Dear Lisa,
I just wanted to say thank you so much to SMB for a great seminar on scams and new technology. I was surprised to hear what is happening in our area. In response to this seminar, I have signed up for online banking. Not only am I watching the activity on my accounts, I am also using your bill pay service. No need to worry about putting a check in our mailbox and risk it being stolen when it’s so easy to use online bill pay. Again, thanks for taking the time to educate your customers. We appreciate ALL that your bank does for us. – Better Informed

Dear Better Informed,
We do our best to educate our customers as to what is going on in our area and how to protect you and your money. If you ever think you have given out information or have been scammed, don’t hesitate to call any of our branches and we will help in any way that we can. Due to the overwhelming response, we will schedule another seminar in the coming months.

Dear Lisa,
I was wondering how the September birthday dinner was this year. I chose not to attend this year due to the size of the crowd last year. – Too Crowded for Comfort

Dear Too Crowded for Comfort,
I’m sorry that you didn’t attend your birthday party this year but I do understand. Club 1201 has now expanded to the south and can accommodate our larger groups. September was the first month that it was open and we did use part of the room. Please pick another month before the end of the year to celebrate your birthday with us.

Saturday February 13th, 2016
3RD Annual Valentine’s Celebration
6:00 pm - 8:30 pm
Webb City Events Center
21 S. Webb • Webb City, MO

Back by popular demand! Avoid those long lines at restaurants and plan on joining us for fabulous food (catered by Chefs Tracy Asbell and Lisa Passley), fun games, fantastic entertainment and maybe even a little romance. Single? Married? We don’t care, just come out and have a good time with us. New this year - Poetry Contest! Write your sweetheart (real or imaginary) a love poem; serious, funny, touching, heartfelt, etc.……..Seating is limited so sign up early!

Cost: $25.00 per person
Deadline for having money to Lisa’s office is January 15th.
Don’t Forget About Year-End Investment Planning

As the year draws to a close, there might be a slew of tasks on your to-do list. One task to consider is setting up a meeting with your financial professional to review your investments. If you take the time to get organized now, it may help you accomplish your long-term goals more efficiently. Here are some steps that might help.

EVALUATE YOUR INVESTMENT PORTFOLIO
During the meeting with your financial professional, review how your overall investment portfolio fared over the past year and determine whether adjustments are needed to keep it on track. Here are some questions to consider:
• How did your investments perform during the year? Did they outperform, match, or underperform your expectations?
• What caused your portfolio to perform the way it did? Was it due to one or multiple factors?
• Were there any consistencies or anomalies compared to past performance?
• Does money need to be redirected in order to pursue your short-term and long-term goals?
• Is your portfolio adequately diversified, and does your existing asset allocation still make sense?
Addressing these issues might help you determine whether your investment strategy needs to change in the coming year.

AIM FOR BALANCE
During the portfolio review process, look at your current asset allocation among stocks, bonds, and cash alternatives. You might determine that one asset class has outperformed the others and now represents a larger proportion of your portfolio than desired. In this situation, you might want to rebalance your portfolio. The process of rebalancing typically involves buying and selling securities to restore your portfolio to your targeted asset allocation based on your risk tolerance, investment objectives, and time frame. For example, you might sell some securities in an overweighted asset class and use the proceeds to purchase assets in an underweighted asset class; of course, this could result in a tax liability. If you own taxable investments that have lost money, consider selling shares of losing securities before the end of the year to recognize a tax loss on your tax return. Tax losses, in turn, could offset any tax gains. When attempting to realize a tax loss, remember the wash sale rule, which applies when you sell a security at a loss and repurchase the same security within 30 days of the sale. When this happens, the loss is disallowed for tax purposes. If you don’t want to sell any of your current investments but want to change your asset allocation over time, you might adjust future investment contributions so that more money is directed to the asset class you want to grow. Once your portfolio’s asset allocation reaches your desired balance, you can revert back to your previous strategy, if desired. Keep in mind that asset allocation and diversification do not guarantee a profit or protect against loss; they are methods used to help manage investment risk. Your financial professional can help you understand how your investments may be affected by capital gains and other taxes. You can learn more about current tax laws and rates by visiting www.irs.gov

SET GOALS FOR THE COMING YEAR
After your year-end investment review, you might resolve to increase contributions to an IRA, an employer-sponsored retirement plan, or a college fund next year. With a fresh perspective on where you stand, you may be able to make better choices next year, which could potentially benefit your investment portfolio over the long term.

MINIMUM LIFESTYLES REQUIREMENTS:
• Age 50 years or over
• Need a Lifestyles checking account ($1,000 minimum)

If you have a total deposit relationship of $5,000 or more with SMB, there is no minimum balance requirement for the checking account and the account is free

BINGO

AT AREA SENIOR CENTERS!

We will be calling bingo and bringing prizes.
Hope to see you there!

The Center (CARL JUNCTION)
November 17 - 10:00 a.m.

Carthage CANDO Center
January 13, 2016 - 10:30 a.m

Newton County Senior Center (NEOSHO)
February 3, 2016 - 9:30 a.m

Joplin Senior Center
March 9, 2016 - 10:30 a.m

Webb City Senior Center
May 18, 2016 - 10:15 a.m.

NOT FDIC INSURED – NO BANK GUARANTEE
MAY LOSE VALUE

GRADY HUKE
417-237-3766
1-800-943-8488

SHERRI FICHTNER
781-6018
1-866-374-1233

Lifestyles members whose birthdays are in November will be guests of the Bank. Guests of birthday members are welcome at a charge of $11 per person for the luncheon and $15 per person for the dinner. Payment for guests must be made at time of reservation. To make your reservation, please call: Lisa Passley, 624-1995 or contact the Lifestyles Advisor at any SMB location most convenient for you.

LIFESTYLES MEMBERS BIRTHDAY PARTIES

TUESDAY, NOV. 3, 2015 AT 12:00 NOON
at Granny Shaffer’s Trolley Room – Joplin

When making your reservation for this location, please select either the Italian Chicken OR Sliced Sirloin

THURSDAY, NOV. 5, 2015 AT 6:00 PM
Club 1201, 1201 E. 32ND St. – Joplin

When making your reservation for this location, please select either the 6 oz. Filet Mignon OR the Chicken Cordon Bleu

Lifestyles members whose birthdays are in November will be guests of the Bank. Guests of birthday members are welcome at a charge of $11 per person for the luncheon and $15 per person for the dinner. Payment for guests must be made at time of reservation. To make your reservation, please call: Lisa Passley, 624-1995 or contact the Lifestyles Advisor at any SMB location most convenient for you.

ADDITIONAL BIRTHDAY PARTY DATES

LUNCHEON
DEC. 8 • JAN. 12 • FEB. 9 • MAR. 8 • APR. 5

DINNER
DEC. 10 • JAN. 14 • FEB. 11 • MAR. 10 • APR. 7
Happy Holidays!

To help celebrate this holiday season...
Southwest Missouri Bank invites you to join us for your Lifestyles Christmas Open House

Cost: $5.00 per person. Please send money in with reservation. This money, along with matching funds from Lifestyles, will be donated to Area Agency on Aging Senior Nutrition Program.

Tuesday, December 1, 2015
Carthage Memorial Hall - Carthage
Please reserve for 11:00 AM - 1:00 PM OR 5:00 PM - 7:00 PM

OR

Thursday, December 3, 2015
Neosho United Methodist Christian Life Center - NEOSHO
5:00 - 7:00 Dinner

OR

Monday, December 7, 2015
The Roxy - 102 S. Joplin Street
Please reserve for 11:00 AM - 1:00 PM OR 5:00 PM - 7:00 PM

NOTE: Must be present to win door prizes

To make your reservation, please make your choice of location & complete the form below:

DEADLINE: 1 week prior to your scheduled event

NAME ___________________________ SPOUSE _____________

☐ DECEMBER 1 - CARThAGE - 11 AM PARTY / Take or mail to:
  Melody or Meg, SMB, P.O. Box 814, Carthage, MO 64836

☐ DECEMBER 1 - CARThAGE - 5 PM PARTY / Take or mail to:
  Melody or Meg, SMB, P.O. Box 814, Carthage, MO 64836

☐ DECEMBER 3 - NEOSHO - 5 PM PARTY / Take or mail to:
  Cathy Lankford, SMB, 110 N. Neosho Blvd., Neosho, MO 64850

☐ DECEMBER 7 - JOPLIN - 11 AM PARTY / Take or mail to:
  Lisa Passley, SMB, 1000 E. 32nd Street, Joplin, MO 64804

☐ DECEMBER 7 - JOPLIN - 5 PM PARTY / Take or mail to:
  Lisa Passley, SMB, 1000 E. 32nd Street, Joplin, MO 64804

Lifestyles Members Only Please
**WEDNESDAY, NOV. 4, 2015**
**MICKEY GILLEY**
**MICKEY GILLEY THEATRE - BRANSON, MO**

Newsflash! Mickey Gilley’s final year to perform in Branson. Join us for our final trip to Branson to enjoy his award winning hits including: Stand By Me; Bring It On Home To Me; She’s Pulling Me Back Again; Don’t the Girls All Get Prettier At Closing Time; and many more. His amazing career includes many industry honors, but probably his most memorable awards evening was when he grabbed five top honors form the Academy of Country Music - Album of the Year, Single of the Year, Song of the Year, Top Male Vocalist, and the coveted Entertainer of the Year. Plus, November in Branson means Christmas music! Don’t miss out on seeing him one last time in his own theatre. Lunch will be prior to the 2:00 show at Danna's BBQ & Burger Shop with your choice of single cheese burger, pork or beef sandwich with fries or beans and slaw and their own premium custard for dessert. Details: Depart Joplin at 9:30 a.m.; pick up passengers in Carthage at 9:50 a.m.; Details: Depart Joplin at 6:30 p.m.

Cost: $67.00 per person
Call NOW if interested!!!

**THURSDAY, NOV. 19, 2015**
**THE OAK RIDGE BOYS**
**OAK RIDGE BOYS THEATRE - BRANSON, MO**

The Oak Ridge Boys are one of the most distinctive and recognizable sounds in the music industry. The four-part harmonies and upbeat songs of The Oak Ridge Boys have spawned dozens of country hits and a number one pop smash, earned them Grammy, Dove, CMA, and ACM awards and garnered a host of other industry and fan accolades. Every time they step before an audience, the Oaks bring four decades of charted singles, and 50 years of tradition, to a stage show widely acknowledged as among the most exciting anywhere. The Country Music Association announced that The Oak Ridge Boys (Duane Allen, Joe Bonsall, William Lee Golden, and Richard Sterban) will become the newest members of the revered Country Music Hall of Fame in 2015. This show will be 1/2 regular music and 1/2 Christmas! An early dinner at Lambert’s is included in the price. If time allows, we will also make a short stop at Russell Stover Candies in Ozark before heading on to the 8:00 p.m. show. Details: Depart Joplin at 2:30 p.m.; pick up passengers in Carthage at 2:50 p.m. Approximate return time to Joplin is 1:00 a.m.

Cost: $89.00 per person
Call NOW if interested.

**WEDNESDAY, DEC. 2, 2015**
**#1 HITS OF THE 60’S AND 50’S, TOO**
**THE ALL AMERICAN THEATRE - BRANSON, MO**

Enjoy this high energy show that revisits the days of the British Invasion, Motown, California Surfin’, Age of Aquarius with over 100 songs, 100 costume changes and a special tribute to our veterans AND their special Christmas production! Local girl, Amber Campbell (La Russell native) and her husband Matt Muhoberac (founding member) own, produce and star in the show. You don’t want to miss this show! Lunch at one of Branson’s newest restaurants, Pasghetti’s is included in the price. You can choose from 3 Meat Italian Sub, Grilled Chicken Caesar Salad, Fettuccine Alfredo or Spaghetti and Meatball; bread, salad and a delectable dessert is included. Pasghetti’s sports one of the newest fronts on the strip, not to mention the themed dining areas and mini indoor Ferris wheel. It’s a MUST see! Details: Depart Joplin at 9:30 a.m.; pick up passengers in Carthage at 9:50 a.m. Approximate return time to Joplin is 6:30 p.m.

Cost: $71.00 per person
Deadline for having your money to Lisa’s office is Nov. 4, 2015.

**WEDNESDAY, JAN. 20, 2016**
**“OUT OF ORDER”**
**THE NEW THEATRE - OVERLAND PARK, KS**

Gary Shandy, from WKRP in Cincinnati stars in “Out of Order”. A dead body is found on the balcony at the Watergate Hotel by a less than ethical U.S. Senator who has booked the room for nefarious purposes. If the body is discovered, the Senator’s career will tank, so he has his assistant remove it, only to find that it keeps reappearing every time. This crazy shell game involves a conniving waiter, an alert private detective, a suspicious hotel manager, an angry wife, a furious husband, a bungling secretary and an unconscious nurse, creating one of the cleverest and funniest hide-and-seek farces ever written. A delicious lunch buffet is included in the price. Details: Depart Joplin at 8:30 a.m.; pick up passengers in Carthage at 8:50 a.m. Approximate return time to Joplin is 6:30 p.m. ONE BUS ONLY!

Cost: $79.00 per person
Deadline for having your money to Lisa’s office is Dec. 22, 2015.

**WEDNESDAY, MARCH 2, 2016**
**“MOON OVER BUFFALO”**
**THE NEW THEATRE - OVERLAND PARK, KS**

Marion Ross and Hal Linden star in this hilarious comedy. Two fading stars of the 1950’s are playing a comedy and a drama in rotation in Buffalo, New York. On the brink of a disastrous split-up, they receive word that they might just have one last shot at regaining their stardom. One perfect performance is all they need. Unfortunately, everything that could go wrong does go wrong and no one on stage knows if they’re in the drama or the comedy! A delicious lunch buffet is included in the price. Details: Depart Joplin at 8:30 a.m.; pick up passengers in Carthage at 8:50 a.m. Approximate return time to Joplin is 6:30 p.m.

Cost: $79.00 per person
Deadline for having your money to Lisa’s office is Feb. 3, 2016.

**WEDNESDAY, MAY 11, 2016**
**“MOSES”**
**SIGHT AND SOUND THEATRE - BRANSON, MO**

The parting of the Red Sea ... the Burning Bush ... the Plagues ... the Ten Commandments ... finally ... the greatest Biblical epic of the Old Testament comes to life on the Sight & Sound stage in Branson, MO – Moses! This incredible adventure is like none other for this is when God breaks into history and reveals who He is and that He has come to heal the brokenhearted and set the captives free! You won’t want to miss this! Lunch at Black Oak Grill is included in the price. Extra bonus: backstage tour at Sight and Sound Theatre added at no additional cost, it pays to know the right people. Details: Depart Joplin at 8:30 a.m.; pick up passengers in Carthage at 8:50 a.m. Approximate return time to Joplin is 8:30 p.m. ONE BUS ONLY.

Cost: $101.00 per person
Deadline for having your money to Lisa’s office is Feb. 3, 2016.

**SCAMS IN OUR AREA**

We have had customers receiving phone calls from “Jasper County Sheriff’s Department” insisting that they missed their required jury duty and now need to pay a “fine”. They want you to pay your fine using PayPal or a pre-paid gift card. This is a SCAM!! No local, county or state office/official will contact you in this way. Do NOT fall victim to this scam. If the information sounds fishy, make some phone calls and ask questions.
Southwest Missouri Bank offers a full service Trust Department that provides modern services that will meet the highest expectations. One of the specialized services we offer is serving as Trustee of a Special Needs Trust. A Special Needs Trust is a trust designed for beneficiaries who are disabled, either physically or mentally. It is written so the beneficiary can enjoy the use of property that is held in the trust for his or her benefit, while at the same time allowing the beneficiary to receive essential needs-based government benefits.

Administration of a Special Needs Trust is often difficult and involves careful attention to federal and state regulations, such as Medicaid, Social Security disability, and MOHealthNet rules. SMB has the experience necessary in administering Special Needs Trusts and continues to stay up to date with the changing rules and regulations.

If you have a child or a grandchild who is disabled and either receives government benefits, or may receive benefits in the future, it would be worth your while to consider creating a Special Needs Trust. SMB Trust Services is happy to meet with you to discuss possible options.

2015 EVENT CALENDAR

November 4
Mickey Gilley Theatre - Branson, MO - $67.00 per person

November 19
The Oak Ridge Boys
Oak Ridge Boys Theatre - Branson, MO - $89.00 per person

December 1
Christmas Party
Carthage - Memorial Hall - $5.00 per person

December 2
#1 Hits of the 60’s and 50’s Too
The American Theatre - Branson, MO - $71.00 per person

December 3
Christmas Party
Neosho - UMC Christian Life Center - $5.00 per person

December 7
Christmas Party
Joplin - The Roxy - $5.00 per person

2016 EVENT CALENDAR

January 20
Out of Order
The New Theatre - Overland Park, KS - $79.00 per person

February 13
3rd Annual Valentine’s Celebration
Webb City 66 Events Center - $25.00 per person

March 2
Moon Over Buffalo
The New Theatre - Overland Park, KS - $79.00 per person

May 11
Moses
Sight and Sound Theatre - Branson, MO - $101.00 per person
LIFESTYLES EVENT RESERVATION FORM

Please print clearly and send this reservation form with payment to:
Lisa Passley  •  Southwest Missouri Bank  •  1000 East 32nd St.  •  Joplin, MO 64804

MARK THE DATE(S) YOU PLAN TO ATTEND:

- Wed. Nov. 4, 2015 $67.00
- Thurs. Nov. 19, 2015 $89.00
- Wed. Dec. 2, 2015 $71.00
- Wed. Jan. 20, 2016 $79.00
- Wed. Feb. 13, 2016 $25.00
- Wed. Mar. 2, 2016 $79.00
- Wed. May 11, 2016 $101.00

NAME(S) ____________________________________________________________

ADDRESS ____________________________________________________________

CITY ___________________________ STATE _______ ZIP ________________

PHONE ________________________________

Departure Location:  □ Joplin  □ Carthage  □ Jasper (Destinations North)

EMERGENCY CONTACT:  NAME ______________________ PHONE: ___________________

CONFIRMATION LETTERS ARE MAILED 4-5 WEEKS PRIOR TO DEPARTURE DATE

GENERAL TOUR INFORMATION

Advance reservations are encouraged and will be accepted for all trips. The sooner your reservation is received the better. All trips have a deadline for payment to be received in Lisa’s office. After the deadline, unpaid tickets will be returned to the theater. Confirmation letters, with a full itinerary, will be mailed 4-5 weeks prior to departure date. If there are any questions, please contact Lisa, 624-1995 or your local Lifestyles Advisor.