

Community Bank

RAYMORE • PECULIAR • HARRISONVILLE

EMERALD CLUB NEWSLETTER

April • May • June

2014 Emerald Club Meetings

April 9	Raymore Police Department - local fraud cases & community update
May 14	Missouri Department of Conservation - Phil Needham (Missouri Wild-life)
June 11	Cass County Sheriff's Department - Canine Unit (may be held outside)

Emerald Club 2014 Travels (by Velda's Tours)

**** indicated longer trips that require advanced scheduling****

April 7 – Visit Hamilton & Chillicothe

Missouri Star Quilt Co. – 5 barns of quilts, fabric to observe &/or purchase – tips on quilting too. J.C. Penney's Museum in Hamilton. Driving tour in Chillicothe of Artist Kelley Poling's 19 murals throughout the town. Lunch is included. \$79.50

April 16 – Tour of General Motors, Fairfax Assembly Plant

Call Velda for cost & time

****April 26 – May 4 – JEKYLL ISLAND & BEAUFORT****

\$869 Double occupancy

May 14 & 15 - Two Days in Kansas & Lots of Things to See

The world's largest collection of the world's smallest version of the world's largest things at Lucas, KS.

Lunch at Grandma Max's Restaurant (on own) – Salina, KS then a guided tour of the Garden of Eden & Grassroots Art. Abilene, KS & dinner (included) at the Brookville Hotel Restaurant & spend the night at the Holiday Inn. After a hot breakfast we'll head to the Flint Hills Discover Center, Manhattan, KS.

The \$24.5 million facility introduces visitors to the Flint Hills, the largest remaining tract of tall-grass prairie in N. America. \$260 double occupancy (Due 4/1)

June 8 – Sunday Matinee at the Kauffman Center in Helzberg's Hall with the Symphony & Music Director Michael Stern

Only 40 tickets available. Choral Loft Seats. \$45.40 Bus included from Harrisonville Center (Due 5/6)

June 20 - Mystery Tour (not in this area)

Will be a fun day since the Mayor will be our guide. More on the agenda & will make another stop on the way home. Don't miss this one! \$79.50 (Due 5/19)

July 18 & 19 – Ladies Mystery Weekend

A new place even Velda hasn't been, so pack your bags for a fun trip out of Missouri with a full itinerary & interesting things to do. \$255 double occupancy (Due 6/16)

August 9 – Chicken-N-Pickin' at Walnut, KS

Pan-fried chicken for lunch followed by some good country music. \$85 (Due 7/8)

August 20 – Springfield, MO

Stop at Chocolate Factory, Quilt Shop, Bass pro with buffet lunch, PFI Western Store & ride through Fantastic Caverns with a guided tour. \$79.50 (Due 8/1)

August 30 – Kansas City Irish Fest at Crown Center

Visit with Irish families directly from Ireland & hear Irish music, singing & dancing. Irish food is available. You will be able to track your Irish roots. Wear green & get a prize. \$70 (Due 8/1)

September 9 – A day to share some things I have found in the Kansas City Area

You will be surprised what there is. \$70 (Due 8/6)

****September 17 – 25 - WASHINGTON, DC – OUR NATION'S CAPITAL ****

\$959 Double occupancy (We will be going to George Washington's Mount Vernon Estate also). (Due 7/11)

October 11 – Blackwater, Missouri

Octoberfest will be going on! Stores up & down Main Street, antiques, & a Trading Company established in 1890. The general store is filled with history.

There will be nice jewelry, crafts, food booths, bargains galore, free entertainment & much more. Join the group for a nice fall day. \$75 (due 9/9)

****October 15 – 21 – DALLAS FORT WORTH****

\$702 Double occupancy (due 8/9)

****November 16 – 21 – BILTMORE ESTATE & ASHEVILLE, NORTH CAROLINA****

\$649 Double Occupancy (due 9/9)

December 5 – Jefferson city at Christmas Time

Governor's Mansion, Candlelight Tours, Downtown Living Windows, The Capital City by night, display of inaugural gowns of the First Ladies. \$75.50 (due 11/1)

MAKE CHECKS OUT FOR TRIPS TO VELDA KELLEY & MAIL TO 26005 E. STATE ROUTE 2, HARRISONVILLE, MO 64701.

PAYMENT SHOULD BE PAID BY DEADLINE DATE SHOWN FOR EACH EVENT.

Velda's Tours is not liable to any tour member or company for any delays, cancellations, any injury or illness, loss of any kind or any extra expenses.

Please contact Velda Kelley with Velda's Tours at (816) 380-7926 or (816) 898-9873 for full trip details, reservations, cost & due dates.

IMPORTANT DATES TO REMEMBER

Plan to get your tickets ahead of time for Raymore Day at the "K" Sunday, May 4th here at CBR or at the Chamber Officer

APRIL IS COMMUNITY BANKING MONTH:

April 1 **April Fool's Day** or **All Fool's Day**, holiday of uncertain origin, known for practical joking.
– watch out, you might get caught!!!

April 4 KC Royals Home Opener

THE WEEK OF APRIL 7 – 12 Raymore will be celebrating Community Banking Week with drawings, prizes, & food

April 9 Emerald Club Forum: Officer John Bergman will inform us about "what's happening in Raymore"

THE WEEK OF APRIL 14 – 19 Peculiar will be celebrating Community Banking Week

April 20 **HAPPY EASTER**

THE WEEK OF APRIL 21 - 25 Harrisonville will be celebrating Community Banking Week

April 30 Retirement Open House Reception for John West

May 4 Raymore Day at the "K"

May 9 The Spring Community Bank of Raymore Movie Night in the Park will feature the recent Disney animated hit, "Frozen." Join us at dusk in Memorial Park (400 Park Lane) for this free event. Popcorn & sodas provided by South Metro & Raymore Parks & Rec.

May 11 Mother's Day

May 14 Emerald Club Forum: Missouri Department of Conservation – MO Wildlife Division – Phil Needham

May 15 Community Bank of Raymore's 35th Anniversary (and Bill McDaniel's birthday)

May 26 **Memorial Day** is a United States federal holiday which occurs every year on the final Monday of May.[1] Memorial Day is a day of remembering the men and women who died while serving in the United States Armed Forces.[2] Formerly known as Decoration Day, it originated after the American Civil War to commemorate the Union and Confederate soldiers who died in the Civil War. By the 20th century, Memorial Day had been extended to honor all Americans who have died while in the military service.[3] It typically marks the start of the summer vacation season, while Labor Day marks its end.

June 11 Emerald Club Forum: Cass County Sheriff's Canine Unit (we may meet outside – depending on the weather)

June 13 CBR will be hosting the Raymore Chamber 2nd Friday Coffee 7:30 – 9:00. Drop by & join us and local business people for a continental breakfast. Just another way to stay connected to your community.

June 14 National Flag Day

June 15 Father's Day



Make Overdraft Protection Work For You

No one likes to get a “declined” message when using a debit card, but if you have ever faced a \$30 plus overdraft fee, you know it is a situation you would also like to avoid. Almost every financial institution offers some kind of “overdraft protection,” also called “over-draft privilege,” which allows you to spend more than what’s currently available in your checking account. Given the charge that usually accompanies these overages, bank customers should think of the service as a safety net that allows access to funds when you’ve made an error balancing your checking account or you’re in need of funds before your next deposit. While incurring an over-draft fee is never ideal, there are ways that you can avoid doing so unwillingly. Or, if you find yourself in need of the service, there are ways to use it wisely. Below are a few tips to consider:

Opt Out

At one point or another, you may have “opted in” to overdraft fees on ATM transactions and debit card purchases. All bank customers have the option of “opting out” of the service, which will lead your bank to decline these transactions rather than cover them with funds beyond your current balance.

Know Your Real Balance

While many of us are in the habit of checking our bank balances online to determine whether we have money to spend in real time, it’s easy to get in trouble by relying solely on that displayed amount. If you use your debit card to buy gas, for instance, it usually takes several days for the full charge to come out of your account. Rather than relying on online balances, it’s safer to use the account ledger that comes with a checkbook to keep a running tally of what you’ve already spent, including online payments that may not be deducted from your account yet. This extra step will help determine the real amount you have to spend and keep you out of unnecessary trouble.

Balance Your Account Monthly

Balancing your account monthly will not only help prevent overdrafts, but will also help ensure you identify unauthorized transactions. You only have so many days after receiving your statement to let your bank know about an unauthorized transaction. By picking a day at the beginning of each month to balance your account, you will have a firm grasp on where your money went that month, if the charges are correct and how much you have left. If you don’t know how to balance your account, ask your community banker who will gladly teach you the process.

Ask for Forgiveness

Overdrawing your account can be frustrating and embarrassing, but it happens sometimes. However, if you never (or very rarely) overdraw your account, it doesn’t hurt to ask your bank to waive the fee. Many banks are understanding of the rare mistake and are willing to both waive the fee and help you figure out what went wrong to avoid future missteps.

Set Up An Alternative “Backstop”

If you have money in a savings account, it’s fairly simple to avoid using overdraft protection. Ask your bank if you can connect your savings account to your checking account so that if you overdraw the checking account, money will automatically roll over from the savings account to cover the expense. While some banks charge a nominal fee every time you use this service, the fee is typically lower than a full overdraft fee.

Minimize the Fees

If you truly need to access your overdraft safety net before your next deposit, you’re better off withdrawing the total funds you foresee needing in one transaction, rather than using your debit card at multiple locations. Most banks assess a full overdraft fee for each charge or withdrawal made while an account is overdrawn. That means it’s cheaper for you to make one large cash withdrawal to access emergency funds rather than making several smaller withdrawals over the course of a few days until your account is replenished.

Should You Lease or Buy a New Car?

It’s time to get a new car. If you’re thinking about letting your favorite charity haul off your current clunker, good for you! An added benefit of this good deed: it’s a tax write-off. Now it’s time to give some thought about whether to lease or purchase your next vehicle. For 20 percent of those in the market for a new car, it makes more sense to lease a vehicle, but the vast majority would fare better by buying the car. Below are tips to consider that will help you decide if leasing or purchasing is right for you.

Leasing Is Like Renting a Car for a Specific Period of Time

You don’t own the car, you just get to use it. You get to drive it, usually for 24 or 48 months, and at the end of the lease you turn it in to the dealer with or without the option to purchase the vehicle. During the term of the lease, you will be expected to maintain the vehicle and provide adequate insurance coverage. You will also likely be limited on the number of miles you’re allowed to drive the vehicle. It’s usually 12,000 miles per year but you can negotiate more miles for an added cost. How many miles you normally drive should be a major factor in your decision about whether to lease or purchase a new car.

Monthly Lease Payments Are Usually Less Than Loan Payments

However, it would be a mistake to focus solely on the monthly payment as the decision maker. A rule of thumb is that the lower interest rates are, the narrower the spread between the lease payment and loan payment. Conversely, the higher interest rates are, the greater the savings when leasing. The upfront cost can vary as well. If you purchase, you pay the down payment, taxes, registration and other fees. If you lease, you pay the first month’s payment, a refundable security deposit, a down payment, taxes, registration and other fees.

Educate Yourself Before Visiting the Car Dealer

There are certain terms you should be familiar with before you visit the dealer. The purchase price plus “acquisition fees” equates to the “capitalized cost” for the lease. It is that “capitalized cost” that is negotiable just like a purchase price. Any down payment or trade-in you make is considered a “capitalized cost reduction.” You should also be familiar with the terms “residual value,” a prediction of the vehicle’s value at the end of the lease, and “closed-end lease,” a lease that fixes that residual value at the end of the lease.

When the lease is over, you may have to pay either a “purchase option fee” if you elect to purchase the vehicle or a “disposition fee” if you return the vehicle to the dealer. Those are fees to be aware of when you review any lease contract. When deciding if leasing is right for you, a few other things to consider include “early termination fees” and “excessive wear costs.” If you elect to terminate the lease early, you will be charged a percentage of the remaining lease balance, which can be almost as much as the lease balance itself. Although your lease will allow for normal wear and tear of the vehicle, you will be expected to pay any expenses associated with “excessive wear and tear” when the lease terminates.

What’s Right for You?

If you like to upgrade your car every few years to the latest and greatest model, then leasing may be the best option for you. On the other hand, if you keep your vehicles for ten years before contemplating making a change, purchasing makes more sense. While leasing may allow you to get a more expensive model for the same monthly payment, remember to consider the total cost and not just the monthly payment. Finally, if you are self-employed, you may be able to write off lease payments as a business expense.

Emerald Club Forum

January 8, 2014
Attendance: 42

Dough West owner of C & D Coins in Raymore was our guest speaker. Mr. West brought interesting coins and a power-point presentation that explained the history of different currencies. He will be more than happy to help you with any questions you may have about old coins and can assist you with accurately pricing any currency you may have in your collection.



Emerald Club Travel Show:

February 12th 2014

143 attended & everyone went away with a prize & lots of information on the tours being offered through Velda's Tours and some good ideas for personal vacation spots.



Emerald Club Forum

March 12, 2014
Attendance: 71

Guest Speakers: Alex Wahbeh, Golden Corral owner & Ben Melroy Kitchen manager, Jane Silver, Kansas City Symphony Alliance

Door prize winners: Doris Ferguson & Jerry Jenkins



David Zurborg welcomed everyone & introduced Brent Ewert (Community Financial).

Brent talked about getting a better investment for your money. Make an appointment to visit with him about your available options.

Alex Wahbeh & Ben Melroy were introduced & talked about the opening of Raymore's newest restaurant – Golden Corral. Opening day is March 20th. They will be open for lunch & dinner

Monday – Friday & will serve breakfast on Saturdays & Sundays starting at 7:30 a.m.

Mr. Wahbeh owns other Golden Corrals & is very happy to be in Raymore. He has been waiting for this to happen for 3 years.

Ben informed us about the menu & that not all Golden Corral's have the same items. He said if there is something you would like to have on the buffet to let him know.

Next, David introduced Jane Silver, KC Symphony Alliance. Ms. Silver talked about the Symphony Designers' Show house which will be the historic Jacobethan house at 1246 W. 59th Street. The house was built in 1921 by Clarence E. Ennis who used fieldstone & a green tile roof.

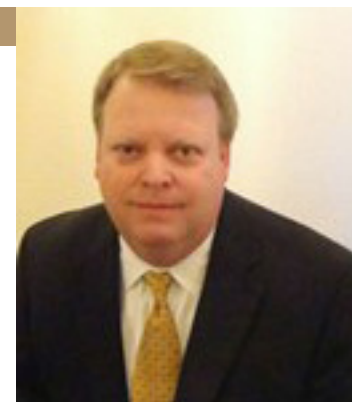
April 26 – May 18

To see more about this year's show house go to: www.showhouse.org or info line: 816-968-9711



I mentioned at a recent Emerald Club meeting that I had recently heard a most simplistic definition of trusts, one that I had never heard before: A Trust is an account, with instructions. It is, of course, a little more complicated than that, but that is a great starting point. The first and most common question I hear is, “Do I really need a trust?”. Almost always, the quick, first answer is “I don’t know (yet), but probably”. Each individual or family (and their situation) is unique, and that is part of the equation to answer the question.

The hard part, and first step, is getting over the mystique of “Trusts”. Most people know what a Will is and does, and it is still difficult for them to jump in to take care of their estate at their death. It is exponentially more difficult in regards to estate planning by use of trusts because most people do not know a lot about trusts and have had little, if any, experience with them. That’s why I am so fond of the description above.....”An account, with instructions”. Knowing how a trust can benefit the individual and their family is the starting point to answer whether a trust is right for them. The list below is not exhaustive, but these are a few of the issues as to why a trust might be beneficial:



David Zurborg

- **Keep my estate out of probate.** Probate is the legal vehicle by which title transfers from you to your heirs after your death. Probate takes time and costs your estate money. Most people would rather their family (charity, other heirs, etc.) receive their estate to the fullest extent possible and as quickly as possible, rather than having a percentage of it taken as expenses to lawyers, accountants, appraisers, auctioneers, realtors, court fees, etc., and it being tied up for a year or more before distribution.
- **A successor named upon incapacity.** If you become incapacitated without a durable power of attorney, someone is going to have to petition a Court for conservatorship to take care of your financial affairs. Again, this is time consuming and expensive. A trust allows you to name a successor trustee if you become incapacitated and need to have someone pay your bills and take care of your financial affairs, with out the time necessary to file a guardianship petition and go through the hearing process.
- **Protect my heirs.** You may wish to have your assets be held in trust for an heir rather than giving it to them outright at your death. A trust can make this possible. Examples are where you may have a special needs beneficiary, where the beneficiary is a minor, or where the beneficiary hasn’t matured just yet to be able to manage their money effectively. A trust can allow that their normal expenses and education be paid, while the balance is administered by the trustee rather than writing them a check, until a certain birthday or event. It allows for a little control from “beyond the grave”. You get to make the rules.
- **To Pay as little in Taxes as is necessary.** Depending on the size of your estate, a properly drafted trust can help you to avoid paying federal estate taxes. I never met a single person that stated that their goal was to pay the federal government as much as possible. It was always to preserve as much as possible for their heirs. If you have a potential estate tax problem, a trust can help.
- **A vehicle for charitable giving.** A Trust is not necessary to give charitably, but it can be used effectively for the avoidance estate taxes and is a way to establish a Family Legacy that can extend for generations to come.

So again, the common question is “What about me, do I need a trust?”. The quick answer is, “Probably”. A good place to start is to get a good handle (a) on what you have (your estate), (b) what you need during your lifetime, and (c) where you want what is left to go after your death. None of those have to be immediately written in stone (and may change over time), but when you have a sense of those answers, then a good next step is to give me a call or make an appointment with your attorney. The hardest part is taking that first step and getting started. The best part..... locking away the finished product in your CBR safety deposit box, know it is complete. As always, the CBR trust department is here to help.

David Zurborg.

HAPPY ANNIVERSARY!!



Ashley Qualls
– June 6, 2010 –



Cindy Jobs
– June 16, 2003 –



Beverley Brewington
– June 27, 1994 –



Brandon Mansur
– June 20, 2011 –



Brandi Torres
– April 12, 2010 –



Carol Harmon
– June 30, 2003 –



Gail Daly
– June 30, 2003 –



Sara Willour
– May 16, 2011 –



Carol Harmon
Teller at Raymore

Carol has been with CBR since June 30, 2003.
Carol keeps everyone laughing & is fun to work with.

She graduated from High School in Tampa, FL & worked in the Mortgage Division at Jim Walter Homes before moving to Raymore.

Carol's favorite thing to do is spending time with her 2 children (Paige & Ian) and her family.



Beverley's sister Laurie, surprised her with a visit on Beverley's "special" birthday

Announcements:



Larry Janacaro

will be "SEMI-RETIRING" April 4, 2013

Larry will be working out of Community Bank of Pleasant Hill in their trust department.

Larry said we'll probably see him pop in every now & then which will be a welcome visit.



Congratulations Larry & Best Wishes from all



John West

will be retiring April 30, 2014

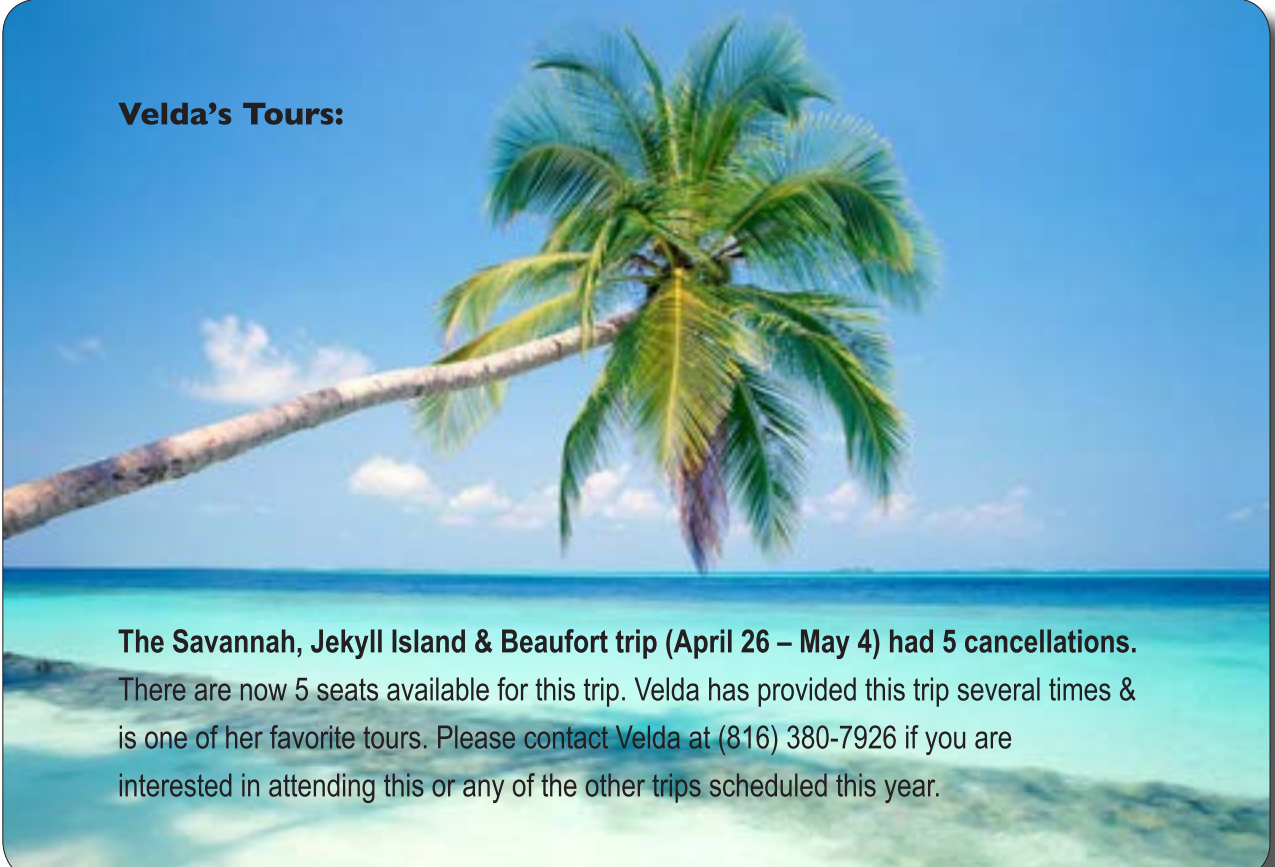
There will be an Open House Reception at CBR Noon – 6:00.

John has been with CBR since July 12, 2004 and will be missed by many people in our community he has worked with and all his co-workers.



Congratulations John & Best Wishes for your retirement years ahead.

Velda's Tours:



The Savannah, Jekyll Island & Beaufort trip (April 26 – May 4) had 5 cancellations.

There are now 5 seats available for this trip. Velda has provided this trip several times & is one of her favorite tours. Please contact Velda at (816) 380-7926 if you are interested in attending this or any of the other trips scheduled this year.

WHAT IS A LEXOPHILE ?

“Lexophile” is a word used to describe those that have a love for words, such as “you can tune a piano, but you can’t tuna fish”, or “to write with a broken pencil is pointless”.

- .. When fish are in schools, they sometimes take debate.
- .. A thief who stole a calendar got twelve months.
- .. When the smog lifts in Los Angeles, U.C.L.A.
- .. The batteries were given out free of charge.
- .. A dentist and a manicurist married. They fought tooth and nail.
- .. A will is a dead giveaway.
- .. With her marriage, she got a new name and a dress.
- .. A boiled egg is hard to beat.
- .. When you’ve seen one shopping Center you’ve seen a mall.
- .. Police were called to a day care Center where a three-year-old was resisting a rest.
- .. Did you hear about the fellow whose whole left side was cut off? He’s all right now.
- .. A bicycle can’t stand alone; it is two tired.
- .. When a clock is hungry it goes back four seconds.
- .. The guy who fell onto an upholstery machine is now fully recovered.
- .. He had a photographic memory which was never developed.
- .. When she saw her first strands of grey hair she thought she’d dye.
- .. Acupuncture is a jab well done. That’s the point of it.
- .. Those who get too big for their pants will be exposed in the end.

