



COMMUNITY BANK OF PLEASANT HILL
FIRST TRUST OF MID AMERICA

Fall Edition 2021 Newsletter

October • November • December
www.cbronline.net



LIMITED SPACE FOR **CBR** EMERALD CLUB MEETINGS

- **OCTOBER 13th: Raymore Historical Society**
– Jim and Eleanor Kopetsky & Renee Kerckhoff –
- **NOVEMBER 10th: Raymore Animal Control / Shelter**
– Jamie Hasenyager –

**** No Meeting in DECEMBER – See You January 12, 2022 ****

10:00 A.M. - Community Bank of Raymore upstairs meeting room

These meetings will be limited to the first 50 people – please call us before the meeting to let us know you are planning to attend & we will reserve a place for you. (265-6940)

September's speaker will be Jack Bondon with Community Financial Services. Jack is an expert when it comes to Medicare / Medicaid. He can help you navigate your way through setup and questions you may have about claims. If you missed the meeting & would like to speak with Mr. Bondon his office is located at our Peculiar location. He can be reached at **816-309-6954** or via email jbondon@cbronline.net

Community Bank of Raymore Trust Department



- | | |
|-------------------------------------|----------------------|
| • PERSONAL TRUST ADMINISTRATION | • ESTATE PLANNING |
| • EXECUTOR/PERSONAL REPRESENTATIVE | • CUSTODIAL SERVICES |
| • FOUNDATION AND ENDOWMENT SERVICES | • WEALTH MANAGEMENT |
| • ATTORNEY ASSISTANCE | • GIFT PLANNING |

QUESTIONS? We're Here to Help. Contact Us.

*Join us for an afternoon of fun - December 16, 2021
A Spectacular Christmas Show Matinee at Crown Center Theater
Dinner at Season's 52 on the Plaza • Christmas light tour*

**Bus leaves Community Bank of Raymore @ 1:00 p.m. and returns @ 7:30 p.m.
All-inclusive Price - \$144 per person**



*Pick up registration form for this event at all four bank locations.
Limited to 30 participants – registrations due by November 10, 2021*



THINGS TO KNOW FROM YOUR TRUST DEPARTMENT

Year-End Tax Planning

Wow, time flies when you're having fun! The end of the year will be here before you know it, so it's time to start thinking about taxes. (Yes, I did just say taxes and fun in the same sentence.) Here are some ideas to think about before December 31 to hopefully save you a little money come April 15.

- **Retirement Accounts** - Have you made your pre-tax or tax-deductible contributions yet this year? Don't forget, people over the age of 50 can make extra "catch-up" contributions as well.
- **Qualified Charitable Distributions** - If you're taking required minimum distributions from your retirement account and you don't need the cash yourself, you can make a qualified charitable distribution (QCD) directly from your retirement account to a qualified charity.
- **Annual Gifting** - For the 2021 tax year the annual gift exclusion remains \$15,000. Each taxpayer can gift up to \$15,000 to any individual(s) with no gift tax consequences. That means Grandma and Grandpa together could give each grandchild up to \$30,000 for Christmas (perhaps as a contribution to their 529 college savings plan).
- **Health Savings Accounts** - If you have a high deductible health plan, you can contribute \$3600 to your individual HSA or \$7200 for families. While HSA contributions may be subject to payroll taxes, they are not subject to income tax. If you are age 55 or older, you can make an additional \$1000 "catch-up" contribution for the year as well.
- **Medical Expenses** - Out-of-pocket medical expenses in excess of 7.5% of your adjusted gross income can be deducted if you itemize on Schedule A, so start gathering those receipts and insurance statements now.
- **Moving Expenses** - Did you move more than 50 miles for a new job this year? Ok, maybe that was just me, but don't forget to remind the recent college graduates in your life of this deduction for storage, moving, and personal travel to their new home.
- **Section 179** - If you have Schedule C, Schedule E, or Schedule F income from the operation of a trade or business, you can expense certain purchases of tangible property rather than depreciating them again this year. Maybe your rental duplex needs that new refrigerator before December 31st after all.

Some of these deductions are phased out for higher income filers, so be sure to ask your tax preparer which you qualify for. And have fun sorting through that file you've been accumulating but haven't really looked at since last February.



Laura Kamienski
Vice President/Trust Officer



Emerald Club Appreciation Christmas Luncheon **Mark your calendars for December 9, 2021**

This is our way of saying "**Thank You**" to our Emerald Club Customers who faithfully attended the 2021 meetings.

An invitation will be mailed to you for your response.
Please make sure you bring your invitation for entry.



Money Mules Fuel Fraud

What are money mules?

Money mules are people who receive and move money obtained from victims of fraud. Some money mules know they've been recruited to assist criminal activity, but others become money mules without realizing their activity is benefiting fraudsters.

How do people become money mules?

- Responding to a job advertisement or social media post that promises easy money for little effort.
- Helping someone they've met online (possibly on a dating website) or over the phone by agreeing to receive and transfer money.

Whether it is cash, packages, gift cards, or virtual currency, assisting money movement puts money in the pockets of criminals and could lead to serious consequences for you.

By knowing the signs of money mule activity, you can protect yourself and your community, and avoid assisting fraudsters.

Think twice about agreeing to help people move money!

- Don't open a bank account or move money at someone else's direction.
- Don't give someone access to your bank account or debit card.
- Don't allow money from people you don't know to be deposited into your account.
- Don't take a job that promises easy money and involves sending or receiving money or packages.
- Don't agree to receive or forward packages.
- Don't agree to purchase gift cards or virtual currency at someone's direction.

If you've acted as a money mule, it is never too late to stop!

- Stop communicating with the person giving you direction.
- Tell your financial institution and consider changing accounts.
- Report suspicious communications or activity to law enforcement.
- Protect yourself by learning about scams and money mule activity.

Money mules help international criminal networks steal money from senior citizens, businesses, and people just like you.

#DontBeAMule

For more information, visit
www.justice.gov/civil/consumer-protection-branch/money-mule-initiative



Image © Europol

EMERALD CLUB MEETINGS



August 11, 2021, Emerald Club meeting: Guest Speaker: Jim Beckner – How Missouri towns got their names & other local history. Did you know Springfield is the most commonly used name? There are many funny names of towns in Missouri (like Peculiar) but Mr. Beckner explained how Tightwad, Missouri got its name: The Postmaster sees a beautiful watermelon for \$1.25. Since he didn't have the money to purchase it on him at the time, he asked the grocer to hold it back for him & when he was done with his route, he would stop by to pay for it. But in the meantime, a "city slicker" came by & purchased it for \$2.00. When the Postmaster came back for his prize watermelon the grocer tried to sell him another melon but he knew it was not the same one. The grocer had sold it for the higher price after promising to hold it for him. This infuriated the Postmaster who went through the district telling everyone he saw that the produce grocer was a "Tightwad". When it came time to select a name for the town, the Postmaster had influenced the citizens to name it after the man who cheated him out of a delicious watermelon. Thank you Mr. Beckner for some very interesting stories.



Cass County Collector Chris Molendorp and his summer intern, Caleb Dreyer (Senior at Northwestern Missouri University) were our speakers for the July 14th meeting. Mr. Molendorp gave us so much information about our personal property taxes as he explained the process with a power-point presentation and saved time for questions & answers. Thank you Chris for providing helpful information.

Economic Director **David Gress** spoke at our **May Emerald Club** meeting and gave us some links for the Raymore residents to acquire more information: **residents can sign up for email notifications, including the weekly report. They can select any and all topics they would like to know more about each week.** <https://www.raymore.com/government/city-departments/communications-public-relations/email-notifications>

• **"What's Happening Near Me" mapping application has information on any and all current projects going on throughout the City.** <https://raymore.maps.arcgis.com/apps/MapTour/index.html?appid=6050865965ee49668296930b19d436c5>

David Gress, Economic Development Director | City of Raymore 100 Municipal Circle | (816) 892-3015 | www.raymore.com

Pictured here is the Dodge City Peace Commission in June 1883.

Dodge City was a notoriously lawless town - that is until Bat Masterson (top right) and Wyatt Earp (sitting second from the left) formed the Peace Commission to help maintain order.

Earp is best remembered for his involvement in the Gunfight at the O.K. Corral, where he & his brothers, along with Doc Holliday, squared off against a band of outlaws calling themselves the "Cowboys".



Look what we've been up to:

#2 We played in a golf tournament with some of the Foxwood boys



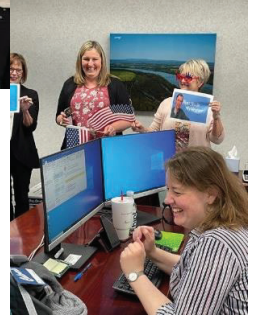
#3 we volunteered in the Raymore Parks & Rec Mini Mud Run



#1 we had a housewarming party /parade for Laura



#4 Free Pizza from Amoco compliments of CBR



Check presentation to Cass Midway School District.



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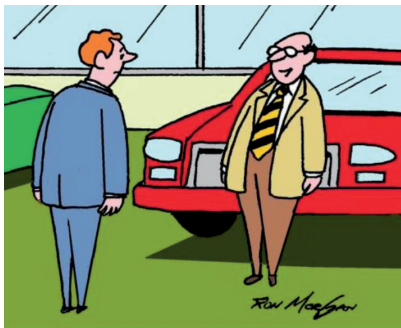
#5 Stuff the Bus – distributing school supplies to schools throughout Raymore, Peculiar & Cass County

Just found out the
company that
produces



yardsticks
won't be making
them any longer.

New! Self-Driving Vehicles



"And, if you fall behind on the payments,
it drives itself back to the dealership."



Have some old coins that you'd like to restore,
but soap & water just aren't cutting through the
grime? Well, bring in the Coca-Cola and a bowl
and dump your coins in. Let them sit overnight,
drain the soda, and rinse with warm water.
Those tarnished coins should look brand new.



Happy Anniversary



Sherrie Lindquist



Kathy Gladden



Carole Arnold



Tina Graef



Miranda Robinson



Andy Cooper



Shauna Stephenson



Jordan Carpenter

Bill & Barbara McDaniel
purchased Community Bank of Raymore
on October 26, 1992.

Since then, we've added Branches
in Peculiar & Harrisonville.



PLEASANT HILL



Lisa Ramey



Jessica Richey



Annie Oakley was known for
her incredible sharpshooting
talents as part of Buffalo Bill's
Wild West.

Oakley, seen here in an image
from 1899, was born on
August 13, 1860 & died on
November 3, 1926.



People You Should Know

My name is **Elle Harper**.

I have been working for Community Bank since January of 2021!

I am a teller with some experience on the personal banking side of things. I have no previous banking experience, unless you count helping my dad balance his checkbook! I graduated from Harrisonville in 2020 (Go Wildcats!) In April of 2021 I got married and we have one dog child. When I'm not working you can find me hanging out with family and friends or traveling!

My favorite part of working in banking is getting to know my customers. I love to share stories and learn about their lives! One of my favorite quotes is "Two things you are in total control of in your life are your attitude and your effort." And "Be happy with what you have while working for what you want" I can thank both of my parents for teaching me those lessons! My favorite memory from work was at the peculiar branch when Tina, Jess, Rachel, and I all matched outfits to see how long it would take Gail to notice. She never did!



This 1886 photo shows a family of settlers posing in front of their covered wagon. The Louisiana Purchase in 1803 began the massive expansion of Americans into western territories. In total, 828,000 square miles were purchased for \$1 million from France.

There are many scientifically proven benefits to having plants in your home. Indoor plants can remove toxins from the air in your home and actually help you concentrate better!

Reduce Stress – Stay calm, carry on and buy a plant. People who keep flowering houseplants in their home feel happier, less stressed and more relaxed, says an article in the Journal of Environmental Psychology about the super effects that our flowering friends bring to our homes. As it turns out, flowering plants add positive energy, which reduces stress-related depression.



Orchids



Anthuriums

Improve Indoor Air – The Environmental Protection Agency (EPA) found the air in your home may be more polluted than the air outdoors. Scrub clean your air with houseplants! Strategic plant placement in your home improves air quality—the air that you breathe every day.



Philodendron

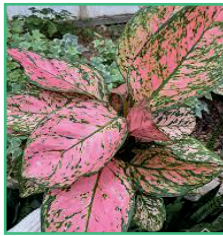


Peace Lily

Concentrate Better – Adding indoor plants to your home or workplace can increase your memory retention and concentration, according to a university of Michigan study. The placement of plants in work areas creates a positive environment and increases your ability to concentrate (up to 20 percent!) on your project or task.



Silver Agalonnema



Red Agalonnema

Other Health Benefits

Allergy Relief – Researchers found that rooms with plants have less dust and mold than rooms without any foliage. Leaves and other parts of the plants act as natural filters to catch allergens and other airborne particles. Common low-light houseplants like the peace lily can do the job. Avoid plants with pollen or spores.

Spider Plants for Moisture – Furnaces and air conditioners can sap humidity indoors, especially in the winter. That raises your chances for catching a cold or the flu, or make your skin itch. Houseplants add moisture to the air. One study found a collection of spider plants boosted the relative humidity in a bedroom from 20% to a more comfortable 30%.

Aloe for First Aid – Gel from this plant is a popular home remedy. It can treat sunburns and other minor burns. It can soothe psoriasis and other skin conditions. Juice from the aloe plant can even help with constipation!

Things Happening At The Festival
September 16-17-18, 2021

New Carnival • Baby Contest • Little Miss & Mister Raymore • Baking Contest • BBQ Contest
Car & Motorcycle Show • Beer Garden • Ice Cream Social • Movie Night • Dog Show

Parade – Saturday, 9:00 -10:00

Petting Zoo • Pies For Paws • Live Entertainment • Local Vendors
Ray-Pec Robotics Activity Tent • Silent Auction



**Use this coupon for one free soft drink or bottle
of water at the concession stand during the
Raymore Festival September 16, 17, or 18, 2021
– Compliments of Community Bank of Raymore –**

