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FEBRUARY
2024

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INSIDE

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December 10-14, 2024

NEW YORK CITY **Holiday**

Happy New Year!

2023 was a great year! I have thoroughly enjoyed getting to know each of you whether it was on a trip or in the bank. I look forward to the year ahead and hope I can continue to be a resource for each of you when it comes to your banking and travel needs. Here is to another great year. 🌸



Katie Griffith

7 Tips to Prevent Tax Identity Fraud

You take precautions to make sure money is not stolen from your wallet and it's equally important to make sure you protect your identity. In most cases, it is actually worse for someone to steal your identity; the access they have allows them to file a false tax return using a stolen Social Security Number in order to fraudulently claim your refund. When this happens it is called: **Tax Identity Theft**.

Tax Identity theft has been the most common form of identity theft reported to the Federal Trade Commission for the past five years. We're just through the first month of the New Year, but it's already time to start thinking about your taxes. So, how do you prevent tax identity theft from occurring?

- ▶ **File early.** File your tax return as soon as you're able, giving criminals less time to use your information to file a false return. Keep these seven tips in mind:
- ▶ **Watch the wi-fi.** Make sure that when you're filing your return, you use a secure and trusted Wi-Fi network. Avoid public networks, like at the local coffee shop or McDonalds.
- ▶ **Use a secure mailbox.** If you happen to be mailing in your tax return, mail it through a reliable source like the post-office, or official postal box. Unfortunately your mailbox at home isn't the most protected and scammers have been known to search mailboxes come tax time.
- ▶ **Taxman for hire.** If you're planning to hire someone to do your taxes, make sure that they are a reliable source. Don't trust any ordinary Joe with your personal information.
- ▶ **Shred it all.** Once you're done with documents that contain sensitive information, be sure to SHRED them. Or, if you have documents you need to keep, be sure that they are kept in a secure location.
- ▶ **Go phish.** Phishing scams have become increasingly popular with identity thieves with the online population increasing every day. So, if you receive a suspicious email asking for your information or a pop-up notification stating: "You've just won!" Don't click on it. Sadly, if it's too good to be true it probably is.
- ▶ **Watch out for your W-2's.** If you're expecting your W-2s and haven't received them and your employer indicates they've been mailed, or it looks like it has been previously opened upon delivery, contact the IRS immediately.

If you believe you're a victim of tax identity theft or if the IRS denies your tax return because one has previously been filed under your name, alert the IRS Identity Protection Specialized Unit at (800) 908-4490.



Kenya



TRAVELOGUE

FEBRUARY 27 • 10:30am
Downtown Bank Training Room



Prepare to see an Africa you've only known in your dreams; one you never knew existed. Explore Kenya's wildlife, up close and personal, against scenic vistas and stunning views as you traverse the African plains on an intimate safari adventure.

**LAST
CHANCE**

The first morning after arriving in Nairobi, you have a full day of sightseeing. Visit the Giraffe Centre, made famous by Daisy Rothschild, a giraffe calf rescued from Soi, where you can watch and feed these gentle giants at eye level from a raised platform.

Take a short walk beneath the canopy of the Ololua Forest, and as you near the clearing, listen for drums in the distance and a traditional song of welcome as your storyteller appears. They are going to tell you the magical tales that have been handed down from generation to generation, leaving you captivated. Later, enjoy a private tour of the David Sheldrick Elephant Orphanage for an iconic experience. You get to watch as youngsters drink their milk, and in the hot weather, have a mud bath.

The following day you depart for Ol Pejeta Conservancy, a private wildlife conservancy located on a 90,000-acre ranch in Central Kenya, has a strong commitment to endangered species and boasts the largest black rhino sanctuary in East Africa.

You check into Sweetwaters Serena Camp for two nights located on the ranch where you have amazing views across the plains to peaks of Mount Kenya. While here, activities include an experience with Baraka the blind Rhino, a chimpanzee visit, and walking the Ol Pejeta Trail. Enjoy your next full day at Ol Pejeta Conservancy with a morning and evening game drive and a variety of additional activities, including riding with the rhinos and dog tracking.

You head for Samburu National Reserve for another adventure the next morning. Overlooking the confluence of the Ewaso Nyiro and the Isiolo Rivers against the background of majestic Mt Ololokwe, Ashnil Surana Buffalo Springs will be your home for the next two nights. Located in Buffalo Springs National Reserve, a rolling lowland plain of old lava flows, it is perfectly positioned to take advantage of the views of Kenya's north. Explore the Samburu National reserve the entire next day with both morning and evening game drives.

After breakfast the next morning, you depart for Mount Kenya National Reserve and Mt Kenya National Park. Both are Unesco World Heritage sites and Unesco Biosphere Reserves. You spend this evening at one of Kenya's most glamorous and long-established hotels, The Fairmont Mount Kenya Safari Club. Enjoy the amenities of the Safari club before an evening game drive in the reserve. The next morning, you drive to Lake Nakuru National Park, the oldest national park in Kenya. This park offers one of the world's most stunning wildlife sights; brilliant pink flamingos as far as the eye can see.

Depart the next morning for Masai Mara National Reserve, which features wide open grassland, rolling hills and numerous rivers, giving it a diversity and density of wildlife that is second to none. Named from the Masai people who call this stunning corner of Kenya home, you encounter a vast array of wildlife which you will not see elsewhere. Sarova Mara Camp, tucked in the hills of the world famous Masai Mara, will be your home for the next three nights. Enjoy two full days on the reserve with game drives and a variety of other activities, including an optional early morning hot air balloon ride.

This once in a lifetime tour has limited space and will fill quickly. This 14-day tour includes all air and transportation, 11-night stay, 28 meals, admissions, and gratuities all for \$9,899 per person double occupancy. 🌿



Colorado Rail Adventure

July 29 - Aug 5, 2024

WAITLIST ONLY

All aboard for the time of your life!

A flight takes you to Denver, Colorado, to begin your adventure. You make your way to former gold rush town, Golden, located at the foothills of the Rocky Mountains for a one-night stay and a welcome dinner with your fellow travelers.

Travel back in time the next morning as you climb aboard the narrow-gauge Georgetown Loop Railroad, considered an engineering marvel for its time. This scenic journey filled with mountain views, rushing streams and towering trees takes you to the charming town of Palisade. There, you check into the boutique-style Wine Country Inn for two nights and have time to enjoy the inn's complementary tasting before a "Taste of Palisade" dinner.

Your next day begins with a visit to the Colorado National Monument, where some of its oldest rock formations date back 1.5 billion years. A guided driving tour takes you through Rim Rock Drive and its sheer-walled, red rock canyons. Your afternoon is free to relax or join an optional tour such as a wine tour or river float on the Colorado. Later that evening, you are in for a treat as the beauty of the local orchard is the stage for your Orchard Dinner.

Then you travel to the southwestern corner of Colorado via the Million Dollar

Highway, one of the most beautiful roads in Colorado. Upon arrival at the historic mining town of Silverton, you have free time to explore an abundance of historic buildings, shops and enjoy lunch on your own. Then it's all aboard the Durango & Silverton Scenic Railroad, as your vintage locomotive navigates the same tracks that miners, cowboys, and settlers of the Old West took over a century ago. After your journey you check into the Springhill Suites in Durango for two nights.

Travel through steep mountain canyons, high desert, and lush meadows as you zig zag between the Colorado and New Mexico border.

After a great night's sleep, you travel to the incredible Mesa Verde National Park, established in 1906 to preserve the archeological heritage of the Pueblo people. It protects nearly 5,000 known archaeological sites including 600 cliff dwellings ranging in size from one room to villages of more than 150 rooms. You then return to Durango and step back into the

Old West for an entertaining evening at the Bar D Chuckwagon Supper.

The next morning another train adventure begins on the Cumbres & Toltec Scenic Railroad with a 64-mile journey via coal-fired steam engines. That night you stay in Alamosa with free time for dinner on your own.

The beautiful Great Sand Dunes National Park and Preserve is on the agenda the next day. The tallest dunes in North America are the centerpiece here in a diverse landscape of grasslands, wetlands, conifers, aspen forest and more. In the afternoon you hit the rails one last time and experience one of America's most spectacular rail journeys aboard the Royal Gorge Route Railroad. Afterward you make your way to Colorado Springs to enjoy dinner before checking into the Hyatt Place Garden of the Gods.

Capping off your trip is a visit to Garden of the Gods the final day. Dramatic 300-foot red sandstone rock formations set against the backdrop of snow-capped Pikes Peak. **This eight-day tour includes all air and motorcoach transportation, seven-night stay, 14 meals, admissions, and gratuities all for \$4,199 per person double occupancy.** 🌟





IN THE NEW YEAR

Once again It's time for those New Year's resolutions. For many of us, at least one of our resolutions involves some goal with regards to bettering our health. It's been said that health has more of an impact on our happiness than anything else. Ralph Waldo Emerson said, "The first wealth is health." Some would say financial contentment follows close behind health in how fulfilled we feel with our life. Therefore, the beginning of the year is also a good time to take a look at how we can improve our financial well-being.

Have regular checkups.

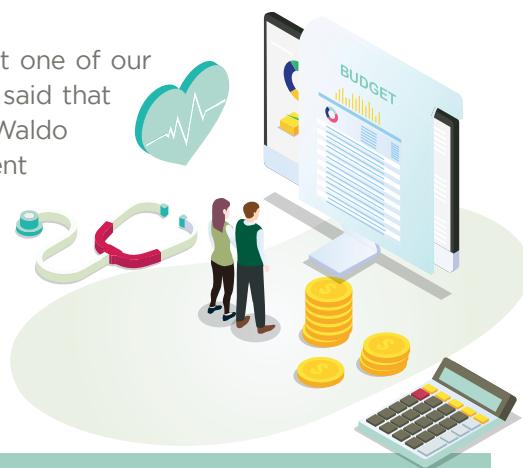
A key to good health is to see the doctor on a regular basis. Don't just go when you're sick, but take time for that annual comprehensive check-up. This is how you catch things before they become an emergency. The same goes for your finances. Creating a plan and then doing an annual check in with your advisor will help ensure you're meeting your saving, investment, and education planning goals. A little planning goes a long way to keep you on track and avoid financial emergencies.

Take a holistic approach.

As with medicine, approaching finances with a holistic approach is better than treating each individual financial decision that comes your way throughout the year. Just like your team of doctors might include a cardiologist, pulmonologist, nutritionist, and dermatologist, it's important to bring your financial team together to take a comprehensive approach to your family finances. At least annually you should schedule a meeting that might include your investment advisor, insurance expert, accountant, personal banker, and perhaps your estate planning attorney. Each professional brings expertise in different areas that impact overall financial well-being. Creating an opportunity for the whole team to meet ensures everyone is up to date with changes in your family and financial situation.

Don't be an internet doctor or financial advisor.

When you read about an important advance in medicine or a friend tells you they've never felt better since taking XYZ pill, you know you should call your doctor and discuss your own personal health history before taking a medication or beginning a new health regimen. The same applies to your financial health. Just because your friend invests in a business start up or your coworker's 401k plan has returned 200% does not mean that what they are doing works in your financial plan. Always call your advisor team and ask how these things fit with YOUR goals and objectives.



THE TEAM AT CENTRAL INVESTMENT ADVISORS IS HERE FOR YOU! MAKE YOUR FINANCIAL LIFE A PRIORITY IN 2024. WE CAN HELP YOU DEVELOP A FINANCIAL PLAN INCLUDING INVESTMENT, RETIREMENT, EDUCATION, AND LONG-TERM CARE PLANNING.

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DAY TRIPS


Day in Grafton **MAY 9, 2024**

Get ready for a day in gorgeous Grafton Illinois. Soar over the Mississippi Bluffs on the brand-new Grafton Sky Tour to Aerie's Resort and Winery. The Sky tour is the only combination list in the Midwest and the second fixed-grip Gondola in North America. At the top, take in breathtaking views overlooking the confluence of the Illinois and Mississippi Rivers. Explore the resort gift shops and stores or grab a drink on the expansive deck. Enjoy family style lunch at Castelli's Moonlight famous Talk n Chic Fried Chicken. This afternoon, enjoy a relaxing, fun-willed cruise aboard the Hakuna Matata riverboat. **This all-inclusive day is \$172 per person.** 



Mamma Mia! **FEBRUARY 15, 2024**


At Fox Theatre • Departs at 8am

A mother. A daughter. 3 possible dads. And a trip down the aisle you'll never forget! Set on a Greek island paradise where the sun always shines, a tale of love, friendship and identity is beautifully told through the timeless hits of ABBA. On the eve of her wedding, a daughter's quest to discover the father she's never known bring three men from her mother's past back to the island they last visited decades ago. Your day includes a pre-show dining experience hosted by the Fox Theatre and orchestra level seats. **This all-inclusive day is \$187 per person.** 




Historic Hotels of St Louis **APRIL 3, 2024**

Linda Koenig Tour • Departs 7am

Throughout its history, St Louis has been home to many of the finest and largest hotels in America. Among St. Louis' posh 19th century hotels were the Southern, National, Planters and Lindell. Thanks to fire, neglect and the economy, these hotels no longer exist, but countless stories about the hotels and their famous guests remain. On the other hand, we have recently witnessed the awesome restoration and conversion of some of the early 20th century hotels and buildings into first class landmark hotels. The ballrooms, public spaces and dining areas of these hotels are magnificent. **Join this all-inclusive day is \$129 per person.** 




St Louis Cardinals vs Arizona **APRIL 24, 2024**

Reserved tickets in the all-inclusive Champion's Club Box awaits. The Champion's Club offers reserved outdoor seating, air-conditioned indoor club, upscale buffet, three full-service bars and private restrooms. Seats are limited for this 12:15 pm game at Busch Stadium. **This all-inclusive day is \$213 per person.** 



The World's Greatest Fair **MAY 23, 2024**

Linda Koenig Tour • Departs 7am

This trip focuses on the 1904 World's Fair in St. Louis. The largest World's Fair in history promoted St. Louis as modern 20th Century city. Along the Pike and in the main palaces, displays reinforced 20th Century ideals of progress and technology. The variety and experiences of people at the fair created a vast global village, unlike any before or since. The Fair and simultaneous Olympics were designed to showcase human achievement. Over 110 years later, the fair still impacts the St. Louis region. Visit the new 1904 World's Fair exhibit at the Missouri History Museum to examine actual artifacts and film footage from the fair. Then, take a driving tour to view sites of the fair before heading to lunch on The Hill. This afternoon, continue a driving tour to view buildings and artifacts left from the fair and Olympics before taking a tour of University City's unique City Hall building. **This all-inclusive day is \$132 per person.** 





Experience the
Big Apple
and the brilliant lights of
Times Square during the holidays.

December 14-18, 2024

New York City HOLIDAY

TRAVELOGUE

FEBRUARY 27 • 12:00pm
Downtown Bank Training Room



Upon arrival, check into the Crowne Plaza, a dazzling hotel located right in the pulsating head of Times Square and New York's historic Theater District. All the excitement of the city is right outside your door! Pose for a souvenir group photo among the sparkling Times Square lights before heading to dinner this evening at Redeye Grill.

Start off your first day in NYC with a guided tour of Lower Manhattan, which will take you through neighborhoods like Chelsea, the Garment District, Soho and much more. Next, you are off to embark on a refreshing Brunch Cruise while enjoying scenic views of the NYC skyline, Brooklyn Bridge, and the Statue of Liberty. This afternoon, take your orchestra seats to see a Broadway musical matinee and dinner to follow at Bond 45. Take some time this evening to enjoy the excitement of Time Square.

A local guide will join you the following morning for a holiday-themed tour of Midtown and Upper Manhattan. See some of the iconic city sites, like Lincoln Center and St. Patrick's Cathedral, as well as famous department store windows dressed up for the holidays. Your tour wouldn't be complete without a stop in Central Park for a horse-drawn carriage ride! For lunch, head to a true New York City institution, Carmine's, where you will have an incredible Italian family-style feast! Use some free time this afternoon to explore and have dinner on your own before heading to Radio City Music Hall for a performance of the annual Christmas Spectacular, featuring the world-famous Rockettes. Since its debut on December 21, 1933, more than

75 million people have gotten into the yuletide spirit by taking part in this wonderful New York holiday tradition.

The next morning, get ready for a good time as you head to Brooklyn to pick up a local guide for "A Slice of Brooklyn Pizza Tour". This tour covers pizza in Brooklyn from one end to the other. Enjoy award-winning Neapolitan pizza at Grimaldi's under the Brooklyn Bridge. This multimedia sightseeing tour highlights Brooklyn's many neighborhoods, parks, landmarks, and famous movie locations. Visit Coney Island this afternoon and take the opportunity to stroll its famous boardwalk. With some free time this afternoon, you may want to visit a museum or head over to the Bryant Park Christmas Markets for some shopping. This evening, take your seats for another exciting Broadway musical.

The final day of your trip starts with a visit the 9/11 Memorial and Museum. The beautiful and touching memorial is a tribute to the past and a place of hope for the future. At the museum, reflect on the events of 9/11 through interactive technology, archives, and more. Later, explore the fabulous Chelsea Market, where you have time for lunch and some last-minute shopping. Take the opportunity to walk the High Line, a former elevated rail line that has been transformed into one of New York City's most popular green spaces, before heading to the airport to catch your flight home.

This five- day tour includes all air and motor coach transportation, four-night stay, 5 meals, admissions and gratuities all for \$4,299 per person double occupancy. 🍷





THE IMPORTANCE OF CELEBRATING BIRTHDAYS



*By John Bailey, Senior Vice President & Wealth Management Advisor
Central Trust Company - Columbia, Missouri*



You may not get a big cake and piles of presents like you did when you were a kid, but birthdays are still worth celebrating. When it comes to financial planning, each milestone birthday brings new benefits and opportunities.

50 You can contribute more to your retirement

The first financial benefit of growing older shows up on this birthday. You may contribute more to your 401(k) or other retirement plans and Individual Retirement Arrangement (IRA) with catch-up contributions. For 2024, you may make an additional \$7,500 contribution to your 401(k) and an additional \$1,000 contribution to your IRA if you have already maxed out the annual contribution limits.

59 1/2 You can withdrawal funds from your IRA

You can withdraw money without penalty beginning at age 59½. Just remember that income taxes may be due depending on the type of IRA. It is also an appropriate time to begin consolidating IRAs and 401(k)s from past employers. This will help you organize and manage your retirement assets, so you can more easily monitor your future retirement income.

62 You can start receiving Social Security

If you want an early retirement, you can start receiving Social Security at age 62. However, doing so can permanently reduce your monthly benefit by 30% versus waiting until your Full Retirement Age (FRA) to receive 100% of your Social Security benefits. Visit the Social Security website at ssa.gov to get personalized retirement estimates.

65 You can sign up for Medicare

You have seven months to enroll in Medicare – three months before you turn 65, your birthday month, and three months after you turn 65. If you miss the initial enrollment period, you may have to pay additional fees for your lifetime. When you sign up, you will get Part A automatically. If you are not on an employer health plan, you will need to sign up and pay premiums for Parts B and D. Be sure to review Medicare Supplement (Medigap) Plans and Medicare Advantage Plans for additional coverage options.

66 Your Full Retirement Age if you were born from 1943 to 1954; 67 if you were born after 1960

The Full Retirement Age (FRA) provides you with 100% of your Social Security benefits based on your lifetime earnings. The FRA gradually increases for those born from 1955 through 1959 until it reaches 67. For those born 1960 or later, your FRA is 67. Each month you put off taking Social Security increases your future benefit.

70 Your Social Security benefits stop increasing

Your eventual Social Security benefit no longer increases after your 70th birthday.

70 1/2 You can make a Qualified Charitable Distribution (QCD)

A QCD is a direct transfer from your IRA to a qualified charity. You can donate a sum of \$100,000 to one or more charities in a calendar year. If you file taxes jointly, your spouse can also donate up to \$100,000 annually. The amount donated is excluded from taxable income and can be counted toward satisfying your Required Minimum Distribution (RMD). Beginning in 2024, the QCD limit will be indexed for inflation.

73 Your Required Minimum Distributions (RMDs) begin

RMDs are the minimum amounts that you must withdraw from retirement plans annually, starting with the year you turn 73. The age increased to 73 on January 1, 2023, and will increase to age 75 starting in 2033. RMDs allow the government to eventually tax your retirement funds. You may face penalties if you do not take your minimum distributions as required by the IRS.

AND MANY MORE...

Whether you are 21 or 61, saving for retirement is no longer an option. It is a necessity. Our team at Central Trust Company has extensive experience helping clients plan for retirement. Contact us at (573) 874-8490 to learn more about the solutions we provide and how our team of advisors can help secure your financial future.

DISCOVER

THE CENTRAL DIFFERENCE

ALWAYS ACTING IN YOUR BEST INTEREST

**WAITLIST
ONLY**

Austria & Switzerland Holiday

September 7-18, 2024

Set off on another adventure and take some time to relax in some of Europe's most stunning and exclusive resort villages. Baroque streetscapes and imperial palaces set the stage for a scenic sightseeing tour of Vienna, before checking into your hotel for two nights. 🇨🇭

TRAVELOGUE

FEBRUARY 27 • 11:15am
Downtown Bank Training Room



The following morning, depart on a city tour that guides you through the historic pedestrian areas. The highlight of the day is taking a guided tour of the Schobrunn Palace. After enjoying lunch, the remainder of the day is free for you to explore.

You leave Vienna the next morning to visit Melk and Mondsee, which starts with a tour of Melk Abbey, a UNESCO World Heritage Site. Since 1089, Benedictine monks have been continually living and working at the Abbey, located on a rocky outcrop overlooking the Danube River. Mondsee is a delightful lakeside town best known for the basilica St Michael, where the Von Trapp wedding took place in the world-famous musical "The Sound of Music". This afternoon, arrive in Salzburg and embark on a guided walking tour of the story-book old town, burrowed below steep hills. Settle into your hotel for the next two nights before heading to dinner at St. Peter Stiftskeller, reputedly Europe's oldest restaurant.

Although most visitors come to Berchtesgarden just to view the infamous "Eagle's Nest," this small German town in the Alps also offers panoramic views, WWII history, and beautiful murals. Take a

luxurious, all brass elevator ride inside the mountain to visit the Eagle's nest, perched at over 6000 feet, which provides epic views of the surrounding Alps. After your guided tour, enjoy lunch and head back to Salzburg for a free evening.

Travel to Innsbruck the following morning for a guided walking tour of this charming Alpine town, which takes you in the footsteps of the Habsburgs, one of the most influential and distinguished royal families of Europe. Admire the Golden Roof, the Imperial Palace, and Medieval Old Town. After, travel to St. Moritz and settle into your hotel for one night. The next morning, board the Glacier Express train which winds 180 miles through the majestic Alps from Austria into Switzerland. Upon arriving at Zermatt, check into your hotel for the next two nights.

The next day, you ascend high into the Swiss Alps. Ride the unique 3S cableway to Matterhorn Glacier Paradise, Europe's highest cable car station, to behold the panoramic view. Lunch is included and the remainder of the day is yours to enjoy at your leisure. The next morning, bid farewell to Zermatt as you travel via mountain train to Taesch, where you meet your motorcoach and continue to Montreux. Take a tour of one of the most famous castles in Switzerland, Chillon

Castle, located on a rocky island near the shore of Lake Geneva. Later, you are in for a special treat as you visit the Maison Cailler Chocolate Factory for a tour and tasting, as well as a stop at the Cheese Factory for a visit and tasting. You then head for Switzerland's capital city of Berne for the night.

Start your morning off with a guided walking tour of Berne, a unique, medieval city with many intricate carved fountains, narrow streets, and notable towers. Your next stop is the town of Interlaken, a traditional resort town in the mountainous Bernese Oberland region, built in a narrow valley between the emerald-colored waters. Your ultimate destination is the old-world town of Lucerne, your home for the next two nights. This evening, enjoy a traditional Swiss meal, complete with cheese fondue.

Your next day begins with a guided walking tour of Lucerne, ending with a private cruise on beautiful Lake Lucerne. A free afternoon gives you time to explore on your own or take an optional trip to the top of Mt Pilatus. This evening, gather for a farewell dinner with your fellow travelers.

This 11-day tour includes all air and motorcoach transportation, 10-night stay, 20 meals, admissions, and gratuities all for \$7,499 per person double occupancy. 🇨🇭



The **White Mountain**
HOTEL AND RESORT

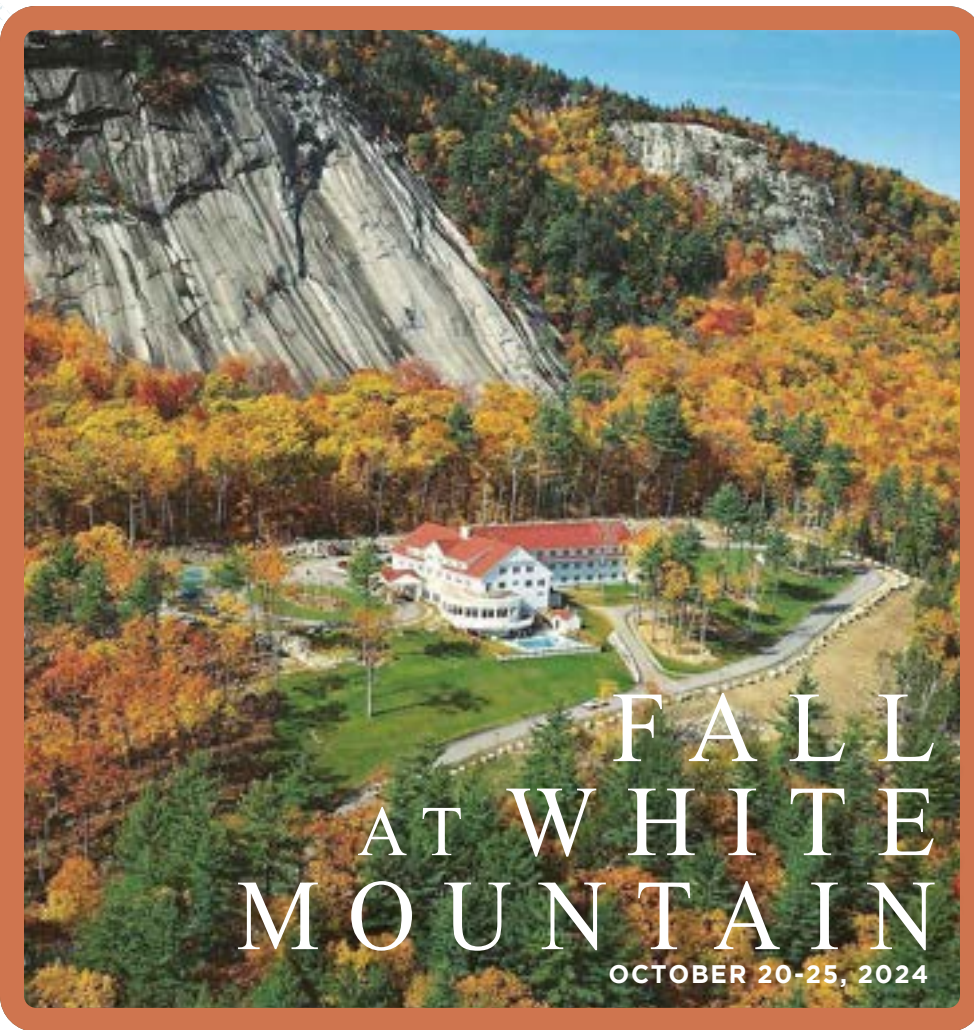
Come enjoy the best of New England on this unforgettable tour! You can take in some of the most breathtaking views in

WAITLIST ONLY

the world on this very special fall tour to the White Mountains, countryside of Vermont, and the coast of Maine. You begin your journey traveling to the White Mountains of New Hampshire where you stay for 5 nights at the deluxe White Mountain Hotel & Resort. Nestled at the base of White Horse Ledge, this beautiful resort hotel features a professional length golf course, year-round heated pool, saunas, health club and all the services and amenities that make it a world class resort. Upon arrival, you have a Welcome Reception in the Tullamore Tavern, then dinner this evening, and every evening, at your leisure in the elegant Ledges Restaurant.

After a full night's rest, you depart on a guided sightseeing tour of the Northern Mt. Washington Valley to learn the rich history of the area. At the Conway Scenic Railroad station, it's all-aboard for a ride through Crawford Notch on the "Mountaineer". Enjoy an included lunch during your ride while taking in the spectacular views of the White Mountains. During lunch, listen to the fascinating narration about the history of the railroad and life in the early days of Crawford Notch. After your ride, you return to North Conway with a photo stop at the famous Jackson Covered Bridge. After dinner, enjoy a captivating presentation by Raven Wildlife Productions in the Echo Ballroom.

The following morning you travel to the beautiful countryside of Vermont. Your first stop will be at Cold Hollow Cider to see the cider press and have an opportunity to sample some complimentary cider. After a short



drive you arrive at the historic Trapp Family Lodge for lunch at the von Trapp Brewing Bierhall. Your next stop is at Morse Farm Maple Sugarworks, famous for their Maple Syrup. This is always a favorite stop where you learn about the maple syrup and sugaring process before returning to the resort for dinner.

The next day you depart for a special tour of historic Portland Maine, featuring the famous Portland Head Lighthouse. Upon arriving in Portland, you board the "Harbor Queen" for a narrated and scenic sightseeing cruise of Casco Bay. After your cruise, you can enjoy views of the Portland Harbor while you dine. You have a Maine lobster luncheon at one of the most famous restaurants on the east coast, DiMillo's on the Water. You have time to shop this afternoon in Portland's historic "Old Port" before you return to the hotel in the late afternoon.

After dinner tonight there is a show in the Echo Ballroom at the Resort.

Today, you travel to the beautiful lake front town of Wolfeboro, New Hampshire to tour the Wright Museum. Afterwards, you have time to explore the many shops along Lake Winnepesaukee and lunch at Marker 21 Restaurant. Enjoy time this afternoon exploring shops in this beautiful lakefront town. Enjoy travel companions at your farewell dinner this evening at the resort. The next morning, you begin your journey home with many pleasant memories of your stay. **This six-day tour includes all air and motor coach transportation, five-night deluxe accommodations at the White Mountain Hotel & Resort, 14 Meals, admissions and services of a professional tour guide all for \$2,799 for per person double occupancy.** 🌿





January 28 – February 5, 2025

Your trip to Costa Rica opens in the colorful capital city of San Jose, the perfect place to relax and soak up the sights as your adventure begins. You start your adventure with a tour of a local coffee plantation highlighting the history and cultivation of the Costa Rican economy. This afternoon, check in to your lodge overlooking the majestic Arenal Volcano where you stay for the next three nights.

Embark the next morning on a Cano Negro guided riverboat trip in a covered canoe known as a panga. The 20,000-acres of wetland is home to the largest viewable collection of indigenous wildlife in all of Costa Rica. Go in search of caimans, river otters, sloths, monkeys, river turtles, exotic birds and more. Return to your lodge for a chance to relax the rest of the day.

The next day you explore a family-owned farm, getting a peek into the daily lives of the locals. The farm considers itself a “classroom without borders” where you can taste exotic fruit and experience the traditional way to process sugar cane. Enjoy a sip of cane liquor before engaging in a culinary demonstration and a farm-to-table lunch before heading back to your lodge for the day.

A delightful cruise on Lake Arenal is the perfect way to start your day. Then it is off to the secluded Monteverde Cloud Forest, a place you must see to believe, where trees grow to heights of 100 feet! Set off on a nature walk through this spectacular ecosystem, where you’re sure to encounter many incredible species of flora and fauna. The next day you explore one of the world’s largest butterfly gardens. Later you have the option to join a leisurely paced “Hanging Bridges” walking tour OR take an exhilarating ride on one of the longest canopy zip line tours in Costa Rica. You may purchase the second option on the tour if you would like to do both.

You make your way to breathtaking Guanacaste the next morning, known for its fine sandy beaches where you settle in for a relaxing two-nights stay at your resort. Spend the next couple of days exploring the nearby beaches or simply relax by the pool and take advantage of your resort’s lovely amenities. Visit the delightful beach town of Samara, one of the top sunset spots in Costa Rica, and soak in the spectacular colors as the sun illuminates the natural landscape your last evening in Costa Rica.

This nine-day tour includes all air and motor coach transportation, eight-night stay, 13 meals, admissions, and gratuities all for \$3,599 for per person double occupancy. Book Now and Save \$150 for reservations made before July 28, 2024. 📞



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March 2025



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classic *Calendar*

2024

February 29-March 6	Winter Getaway in Panama SOLD OUT	\$3,349
April 3	Historic Hotels of St. Louis WAITLIST	\$129
April 16-20	Springtime at the Biltmore Estate SOLD OUT	\$2,499
April 24	St. Louis Cardinals vs Arizona NEW	\$213
May 9	Day in Grafton NEW	\$172
May 23	The World's Greatest Fair	\$132
June 8-21	Kenya Wildlife LAST CHANCE	\$9,899
July 29-August 5	Colorado Rails Adventure	\$4,199
September	Switzerland WAITLIST	\$7,499
October 20-25	Fall at White Mountain WAITLIST	\$2,799
December	NYC Holiday NEW	\$4,299

2025

January 28- February 5	Tropical Costa Rica NEW	\$3,599
March	Australia & New Zealand Coming Soon	TBD

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