

# Community Bank

RAYMORE • PECULIAR • HARRISONVILLE

## EMERALD CLUB NEWSLETTER

April • May • June

### Community Bank of Raymore 2015 Meetings

**DATE:** Always the 2nd Wednesday of each month January – October

**TIME:** 10:00 – 11:00

**LOCATION:** In the upstairs meeting room at Community Bank of Raymore

*We will have an interesting speaker, coffee & donuts, updates on what's going on at CBR, periodical promotional give aways, your chance to win a door prize, & great camaraderie with new & old friends.*

**COME JOIN US FOR FUN. BE INSPIRED & INFORMED!**

### Bank of Raymore Emerald Club 2015 Trips

**• APRIL 9 – SPRING MYSTERY TOUR •**

This is something we've never done before. (lunch included)

Cost: \$80 – due 3/16/ bus departs from Harrisonville McDonalds @ 9:00 a.m. & arrives back @ approximately 4:00 p.m.

**• APRIL 21 – JAMESPORT, MO •**

Amish Farmer's Market. (there will be a cooler on the bus so you can keep your fruits & vegetables cool).

Lunch & a guided tour of the area. This is the largest old order Amish settlement west of the Mississippi River.

Cost: \$79 – due 4/1 / bus departs from Harrisonville McDonalds @ 8:00 a.m. & arrives back @ approximately 5:00 p.m.

**• MAY 13 – WESTON, MO •**

Celtic Ranch Store (try some real Irish coffee) & other area shops / lunch & a guided historical tour.

Cost: \$80 – due 4/27 / bus departs from Harrisonville McDonalds @ 8:00 a.m. & arrives back @ approximately 5:00 p.m.

**• JUNE 13 - VALLEY VIEW ELK FARM – GARNETT, KS •**

Meet the Elk, sample prize winning elk meats, & see what other products are made from elk. Visit Art in Iron studio of blacksmith / artist Mike Hill. Shop nearby stores which include Royal Rubbish, Refined Recheished, Josephine's Country Fabrics, and Bluebeards History House Antique Gallery.

Enjoy lunch at The Thelma Moore Community Playhouse & be entertained with the matinee presentation of "The Odd Couple" performed

by The Chamber Players Community Theatre. Tour the Old Rock Schoolhouse & St. Boniface Church (refreshments served)

Cost: \$95 – due 5/1 / bus departs from Cracker Barrel – I-70, Lee's Summit @ 7:00 a.m. & arrives back @ approximately 6:00 pm

**• JULY 14 – TOUR IN TOPEKA •**

Tour of Marian Lane & Tastefully Olive / lunch / Governor's House tour / Tiffany Windows

Cost: \$85 – due 7/1 / bus departs from Harrisonville McDonalds @ 7:00 a.m. & arrives back @ approximately 6:00 p.m.

**• AUGUST 8 – CHICKEN-N-PICKIN at WALNUT, KS •**

Pan-fried chicken for lunch followed by some good country music. Great food & entertainment – "air conditioned"

Cost: \$80 – due 7/23 / bus departs from Belton McDonalds @ 9:00 a.m. & arrives back @ approximately 6:00 p.m.

**• SEPTEMBER 16 – 22 DALLAS FORT WORTH •**

Motor coach transportation, 6 nights lodging including 4 consecutive nights in the Dallas area, 10 meals (6 breakfasts & 4 dinners), guided tour of Dallas, admission to the Sixth Floor Museum, admission to the exciting South fork Ranch, admission to the

brand new George W. Bush Presidential Library & Museum, guided tour of Fort Worth, Exclusive Diamond Tour Dinner party

Cost: \$706 per person – due by 8/9 / bus departs from Harrisonville McDonalds @ 6:30 a.m. & arrives back @ 8:00 p.m.

**• OCTOBER 10 - BLACKWATER, MO •**

October-fest will be going on! Stores up & down Main Street, antiques, and 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.

Cost: \$55 – due by 9/15 / bus departs from Harrisonville McDonalds @ 10:00 a.m. & arrives back @ approximately 4:00 pm

**• OCTOBER 19 - TOUR MERRIAM, KS •**

First stop will be Merriam Bakery & then on to Kansas City Strings with a demonstration on creating their world renowned musical instruments, lunch, candle makers, old fashioned soda shop.

Cost: \$90 – due 10/1 / bus departs from Harrisonville McDonalds @ 8:00 a.m. & arrives back @ 5:00 p.m.

**• NOVEMBER 15 – 20 - BILTMORE ESTATE & ASHEVILLE, NC – CHRISTMAS TOUR •**

Motor coach transportation, 5 nights lodging including 3 consecutive nights in the Asheville area, 8 meals (5 breakfasts & 3 dinners), guided tour of Asheville, NC, full day visit to the Biltmore Estate, guided drive along the Blue Ridge parkway, visits to the famous

Falk Art Center & magnificent St. Lawrence Basilica, visit to the Blue ridge Parkway Visitor Center

Cost: \$ 655 per person – due by 10/7 / bus departs from McDonald's in Harrisonville @ 6:30 a.m. &

Community Bank of Raymore @ 7:00 a.m. Arrives back home @ approximately 8:00 p.m.

**• DECEMBER (DATE TO BE ANNOUNCED) - JEFFERSON CITY AT CHRISTMAS TIME •**

See the Governor's Mansion / Candlelight tours, downtown's living windows, the Capital City by night, display inaugural gowns of the First Ladies.

Cost: \$95 – Due by 11/1 / bus departs from Harrisonville McDonalds @ 9:00 a.m. & arrives back @ 10:00 p.m.

## Tax Season is Here: Filing Tips

Tax season officially kicked off late last month and the countdown to April 15, 2015 is on. The Internal Revenue Service (IRS) expects to receive 150 million individual income tax returns this year. While few people enjoy this process, it is far better to file your taxes than have the IRS call on you—and do so with penalties. Listed below are tips to make filing your taxes as painless as possible.

### Get Organized

The first step to filing your taxes is to gather the necessary forms, and you should receive these in the mail by early February. This will include a W-2 from each workplace where you've received a salary as well as a variety of other forms, which could include interest and earning statements. You'll also want to gather records of deductible expenses that you've, hopefully, been saving throughout the year.

### Take Advantage of the Free File Program

The IRS offers the Free File program available at IRS.gov. This program opened for taxpayers on January 16, and it provides the following two options:

- Software offered by IRS' commercial partners available to individuals and families with incomes of less than \$60,000. Fourteen brand-name software companies are participating in this year's program.
- Online fillable forms, which are the electronic version of IRS paper forms, available to taxpayers of all income levels. This option is helpful to those who are comfortable completing their own returns.

### Tax Refund Loans Aren't Worth It

While many tax preparers offer tax refund loans or other immediate refund programs, you won't get your refund that much quicker. Plus, these providers skim a percentage of your return off the top for the convenience of getting your refund a few days sooner. The IRS expects to issue more than 90 percent of refunds within 21 days. To ensure the expediency of your tax refund, it is encouraged to electronically file your refund and choose direct deposit. The IRS reports that more than three out of four refund recipients will go this route. For comparison, paper returns will take a minimum of seven weeks for refunds to be issued.

### Don't Leave Money on the Table

Taxpayers often overlook deductions, which is the equivalent of giving away money. While many people know about the child and dependent care credit that can be claimed if you've paid a provider to care for a dependent while you've either worked or looked for a job, listed below are several others:

- Charitable contributions paid through payroll deductions when employees retain pay stubs as proof.
- Job search expenses allow deductions for costs such as travel and resume printing.
- Earned income tax credit for families with lower incomes.

### Remember the Affordable Care Act

Under the Affordable Care Act, individuals and families will face fines of \$95 per person and \$47.50 per child or 1 percent of income—whichever is higher—if they did not have health insurance in 2014. The fine will increase each year. The good news is that the majority of taxpayers will merely need to check a box to verify they had health insurance in 2014.

### Don't Be Scammed

Scam artists and unethical tax preparers come out in droves during tax season. The IRS will never email you to ask for confidential financial information so be aware this is a phishing scheme. Additionally, beware of tax preparers who earn commission based on the size of your refund. This is incentive to inaccurately fill out forms, which puts you at risk with the IRS. When looking for a tax preparer, always ensure this person guarantees to pay penalties resulting from filing errors.

If April 15 comes around and you're simply not prepared to submit your tax return, you can always file for an extension. Particularly if you expect to receive a return, it is important to be thorough in your documentation. If you need more time, the IRS will give you six more months—until October 15—to finish filing if you complete the 4868 form by April 15. That said, you will be required to pay any taxes owed by this date.

## Special Need Trusts

I wanted to write about Special Needs Trusts, as I find there is not a lot of familiarity with them and they are vehicles that, unfortunately, are becoming far more necessary for planning for many families. As of 2010, there were 56.7 million disabled persons in the United States (taken from the last census). That's about 1 in every 5 persons in the US. That number is undoubtedly higher today.

A Special Needs Trust is a vehicle to address the needs and improve the life of disabled individuals and those having other special needs, both children and adults. Where individuals with special needs own too much property, they may become ineligible for government benefits, such as SSI or Medicaid. Special Needs Trusts help individuals with special needs avoid this problem because the trust owns the property instead of the individual. They are sometimes referred to as supplemental needs trusts.

There are two types of Special Needs Trusts, based upon how they are funded. The first is a **First Party SNT**. It is funded with assets of the special needs individual, such as a personal injury award, retirement plan, divorce settlement, life insurance policy, or an inheritance. If an individual with special needs owns any significant amount of property outright, it will affect eligibility for government benefits. Instead of owning the property directly, the special needs individual puts the property into a First Party Trust. If the trust is created properly, adhering to strict government rules, those assets can be used to benefit the person with special needs without jeopardizing eligibility for government benefits. However, since the trust assets are owned by the special needs individual, at the termination of the trust any remaining trust assets are subject to the claims of governmental agencies providing benefits. The second type of Special Needs Trust is a **Third Party SNT**. It is funded with assets from persons other than the special needs individual, such as parents, grandparents, etc. If the assets are properly distributed only to supplement any government benefits received by the special needs individual, any remaining assets at termination are not subject to claim by the governmental entities providing assistance to the individual, and those remaining assets can be distributed however the grantors have set up the trust (for example, to the other brothers and sisters of the special needs individual or to a particular charity, etc.).

What is allowed as a distribution can be a tricky proposition. No cash is ever allowed and some utilities are and some are not. The trustee may use trust funds for many other things, including classes, hobbies, luxury items, personal services, furniture, professional fees, computer equipment, pet supplies, transportation, and vacations. There is a laundry list of items that are allowed, but because any distribution has the potential of jeopardizing the individual's governmental benefits, it is almost always advisable to have a corporate trustee for the Special Needs Trust which is familiar with the compliance rules associated with Special Needs Trusts.

None of us have to look very far among our families and friends to find a situation of disability and other special needs. There are a lot of resources and programs available to the individuals and their caretakers, many to which they may not be aware. A Special Needs Trust can be an important piece of the puzzle these families are facing. The Trust Department at Community Bank of Raymore always is available to have a discussion with inquiring individuals about the issues they are facing relating to special needs individuals (children and adults) and how we might assist in administering trust vehicles established for their care.

**With a Home Equity Line of Credit from Community Bank of Raymore...**



*anything is possible!*

Contact an Experienced Loan Officer-

**Raymore - (816) 322-2100 - 801 W Foxwood Dr**  
Cindy Jobs - NMLS# 741382 cjobs@cbronline.net  
Kevin Fallon - NMLS# 885582 kfallon@cbronline.net  
Andy Cooper - NMLS# 867563 acooper@cbronline.net

**Peculiar - (816) 779-2100 - 300 S State Rt C**  
Kim Thornton - NMLS# 887824 kthornton@cbronline.net

**Harrisonville - (816) 884-5400 - 1503 S State Rt 291 Hwy**  
Tina Graef - NMLS# 760339 tgraef@cbronline.net

**Community Bank**  
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FDIC  
Bank NMLS# 691125 www.cbronline.net

## Did You Know?

- There are so many kinds of apples, that if you ate a new one everyday, it would take over 20 years to try them all.
- You can survive without eating for weeks, but you will only live 11 days without sleeping.
- People who laugh a lot are healthier than those who don't.
- Laziness and inactivity kills just as many people as smoking.
- A human brain has a capacity to store 5 times as much information as Wikipedia.



## Emerald Club Meeting January 14, 2015

### Cass County Public Library – Northern Resource Center (Belton)

Branch Manager, Teri Millbourn, addressed the E.C. group of 23 and provided information about our local library. There is an upgraded website that has recently been unveiled that loads faster & works on mobile devices. With hundreds of eBooks, downloadable audiobooks, and free access to subscription websites, the website is a digital branch for many patrons who rarely or never visit a physical branch.

**Some programs available at our local library are:** Summer Reading Program, Cass County History Displays, and StoryTime. There were actually 336 events with 12,618 attending at the Northern Resource Center in 2013.

For even more convenience, the Bookmobile serves Raymore and most surrounding communities.

#### FOR MORE INFORMATION:

Website: [www.casscolibrary.org](http://www.casscolibrary.org)

Phone: (816) 331-0049

CCPL Facebook: [www.facebook.com/casscolibrary.org](http://www.facebook.com/casscolibrary.org)

Belton Branch Facebook: [www.facebook.com/BeltonLibrary](http://www.facebook.com/BeltonLibrary)

Hours: Monday – Thursday 9:00am – 8:00pm / Friday 9:00am – 6:00pm / Saturday 9:00am – 5:00pm

## Emerald Club Meeting February 11, 2015

The Annual CBR Emerald Club Travel Show with 98 attending proved to be another great year to plan trips with us through Velda Kelley's Travels. A list of our trips planned for 2015 is listed on the front page of the new letter. We hope some of the adventures can fit into your schedules. Have fun & enjoy the ride!

## Emerald Club Meeting March 11, 2015

Jack welcomed everyone (41) attending & Betty Schnell served coffee, tea, and donuts to all. Brent Ewert, Community Financial and David Zurborg, CBR Trust Officer spoke to the group about KC Royals (opening day April 6), the market, and knowing all your options for trusts & making choices that fit your needs. Our guest speakers were Mr. Jay Harris, Assistant Superintendent, Administrative Services, and Dr. Al Voelker, Assistant Superintendent, Academic Services – Ray-Pec School District.

The “Long-Range Facility Planning” power-point presentation was shown giving us the opportunity to visualize the proposals being presented to the voters this year.

Areas of emphasis are –

- |                               |  |
|-------------------------------|--|
| (a) High School Solution      | (d) Alternative Education Program      |
| (b) Middle School space needs | (e) Grade configuration considerations |
| (c) Early Childhood expansion |  |

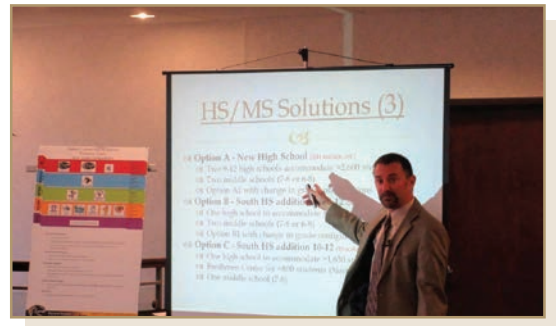
THE PROCESS / TIMELING consists of 6 levels: (1) core team planning (2) Board of Education Work session (3) focus group presentations (4) Community Feedback forum – March 31st @ 6:30 at the Sough High School building (5) Final recommendation to Board of Education (6) Implementation of updated plan begins (August 2015).

Questions / Comments: [jayharris@raypec.org](mailto:jayharris@raypec.org) OR [Kari.monsees@raypec.org](mailto:Kari.monsees@raypec.org)

Larry Janacaro happened to be in the bank for a meeting & dropped by to say hello & wished everyone good health & prosperity.

### Other announcements:

- Ray Hagadorn will be 85 this month & his family is holding an open house to celebrate  
Don & RoseAnn Shull will be celebrating their 65th wedding anniversary in April at Loch Lloyd  
Bob & Joanne Doudrick will add another year to their marriage making this year #66.



## Upcoming Emerald Club Meetings

- Emerald Club Meeting April 8, 2015: Mr. Richard Gentile, Professor emeritus, UMKC. Rocks & fossils of KC area –
- Emerald Club Meeting May 13, 2015: Conner Terry – KC T-Bones Baseball
- Emerald Club Meeting June 10, 2015: speaker to be announced



## April Special Event – 2015 Customer Appreciation Month

### COMMUNITY BANK OF RAYMORE CUSTOMER APPRECIATION – APRIL 6-11

#### Monday - Friday

- Come in & put your name in the drawing for gift baskets & Royals tickets •
  - Guess the number of puzzle pieces in the jar & win 2 movie tickets •
    - Draw for daily prizes •
  - Enjoy our fresh baked cookies & lemonade •

#### Friday

- Cook out: enjoy a hot dog, chips & soft drink 11:00 - 1:00 •

#### Saturday

- Coffee, donuts & popcorn 9:00 - 12:00 •

### COMMUNITY BANK OF PECULIAR CUSTOMER APPRECIATION – APRIL 13-18

#### Monday - Friday

- Come in & put your name in the drawing for gift baskets & Royals tickets •
  - Guess the number of puzzle pieces in the jar & win 2 movie tickets •
    - Enjoy our fresh baked cookies & lemonade •

#### Friday

- Cook out: enjoy a hot dog, chips & soft drink 11:00 - 1:00 •

#### Saturday

- Coffee & donuts 9:00 - 12:00 •

### COMMUNITY BANK OF HARRISONVILLE CUSTOMER APPRECIATION – APRIL 20-25

#### Monday - Friday

- Come in & put your name in the drawing for gift baskets & Royals tickets •
  - Guess the number of puzzle pieces in the jar & win 2 movie tickets •
    - Enjoy our fresh baked cookies & lemonade •

#### Friday

- Cook out: enjoy a hot dog, chips & soft drink 11:00 - 1:00 •

#### Saturday

- Coffee & donuts 9:00 - 12:00 •

## Your Wallet is Missing, Now What?

It happens to almost all of us at some point, unfortunately—your wallet, checkbook or purse is either lost or stolen. The key to mitigating potential damage that may result, which can range from unauthorized charges to identity theft, is to take immediate action. The maximum time to wait is 24 hours but sooner is better. It's also important to know the contents of your wallet including all credit cards, health insurance cards, gift cards, etc. and the contact number provided on the back of each. Listed below are the steps to take if you ever find yourself in this undesirable situation.



### Report Your Credit Cards Lost or Stolen

Once you have exhausted the search for your missing wallet, call each credit card company to report your card lost or stolen. Be aware that reporting your cards in this manner does not mean they will be canceled. In fact, you don't want them canceled as this can negatively impact your credit score. Every card issuer has a set of procedures for handling lost or stolen cards.

### File a Police Report

If you believe you have been the victim of theft, it is important that you file a police report. While this may seem unnecessary, it will be extremely helpful if your identity is stolen or someone commits fraud in your name. The police will provide you with a report and report number. You do not need to call 911, instead call the main number to your local police station and you will be directed accordingly. You will also need a new driver's license from your local Department of Motor Vehicles (DMV), and most DMVs will ask for a copy of the police report. Please note your new license will have the same number as your old one.

### Notify the Credit Agencies

One of the most imperative steps is to call the three major credit card agencies—Equifax ([www.equifax.com](http://www.equifax.com)), TransUnion ([www.transunion.com](http://www.transunion.com)) and Experian ([www.experian.com](http://www.experian.com))—and ask them to put a fraud alert on your credit report. It's also a good idea to request a copy of your credit report within a few months of reporting your cards stolen to check for fraudulent activities. In an abundance of caution, consumers may "freeze" their credit to prevent new credit accounts from being opened in their names.

### What Not to Carry

Lastly, never regularly carry your social security card, birth certificate, every credit card you own, spare house key or list of PIN codes in your wallet or purse. If personal documents such as your social security card or birth certificate end up in the wrong hands, identity theft becomes much easier. If you need either of these, carry it on your body and then immediately replace it in a safe storage location.

While losing your wallet is a huge inconvenience in the best case situation, it can cause minimal additional problems if the proper actions are taken immediately.

# HAPPY ANNIVERSARY!!



**Brandi Torres**  
April 12, 2010



**Gail Dail Daly**  
June 3, 2003



**Kevin Fallon**  
April 18, 2014



**Cindy Jobes**  
June 16, 2003



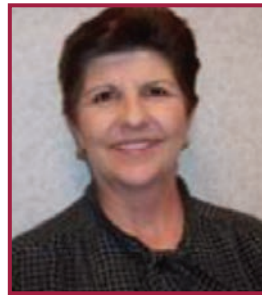
**Brandon Mansur**  
June 20, 2011



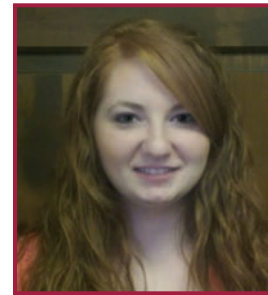
**Beverley Brewington**  
June 27, 1994



**Ashley Qualls**  
June 6, 2010



**Carol Harmon**  
June 30, 2003



**Shyanne Barton**  
June 6, 2014

## How to Choose a Health Insurance Plan

A Harvard study published in the *American Journal of Medicine* reports that 62 percent of household bankruptcies filed are due to medical bills. What is even more alarming is that 78 percent of those households had health insurance. While the cost of healthcare continues to rise, health insurance plans intended to control costs have been unable to do so. Since the passage of the Affordable Care Act, many Americans have needed to learn about a product that is unfamiliar to them. Below are tips to consider when choosing a health insurance plan.

### Plan Type

There are several types of plans, and each plan offers a different coverage option. Health maintenance organizations (HMOs) and exclusive provider organizations (EPOs) limit the doctors and hospitals that the participant may access under the plan's network. There is generally no coverage for an out-of-network provider. With an HMO, a participant designates the primary care physician (PCP) and must have a referral to visit a specialist. Preferred provider organizations (PPOs) and point-of-service (POS) plans offer in- and out-of-network coverage but the policyholder usually pays a higher amount for using out-of-network providers. With a POS, a participant must have a referral to visit an out-of-network provider. A high deductible health plan (HDHP) generally has lower monthly premiums because all costs accumulate to the much higher deductible with no copays. In 2014, the minimum deductible requirement is \$1,250 for an individual and \$2,500 for a family. An HDHP can be paired with a health savings account (HSA) or health reimbursement account (HRA) to pay for the eligible medical costs. A HDHP plan is considered catastrophic incident insurance rather than traditional insurance with coverage that includes routine office visits and prescription copays.

### Benefits and Costs

While individuals usually consider the monthly premium for their health insurance, they don't always include the costs associated with the plan benefits. Policyholders should evaluate their anticipated annual medical needs—including regular check-ups, office visits, lab work and prescriptions as well as the cost for each of these—when trying to get an accurate picture of one's healthcare cost.

### Provider Coverage

Look into the extent of network coverage prior to purchasing a health insurance plan. Insurance carriers sometimes limit the network to control their costs, and this affects access to local providers.


### Control Costs

The Affordable Care Act created guidelines about the cost a participant can incur with an insurance plan. The maximum out-of-pocket limit for any plan in 2014 can be no more than \$6,350 for an individual and \$12,700 for a family. In 2015, the amounts change to \$6,600 and \$13,200 respectively. Policyholders can reduce their monthly premium by increasing the deductible, limiting the network to fewer doctors and hospitals, and adding certain exclusions such as fertility, bariatric and cosmetic procedures.

### Transparency in the Medical Marketplace

Patients view doctors and other healthcare professionals with a high level of esteem because they are the experts in relieving the pains that ail us. We have not been taught to question or consider cost when it comes to our health. Question an item on a medical bill and you will get lost between the transferred calls and hold music. Health insurance has done nothing if not mask the true cost of healthcare because patients are no longer responsible for shouldering the burden of the majority of the cost. Individuals should demand transparency in healthcare pricing. Knowing the actual cost of healthcare is the first step to accomplishing change and controlling the true cost of healthcare.

## People To Know:



### Phyllis Mann

**Personal Banker**  
7 years at CBR.



• Adrian High School

Previous Experience:  
Accounts Payable Monsanto  
St. Louis

Hobbies: Interior design and  
Spending time with my family

My husband, Alex, & I have been married 21 years & have 2 daughters ages 19 & 14. I have enjoyed my 7 years working at CBR just because of all of the special relationships I have made that definitely feel more like family than friends.

Favorite Quote:

"Whatever!!!"



### Shauna Stephenson

**Vice President/Retail Manager**  
7 years + at CBR.



• 1998 Ray-Pec Graduate

Previous Experience:  
I think I was always meant to be in banking. When I was in 5th grade, I had the opportunity to shadow some bankers in Kansas City for a week. I had to finish up the program by putting on a presentation for a handful of Executive Bankers (which was very exciting, but also intimidating).

In my junior year at Ray-Pec, I had the privilege of starting up "The First Bank of Ray-Pec" which was a part of a business class project. When I was 17 years old, someone took a chance on me and I began my career in banking. Last year, marked me being in the banking field ½ of my life (17 years)! I absolutely LOVE it!

Hobbies: Playing outside with my family, going on hikes, cooking/baking, shopping for babies!

I married my best friend Tim in June 2013 who is also a Ray-Pec grad!

We have two children, our son Alex who is in 3rd grade and our daughter Brooke who is in 1st grade. They attend Stonegate Elementary. They both keep us very busy with competitive soccer, baseball, basketball, gymnastics and dance!

Favorite Quote:

"The road to success is always under construction."

## RAYMORE DAY AT THE "K"

May 1, 2015

Tickets can be purchased through  
the Raymore Chamber of Commerce

322-0599 or

email: [raymorechamber@sbcglobal.net](mailto:raymorechamber@sbcglobal.net)

You can also stop by the office &  
purchase tickets  
1000 W. Foxwood Drive, Raymore, MO

Tickets available:

\$30 each (outfield Plaza - \$36 value)

\$13 each (Hy-Vee View - \$16 value)

Parking passes \$10 each (reg. \$12)

ORDERS MUST BE RECEIVED  
BY MONDAY, APRIL 13, 2015

ALL TICKET SALES ARE FINAL.



### LOCAL CELEBRITIES:

Raymore Chamber of Commerce 2014 Business of the year was presented to Foxwood Spring / Brookdale with Pam Husk accepting the honor.

Also pictured is Barbara Long (Community Bank of Raymore, Executive Administrative Assistant – Emerald Club Director) receiving the 2014 award for The Person of the Year.

## Puns for Educated Minds:

1. I wondered why the baseball kept getting bigger. Then it hit me.
2. A sign on the lawn at a drug rehab center said: 'Keep off the Grass.'
3. The midget fortune-teller who escaped from prison was a small medium at large.
4. A backward poet writes inverse.