

# Community Bank

RAYMORE • PECULIAR  
HARRISONVILLE

## EMERALD CLUB NEWSLETTER

FALL EDITION

OCTOBER ♦ NOVEMBER ♦ DECEMBER

### *Emerald Club Forum*

(2nd Wednesday of each month)

Location: Community Bank of Raymore

Time: 10:00am

Wednesday, October 10th     Christmas Luncheon Sign up - *Must be present to sign up!*  
Julie Adolphson - Meteorologist,  
Pleasant Hill National Weather Service

Wednesday, November 14th     TBD

Tuesday, December 18th     Annual Christmas Luncheon - 11:00a.m.

### *Emerald Club 2012 Travel Schedule*

October 14-20	Pigeon Forge and Smoky Mountains - Enjoy several shows, Visit Henry Clay Estate
October 24	Lindsborg, KS - Little Sweden, USA - Shopping, Bethany Luthern Church, Castle
November 6-8	Branson - Several shows including Tony Orlando, Showboat, Shopping
December 5	Christmas Mystery - Give yourself a gift - A variety of things to enjoy from long ago

*Please contact Dianna Wineinger, Emerald Club Director at (816) 265-6917  
or Velda Kelley with Velda's Tours at (816) 380-7926 for full trip details,  
reservations, cost and due dates.*



# Community

resources

- October 5th-6th Harrisonville Burnt District Festival - Historic Harrisonville Square
- October 8th Columbus Day - **BANK CLOSED**
- October 16th Foxwood Springs Health and Wellness Expo - 12:00pm - 5:00pm
- October 18th Health Screening - Community Bank of Peculiar - 9:00am - 11:30am
- October 19th Harvest Night 2012 - Recreation Park - Haunted Hayrides, Pumpkin Decorating, Face Painting, Cocoa and Smores, Pumpkin Derby - \$5.00 (3& under free) - 6:00pm - 9:00pm
- October 25th Health Screening - Community Bank of Harrisonville - 9:00am - 11:30am
- October 27th Harvest Moon Festival - Downtown Peculiar - 12:00pm - 5:00pm, Parade begins at 11:00am
- October 31st Halloween
- November 3rd Daylight Savings Ends
- November 6th Election Day
- November 9th Veteran's Day Flag Raising Ceremony - Raymore City Hall - 100 Municipal Cr. - 4:30pm
- November 12th Veteran's Day - **BANK CLOSED**
- November 16th Raymore Chamber Craft Fair - Eastglen Intermediate School - 9:00am - 4:00pm
- November 22nd Thanksgiving - **BANK CLOSED**
- November 30th Mayor's Tree Lighting - Raymore City Hall - 100 Municipal Cr. - starts at 6:00pm
- December 1st Breakfast with Santa! Raymore Elementary School - 500 S Madison 7:00am - 11:00am, 2-8 years \$3.00, 9&over - \$5.00 - Silent Auction for Wreath, Raffles
- December 25th Christmas Day - **BANK CLOSED**



## "I have a question about..."

Chiefs or Royals, SEC vs. Big 12, the best BBQ in the world, global warming, foreign vs. domestic autos, Dallas or Dynasty, coke or pepsi, or anything about wills and trusts. Well, I always have an opinion and sometimes also an answer. I'm the "new guy" at the bank, new to Raymore and quite frankly don't know a lot of the good people of Cass County yet, so I would cordially invite you at any time to stop by CBR (or give me a call here or send an email) to let me introduce myself in person and even to talk about what Romeo C. was thinking on 4th down last week, why cable and satellite rates are so high, or to ask any questions you might have about Wills, Trusts, Powers of Attorney, Trustees or any other related matters.

I joined CBR in the trust department a little more than a year ago after 22 years of the general practice of law in NW Arkansas (Springdale to be exact), with a focus on estate planning, real estate and commercial transactions. A lawyer from Arkansas, I'll leave a space at the end for all the jokes. I have been blessed with a beautiful and good-hearted wife, 3 fine teenage boys and a beagle keeping our yard squirrel-free since 2007, all of whom love me unconditionally, for which I am very grateful.

Even though I have only been here a short time, I think this area is great. Everyone I meet is friendly and helpful. I love that there is a Dairy Queen down the street, and firmly believe the Blizzard to be a top-ten invention of the 20th century. I would also be very appreciative if someone could direct me to some good Mexican food in this area (and in David Zurborg's world, "good" Mexican food does not include cilantro, with all due respect to my California friends. ....also, Taco Bell is not an acceptable answer under any circumstance).

I am at CBR each day and my email is dzurborg@cbronline.net. If you ever have a question, or just have a minute for me to introduce myself, please stop by or give me a call. Sincerely, David Zurborg.

## 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 wire transfers
- ❖ No charge for telephone transfers

## *Emerald Club Meetings - July, August, September*



Our July meeting guest speaker was Mr. Larry Seeby, volunteer & public speaker for the Harry S. Truman Library & Museum. Mr. Seeby is a retired school superintendent & enjoys volunteering at the library. The Truman Library is dedicated to the preservation, advancement, and outreach activities of the Harry S. Truman Library & Museum, one of our nation's 13 presidential libraries overseen by the National Archives and Records Administration. Together with its public partners, the Truman Library Institute preserves the enduring legacy of America's 33rd president to enrich the public's understanding of history, the presidency, public policy, and citizenship. After Mrs. Truman died, they also left their home in Independence to the national Park Service. Mr. Seeby presented a slide show & told about Mr. Truman's childhood & growing up in Grandview & Independence. Mr. Truman had many occupations before going into politics (he even worked in a bank at one time). Harry wanted to serve his country during the Great War but his eyesight was bad & he knew he wouldn't be able to pass the eye exam. He got a hold of the eye chart & memorized it. He became Captain and received numerous medals for his accomplishments. There are several books about President Truman's life & his term as our 33rd President. Most capture the common sense & genuine character of a great man.



Our August meeting guest speaker was Officer John Baker who works in the Traffic Enforcement Unit at the Belton Police Department. He has 14 years on the force / 12 years with traffic unit. Officer Baker's "claim to fame" was on January 11, 2012 when he was on the news & they showed his car video as he jumped off a bridge to avoid oncoming traffic during snow & ice road conditions. He laughs about it now but his quick reaction saved his life. Officer Baker talked about Common things People do That They Think is OK.....But Isn't as he showed a power-point presentation the do's & don'ts of general driving in our communities. He also talked about seat belt safety & what to do if you're in a crash. Officer Baker also speaks to Drivers Education classes at the high schools.



Our September meeting guests were Community Bank of Raymore's newest employee, David Zurborgh, Trust Officer and Larry Dobson, Vice President of the Missouri Bluebird Association.

David spoke and told everyone he had been in Raymore for one day. He is transferring here from his home in Springdale, Arkansas. Although David may be new to our customers, he has been with CBR since August 2011 working out of our Baxter Springs, KS office. David said Raymore resembles Springdale, Arkansas & he knows it will be an easy move for his family. He & his wife have been married 23 years & have 3 sons & has been practicing law 23 years. David is available for all your Trust needs.

Mr. Larry Dobson, Vice president of the Missouri Bluebird Association captured the crowd's attention. He mentioned he is a lifelong resident of Raymore. He & his wife are retired teachers from the Ray-Pec School District. His passion for birds began a few years ago & has grown into a wonderful hobby. Our Missouri State Bird is fascinating. At Mr. & Mrs. Dobson's home there are many bird houses that they monitor. Don't mistake Blue Jay's for a Bluebird! A Blue Jay is loud & aggressive while the Bluebird is non-aggressive. They became our State Bird because of their friendly, kind nature (the blue bird of happiness). Blue birds are protected by National & Federal Law – (sparrows / starlings are not). If you would like to have Bluebirds nest in your yard, there are specific instructions you should know before building or purchasing your bird house. Go to [www.missouribluebird.org](http://www.missouribluebird.org) for information & to join The Missouri Bluebird Society ([www.missouriconservation.org](http://www.missouriconservation.org) is another place to look for information).

## Power of Attorney 101: The Basics

A Power of Attorney (POA) is a legal document that authorizes another person or persons to handle your financial, legal, and in some cases your health matters. This can be a very helpful document if you are unavailable - for example if you are traveling abroad and have a loan closing to attend. A POA can be critically important if you become disabled and need someone to act on your behalf - for example manage your finances, pay taxes or authorize medical treatments.

A POA usually has two parties – a “Principal” and an “Attorney in Fact” or “Agent”. The person granting their authority is the “Principal”. The person or persons assuming that authority is the “Attorney in Fact” or “Agent” and does not have to be an actual licensed attorney. In order for the POA to be “legally binding” (can be accepted or acted upon) it must be signed by the Principal who must be mentally competent at the time they sign the POA. Most people give their power of attorney to a spouse, other adult relative or close friend. The Principal will want to name an Agent that knows them well and will act according to their wishes and best interest when and if necessary. The Principal also may name a substitute agent when making a Power of Attorney in the event that the named “Agent” is unable to act.

There are generally two types of POAs – a General Power of Attorney, and a “Special” or Limited Power of Attorney. A General POA is just that - it gives the Agent very broad power and authority to do almost anything that the Principal can do for themselves. A person giving a POA needs to be very comfortable with anyone named as an Agent because the Principal will likely be bound by whatever actions are taken on their behalf. A Special or Limited Power of Attorney is different from a General POA because it limits the authority of the Agent only to carry out certain prescribed powers that the Principal grants. A Limited POA can restrict the authority of the Agent to act only on certain matters - for example financial, medical, or real estate issues.

Another important concept when considering a Power of Attorney is if the Principal wants the POA to remain in force if the Principal becomes mentally incompetent because of an accident or illness. These are called “Durable”. A General POA or a Limited POA can be “Durable” and they remain effective or can be triggered into effect after a doctor certifies that the “Principal” is mentally incapacitated. A POA that becomes effective only upon the mental incapacity of the Principal is also called a “Springing” POA.

The Principal may terminate a POA at any time that they are competent to manage their own legal affairs. To terminate a POA the Principal should notify any named Agent that they have terminated the POA. The Principal should also collect and destroy the original and any copies of the POA, and notify any bank or third party that may have been relying upon the POA to allow the Agent to conduct business on behalf of the Principal that the POA has been revoked.

A POA also terminates upon the death of the Principal. In other words, when the Principal dies so does the POA and any authority of the Agent is revoked. The Agent is no longer authorized to act on behalf of what would now be the estate of the Principle.

It’s important to check with an attorney familiar with the state specific Power of Attorney rules where you reside. For example, in some states a POA is only as good as someone’s willingness to accept or honor it. Any third party presented with the Power of Attorney in those states has the right to tell the Agent they will not accept or honor the POA.



### 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.

## Person You Should Know...

### Nancy Zweifel

*Loan Administration  
Assistant Vice President*

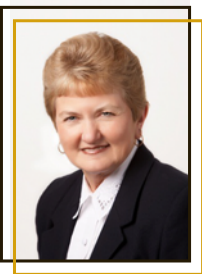
Nancy has been with Community Bank of Raymore for 13 years.

Nancy graduated from Rolla High School and then attended Cape Girardeau School of Cosmetology.

Nancy began her banking career over 21 years ago in Rolla, MO. She relocated to Tennessee and eventually moved to the Kansas City area where she continued to advance in the banking industry.

Nancy loves to read, work Sudoku puzzles and is a huge NASCAR fan! She believes “There is no such thing as a coincidence. Everything happens for a reason.”

Nancy resides in Raymore and has been married to her husband Terry for over 30 years. They have 3 children, 2 grandchildren and 2 great-grandchildren.



## Celebrating October, November, December Anniversaries - Congratulations!

*Andy  
Cooper*  
December 12, 2011  
1 year



*Tina  
Graef*  
November 5, 2001  
11 years



*Chris  
Ryan*  
October 3, 2011  
1 year



*Bill McDaniel*  
October 26, 1992  
20 years

*Karen  
Bledsoe*  
November 1, 1998  
14 years



*Kathy  
Gladden*  
October 17, 2011  
1 year



*Larry  
Janacaro*  
December 31, 2008  
4 years



*Miranda  
Robinson*  
November 16, 2006  
6 years



*Michelle  
Southard*  
October 19, 2011  
1 year



*Sherrie  
Lindquist*  
October 14, 1998  
14 years



*Carole  
Arnold*  
November 1, 1983  
29 years



*Shauna  
Stephenson*  
December 17, 2007  
5 years

### What Consumers Should Know About Credit Card Balances

"Pay it off every month!" That is what your parents always told you when you first started using credit cards. "Pay it off every month and you won't get bad credit." If your goal is to save money on paying interest then this might be the ideal approach. However, this won't keep you from getting bad credit. If your goal is to improve your credit score then you may actually be hurting your credit rating by paying it all off every month.

Many lenders use your FICO credit score to determine your eligibility for credit. Credit scoring involves a complicated algorithm that incorporates your usage of existing credit lines, and how you pay these existing credit lines back. Whereas credit utilization is a metric that divides your credit card balance by your credit card limit to determine what percentage of your limit you are carrying on the card. In other words, you may use your credit card every month, and pay it off every month, and think that you are creating a great credit rating. But if the credit raters look at your card balances on a day of the month that you have \$0 balance on it, they may view this as non-use of your credit. Credit scoring treats zero balances on a credit card as instances of non-use, which can have a negative effect on your score. Creditors like to see that you're still using credit, but doing so responsibly.

Most creditors will calculate your credit score right before your payment due date, when your debt to credit ratio is normally at its highest. This is done specifically so that the higher debt ratio can be used to raise your interest rate. Higher interest rates mean more profit for creditors. Managing the timing of your charges and payments carefully will enable you to increase your scores.



Some experts suggest that you pay off your credit card bills as soon as you get them, to avoid interest payments. Then don't use the card for one whole billing cycle until right before your credit card statement is prepared for the month, and then put a small charge on the card, somewhere between 5-10% of your available credit. There are a lot of internet experts touting what the optimum credit balance ratio is, but all fall within the 5% to 10% range, with 7% being a very popular suggested amount.

Other experts suggest not trying to get by with one credit card that has 100% utilization, but that it is better to have multiple cards, with each having an optimum balance ratio on the billing date. Be careful though when applying for additional credit cards, as card applications and credit inquiries are a negative mark on your credit report. Most lenders will lower your score if they see more than four to six credit inquiries in a six-month period.

Newer credit card accounts with a limited history will also bump your score much more slowly than cards that you have a longer credit history with. You have to allow time for your credit scores to go up when adding new credit accounts to your record. The length of your credit history is important. If you need to close a card, then close your newest cards first. As long as you don't have high balances or missed payments on any of the cards, there is no credit score penalty for keeping multiple cards open.

The bottom line is that by careful management of your credit card usage and payments you can still enjoy the convenience of using credit cards while also increasing your credit scores for significant purchases, like buying a house or car, where a slight increase in interest rates can cost you thousands of dollars over the life of a large loan.

## Something To Think About!

Imagine that you had won the following prize in a contest:  
Each morning your bank would deposit \$86,400.00 in your private account for your use.

However, this prize has rules, just as any game has certain rules.

### The first set of rules would be:

Everything that you didn't spend during each day would be taken away from you.  
You may not simply transfer money into some other account.  
You may only spend it.  
Each morning upon awakening, the bank opens your account with another \$86,400.00 for that day.

### The second set of rules:

The bank can end the game without warning; at any time it can say, it's over, the game is over!  
It can close the account and you will not receive a new one.

### What would you personally do?

*You would buy anything and everything you wanted, right?  
Not only for yourself, but for all people you love, right?  
Even for people you don't know, because you couldn't possibly spend it all on yourself, right?  
You would try to spend every cent - use it all - right?*

### Actually this GAME is REALITY!

Each of us is in possession of such a magical bank. We just can't seem to see it.

### The MAGICAL BANK is TIME!

Each morning we awaken to receive 86,400 seconds as a gift of life, and when we go to sleep at night, any remaining time is NOT credited to us.  
What we haven't lived up that day is forever lost.  
Yesterday is gone forever.  
Each morning the account is refilled. But the bank can dissolve your account at any time...  
WITHOUT WARNING.

SO, what will YOU do with your 86,400 seconds today? Tomorrow? Next month?  
Those seconds are worth so much more than the same amount in dollars..

Think about that and always think of this:

*Enjoy every second of your life, because time races by so much faster than you think.  
Take care of yourself, be happy, love deeply and enjoy life!*



**Here's wishing you a beautiful day. Start spending.**



# 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!

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



*We make switching hassle free...*



*Leave all your worries to us!*

## Event Photos



**STUFF  
THE  
BUS  
2012!**



**Karolyn  
Lancaster's  
Retirement Party**



# *Emerald Club Forum Upcoming Dates*

**(Remember - 2nd Wednesday of each month)**

*Location: Community Bank of Raymore*

*Time: 10:00am*

**October 10, 2012      November 14, 2012**

**Annual Christmas Luncheon**

**Tuesday, December 18, 2012 - 11:00am**

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**visit us online at [www.cbonline.net](http://www.cbonline.net)**

**Community Bank**

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HARRISONVILLE**

801 W Foxwood Dr, Raymore, MO 64083