



News on the GO!

West Plains Bank and Trust Company

NOVEMBER 2018

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Happy Fall Everyone,

I hope you had a wonderful summer, even though it was a little hot and dry.

We have had some great trips this year, starting with our trip to the Ark Encounter. We also had the Casino Trip and the Mystery Trip to Bonne Terre Mine with a guided walking tour and boat tour through the mine. It was awesome!

We recently returned from an exciting trip in New York City. We visited the Statue of Liberty, Ellis Island, One World Observatory, 911 Memorial, Top of the Rock and, a highlight of our trip, an evening harbor cruise.

If you're looking for more adventures in 2019, read on! We've got some great things planned and would love for you to come along.

- Cheryl Finley, GO Club Coordinator



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Paint Something Special for Christmas—Dec. 11, 2018

How would you like to make something special for Christmas this year? Join me, Dec. 11, from 2 to 4 p.m., at Studio 160, 1575 W. Highway 160, West Plains. (just past Wal-Mart on the right).

You will be able to choose between a Christmas ornament or a candy dish to paint. The cost is \$7-10 depending on your choice, includes paints and is due that day.

Snacks will be provided and space is limited. Call soon to re-



serve your seat—417.256.2147. Final count will be due Nov. 27, 2018.

Come ready to enjoy crafting time with friends! Your project will be ready to paint when you arrive and ready to take home with you that same day.



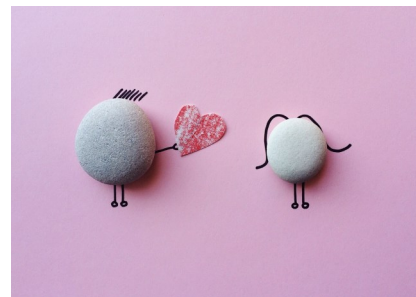
Annual Valentine Party—Feb. 14, 2019

Mark your calendar for the annual GO Club Valentine Party to be held at the West Plains Public Library, Thursday, Feb. 14, 2019, from 2 to 4 p.m.

Enjoy desserts and be sure to bring a Valentine to be put into the basket to share. Jim McFar-

land will be our guest, giving a virtual history tour of West Plains and the surrounding area. You won't want to miss it!

Watch for a reminder postcard in the mail closer to the event. Call 417.256.2147 with your reservation by Feb. 7.



Check out what's happening with Chip and Joanna Gaines and The Pioneer Woman!

Day 1, Monday - Depart West Plains. Lunch on your own enroute to Frisco, Texas, Drury Inn & Suites Dallas/Frisco. Drury Kickback Reception and dinner on your own.

Day 2, Tuesday – Breakfast at hotel. Depart for Waco, Texas. Visit Magnolia Market, lunch on your own. Visit **Texas Rangers Hall of Fame & Museum**—dedicated to the history and lore of the legendary Texas Rangers, the oldest state law enforcement agency in the nation. Check in Courtyard Marriott – downtown Waco, Texas, for two nights. Private, catered dinner and self-guided tour at the **Dr. Pepper Museum**.

Day 3, Wednesday - Breakfast at the hotel. **HGTV kind of day—Fixer Upper** adventure with local guide. Our day will include JDH Iron Design, Earle-Harrison House, Harps Design, Baylor University, Fixer Upper Homes

(drive by only) and other sights related to the Fixer Upper show. Lunch on your own while exploring downtown Waco (The Silo District Trolley), River Square Center, or revisit Magnolia Market. Dinner on your own at River Square Center.

Day 4, Thursday - Breakfast at Magnolia Table. Reservations not accepted. You will be given \$15 and seated in regular tables. Depart for Pawhuska, Okla., with lunch break on your own. Visit **The Pioneer Woman Mercantile**, a destination bakery, deli, and general store in the heart of Osage County, Okla. Dinner at **Pioneer Woman Event Venue** with 4 course meal – appetizer, salads, entrees, and desserts (and drinks). Depart for Bartlesville, Okla.; check into the Fairfield Inn.

Day 5, Friday – Breakfast at hotel; depart for Joplin, Mo. Explore **Sandstone Gardens**, a 50,000 square foot showroom, inspired by the architecture

and gardens of a turn-of-the-century estate. Lunch at Sandstone Bistro, then departure for home!

Cost for this five day trip: double \$949 per person; single \$1,209; triple \$889; quad \$839. Includes – motor coach transportation, 4 nights' accommodations, hotel bag portorage (one bag per person), 7 meals, tours and admissions per itinerary, applicable taxes & gratuities. Travel protection available upon request.

A deposit of \$300 will hold your space on the bus with final payment due Feb. 15, 2019. You will receive a final itinerary with luggage tags before departure.



Teaching Money Management Skills and Financial Literacy to Children

By Andrea McKinney, CFP® -
VP & Wealth Management Advisor

Regardless of the age of your children, the first step in educating them about finances is communicating what money means to you. From there, focus on familiarizing your children with the concepts of earning, spending, saving, investing, and giving. Ideally, engage them early on and teach them not to be embarrassed when dealing with money challenges. Use this time to learn what your kids are interested in, what their goals are, and what they envision for their future.

As early as the age of two, you can begin teaching the basics of how money works through a pretend play like store – exchanging play money for goods. By age three, you can introduce the concepts of opportunity cost and delayed gratification: begin by showing your children how to make change, demonstrating the notion that making a purchase results in less money. When they receive money, allow children to make their own spending choices and don't shelter them from an impulsive purchase, rather use this as an opportunity to teach your children about the disappointment that re-

sults from an impulsive purchase and the cost of making poor choices with money. Teaching your children the cost of poor spending now with \$10 of birthday money will teach them to make better spending choices and minimize the chance they will make \$1,000 or \$10,000 mistakes as an adult.

During the preschool years you can introduce the concept of smart spending and help children distinguish wants from needs. By age five or six you can introduce an allowance and open a savings account. Tie the allowance to completion of certain tasks or academic achievements to establish effective goal setting. By creating a savings account in the child's name, they can practice the fundamentals of saving. As they age you can build upon this concept by tracking spending, discussing the time value of money, and illustrating the power of compounding.

By the tween years, you can introduce basic credit and investment concepts by playing Monopoly® or other board games. During the teen years you can refine your children's understanding of needs vs. wants (I need jeans but I want the designer brand).

Begin by setting a budget for your children and teach them about informed spending, practicing comparison shopping with them when you go to the grocery store or make a purchase online. Additionally, you can use birthdays as an opportunity to gift donations to a charity of their choice and discuss the importance of giving. For an introduction to the stock market, many teens would benefit from one of the many online tools that allow you to set up a pretend investment account. This type of simulation also opens up the door to other concepts you can teach your children such as how to read a financial statement.

Teaching your kids about money management doesn't happen overnight, it's the example you set through the comments you make and the actions you take day after day. At Central Trust Company our professionals provide financial planning, tax, and investment advice to help you manage money responsibly; we encourage your children to participate in these conversations and we regularly produce video and literary content to educate families and offer ideas on how to discuss financial concepts with children of all ages.

Princess Alaska Denali—Aug. 20-31, 2019

Several have asked, when is GO Club going back to Alaska? Here we go!

Day 1—Depart for St. Louis; arrive at St. Louis Airport Hotel Evening on your own.

Day 2—Breakfast at hotel and travel to St. Louis Airport for flight to Fairbanks, Alaska. Meet Princess Cruises Representative and transfer to Fairbanks Princess Lodge for overnight stay. Day on your own.

Day 3—Fairbanks/Denali National Park. Breakfast at lodge followed by cruise along the Chena River on a Sternwheeler Riverboat. Later, depart for Denali National Park via a scenic motor coach to Denali Princess Wilderness Lodge.

Day 4—Denali National Park, which offers excellent chances for seeing wildlife including moose, wolves, caribou, Dall sheep and grizzly bears. View the tallest peak in North America, Denali (formerly Mount McKinley), which means “the tall one” is a name derived from Koyhkon, a language traditionally spoken by the Athabaskan people of Alaska.



Day 5—Whittier, Alaska. Scenic rail journey through some of the best wilderness in the Great Land on exclusive Direct to the Wilderness rail service. In Whittier, board the Royal Princess, for the beginning of your unforgettable cruise.

Day 6—Hubbard Glacier Cruising. Nicknamed the “Gallop Glacier,” this east Alaskan glacier is rapidly advancing toward the Gulf of Alaska into a pristine

area known as Disenchantment Bay. Largest tidewater glacier in North America measuring 76 miles long and plunging 1,200 feet into the depths of the bay. Its immense beauty and phenomenal blue hues are enchanting from afar. As your cruise ship draws closer its towering surface really impresses, dwarfing even the uppermost deck on your ship at a whopping 40 stories high. Snowcapped mountains serve as a glorious backdrop for prime viewing of the glacier calving—it often expels icebergs the size of 10-story buildings (imagine the splash). The area also is renowned for wildlife—whales, harbor seals and otters swim, brown bears, moose and black-tailed deer roam ashore, and a wide variety of seabirds soar the sky.

Day 7—Glacier Bay Cruising. Cruise the ice studded fjords of Glacier Bay for a full eight hours. This national park and preserve boasts some of the world’s most spectacular tidewater glaciers, such as Margerie Glacier, which often drops colossal chunks of ice into the sea. See abundant wildlife—humpback whales, sea otters, porpoises, harbor seals, black bears, mountain goats, bald eagles and large colonies of seabirds.

Day 8—Skagway was the gateway to the gold field for the thousands who flocked to Alaska and the Yukon with the hope of striking it rich. Over 100 years ago, the White Pass route through the Coast Mountains and the shorter but steeper Chilkoot Trail were used by countless stamperders. Many a would-be miners perished on the treacherous Chilkoot Trail. The gold rush was a boon and by 1898, Skagway was Alaska’s largest town with a population of about 20,000. Today it has less than 1,000 residents but still retains the flavor of the gold rush era.

Day 9—Dock and spend time in the Capitol City of Alaska, Juneau, famous not only for gold and government but also for its breathtakingly beautiful glaciers and stunning views of both water and mountains. You can book excursions

to visit the glaciers take a nature hike trail, spend time just enjoying the views.

Day 10—Ketchikan, known as Alaska’s “First City,” because it’s the first major community travelers come to as they journey north. Located on an island, Ketchikan began life as an Indian fishing camp. Be impressed with both the scenic town and its surroundings, especially Misty Fjords National Monument.

Day 11—Inside Passage Cruising, one of the most scenic sea-lanes in the world, and one of the few where deep-draft vessels can sail close to steep mountain walls. Unbelievable scenery, with forests in a hundred shades of green, tumbling turquoise glaciers, and evocative towns loaded with history, culture and adventure.

Day 12—Vancouver, BC; Princess Cruises will provide transportation back to the Vancouver Airport for our flight back to St. Louis. Board the motor coach back to West Plains.

Call 417.256.2147 to reserve your place. Per Person Prices are as follows: Interior Stateroom \$4935 double, \$6795 single; Balcony Stateroom \$6010 double, \$8970 single. Cost includes: one night lodging in St. Louis, all airport and cruise ship transfers, round trip airfare from St. Louis, 3 nights accommodations in Alaska, rail from Denali to Whittier, Nature History Tour in Denali National Park, 7 Night voyage of the Glaciers Cruise, all meals and entertainment onboard ship, shipboard gratuities, luggage handling. You will receive final documents with complete itinerary approximately 10 days before departure. A deposit of \$1000 per person is required with reservation, second payment of \$600 per person is needed by Jan. 25, 2019. Final payment due May 20, 2019. Contact Cheryl Finley with questions at 417-256-2147.

NOTE: A passport is required for this trip!



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2018/19 Upcoming Events

Nov. 29, 2018, Christmas in Branson—Depart at 8 a.m. for shopping, lunch, Pierce Arrow's Christmas Show, dinner and a drive through Christmas light display; \$98 per person. Call to make your reservation early!

Dec. 11, 2018, Ceramics Painting—Paint a Christmas ornament or candy dish at Studio 160 from 2 to 4 p.m.; snacks will be served. Call to reserve your spot!

Feb. 14, 2019, Annual Valentine Party—At the West Plains Public Library, 2 to 4 p.m.; guest Jim McFarland will give a virtual tour of the history of West Plains and the surrounding area. Call with reservation by Feb. 7.

April 8-12, 2019, Deluxe Fixer Upper & Pioneer Woman Adventure—deposit due by Jan. 21, 2019

Aug. 20-31, 2019, Alaskan Land and Cruise Tour—deposit due by Jan. 25, 2019

Casino Trip—date To Be Announced, *stay tuned!*

All trips depart from the parking lot behind the West Plains Post Office and directly across from the West Plains Civic Center. For additional information or to reserve your seat on a GO Club excursion, call GO Club Coordinator Cheryl Finley at 417.256.2147.

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