

Community Bank

RAYMORE • PECULIAR
HARRISONVILLE

EMERALD CLUB NEWSLETTER

WINTER EDITION

JANUARY ♦ FEBRUARY ♦ MARCH

Emerald Club Forum

(2nd Wednesday of each month)

Location: Community Bank of Raymore

Time: 10:00am

Wednesday, January 8th

Doug West - C & D Coins

Wednesday, February 12th

CBR Travel Show 10:00AM - 12:00PM

Wednesday, March 12th

Jane Silver - KC Symphony Alliance

Emerald Club 2014 Travels (by Velda's Tours)

Listed are the longest tours that you will need to plan a head for. A complete list will be handed out at the February 12, 2014, Emerald Club Travel Show & will be posted in the 2nd Quarter newsletter.

1. Savannah, Jekyll Island & Beaufort – Dates: April 26 – May 4, 2014
2. Washington, D.C. (Our Nation's Capital) – Dates: September 17 – 25, 2014
3. Dallas / Fort Worth (new) – Dates: October 15 – 21, 2014 – will see where JFK was killed; / New George W. Bush Presidential Library & Museum.
4. Biltmore Estate & Asheville, NC – Dates: November 16 – 21, 2014 (this will be at Christmas time all decorated in the Biltmore Estate)

JUNE 8 WILL BE THE SUNDAY MATINEE AT THE KAUFFMAN CENTER IN HELZBERG'S HALL WITH THE SYMPHONY & MUSIC DIRECTOR MICHAEL STERN.

We will do the ladies Mystery Weekend in July (always fills up fast)
We will have several day trips & maybe add a couple over-night tours.

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



Community

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January 8	Emerald Club Forum - Doug West, C&D Coins
January 20	Bank closed for Martin Luther King, Jr. Day
February 2	Ground Hog Day
February 12	Emerald Club Travel Show 10:00AM – 12:00PM
February 14	Happy Valentine's Day
February 17	Bank closed for President's Day
March 9	Daylight Saving Time begins
March 12	Emerald Club Forum - KC Symphony Alliance
March 17	Happy St. Patrick's Day
March 20	Spring Begins

April 5th is the Kansas City Royals Home Opener

**Plan to get your tickets ahead of time for
Raymore Day at the "K", Sunday, May 4th!**



Dialog with David...



David Zurborg

Do you have to be Rich to be Charitable?

I was looking over the list of top area charitable trusts and foundations recently, as printed in the Kansas City Business Journal. Of course, on the list was the Kauffman Foundation, the Kemper Foundation, the Marion and Henry Block Family Foundation and others that we are all familiar with. It is also nearing the Christmas season and end of the year, which individually and in my profession gets me thinking about charitable giving. Anne Frank is quoted "No one has ever become poor by giving". Mother Teresa said that "it's not how much we give but how much love we put into giving". We all have time, talents and treasures which we can share for the benefit of others, but the first requirement is to have a willing heart.

Some trust departments have minimum net worth and investable asset requirements before they are willing to act as trustee for a person or family. At Community Bank of Raymore, I am proud to say that we have no such requirements and each of us does our very best for every account regardless of value. Similarly, there is never a minimum threshold for a charitable act or gift. The person that gave \$100 for a new hymnal in the back of the pew should always be held in just as high esteem as the family that gave Ten Million dollars to start a foundation. Of course, it is the charitable intent rather than the size of the check.

Charitable giving can be done during a lifetime and also as a legacy after our time has passed. Is one better or more preferred than the other? My answer would be that if you are so inclined (filled with that giving spirit), then why not both. You probably know many of the benefits of charitable giving, but there may be some that you haven't considered. First and foremost, giving benefits the recipient who presumably has some need or provides some service to others in need. However, giving also benefits the individual making the gift. That benefit can be that the gift may be tax deductible, giving can improve the individual's sense of well-being, and it may prompt the individual to become more involved (time and talents) with the recipient. It can keep the individual current on needs and issues relating to the recipient and its focus or cause. Gifts can acknowledge the issues which the Donor found to be important and giving can establish a Family Legacy to continue in the generations long after the original Donor is departed. So all of this leads back to the question in the title – Do you have to be rich to be charitable? Of course the answer is NO. The first answer is that if you have a charitable heart, you are rich regardless of what your financial statement may indicate. Beyond that, there is no minimum for a charitable gift, and that includes time or your resources. You just have to decide what is important to you and then I would suggest discussing your intentions with someone such as your trust officer, family attorney, CPA or other financial professional, to make a plan to accomplish your charitable giving goals immediately and in the future. If you come to the conclusion that you are ready and it is time, I would invite you to give me a call just to see if there is anything I can suggest to help you maximize the impact of your charitable gift.

Personally, I wanted to say that over the last year I have enjoyed meeting many of the Emerald Club members at the monthly meetings and at other events. We appreciate your business, we value it and we hope to keep your business and your faith in us by the work and service we provide each day. Please remember, there is no question or request of us too small or unimportant to ask. We are here to serve you. Thanksgiving and Christmas is the perfect time to be thankful for our blessings, family and friends, and to remember and focus on the reason we celebrate and give thanks during this Season. Please let me wish each of you a Merry Christmas and a Happy and Prosperous New Year.

David Zurborg.

Emerald Club Meetings - October, November and December Luncheon



Emerald Club Forum October 9, 2013

Attendance: 97

This was the sign up for our Annual Christmas Luncheon.

All 120 seats for the luncheon were filled up during this sign up.

Our special guest speaker today was our Boys State Representative from Raymore-Peculiar High School, Jessie Edington. CBR has been supporting Missouri Boys State for 8 years & this year we expanded our support to Missouri Girls State as well. Our student for Girls State was unable to attend our meeting but sent a power-point presentation for us to view explaining her experiences and accomplishments while there. A survey concerning the newsletter was included in the current issue. Barbara instructed everyone to return the survey card to the bank. The upcoming pumpkin auction will be October 22nd at Holmes Hall – this event raises money for Ray-Pec scholarships. November 23rd from 9 – 4 is the Annual Craft Fair that benefits the Mayor’s Food Drive – supplying necessities to needy families.



Emerald Club Forum November 13, 2013

Attendance: 54

Our guest speaker was Maycee Steele (Bill’s granddaughter) & student at Shawnee, Kansas Junior High who attended the Colonial Williamsburg Experience made possible by the William Abernathy Trust. A 10-day “Living History” tour begins as all 164 students receive their materials months in advance in order for them to be prepared for their exciting adventures as they travel by bus to East Coast historical sights. Maycee prepared a power-point presentation to help everyone understand the awesome opportunity that is given to 164 8th graders each year. We are especially proud of the Colonial Williamsburg Experience because the William Abernathy Trust was created by the help of our very own trust officer John Archer. CBR manages this trust.

EMERALD CLUB CHRISTMAS LUNCHEON



Emerald Club Christmas Luncheon December 11, 2013

Attendance 120

It was a wonderful luncheon just like all the others except this year instead of transforming the meeting room at Community Bank of Raymore into a dining hall, we came together at Gregory’s Event Space / Affordable Elegance Catering. Our entertainment came from 15 Raymore-Peculiar High School Specialty Choir students and their director Roxanne Martin who performed a diversity of Christmas songs. Afterwards, we held a raffle for prizes & centerpieces.

End-of-Year Financial Planning Tips



As the end of the year approaches, most people's focus tends to shift toward the excitement of the holidays and from the responsibilities of financial planning. Yet the end of

the calendar year provides important opportunities to make adjustments for tax and retirement planning. The following tips can help you take advantage of those opportunities and plan responsibly for the year, and years, ahead.

Plan Your Charitable Donations

Whether it's the box of stuff in your garage or the old car in your driveway, making charitable donations before the end of the year can help reduce your tax liability. Make sure to document the items being donated and ask the charity of your choice for a receipt.

Talk to Your Financial Advisor

If you own stocks or other investment instruments outside of your 401(k), now is the time to talk to your financial advisor to review your investment portfolio. By taking losses on certain investments now, you could affect your overall tax bill. Don't have a financial advisor? Your local community bank can likely help point you in the right direction.

Dust Off Your Family Budget

Add a re-commitment to budgeting to your family checklist for the end of the year. Whether it's reining in your family expenses or setting up an automatic deduction from your paycheck to pad your savings account, making a plan and sticking to it is the surest path to financial success.

Make an Early Mortgage Payment

If you can make your January mortgage payment before December 31, it will allow you to deduct the interest paid on your tax-year 2013 taxes, lowering your total taxable income.

Max Out Your IRA Contributions

For 2013, the maximum you can contribute to your traditional and Roth IRAs is the smaller of \$5,500 (\$6,500 if you're age 50 or older) or your taxable income for the year. While you technically have until April 15, 2014 to max out your contributions for the 2013 tax year, now is a good time to make sure you have a plan to do so.

Take Full Advantage of Higher Education Tax Credits

If you are currently enrolled in college or are paying for a dependent's education, you may be eligible for the American opportunity or lifetime learning tax credit. The American opportunity credit provides up to \$2,500, but is limited to use in a total of four tax years. The lifetime learning tax credit provides up to \$2,000 in tax credits for qualified education expenses, including tuition, books, supplies and equipment. Both credits provide incentives to bundle your education expenses before the end of the year to take full advantage of tax savings.

By knowing—and taking advantage of—a few tips that will provide various tax saving and retirement planning opportunities, you can rest assured your finances are in the best possible condition moving into 2014.

Person You Should Know... Cindy Jobes

*Vice President/Director of Consumer Lending
Compliance Officer*

Cindy has been with Community Bank of Raymore for 10½ years. She graduated from Center Senior High School, in Kansas City, MO and attended Longview and Avila College.



Cindy has been in the banking industry for 34½ years. She started at UMB Bank, na FKA United Missouri Bank of Hickman Mills in the lending area as a credit investigator and worked her way up to Sr. Vice President. She helped with the mergers and acquisitions of the Bank along with managing the loan processors and loan officers. Cindy has always enjoyed the loan department, working with the public and helping people with their needs.

For the past 6 years Cindy has served on Hope Haven of Cass Co. Board and has served as president in the past. (Hope Haven provides services to survivors of domestic and sexual violence) She is currently serving as Treasurer for the Raymore Chamber of Commerce and President of Harrisonville Business Women. She is actively involved in many community events.

Cindy currently resides in Raymore. She has 2 sons. Both are Ray-Pec graduates. Travis is a Police Officer. Jordan is a senior at Ottawa University in Ottawa, KS majoring in Accounting/Actuarial and is a baseball player. Cindy enjoys the outdoors being around water; whether it's the lake, ocean or swimming pool and traveling. Cindy enjoys being with family and friends and having fun in whatever you're doing.



What are Prewards?

Prewards are coupons on your debit card. Receive discounts at merchant locations without having to clip coupons or remember redemption codes!

How does it work?

- Step 1: When you open an account we automatically sign you up
- Step 2: Receive email alerts or text message with offers
- Step 3: Go to your favorite merchant and use your debit card to redeem

It's That Simple!

Contact 816-322-2100 for further information.

Celebrating January, February & March Anniversaries - Congratulations!

*Laurie
Smith*
January 10, 2012
2 years



*Sherie
Flowers*
January 24, 2009
5 years

*Linda
Shallenburger*
February 5, 2008
6 years



*Mary
Mattingly*
February 7, 2005
9 years

*Darby
Lauvstad*
January 23, 2013
1 year



*Jessica
Williams*
March 9, 2006
8 years



*Sharon
Bledsoe*
March 10, 1998
16 years

*Bill
Otto*
March 22, 2010
4 years



*Leslie
Arnold*
March 27, 2006
8 years

*Diane
Fedric*
March 29, 1999
15 years



NEWSLETTER SURVEY RESULTS

983 newsletters go out each quarter.

Thank you to the 351 readers who sent in the response card from our last Emerald Club Newsletter. Here are the results to our question –

“How often do you read your Emerald Club Newsletter?”

- ALWAYS: 292
- SOMETIMES: 41
- SELDOM: 14
- NEVER: 4

Unfortunately, we did not ask for names of those who wish to be taken off the mailing list due to various reasons. You will continue to receive the newsletter unless we are notified otherwise.

(Barbara Long 816-265-6926 or blong@cbonline.net)

Also, if you would prefer to read the E.C. Newsletter online, you should contact us to let us know so you will not receive one in the mail.

THE NEWSLETTER IS AVAILABLE ONLINE THE SAME WEEK IT IS MAILED AT WWW.CBRONLINE.NET

Click on the Personal tab on the top right/Click on Other Services tab located on the bottom of the left column

Click on Emerald Club/In the Emerald Club page is a tab for the Club newsletter.



Achieve Financial Responsibility in 2014

With the dawn of another January upon us and credit card statements beginning to reveal the full extent of the damage done with Christmas shopping, now is the time when many Americans get serious about living within their means for the year ahead. Unfortunately for many of us, the decisions of our past mean we have some cleaning up to do before we turn the corner of financial responsibility.

Avoid Immediate Drastic Changes

Before you can even begin to create a realistic budget for yourself, you need to know where, on what and how much you're currently spending. Take the time to look at your bank and credit card statements for the last regular month (don't use December—Christmas spending throws everything off) and take note of where your money goes. Adding up expenses in different areas will likely reveal frivolous spending that can be cut down or eliminated.

Once you identify these areas, it's tempting to make the resolution to completely stop spending money in those ways. However, if your frivolous spending habits are deeply rooted in your lifestyle, you might have to take moderate steps to reduce spending rather than eliminating it. Just as you can't go from couch potato to marathoner in a day, committing to a budget takes time, discipline and training. This means that you might have to phase in your budget over several months in order to achieve success.

Don't Forget Savings

It's hard to save when you're trying to cover current expenses and pay off existing debt. However, it's important to buildup some savings to cover future financial catastrophes—which are sure to come sooner or later—and avoid the creation of additional future debt.

If possible, consolidate credit card debt at a zero percent or low interest rate that will allow you to prioritize saving in the short term and retire debt once you have \$500 to \$1,000 in your savings account for future unforeseen needs.

Find (and Use) the Right Tools

To successfully transition to living on a budget, you need to find the strategy and tools that you're most likely to use. For some, this might mean using cash envelopes. For others, the use of a mobile app to track expenses by department might be more appropriate. It's important to remember that budgeting is not "one size fits all," and there are tools available for every personality.

Don't Give Up

Unexpected expenses creep up. Your best estimates can turn out wrong. You won't be a budget guru your first month. It takes time to understand everything that crops up in the course of a typical budget month and to begin to understand how to deal with those variables. Despite these challenges, don't give up. Stick to it, be flexible and let your budget take on a life of its own that reflects your priorities and goals for a better 2014.

EMERALD CLUB BENEFITS

*For Individuals 50 years of age or older and with minimum deposit requirement of \$5,000
(can be a combination of all deposits):*

- ❖ Certificate of Deposit rate premiums
- ❖ Free "Emerald Club" style checks
(one box at a time please)
- ❖ Numerous travel opportunities locally, in state, nationally and internationally
- ❖ Various Social Events
- ❖ No charge for Stop Payment Orders
- ❖ Fax services available at no charge
- ❖ Up to 15 free photocopies per visit
- ❖ 5 free Money Orders or Cashier's Checks per month
- ❖ Free 3x5 Safe Deposit Box (when available) or \$15.00 off a larger box
- ❖ Monthly meetings including speakers on various topics of interest
- ❖ Free Trust and Investment services consultations
- ❖ No service fee for domestic wire transfers
- ❖ No charge for telephone transfers

Want to switch banks, but don't want the hassle?

Let us show you how easy it can be! We will help you:

- Move your direct deposits
- Change your automatic payments
- Close your old account

Free Personal and Business Checking with Instant Issue Debit Cards
Free ATM withdrawals at over 18,000 locations via *MoneyPass*®



Community Bank

**RAYMORE • PECULIAR
HARRISONVILLE**

www.cbronline.net

Stop by any of our locations, or visit us online at
www.cbronline.net to open an account today!

Raymore	Peculiar	Harrisonville
801 W Foxwood Dr Raymore, MO 64083 (816) 322-2100	300 S State Route C Peculiar, MO 64078 (816) 779-2100	1503 N State Rt 291 Hwy Harrisonville, MO 64701 (816) 884-5400



We make switching hassle free...



Leave all your worries to us!

Christmas at Arlington National Cemetery



Rest easy, sleep well my brothers.
Know the line has held, your job is done.
Rest easy, sleep well.
Others have taken up where you fell, the line has held.
Peace, peace, and farewell...

Readers may be interested to know that these wreaths -- some 5,000 -- are donated by the Worcester Wreath Co. of Harrington, Maine. The owner, Merrill Worcester, not only provides the wreaths, but covers the trucking expense as well. He's done this since 1992. A wonderful guy. Also, most years, groups of Maine school kids combine an educational trip to DC with this event to help out. Making this even more remarkable is the fact that Harrington is in one of the poorest parts of the state.



The Importance of Disaster Preparedness

This year marks the fifth anniversary of Hurricane Ike and the second anniversary of the Bastrop, Texas wildfires that destroyed hundreds of homes in a weekend. Texans live in a state with the potential for many types of natural disasters—flash floods, hurricanes, windstorms, tornadoes and wildfires. While we may never know for sure when a natural disaster is going to strike, it is the responsibility of every family to be prepared. The following tips can help ensure the safety of you and your loved ones during a natural disaster.

Have the Basics Easily Available

Every household should have several items easily available in case of a disaster. These items include a flashlight and extra batteries, a first aid kit, a crank or battery-operated radio with NOAA weather radio capabilities, prescription medications, an emergency whistle to signal for help, a gallon of water per person for at least three days and non-perishable food. Other items to consider storing in the same place are local maps, pet food, emergency telephone numbers and a cell phone with an inverter or other means to charge.

Know Your Resources

A complete list of the basic disaster necessities can be found on the FEMA website at www.ready.gov. The American Red Cross website (www.redcross.org/prepare) is another resource for disaster preparedness. It has helpful information on being "Red Cross Ready" in the event of an emergency, including tips for caring for seniors and people with disabilities. Of particular importance—and growing interest—is the "Get Tech Ready" module. Recent surveys have found that the Internet is the third most popular way to stay in touch and reconnect during an emergency.

Family Emergency Plan

You and your family may not be together when a disaster strikes, and this can cause increased panic if you haven't prepared for this situation. A family disaster plan that includes how you will contact each other, where you will meet and identifies a safe place to gather as an alternative to your home is extremely important. This plan will ensure your children know what to do, where they can go and who they can stay with in the event of an emergency.

The FEMA website includes a family emergency plan that can be printed to help develop a family plan. If you have young children, involve them in the planning process. Experts agree that discussing a disaster ahead of time reduces fear and anxiety in children, which means they have a better chance of being able to keep safe until help arrives.

Don't Forget the Financial Plan

If you have access to the Internet, think about scanning and storing important documents in a 'cloud'-based application. You may lose access to the location in your home where your passwords, logins, account numbers and policies are stored. Having this information available electronically could be a big step in the recovery process. If you don't want electronic records of this information, visit with your local banker about a safe deposit box for storage of this information. But keep in mind that a local community bank is subject to the same potential disasters.

Try to have three to five days worth of cash available. That means keeping it on hand or in a secure place. In the event you can't get to your local bank or the power is out and ATMs are not available, having that cash on hand can reduce your worries significantly. Online banking is another way to manage your finances and pay your bills during unsettled times. Often those online banking systems are hosted away from your local community and will remain operational during a disaster, provided you can obtain online access.

Being prepared for a disaster will help you and your family remain calm and rational when a tragedy strikes. Hopefully no major natural disasters will hit your local community soon but if one does, being prepared will help keep your family safe and put you on the path to recovery as quickly as possible.

