



Volume Issue • March 2016

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the latest

Money Smart KC Kickoff Events

Friday, April 1st - No foolin'

Map Your Financial Future at Money Smart KC's Kickoff Events at 6 locations throughout the KC Metro tomorrow - Friday, April 1, 2016!

There are going to be lots of fun activities:

- Check into the \$Money Minutes sessions - Six 15-minute sessions
 - *Understanding Credit, Spending Smart, Choosing a Financial Institution, Setting Financial Goals, Avoiding Financial Traps, and Creating a Budget*
- Enter to win prizes (a Kindle Fire and Walmart Gift card)
- Experience our fun \$100,000 bill photo opp.
- Take away some fun Money Smart KC items
- Find free MoneySmart tools and resources
- Enjoy light refreshments

All events are family-friendly, FREE and open to the public.

Chart your course to the nearest location:

- Platte County South YMCA - 4:30-6:30
- 8th Street YMCA - 4:30-6:30
- Crossroads District-MO Bank - 3-5pm
- KC Public Library - SE Branch - 3-5pm
- Johnson County Library - 2:45-4:45pm
- Olathe Community Center - 2-4pm

Central Bank of KC is proud to be a big part of the Money Smart KC campaign and hope you can join us for this event. See complete details about this signature event on the new website - www.moneysmartkc.org.





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getting ahead

Don't Let Emotions Get in the Way of Your Financial Decisions

How feelings could sway you, and how to avoid them from doing so

As human beings, we are naturally emotional creatures. It's only natural that we have a habit of carrying our emotions into various areas of our lives, finances included. However, money and emotions don't mix well.

"The most powerful tool we have for minimizing our spending is to remove emotion and raw impulse from the equation," says financial blogger Trent Hamm in the Christian Science Monitor.

The same is true for investing and retirement planning.

"Investors — however smart, seasoned or wealthy — are only human. Faced with dramatic market fluctuations ... many otherwise even-tempered investors might be tempted to act rashly — and irrationally," notes Kenneth Kiesnoski of CNBC.



Here are some examples:

- **Joy/greed** - These feelings often work together when a portfolio is performing well. Investors may be tempted to stay the course rather than going with the trusted and proven principle of rebalancing.
- **Envy** - Investing results can rarely be duplicated. Hearing about a strategy that was successful for a co-worker, for example, may lead you to go that route yourself in the hope you will get the same result. However, that person's strategy may not fit with your own situation, risk tolerance or timeline.
- **Pride** - This emotion could cause you to hold on to a poor investment until you recover its value.

"While I don't advocate jumping ship the moment a fund or asset class hits rough water, I also don't advise going down with a sinking ship," says Scott Holsopple of U.S. News & World Report Money.
- **Fear/anger** - These work in conjunction, creating a sort of fight-or-flight response and causing you to make rash decisions out of instinct rather than rationale.
- **Love** - Don't let sentimentality keep you tied down. For example, if you feel allegiance to the first stock you ever bought but it is tanking, cut your losses.

What to do

Instead of succumbing to emotions, stick to your own tried-and-true investment strategy. Take a step back and re-evaluate the situation from the outside looking in.

“If you see your emotions flaring, focus exclusively on the task at hand. Don’t get distracted by those emotional elements,” Hamm recommends.

Another option is to give yourself a spending cap. Allowing yourself only a certain amount to spend or invest will often stop you from putting money into something foolishly.

Holsopple summarizes that giving yourself basic rules to follow in spending situations will help you drown out the noise, including that coming from inside your own head.

“The next time your fear, envy or pride gets the best of you, relax and remember that you’re in this for the long haul and you’ve got the strategy in place to get you where you want to be,” he concludes.

When you invest, it’s always helpful to consult with professionals so emotion doesn’t play as much of a role in your decisions. Stop by to speak with one today.

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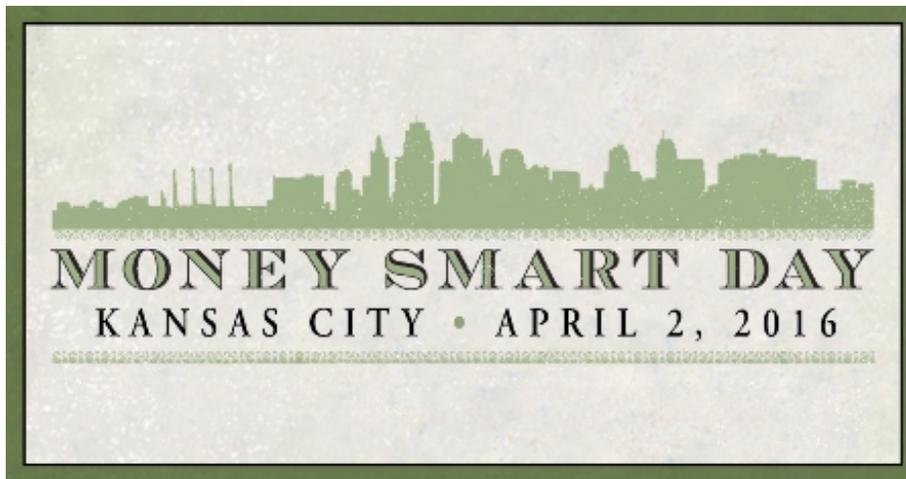
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news & events

Money Smart Day

Saturday, April 2nd at the Downtown KC Library



Come join us at the eighth annual **Money Smart Day** which takes place on **Saturday, April 2** from 10am-2:30pm at the Kansas City Public Library, 14 West 10th Street, Kansas City, Mo. It is presented by the Federal Reserve Bank of Kansas City in conjunction with Money Smart KC. More than a dozen free sessions and programs on personal finance will be offered - Central Bank of KC will be presenting an informative session on **Top Personal Finance Apps**. Besides the sessions you can access a free access a free copy of your credit report, sign up for a "free financial tune-up" with a financial coach(20 minutes), take the kids to read financial fables and much more.

Sessions:

10:30-11:20am

Exploring Your Financial Values and Attitudes

Estate Planning 101 - What Everyone Should Know

Insurance Basics to Protect You and Your Family

11:30am-12:20pm

A Credit Smart Start

The Thrift Savings Plan - A Retirement Plan

Financial Traps

12:30-1:20pm

Budgeting Basics

Get Moving! Home Financing 101

Trampas Financieras

1:30-2:20pm

Top Personal Finance Apps
\$aving for College
Funding Your Small Business

Presenters include Federal Reserve Bank of Kansas City(Host), Financial Planning Association, Central Bank of Kansas City, Women's Employment Network, Financial Coaching, Commerce Bank, Catholic Charities, Next Step KC, UMB Bank, and Women's Business Center.

Free on-site garage parking is available. Free credit reports and financial tune-ups. Children and their families can take part in age-appropriate financial education programs throughout the day.

For more information visit the new Money Smart KC website www.moneysmartkc.org for information about this event and many more events throughout the month of April.

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lifestyle

Movie Magic: 5 Things You Didn't Know About Pixar

Discover some of the magical secrets of your favorite animation studio

In the last 20 years, Pixar Animation Studios has become a household name. The film studio has produced such memorable movies as “Toy Story” (including its two sequels), “Ratatouille,” “WALL-E,” “Up,” “Monsters, Inc.” as well as more recent films “Inside Out” and “The Good Dinosaur.”

While Pixar is famous and well-respected in the industry, much of the quirkiness of the company remains unknown. Here are five strange things you might not know about your favorite animation studio.

What's in a name?

While Pixar's origins as a company are interesting in their own right (involving such players as Steve Jobs and George Lucas), the origin of the name “Pixar” is perhaps even more intriguing. Business Insider reports that the company's two co-founders stumbled upon the name “Pixar” while considering two different options. The first co-founder, Alvy Ray Smith, was partial to a word he had made up—“Pixer”—because he thought it resembled a fake Spanish word meaning “to make pictures.” Co-founder Loren Carpenter, however, liked the name “Radar” because it invoked the future. Ultimately, the pair combined the two words, and “Pixar” was born.



The success of “Luxo Jr.”

While many think of “Toy Story” as the film that launched Pixar's success, it was actually nearly a decade before, in 1986, when Pixar released its first 3D computer-animated film, a short called “Luxo Jr.” The short was so well received that it was the first 3D computer-animated film to earn an Oscars nod, according to Disney Insider. This short helped launch Pixar's famous lamp, named Luxo Jr., and the just-as-famous Pixar toy ball emerged. That ball has been used as an Easter egg (hidden message or item) in every Pixar film produced to this date.

“A113”

The “Luxo Jr.” ball is not the only Easter egg hidden in every Pixar film. In fact, Pixar is famously known for hiding small clues about future films or links between films in every movie it produces. One of the most interesting and recurring hidden elements is “A113,” which refers to a classroom at the California Institute of the Arts, where Pixar's own John Lasseter, Brad Bird, Pete Docter and Andrew

Stanton all honed their skills. If you watch movies such as “Up” or “Finding Nemo” closely, for example, you will see “A113” appear on a courthouse or an underwater camera, according to Disney Insider. Spotting the numbers can make watching a Pixar film an interactive challenge.

Unusual work life

Employees at Pixar maintain their constant creativity through an atypical work setting. The entertainment website The Richest reports that Pixar president Ed Catmull encourages associates to decorate their cubicles however they choose, up to and including turning them into tiki huts, dollhouses and castles with turrets reaching 15 feet high. Disney Insider also explains that Pixar long ago scrapped the idea of conference tables and instead opted for more intimate tables that encouraged communication and idea sharing, no matter the position a person holds at the company. The campus even includes a swimming pool and a basketball court to help associates relax.

Lucky John Ratzenberger

Fans of the 1980s sitcom “Cheers” might recognize John Ratzenberger as Cliff, a know-it-all postal worker. What many don’t know is that Ratzenberger has also voiced a character in every single full-length Pixar film to date. His most memorable role was his first as Hamm in “Toy Story,” “Toy Story 2” and “Toy Story 3.” However, Pixar’s filmmakers have kept him in every film from “A Bug’s Life” to “Brave” in some capacity, and, according to MovieFone, he is seen as the studio’s “good luck charm.”

Pixar has produced a host of magical movies that children and adults can enjoy together. It is perhaps the company’s unique background, from recurring Easter eggs to building castles inside the office, that has made those movies so magical.

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