Hello Everyone,

I hope all of you are enjoying the beautiful weather we have been having. The farmers are getting their hay up and baby calves are popping up.

We have had two amazing trips earlier this year, the cruise to the Caribbean and then to the Golden Isles. On the Golden Isles trip we stopped at the CNN Television Studios in Atlanta, then stayed on Jekyll Island for 5 nights. We enjoyed walks on the beach, lots of sightseeing during the days and even learned about shrimping and other living things in the ocean waters.

Keep on moving and grooving with the Go Club! Enjoy your summer and make plans to join me on more GO Club adventures.

Best regards,
Cheryl Finley

Casino Trip—July 25 & 26, 2017

GO Club will depart at 9 a.m. on Tuesday July 25, 2017, for Downstream Casino where we will stay the night.

The next morning we depart at 9 a.m. for Indigo Sky Casino and spend the day. We will depart at 3:30 p.m. for the ride home, arriving around 7:30 p.m.

If you have questions, please contact GO Club Coordinator Cheryl Finley at 417.256.2147.

The Wheels on the Bus GO?? Mystery Trip—Sept. 11-15

Something you all have been waiting for - the MYSTERY TRIP! Where are we going you ask? What are we going to see you ask? It is a mystery, but you will love it!

You will almost need a passport for this trip (but we are not leaving the country). You will get to make some things along the way and, of course, enjoy some wonderful food. We can’t go somewhere without good meals, right?

We’ll visit a city where some of baseball’s greatest players grew up and a state where it is illegal to fish for whales on Sunday and much more. Where will those wheels on the bus go?

Tour Package includes deluxe motor coach transportation, four nights’ accommodations, driver and step on guide gratuities, 10 meals (four breakfasts, three lunches, three dinners), tours and attractions per itinerary, all applicable taxes, meal gratuities and baggage handling of one bag per person.

The cost for the Mystery Trip is $949 per person, double occupancy, $1129 per person, single occupancy and $889 for triple occupancy. A Deposit of $100 will reserve you seat on the bus with final payment due by August 5, 2017.

Casino Trip—July 25 & 26, 2017

REMEMBER! All payments are fully refundable for cancellations received by August 10, 2017. Thereafter the entire tour is subject to 100% cancellation penalty. Travel Protection premium is non-refundable after the 14-day free-look period. Travel Protection is available through Brilliant Edventures in partnership with West Plains Bank & Trust Company Go Club and Travel Insured International. If purchasing a plan, please include the enrollment form with separate payment to Brilliant Edventures with your deposit. Per person rates for the Group Deluxe Plan are: Double: $58, Single: $93, Triple: $58, Quad: $58.

GO Club Picnic—October 7, 2017

At the West Plains Civic Center

Dinner, catered by Colton’s Steakhouse and Grill, will be served at 6 p.m., followed by musical entertainment. Reservations are appreciated. Call 417.256.2147 to make your reservation by Sept. 20, 2017.

This is our opportunity to thank you for your business! We appreciate each and every one of you!
Better Digital Banking is Here!

If you’ve recently visited our Bank website, www.westplainsbank.com, you probably noticed a new look. A fresh design, better organization, a search feature and the talent of local Photographer Dennis Crider all add up to a more useful website experience.

Digital and/or mobile banking users have likely noticed a difference as well. Our upgrade to an improved digital banking tool provides a more customizable experience when it comes to managing your accounts with West Plains Bank and Trust Company.

Here are a few highlights we think you’ll enjoy:

- Customize opening page by personal preference – dashboard setup allows for control of the features first seen at login (ex.: bill pay, account balances, transfer screen, etc.)
- Latest available balance information pulls directly from our bank’s core system and ensures accurate, up-to-the-minute transaction histories and balances
- Password changes are easier - you no longer have to call the Bank; out-of-band authentication will be used (answer a few security questions and gain access to change password)

As always, if you have questions regarding these services, your customer service team is ready to help. Call 417.256.2147 or use the contact us form at westplains-bank.com.
Estate Planning for Landowners

By Candice Reed
Vice President & Wealth Management Advisor
Central Trust Company

Many farmers, ranchers and landowners want to preserve the family farm and their way of life after their death. Often it is the idea of leaving a legacy to children and grandchildren that is important. Some landowners want to keep the land from being developed into a suburban neighborhood, shopping mall or parking lot in the future. Others may have children or family members that make their living working on the farm and it is important that they are able to continue the farming operation after the death or disability of the principal owner. In all of these situations, it is very important to have a plan, keep the plan updated, stay aware of tax law changes and gather a team of professionals to help reach the desired outcome.

Estate planning for a farm family should include planning for the death of the primary owner(s), but also for a situation in which the owners would become mentally or physically incapacitated. The plan may require tough decisions to be made such as who inherits the land, livestock, farm equipment and other assets. These can be difficult decisions to make and sometimes people choose to avoid them completely. Other people may work with professionals to get an estate plan put in place, but fail to revisit the plan when life circumstances change. Life changing events happen – marriage, divorce, births, deaths, illnesses, bankruptcies, lawsuits, job changes, and relocations. In addition, there are often changes in the tax laws that affect an estate plan. When these changes take place, the estate plan needs to be reviewed to make sure it still works for all parties involved.

Many times landowners use beneficiary designations such as Payable on Death (POD), Transfer on Death (TOD) or beneficiary deeds. Others add family members as joint owners of their assets. Doing this can sometimes result in unintended owners, unequal inheritances and family quarrels. In addition, outright distributions may not be protected from creditors, divorce or lawsuits. Using business entities such as corporations, partnerships, limited liability companies may offer better protection for the owners during their lifetime and allow them more control in addition to less liability exposure.

Farmers and landowners should also pay close attention to changing estate tax legislation as well as current land values. Some owners do not consider the effect of probate fees and estate taxes on the value of their assets at death. Everyone has heard the horror stories of family farms being sold off so the heirs could pay the taxes that were due. Fortunately, many farmers today are not affected by estate taxes, but it is important to be aware of the current exemption amounts and have a plan to pay those expenses if one has an estate that could possibly be exposed to these liabilities.

Working with a solid team of professionals to develop, implement and monitor a plan is so important and oftentimes overlooked. A team should include an estate planning attorney, accountant, insurance professional and perhaps a corporate trustee. At Central Trust we have helped many farmers and landowners develop a team and a plan to preserve their land, farm legacy and way of life for the generations to come.

For additional information regarding estate planning for landowners, contact Candice Reed at 417-883-3838 or candice.reed@centraltrust.net.

Christmas in Branson—December 7

Join me for this year’s annual Christmas trip on the Showboat Branson Belle. We will cruise Table Rock Lake aboard an authentic paddle wheel boat for a nostalgic time that will hearken back to the popular entertainment boats that once frequented the Mississippi River.

Depart West Plains at 8:30 a.m. with a break stop along the way. We will arrive at the Branson Landing for lunch on your own and some shopping.

At 2:30 p.m., we will travel to the Showboat Branson Belle for an early dinner cruise, starting at 4 p.m.

You’re sure to enjoy the three-course meal while the cast puts on a production of Celebrate Christmas. We should arrive back in West Plains around 9:30 p.m.

Cost for this experience is only $97 per person. A deposit of $25 will hold your reservation with the final payment due by October 23rd. Make your reservation early. This trip books fast.
July 25 & 26, Casino Fun Trip to Downstream and Indigo Sky Casinos—Depart at 9 a.m. on July 25th, return by 7:30 p.m. on July 26th.


October 7, Annual GO Club Picnic—Food, fun and entertainment! Begins at 6 p.m. at the West Plains Civic Center. Catering by Colton’s Steakhouse & Grill followed by musical entertainment. Make reservations by Sept. 20, 2017.

November 13-17, Biltmore at Christmas—Trip to North Carolina and Tennessee to enjoy the Biltmore Mansion and more during the Christmas season. Deposit due Sept. 5, 2017, with final payment due by Oct. 10, 2017.


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.