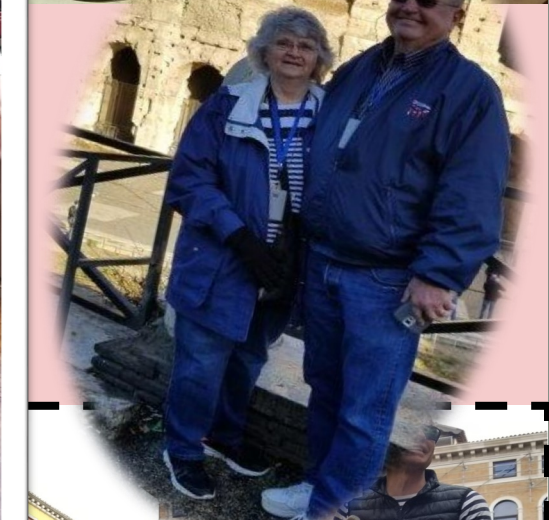
Dani Allen  
Client Services

<sup>①</sup> [www.bankrate.com/banking/savings/financial-security-0318/](http://www.bankrate.com/banking/savings/financial-security-0318/) <sup>②</sup> [www.gobankingrates.com/retirement/planning/why-americans-will-retire-broke/](http://www.gobankingrates.com/retirement/planning/why-americans-will-retire-broke/)

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# 2019 Classic Memories



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