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Central Bank

AUGUST
2025

classic

INSIDE

Tournament of Roses

Montana

The Dakotas

Christmas in St. Louis

Celebrating
AMERICA'S
Featuring Washington DC

250TH
ANNIVERSARY

LET'S TRAVEL



GET YOUR *Travel On!* with CLASSIC

A NOTE FROM CLASSIC & *Katie Griffith*

Good News! Our Electronic Newsletter is up and running!

Do you want to be one of the first to get your Classic Newsletter?

You can 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.



WANT TO GET INVOLVED?



Heart of Missouri United Way offers the Give 5 program as a free 'civic matchmaking' opportunity for those nearing or at retirement interested in learning more about our community and its non-profit sector.

The program consists of one orientation session and four half-day sessions, once each week. Half-day sessions include visits to local non-profit agencies that provide interactive, hands-on experience regarding the needs and services provided by these community agencies. The next cohort has been scheduled to meet on Thursdays starting with Orientation on August 14th.

WHAT IS GIVE 5?

Give 5 is a social program that matches innovative volunteer opportunities with retired (or almost retired) baby boomers ages 55+ who live in Boone County. Each Give 5 Class meets one day a week for five weeks, visiting more than 20 nonprofits over the course of the program. Expect to have fun, make new friends, and learn about volunteer opportunities that match your talents, passions, and personality.



For more information, or to complete the Give 5 Interest Form please visit

www.uwheartmo.org/volunteer/give-5/

or scan this QR code with your smart phone.



**HEART OF
MISSOURI
UNITED WAY**





NEW

PASADENA
TOURNAMENT of ROSES

DECEMBER 29, 2025 - JANUARY 2, 2026

SPECIAL TRAVEL OPPORTUNITY

Welcome to the 137th Tournament of Roses Parade, featuring the beautiful pageantry and tradition of the magnificent floral floats. Upon arrival in Long Beach, get settled in as this is where you will stay for all four nights

On your first morning a local guide will take you on a tour of Los Angeles and Hollywood, a blend of old and new. In the afternoon, visit the J Paul Getty Museum, a testament to the enjoyment and understanding of the visual arts.

The next day you go behind the scenes in Pasadena to see the building of the Rose Parade Floats. Get up close and marvel at the thousands of various flowers from around the world that are used to create these floats.

Later, visit the Ronald Reagan Presidential Library which chronicles the storied career of Ronald Reagan which spanned more than five decades. This evening, ring in the New Year with your newfound friends at a private New Year's Eve gala event. Enjoy a spectacular dinner and champagne toast to celebrate the dawning of a New Year.

This morning is the event you came for. After breakfast, you will depart for your reserved bleacher seats along Colorado Boulevard

for the Tournament of Roses Parade. In the afternoon, head back to the hotel where a special tailgate party awaits. Watch the Rose Bowl football game and cheer on the teams while enjoying a Tailgate lunch. After your final night in Long Beach, you will transfer to the airport for your flight home. **This five-day tour includes all air and motorcoach transportation, four-night stay, admissions, gratuities, and services of a professional tour guide all for \$3,749 per person. ■**



Aloha!

**HAWAIIAN
LAND & CRUISE**

February 26 - March 8, 2026



**WAIT
LIST**





**MARCH 29 -
APRIL 6, 2026**



CELEBRATING AMERICA'S 250TH ANNIVERSARY FEATURING WASHINGTON DC



Celebrate the marking of America's 205th anniversary with a journey from "the cradle of the American revolution" through the historic hubs of New York and Philadelphia and to the nation's capital, Washington DC. You will arrive in Boston, a city bursting with character and Revolutionary History, where you stay for two nights.

Your first morning, venture to Lexington Battle Green, where the first shots of the Revolutionary War were fired on April 19, 1775. With your local guide, continue to Concord on a drive that follows the same path that the British troops marched that day. From your local guide, you will learn more about Concord's historical significance, and step inside Wright Tavern, where the minutemen and militia gathered before battle and see the Old Head Burying Ground. Head to the Old North Bridge and see the exact spot where the "shot heard 'round the world'" was fired. This evening, celebrate the start of your journey with a welcome dinner in Boston's famed North End.

The following day visit West Point, which highlights why George Washington considered it the most important military post in America. During your guided tour, learn about the garrisoning of West Point during the war and the present role of the US Military Academy in training the leaders of tomorrow. Then you are off to New York City, where you check into your Times Square hotel for two nights. This evening is yours to enjoy the Big Apple.

After breakfast, delve into historic New York on a blended panoramic and walking tour. Glimpse into Central Park, see St. Paul's Chapel, where George Washington prayed following his inauguration, and view Trinity Church, where Alexander Hamilton was laid to rest. Convene for lunch at New York's most historic tavern, a favorite watering hole among several Founding Fathers. This tavern is where George Washington famously gathered with a group of officers to celebrate after the last British troops left American soil. This evening is yours to spend as you wish or you may choose to join an optional dinner and show, taking a seat at one of Broadway's biggest hits: Hamilton!

On to Philadelphia! Embark on a tour of the birthplace of America. Step inside Independence Hall, the location of the signing of the Declaration of Independence and drafting of the Constitution. See the iconic Liberty bell before enjoying some free time for lunch at a local market. This afternoon, head to the Museum of the American Revolution, where you can walk through interactive exhibits imagining what it felt like being part of the Revolution. Tonight,

dinner is on board the legendary Moshulu, the world's oldest and largest square-rigged sailing vessel still afloat. Docked at Penn's Landing, experience a piece of maritime history.

Make a stop at Valley Forge National Historic Park, the winter encampment of George Washington's Continental Army, en route to Washington DC. Step back in time while visiting Washington's headquarters with a local park guide. Later, arrive at the US Capitol for three nights. The next morning set out to see Washington DC. Enter the iconic and storied U.S. Capitol for a guided tour and fascinating look into American history and government. Later visit Arlington National Cemetery, where 400,000 service members and notable figures are honored and remembered. A narrated tour takes you to the Tomb of the Unknown Soldier and Kennedy gravesites.

The next morning, take in views of the National Mall, White House and other historic monuments and museums. Head to Old Town Alexandria, nestled along the Potomac and take time to stroll the cobblestone streets. Then, visit Mount Vernon, the beloved home of George Washington, and tour the estate while hearing stories from the past. This evening, toast to a fantastic historical journey over a farewell dinner with your fellow travelers.

This nine-day tour includes all air and motorcoach transportation, eight-night stay, 12 meals, admissions, gratuities and services of a professional tour guide all for \$4,799 per person double occupancy. ■





MANAGING INCOME STREAMS AND YOUR BUDGET IN RETIREMENT

Expenses vary depending on individual lifestyles and health. Income may be affected by changes in investment performance and interest rates. Other factors bearing on cash flow include changes in tax rates and rules and alterations to Medicare, Social Security, and employer-provided retiree benefits.

While many variables come into play depending on each person's mix of income, lifestyle, and health, there are a number of planning moves that can help retirees live within their means and make appropriate adjustments in response to changes in income and expenses.

Tools for the Task

If you are retired, or about to retire, you will need to gather and organize key information before you can tackle the ongoing tasks of monitoring and managing your cash flow in retirement. The purpose is to give you a clear and complete picture of your current financial situation, as well as of any significant changes you expect. Two sources will provide this information:



An up-to-date net-worth statement.

This provides a snapshot of your assets, debt, and cash reserves.



Your monthly or annual budget.

Including itemized breakdowns of your income and expenses.



Projected budget of your retirement income and expenses.

If you haven't retired yet, prepare a projected budget.

Regular Monitoring

Plans and projections are always subject to change. Even with reasonable assumptions about investment returns, inflation, and retirement living costs, it's likely you will encounter numerous changes to your cash flow over time. Frequent monitoring of your income and expenses will detect changes that you can address in a timely fashion to prevent significant problems down the road. Experts often recommend a monthly review of your budget, as well as a comprehensive annual review of your financial situation and goals.

To navigate the complexities of your financial plan in retirement, visit Central Investment Advisors to see what strategies you should consider when planning for your future. Visit us at centralinvestment.net

Travis Crum, CFP® Senior Vice President | 573.874.8529

Lucas Redburn, CFP® Senior Vice President | 573.817.8817

Dean McCullar, CFP® Vice President | 573.874.8447

Amie Suttentfield, AIF® Vice President | 573.874.8525

Drew Bax, CRPC® Assistant Vice President | 573.874.8520

Beau Talley Assistant Vice President | 573.581.2388

Trent Helton Assistant Vice President | 573.874.8470

Jeron Tetteh, MBA Financial Advisor | 573.817.8959



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The Kosher Konnection

September 25 Linda Koenig Tour. Departs 7am

Visit the new St Louis Holocaust Museum for a tour with Linda. Learn about what happened to the six million Jews and five million other civilians at the hand of the Nazis during World War II. Linda will tell a narrative of her late husband's Holocaust survival. Jerry Koenig's family experienced many of the horrors of the Holocaust in Poland during the war. Enjoy an included lunch at the very popular St. Louis Foundry. Choose among the offerings at about 25 food stalls...everything from pizza and burgers to Mexican and Chinese. After lunch you will visit the smallest Jewish Cemetery in the U.S.' Ohave Shalom, where only Holocaust survivors are buried, and see the inspiring monument to all the victims there. Later, visit the Temple Isreal synagogue where you will learn about rabbis, the Torah scrolls, the term "kosher" and more in the beautiful sanctuary. This all-inclusive day is \$152 per person. ■



Join Classic at the New Theatre and restaurant in Overland Park to see *Alone Together*. Empty Nesters...until their three sons move back in! This Broadway comedy is filled with joy, connection and family love. Parents of 3 adult sons just sent their youngest off to college. They are finally enjoying their new time alone together when one by one, each son begins returning home! This all-inclusive day is \$140 per person. ■



Visit the magnificent Romanesque Cupples House on the St Louis University campus. This lavishly furnished and decorated mansion has been featured in many documentary films and tv shows. Next pay a visit to Walter Knoll's, on Wholesale Floral Row where you can purchase gorgeous holiday plants and decorations at deep discounts. Head for The Hill, for a delicious lunch at Zia's before visiting the Campbell House. This house is considered the finest Victorian-furnished home in the country and will be all decked out in its holiday finery. This afternoon you will have a little time for shopping along old Route 66 in Maplewood. This all-inclusive day is \$158 per person. ■

YOU'RE INVITED

SNACKS & PINTS

Thursday, October 2nd, 2025 4:30PM - 6:00PM

The Back Room at D. Rowe's Columbia

You are cordially invited to **Snacks & Pints 500**, an exclusive event designed to put market pullbacks into perspective. This is a perfect opportunity to gain valuable insights in a relaxed and informal setting.

The market can be volatile, but understanding the dynamics of pullbacks is key to any successful investment strategy. Join us for a candid discussion, enjoy complimentary food and drinks, and get your questions answered by our seasoned experts.

RSVP Space is limited so kindly RSVP by **September 18th, 2025**, to Carter Machetta at cmachetta@centralinvestment.net or 573-874-8442.

Appetizers and soft drinks will be provided.

Putting Pullbacks in Perspective



HOSTED BY

Central Investment Advisors

and William Blattner with Guggenheim

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House of Chow

House of Chow

Jersey Mike's

Lizzi & Rocco's

Lotus Hot Yoga

M Boss Salon

MasterTech

MidMo Cryo

Naugle Co

Nourish Café

Pasta La Fata

Peek Home Improvement

Rustemeyer Roofing

Sassafras Moon

Shek

Shirtworx Ink

Songbird Station

Stray's Errands & Appointment

Keepers LLC

Talking Horse

Taylor's Bake Shop

The Buzz Café

The Candy Factory

The Music Suite

The Pasta Factory

The Wig Kit by E'lon

Tiny Play Café

Witt Print Shop





The Value of a Wealth Advisor

By Megan Crocker, Assistant Vice President & Wealth Management Advisor

The role of a wealth advisor has become increasingly important for individuals seeking to secure and grow their wealth. The value proposition of hiring a wealth advisor goes far beyond investment management; it encompasses a comprehensive approach to financial planning that addresses a variety of needs, from tax efficiency to retirement planning. There are many benefits of engaging a wealth advisor, some of the key benefits are outlined below.



Expertise and Specialized Knowledge

Wealth advisors are trained professionals with a deep understanding of financial markets, tax laws, estate planning, and investment strategies. This expertise enables them to develop personalized financial plans tailored to an individual's unique circumstances and goals. Whether it's navigating the complexities of stock market volatility, understanding the implications of changing tax legislation, or optimizing investment portfolios, a wealth advisor brings a level of insight that is often unattainable for the average investor.



Holistic Financial Planning

Unlike traditional advisors who may focus solely on investment management, wealth advisors consider every aspect of a client's financial life. This includes retirement planning, tax planning, estate planning, and even philanthropic strategies. By taking a comprehensive view of a client's financial situation, wealth advisors can develop strategies that align with both short-term needs and long-term goals.



Personalized Service and Relationship Building

The relationship between a client and an advisor is built on trust and tailored service. Wealth advisors take the time to understand their clients' unique financial

situations, goals, and risk tolerances. This personalized approach ensures that the advice and strategies provided are unique to each client's specific needs.

The value of this relationship extends beyond just financial advice. Wealth advisors act as fiduciaries, meaning they are legally obligated to act in their clients' best interests. This fiduciary responsibility builds trust, as clients can be confident that the advice they receive is not only sound but also aligned with their personal financial goals.



Objective and Unbiased Advice

Emotions often play a significant role in financial decision-making, leading to choices that may not align with your long-term goals. A wealth advisor acts as a neutral third party, providing unbiased advice that is grounded in logic and expertise rather than emotion.

This objectivity is particularly valuable during periods of market volatility or significant life changes, such as retirement or the sale of a business. In such times, it's easy to make decisions based on fear or uncertainty. A wealth advisor helps you stay focused on your long-term objectives, ensuring that short-term market fluctuations do not derail your financial plan.



Long-Term Financial Security

By developing and implementing a tailored financial plan, wealth advisors ensure that

clients are on the right path to meet their unique financial objectives. Whether it's saving for a child's education, planning for retirement, or managing a business succession, a wealth advisor provides the guidance and expertise necessary to navigate these important life events successfully.



The value proposition of hiring a wealth advisor is multifaceted. Their expertise, holistic approach to financial planning, personalized service, and commitment to long-term financial security make them key partners in managing and growing wealth. For individuals focused on achieving their financial goals and securing their financial future, the guidance from a wealth advisor is not just beneficial—it is essential.



Stay a night in St Louis before an early morning flight bound for Lima, Peru. Upon arrival, check in to the INNSide Lima Miraflores hotel for 2 nights. Enjoy a relaxing morning before taking in the stunning ocean views during lunch at La Rosa Nautica, situated on a historic Pier along the Costa Verde. Later, marvel at the elegant architecture and extensive historic collections, fine paintings, and frescoes within the **16th century Cathedral of Lima** and the nearby **San Francisco Church and Monastery**. This afternoon, visit the Larco Museum for a comprehensive overview of Peruvian pre-Columbia history. This evening is free for you to explore the city and enjoy dinner on your own.

The next morning, head to the airport for a short flight to Cusco, the ancient capital of the mighty Incan Empire in the Andes Mountains. Enjoy of walking tour of the historical city center to see the charm on every corner in what is considered the most beautiful city in Peru. **Visit Cathedral of Santo Domingo, built atop the ruins of the Coricancha Temple.** For lunch, dine at a local restaurant near Cusco's main square. Make several stops as you traverse the Sacred Valley, including visiting **Sacsayhuaman**, an ancient Inca fortress. Explore the bustling Pisac Market and the colorful stalls offering handicrafts, textiles, ceramics and more from local artisans. Upon your arrival in the Urubamba Valley, check into Inkaterra Hacienda Urubamba for two nights.

Meet the Quescha-speaking farmers and weavers of a rural Andean community the next morning to learn about the lifeways and traditions of modern Andean people. Lunch is served at the Ninos del Arcoiris, featuring a garden-to-plate meal which supports a non-profit charity that provides quality education, nutrition and healthcare for children. Next, see the concentric circular terraces on your visit to the site of **Moray**, which was once a creative agricultural experimentation center of the Incan. Enjoy an evening tucked away in the lush private estate of the Lambarri-Orihuela family for dinner.

Visit the fortress of Ollantaytambo after checking out the next morning. The formidable complex has massive terraces that housed baths, temples and military barracks. Next, board the Vistadome Observatory Train to enjoy a scenic rail trip with a splendid variety of landscapes from the expansive windows of your rail car. After lunch, board a bus for the final leg of your journey to the breathtaking **Machu Picchu**. Accompanied by your guide, explore the city's ruins which overlook the raging Urubamba River. Hidden in a tangle of vines and treetops, the city of Machu Picchu will forever hold the secret of its abandonment. After your visit, return to town and check into the Inkaterra Machu Picchu Pueblo Hotel for dinner and rest.

Have a relaxing morning the next day or take an optional return trip to Machu Picchu. Lunch is included at the hotel before once again boarding the Vistadome Observatory Train for your return to Cusco and transfer to the Monasterio Hotel for one night. This hotel is one of the most unique hotels in Cusco and is a protected national monument. For dinner, visit MAP Café, well-known for its fine-dining experience as you sit underneath a modern glass enclosed structure, which contrasts beautifully with the historic setting.

After breakfast the next morning, board the plane back to Lima. Upon arrival, visit Barranco for some last minute souvenir shopping before a magnificent farewell dinner at Restaurant Huaca Pucllana. Return to the airport for your overnight flight back to the US with cherished memories of your Peruvian adventure.

This nine-day tour includes all air and motorcoach transportation, seven-night stay, 18 meals, admissions, and gratuities and services of a professional tour guide all for \$6,749 per person double occupancy. ■



DISCOVERING THE DAKOTAS



EXPERIENCE THE CHARM OF THE BLACK HILLS ABOARD THE 1880 TRAIN FOR A SCENIC 20-MILE JOURNEY.

Step into a land shaped by legends, carved by time, and alive with wonder. The Dakotas are calling! Visit all the major attractions such as **Mount Rushmore**, **Crazy Horse**, and **Deadwood**. Indulge in the cowboy culture of the north while you eat, shop, explore, learn and enjoy. After a flight to Rapid City, South Dakota, arrive at your hotel for the night and gather for a lovely welcome dinner.

After breakfast the next morning, learn about the surrounding culture at **Dahl's Chainsaw Art**. Started by two brothers, catch them in action during a demonstration at this one-of-a-kind gallery. Later at The **Journey Museum**, a film called "Over the Black Hills" provides a stunning aerial perspective of the region. The museum itself is a treasure trove of exhibits including geology, archaeology, and Native American culture. After the museum, a scenic drive into Bear Country USA winds through pine forest and meadows, bringing you face-to-face with wildlife. Enjoy a lively



variety show and dinner at the nearby **Fort Hayes Chuckwagon Supper** and Show before returning to your hotel for the evening.

The following morning, visit the **Crazy Horse Memorial**, honoring Lakota leader Crazy Horse and the site of several museums. Following lunch, head for **Mount Rushmore**, carved into the granite face of the Black Hills. The site offers stunning views, scenic walking trails and an informative visitors center. Later, visit nearby **Keystone** and experience the charm of the Black Hills aboard the 1880 Train for a scenic 20-mile journey. After returning to Rapid City, enjoy some free time to explore before coming together for dinner.

Bid farewell to South Dakota as you make your way North the next morning. Enjoy 32 miles of the Enchanted Highway during your drive, adorned with the world's largest scrap metal sculptures. Upon arriving in **Medora, North Dakota**, your first stop will be at **Theodore Roosevelt National Park**. Visit around the area before checking in to your hotel and relaxing. This evening, enjoy dinner at **Pitchfork Steak Fondue** before ending your evening with the famous **Medora Musical** at the nearby Burning Hills Amphitheater.

After breakfast, start your journey west to **Dickinson**. This quaint town offers a fascinating exploration of the region's rich history and natural wonders. Enjoy lunch before heading

NEW

June 22-28, 2026



for the capital city of Bismarck. Board the **Lewis and Clark Riverboat cruise**, which provides a relaxing journey through the river's scenic landscapes. The last stop for the day is at the **North Dakota Heritage Center** and **State Museum**. Enjoy some time here, taking in the surrounding land before checking into your hotel for the night and gathering for a group dinner.

Departing Bismarck the next morning, head for the **North American Bison Discovery Center**. Take time to explore the interactive exhibits and view a herd of live bison from an outdoor observation deck. This afternoon, make your way to Fargo and spend your afternoon at **Bonanzaville USA**. Home to 43 restored buildings, including structures like a prairie church, general store, schoolhouse, etc. With over 400,000 artifacts, you can explore themed museums such as the **Eugene Dahl Car Museum**, **Eagles Air Museum** and so much more. This evening, have a farewell dinner with your fellow travelers before heading home the next morning.

This seven-day tour includes all air and motor coach transportation, six- night deluxe accommodations, 12 meals, admissions, gratuities and services of a professional tour manager all for \$3,899 per person double occupancy. ■



Magnificent **NEW** MONTANA JULY 25 - JULY 31, 2026

Bound for the heart of “Big Sky Country”, arrive in Missoula, Montana. Upon arrival, check into your hotel for one night before enjoying dinner. The next morning, be sure to grab breakfast before departing for the **Smokejumpers Museum** in Missoula. A guide will take you on a tour of the Smokejumpers headquarters and share some of their personal experiences. Driving north from Missoula, make a stop at scenic **Flathead Lake** to visit the charming Bigfork Village for some free time and lunch. This afternoon, arrive at **Whitefish, Montana** and check into the Grouse Mountain Lodge with its spectacular mountain views.

Travel to **Lake McDonald Lodge** in **Glacier National Park** the following day, then board the iconic red buses for a scenic tour along the **Going-To-The-Sun Road**. The roll-back tops are perfect for providing full views of the stunning mountains, and the area’s signature Big Sky. After your 3-hour tour, depart for **Great Falls** and check into your hotel for one night before enjoying dinner at a local restaurant.

Drive southward to the **Gates of the Mountains** Recreation Area the next day for a cruise along a picturesque stretch of the Missouri River. Enjoy a boxed lunch, while looking for mountain goats and other wildlife which can usually be seen along the rugged canyon walls. Enjoy a scenic drive this afternoon on your way to **Big Sky, Montana** and check in to your hotel, located in the heart of Big Sky’s Downtown, for three nights. This evening is yours to relax at the hotel or get out and explore the area.

Start your day of fun at the **Grizzly and Wolf Discovery Center** in **West Yellowstone**, to view the animals unable to survive in the wild. Enjoy the Yellowstone IMAX to view National Geographic’s Yellowstone, a terrific introduction to what you will see tomorrow. After lunch, choose from a variety of activities for your afternoon, from a horseback trail ride through the National Forest to a scenic chairlift ride to the top of Big Sky Resort.

Be prepared as you depart the next day on a full-day guided tour of **Yellowstone National Park**. Take in the view of many geyser basins, Upper & Lower Falls of the **Yellowstone River, Yellowstone Lake**, and of course, **Old Faithful**. There will be time to grab lunch and shop for souvenirs along the way. After exiting the park in early evening, savor your last dinner as a group.

Enjoy breakfast the next morning before making your way to **Bozeman** for your flight home, taking back wonderful memories of your Magnificent Montana vacation. **This seven-day tour includes all air and motorcoach transportation, six-night stay, 11 meals, admissions, gratuities and services of a professional tour guide. Contact Classic for more information.** ■

INCLUDING
GLACIER &
YELLOWSTONE
NATIONAL PARKS



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classic *Calendar*

2025

August 12	Historic Lexington	\$148
Aug 31-Sept	Celtic Beauties WAITLIST	\$7,499
September 25	Kosher Konnection WAITLIST	\$152
October 6-10	Sedona Red Rock Country	\$4,199
October 19-24	Fall At White Mountain WAITLIST	\$2,999
October 29	Alone Together at the New Theatre NEW	\$140
December 3	Tree-Mendous St Louis Holly-Day NEW	\$158
Dec 29-Jan 2	Rose Parade NEW <i>Special Opportunity</i>	\$3,749

2026

Feb 26-Mar 8	Hawaii Cruise WAITLIST	\$6,599
Mar 29-Apr 6	Celebrating America 250 Anniversary	\$4,799
May 10-18	Peru Adventure	\$6,749
June 22-28	Discovering the Dakotas NEW	\$3,899
July 25-31	Magnificent Montana NEW	\$TBD

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