

IMPORTANT DATES TO REMEMBER

APRIL

- 2 Jog with your Dog to benefit the Raymore Animal Shelter
- 3 **IT'S THE KC ROYALS HOME OPENER – GO ROYALS!**
- 5 April 5th is Election Day – polls open at 6:00 a.m.
- 8 Raymore Chamber coffee (7:30 – 9:00) hosted by Gulf Express
- 9 Cass County Business Expo / Job Fair (for more info please contact the Chamber office @ 322-0599)



13 Emerald Club Meeting (10:00 – 11:00) @ CBR – Lynn James – Master Gardener Program & the Truman Home Project

14 EMERALD CLUB TRIP: Spring Mystery Tour

23 Raymore Touch-A-Truck event (10:00 – 1:00) @ Rec Park

24 Raymore Day at the “K”

MAY

7 EMERALD CLUB TRIP: Boonville, MO

10 Trust Seminar at CBR – contact Donna Walsh or David Zurborg to make your reservation (322-2100)

11 Emerald Club Meeting (10:00 – 11:00) @ CBR – Join us to hear about the Honor Flight Program. Invite a Veteran!

30 Bank Closed – Memorial Day

JUNE

5 EMERALD CLUB TRIP TO THE KC SYMPHONY

8 Emerald Club Meeting (10:00 – 11:00) @ CBR – N.O.A.A. (National Weather Center)

10 CBR will be hosting the Raymore Chamber Coffee – stop by for some breakfast treats & mingle 7:30 – 9:00 a.m.



Emerald Club

For Individuals 65 years of age or greater
and with minimum deposit requirement: \$5,000
(can be combination of all deposits)

- ❖ Free “Emerald Club” style checks (one box at a time please)
- ❖ Free 3x5 Safe Deposit Box (when available) or \$15.00 off a larger box
- ❖ Monthly meetings including speakers on various topics of interest
- ❖ Various Social Events
- ❖ Numerous travel opportunities (locally, within the state, nationally and internationally)
- ❖ Free Trust and Investment services consultations
- ❖ Fax services available at no charge

Offered only at: **Community Bank of Raymore**

801 W. Foxwood Drive, Raymore, MO 64083 (816) 322-2100
300 C. Highway, Peculiar, MO 64078 (816) 779-2100
1503 N. 291 Highway, Harrisonville, MO 64701 (816) 884-5400

Refinancing Your Home

Refinancing your home is a big decision that requires much thought and research, but if done wisely it can lead to substantial savings. When you refinance, you pay off your existing mortgage and create a new one. Questions to consider to determine if this is the right option for you include: Have interest rates fallen since you secured your mortgage? Has your credit score improved? Do you want to switch to a different type or length of mortgage? If you answered yes to any of these, it may be worthwhile to refinance. Below are additional questions to consider and tips to help along the way.

Why do you want to refinance?

Many homeowners refinance to lower their monthly payment by securing a lower interest rate. Others refinance to shorten their loan term (i.e., 30-year to 15-year loan) so it's paid off sooner. This reduces the total cost because of less interest paid but increases the monthly payment. Yet another reason is to switch mortgage types, usually from an adjustable rate mortgage to a fixed rate mortgage. This will help simplify mortgage payments and protect against rising rates. These are a few of the most common reasons to refinance.

Didn't interest rates just rise?

Although the Federal Reserve recently raised the key interest rate for the first time since the financial crisis in 2008, interest rates are still low. The current average interest rate on a typical 30-year fixed rate mortgage is 3.9 percent, which is expected to gradually increase this year. Let's take a historical look: 10 years ago, mortgage rates were near 6.3 percent and 20 years ago, they were 7.2 percent, so they're still much lower than in the past. While there is no immediate rush, now is a good time to start thinking about refinancing to lock in the lowest rate possible.

What are the costs to refinance?

Deciding whether to refinance is a numbers game. If you won't save money, don't do it. You must ensure that the charges and fees associated with refinancing don't outweigh the savings. Lenders typically charge fees for the mortgage broker's services, application, loan origination, home appraisal, home inspection and title insurance, in addition to other costs. Some lenders charge a prepayment penalty for paying the loan off early. Ask your lender for a "loan estimate" to get an idea about the costs involved. Even if refinancing lowers your monthly payment, it will take time to recoup your expenses so ensure you'll stay in the home long enough to make it worth it.

How do you get started?

A good credit score, equity in your home, a verifiable source of income and steady employment are helpful when you want to refinance. Start with your current lender but shop around to find the best loan. Get quotes from several banks and lenders, including the interest rate and associated costs, and have them put it in writing. You can save thousands of dollars by shopping, comparing and negotiating.

Refinancing may seem scary but it isn't when you understand the process, and the outcome is well worth it in the long run. Your local community banker will be happy to answer any questions or talk to you more in-depth about refinancing.

Living on a Budget

It doesn't matter what your income is, we all live on a budget. And every person's budget will change over time. It's important to realize that living on a budget doesn't mean deprivation, it means being aware of how and where you spend money—and being realistic about how much money you have to spend. It means making smart decisions more times than not.

With planning, it can actually be fun to live on a budget. It's empowering to realize that you control your finances and making changes is easier than you think. These small changes will lead to big results. Below are tips to help you get started on the road to financial success so you can focus on enjoying life while living within your means.

Determine Your Budget

Before you can set realistic goals for spending and saving, you need an accurate idea of how much you bring in each month and what you spend. Make a list of all income, and if your income fluctuates estimate the least amount you bring in monthly. Now make a list of all fixed expenses, meaning those you have little control of, such as rent, car payments, gas, medicine and possibly things like student loans or pet food. Don't forget annual or semi-annual expenses like car insurance. Deduct your fixed expenses from your income and you'll have the amount left for expenses you can control. Next make a list of what you currently spend and compare that to the amount you have for these expenses. This is where your spending plan, otherwise known as a budget, takes shape.

You might find it helpful to put expenses into categories—entertainment, food, shopping, grooming, etc.—then determine how much you want to spend in each category. Don't forget a category for savings to ensure that you save every month, no matter how much. You should have a minimum of three to six months of expenses in savings that could be used as an emergency fund if the need ever arises.

Make Cutbacks

The first step to making cutbacks is to prioritize your expenses. This means taking a hard look at where your money goes and asking if it's a necessity. Do you really need 100 cable stations and the largest data plan for your cell phone? Can you cancel or freeze your gym membership when it's nice outside? Could you get by with a haircut or manicure every two months instead of monthly? Also, expenses like buying coffee and going out to lunch add up quickly. Making your morning coffee at home and packing a lunch every day will not only save you a ton of money but it's also much healthier.

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Change Your Perspective and Lifestyle

Life is not about “keeping up with the Joneses” so ensure that’s not your mindset. Plus, you have no idea the actual financial situation of anyone. A person can have nice things but be extremely in debt. Your concern should only be about your own finances. An easy way to ensure that you save the allotted amount each month is to have it transferred immediately into a savings account that you don’t touch unless it’s an emergency. Your bank can help set up an automatic transfer, or you can use the online banking transfer feature. Also, be aware of your weaknesses so you can avoid unnecessary spending. If you don’t have money budgeted to shop, don’t stop by the mall or any other store where you’re likely to find things that you don’t need, even if they’re on sale. If you have bad habits like smoking or excessive drinking, stopping these will improve your health while padding your wallet.

Helpful Suggestions

Being committed to staying on budget is the first step to success. It’s especially motivating to have a compelling reason like saving for a house down payment or getting out of debt. There are many free online budget trackers and apps available today. The good news is that there are countless ways to live a quality life while cutting costs. Below are a few suggestions:

- Learn to cook so you can make your own delicious meals instead of eating out (plus you can take leftovers for lunch the next day);
- Shop on Craigslist or at nice consignment stores for everything from furniture to clothes to baby goods;
- Be prepared and clip coupons, be it for the grocery store or a department store; and
- Spend time researching free activities offered on weekends and evenings.

Think outside the box and enjoy finding ways to stick with your budget. The end result is well worth the small sacrifices along the way.

As the youngest of my three boys graduates high school in a couple of months, it seems that “Time” has been on my mind a lot lately. I expect that is not unusual. With significant life changes comes reflection on what was and what will no longer be. Happy expectation with a little sadness. Watching old family movies hit home how much I miss three little boys with high-pitched voices saying something to the effect of “Daddy, watch me, watch me”. We are very proud of our children (their Momma raised them well). In general, I wouldn’t do any different, but I sure wish I knew at the time how fleeting that time was. I wish I understood to appreciate it more while it was happening. That wasn’t in the child instructional manual we got at the hospital.

They tell all great athletes that Father Time is undefeated. Unfortunately, that is true with respect to everything and everybody. It’s not always easy, but I try to tell myself every day to slow down, not worry about tomorrow but appreciate what could be today. So that’s my story, my running battle. How about you? Are you by nature carefree or a worrier? Do you ever stop and watch a sunset, not just notice it but really watch? I know it’s been winter, but when was the last time you had a picnic in a park? How about taken a Sunday afternoon drive on a road you have never been on before or thrown a rock in a lake? I can’t speak for you, but when I think about it I can say that some of my very best days usually included hot dogs. I’ll let someone else consider the social correlation between hot dogs and life events.

It took me several decades to learn that life shouldn’t be a “race to the finish”. Life is in the details, the moments that make up lasting memories.

To make this trust ‘related’, let me add this. I have found talking to clients over 27 years that there is a sense of contentment when an estate plan is completed. I have been told numerous times that the best day is the day that the client puts the finished paperwork in the safe deposit box. I believe it to be true, as that is one of the “worry” items that is cleared off the plate, freeing up time to enjoy the sunset or to skip a pond rock. If you haven’t finished your estate plan, getting started is just a phone call away and the first step toward getting finished. Spring is almost here, trees in bloom and flowers to smell. Treasure each day, one day at a time. – David Zurborg



Lost Words From Our Childhood

Words gone as fast as the buggy whip! Sad really! The other day a not so elderly (65) lady said something to her son about driving a Jalopy and he looked at her quizzically and said what the heck is a Jalopy? OMG (new phrase!) he never heard of the word jalopy!!

So they went to the computer and pulled up a picture from the movie “The Grapes of Wrath.” Now that was a Jalopy! She knew she was old but not that old... I hope you are Hunky dory after you read this and chuckle.

WORDS AND PHRASES REMIND US OF THE WAY WE WORD by Richard Lederer

About a month ago, I illuminated some old expressions that have become obsolete because of the inexorable march of technology. These phrases included “Don’t touch that dial,” “Carbon copy,” “You sound like a broken record” and “Hung out to dry.” A bevy of readers have asked me to shine light on more faded words and expressions, and I am happy to oblige:

Back in the olden days we had a lot of moxie. We’d put on our best bib and tucker and straighten up and fly right. Hubba-hubba! We’d cut a rug in some juke joint and then go necking and petting and smooching and spooning and billing and cooing and pitching woo in hot rods and jalopies in some passion pit or lovers lane. Heavens to Betsy! Gee whillikers! Jumping Jehoshaphat! Holy moley! We were in like Flynn and living the life of Riley, and even a regular guy couldn’t accuse us of being a knucklehead, a nincompoop or a pill. Not for all the tea in China!

Back in the olden days, life used to be swell, but when’s the last time anything was swell? Swell has gone the way of beehives, pageboys and the D.A.; of spats, knickers, fedoras, poodle skirts, saddle shoes and pedal pushers. Oh, my aching back. Kilroy was here, but he isn’t anymore. Like Washington Irving’s Rip Van Winkle and Kurt Vonnegut’s Billy Pilgrim, we have become unstuck in time.

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We wake up from what surely has been just a short nap, and before we can say, I'll be a monkey's uncle! or This is a fine kettle of fish! We discover that the words we grew up with, the words that seemed omnipresent as oxygen, have vanished with scarcely a notice from our tongues and our pens and our keyboards. Poof, poof, poof go the words of our youth, the words we've left behind. We blink, and they're gone, evanesced from the landscape and wordscape of our perception, like Mickey Mouse wristwatches, hula hoops, skate keys, candy cigarettes, little wax bottles of colored sugar water and an organ grinder's monkey.

Where have all those phrases gone? Long time passing. Where have all those phrases gone? Long time ago: Pshaw. The milkman did it. Think about the starving Armenians. Bigger than a bread box. Banned in Boston. The very idea! It's your nickel. Don't forget to pull the chain. Knee high to a grasshopper. Turn-of-the-century. Iron curtain. Domino theory. Fail safe. Civil defense. Fiddlesticks! You look like the wreck of the Hesperus. Cooties. Going like sixty. I'll see you in the funny papers. Don't take any wooden nickels. Heavens to Murgatroyd! And awa-a-ay we go!

Oh, my stars and garters! It turns out there are more of these lost words and expressions than Carter had liver pills. This can be disturbing stuff, this winking out of the words of our youth, these words that lodge in our heart's deep core. But just as one never steps into the same river twice, one cannot step into the same language twice. Even as one enters, words are swept downstream into the past, forever making a different river.

We of a certain age have been blessed to live in change full times. For a child each new word is like a shiny toy, a toy that has no age. We at the other end of the chronological arc have the advantage of remembering there are words that once did not exist and there were words that once strutted their hour upon the earthly stage and now are heard no more, except in our collective memory. It's one of the greatest advantages of aging. We can have archaic and eat it, too.

See ya later, alligator!

Heavens to Murgatroyd! Would you believe the email spell checker did not recognize the word murgatroyd?

Emerald Club Meetings

January 13, 2016

Our first ever "trivia game" winners. David Zurborg "emceed" the game with a variety of questions. The answers were buzzed in & scores were tallied up to determine the winners. Our refreshments were Big Daddy Donuts from Gulf Express. Thank you Leslie & Donna for serving.



February

Travel Show – great turn out. Check the 2016 travel list & contact Velda Kelley Tours to book your trip. (816) 380-7926 or (816) 898-9873

March 9, 2016

39 people were in attendance. Each of our guests spoke on the bond issues coming up in the April election ballot. As our community grows, so does the need for our parks, streets, and schools. (pictured right) Raymore chief of Police Jan Zimmerman, City Administrator Jim Feuerborn, Ray-Pec School District Superintendent Kari Monsees, Raymore Economic Development Director Matt Tapp.



UPCOMING EMERALD CLUB MEETINGS

Always the 2nd Wednesday of each month (10:00 – 11:00)

- | | |
|---------------------|--|
| April 13 | Lynn James – Master Gardener Program & the Truman Home Project |
| May 11 | Honor Flights – Join us to learn more about this wonderful Organization for our Veterans. |
| June 8 | Raymore Economic Development – Matt Tapp
What's going on in Raymore! Great new things to talk about our growing community. |
| July 13 | N.O.A.A. (National Weather Center) |
| August 10 | *K.C. ROYALS – Toby Cook: Another great year is ahead |
| September 14 | Richard Hime – Raymore Outdoor Sports
Your safety matters |
| October 12 | TBA |
| November 9 | TBA |
| December (?) | Annual Christmas Luncheon |

*sign up to win a door prize @ every meeting
indicates special ticket drawing & give-a-ways



I saw this in an airport while traveling last year. I asked them where the donuts & coffee were but they said they didn't provide donuts & coffee. What kind of a lounge is that!!! LOL

Velda's Tours

26005 E. State Route 2 – Harrisonville, MO 64701 • (home) 816- 380-7926 • (cell) 816-898-9873

2016 Group Travel for Everyone

- April 14** Spring Mystery Tour – You will see 5 things on our mystery tour. Each is a unique hidden treasure in KC. You'll want to bring the family back for more. Lunch is included in the price. \$75 / due March 15, 2016.
- May 7** Boonville, MO - Visit the world headquarters of the Budweiser Clydesdales at Warm Springs Ranch. Lunch will be served at Settler's Inn. Old-time atmosphere restored cabin. A display of cars from 1904 – 1920 and a stop at Russell Stover for candy and ice cream completes a full day of fun. Since this is on a Saturday, you may consider making this a family outing. Let us take care of the details & the driving so you can enjoy the trip. \$79 due by April 5, 2016
- June 5** KC Symphony – Enjoy a Sunday afternoon at beautiful Kauffman Center / Helzberg's Hall as you listen to the "Spring Fling" – Ravel & Dvorák. The matinee & bus travel is \$60. Please make your reservations early since there are only 40 tickets available (before May 5th please).
- July 13** Sedalia, MO – Katy Depot, ivory Grille/Hotel Bothwell, Pettis County Court House & Daum Museum. All of these places together will give you a variety of the history the area & guided tours to enhance your experience. \$75 includes lunch & bus travel. Due by June 8, 2016.
- August (date to be determined)** Fall Mystery Tour – Something new & exciting awaits you on this trip (across the state line). You won't want to miss this one! Lots of fun. Don't you just love surprises? All-inclusive cost to be determined. *We'll have to let you know the exact date & amount. Check our website (CBRonline.net) for updates. You may also call Velda Kelley at 816-898-9873 if interested in signing up.*
- September 8** St. Joseph, MO – Albrecht-Kemper Museum Art Program Tour, Lunch at *The Cabbage Roll* (delicious German restaurant – authentic German cooking), Remington Nature Center, The Walter Cronkite Memorial, Stetson Hat Factory/Store & then a stop at Rocky Mountain Chocolates. Everything included in one price of \$80 (including your bus travel) due August 1, 2016.
- September 27** Eureka Springs, Arkansas (overnight trip) – Our first stop will be the Thorncrown Chapel in Eureka Springs & then freshening up at the hotel. Let's eat lunch & let the tours begin! The exciting New Holy Land Tour, tours of the Sacred Arts Center & Bible Museum. Last but definitely not least, The Christ of the Ozarks Statue. It's time for dinner & performance of the Great Passion Play. Day two includes a leisurely breakfast and an open air tram thru Eureka Springs with a guide, stopping at the Crescent Hotel & one of the springs that made Eureka famous. All-inclusive cost per person TO-BE-DETERMINED. *We'll have to let you know the exact amount. Check our website (CBRonline.net) for updates. You may also call Velda Kelley at 816-898-9873 if interested in signing up.*
- October 19** Carthage, MO – Pictorial Fall settings all around! We'll start out with a Victorian Homes Tour & dine at the Phelps House. We can't go to Carthage without a tour of The Precious Moments Chapel & Gardens. A guided tour of Downtown Carthage History will have you talking about this great little town for weeks. You'll visit the Jasper County Courthouse, Carthage City Hall & the Civil War Museum. All-inclusive cost to be determined. *We'll have to let you know the exact amount. Check our website (CBRonline.net) for updates. You may also call Velda Kelley at 816-898-9873 if interested in signing up.*
- November 15-16-17** Diamond Tour to Branson, MO – 3 days & 2 nights. Motorcoach transportation, 2 nights lodging, 4 meals & admission to fabulous shows including: Brett Family Show, Dublin's Irish Tenors with special guests The Celtic Ladies, 70's Musical Celebration and the Million Dollar Quartet Show. We're not done yet; also included is a three-course meal on-board the famous Showboat Branson Belle, where you'll be treated to a spectacular show as you cruise on the pristine waters of Table Rock Lake. Of course we've allowed time for shopping those great Branson shops too. All-inclusive for only \$269 due by October 5, 2016.
- December 7** Strawberry Hill Museum & Cultural Center – Staying home for Christmas? Great! Then join us for this fabulous trip to 720 N. 4th Street in Kansas City, KS (one of the most identifiable landmarks in the metropolitan area). The former St. John Children's Home is the center of this living ethnic community created from immigrants of Eastern Europe. Strawberry Hill is primarily a Croatian community, yet it represents the cultural diversity of all the people who have come to, grown up in, and raised families here. After touring the magnificence & beauty of Strawberry Hill, we'll tour the Plaza lights for more. Seeing the lights in the comfort of a motor-coach is the perfect way to enjoy their splendor. *This is a great adventure for the whole family.* Travel arrangements, admission & dinner are all included in the price of \$80 due by November 1, 2016.

NOTE: Make checks out for trips to: Velda Kelley & mail to 26005 E. State Route 2, Harrisonville, MO 64701. Payment should be paid by deadline dates listed.

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.

1st Quarter Happenings



Congratulations Tina Graef!
(pictured left)

Harrisonville Bright Futures
award recipient



Having fun at a retail meeting “photo booth”



Ribbon Cutting for Raymore’s Gulf Express



Congratulations to new Grandma Stephanie!

Travel Safety and Pickpocket Tips

ACTIONS TO TAKE

- Always be “aware” of your surroundings
- Travel with others you know if possible and stay together in groups
- Remove as much private information from your wallet or purse as you can.
- Make sure you sign all Credit Cards. You can also add “See photo ID”.
- Photocopy both sides of the remaining constants of your wallet or purse and place the copy in a secure place.
- Wear a concealed money belt underneath your clothing around your waist. You can purchase one at any travel store.
- If you must carry a debit card, make sure there is a daily limit on the account. Thieves do not need a pin number to use a debit card. In most cases, when using your stolen debit card, they can just hit “credit” when they are asked “debit or credit?”
- Wear clothing with hidden pockets and/or containing zippered and Velcro pockets.
- If you carry anything embedded with an RFID (Radio Frequency Identification) chip, make sure it is protected within a special RFID protection wallet or covering. Many debit cards, credit cards, drivers licenses, and passports contain RFID chips. A thief can use a scanner to gain your private information, make duplicate cards, plus gain access to your personal information to be used for Identity theft.
- Men – your wallet is generally safer in your front pocket, but only with your hand on it.
- Women – Keep Purses Zipped and in your sight at all times. Don’t hang on the back of your chair, instead keep your purse between your feet with your foot on the strap.
- Never carry valuables in a fanny pack.
- Never keep your hotel room key inside of the sleeve with the hotel name and number on it.
- Check with US Government website before traveling outside of the U.S. http://travel.state.gov/cis_pa_tw/cis_pa_tw_1168.html
- Avoid Tourist Scams like Three card Monte, Bait & Switch, etc.. Three card Monte is not a game, it is a swindle, you cannot win. Usually all the other people playing or watching the “game” are “shills” and are in on it.
- Check out the latest Scams and Phishing Scams at www.fraudwatchinternational.com and/or www.antiphishing.org
- For more information, Pickpocket prevention Tips, and Travel Safety Tips visit my website: www.pickopcket.com/pppreventiontips.htm

HAPPY ANNIVERSARY!!



Brandi Torres
April 12, 2010



Donna Walsh
April 5, 2014



Kevin Fallon
April 18, 2014



Cindy Jobs
June 16, 2003



Dean Mansur
June 20, 2011



Beverley Brewington
June 27, 1994



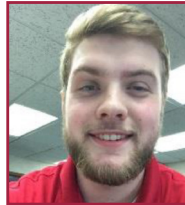
Ashley Qualls
June 6, 2007



Carol Harmon
June 30, 2003



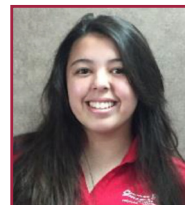
Gail Dail Daly
June 3, 2003



Webber Bennett
June 9, 2015



John Archer
July 1, 1998



Brandi Bivens
July 15, 2015



Jack Hopkins
July 21, 1999

People You Should Know:



Kathy Gladden

Security Officer

- Ruskin High School
- Longview Community College

I have been in banking for nearly 38 years! I spent 26 years at a large Kansas City based bank and left there to become part of a small start-up bank. Then, I landed at CBR—and, as Goldilocks would say “it’s just the right size”. Most of my experience has been in the Retail banking and operations areas.



My husband, Larry and I have two sons. Our older son, Danny and his wife, Melissa live in Harrisonburg, VA with our granddaughter, Codi and two grandsons, Joey and Jackson. Our younger son, Thomas is a Staff Sargent with the US Army currently stationed at Fort Riley, KS.

I love spending time with my family here in town and traveling to see those out of town. I also enjoy gardening and am looking forward to getting my hands in the dirt!

Favorite quote:

For the Lord has not given me a spirit of fear, but of power and of love and of a sound mind. – 2 Timothy 1:7



Andy Cooper

Senior lender / Commercial Loan Officer

- B.S. in Business Administration from the University of Kansas

I grew up in Hutchinson KS and spent my summers during high school and college working at the family owned tire store started by my grandfather. I moved to the KC area after college graduation and started my 31-year banking career with a savings & loan in Kansas City KS. From there I spent 7+ years with family owned Shawnee State Bank and remained for 1½ years after it was acquired by Commerce Bank. That was followed by 10 years with Premier Bank in Lenexa (now ANB bank) and then 2 years with Bank Midwest before joining CBR.



My wife Ann and I have been married for 28 years. We have 2 daughters that recently graduated from KU (third generation). Our eldest, Crosby, is in her first year of teaching art at Overland Trail middle school and her sister, Kelsey just returned to the area to work for Toyota Motor Sales regional office as a District Service & Parts Manager.

My Hobbies include scuba diving, spending time with family and friends, golfing, working in the yard, hunting and attending sporting events - KU basketball and football (yes they have a team, just not a good one) and the Royals. I enjoyed flying when I was younger and obtained my private pilot’s license during college but family and other financial considerations intervened and I have not flown (as a pilot in command) for many years.

