

## Travel ()n!

YOUR CLASSIC STAFF & PERSONAL TRAVEL ASSISTANTS



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WE ARE THANKFUL FOR YOU TRAVELING WITH US ALL THESE YEARS!





A Mediterranean cruise is a dream come true for many travelers, offering the chance to explore stunning landscapes, rich history, and vibrant cultures. This itinerary takes you through some of the most iconic destinations, including the enchanting islands of Corfu and Santorini, the historical treasures of Athens, the picturesque coast of Kusadasi in Turkey. and the beautiful Italian regions of Sicily and Naples.

Corfu is a lush and beautiful island known for its stunning beaches and Venetian architecture. Explore Old Town, a UNESCO World Heritage site, with its narrow streets and charming squares.

Santorini has dramatic sunsets and whitewashed buildings perched on cliffs. Visit the ancient ruins of Akrotiri, a Minoan city preserved by volcanic ash. Enjoy wine tasting at one of the island vineyards.

Athens is the historical heart of Greece. Known for its rich history and archaeological treasures. A must see is the Acropolis and the Acropolis Museum. Do stroll down the Plaka district, known

for its charming streets, shops, and cafes, and indulge in traditional Greek cuisine at a local taverna.

**Kusadasi** is the next stop serving as the gateway to the ancient city of Ephesus. See the Library of Celsus, the Great Theatre and the ruins of the Temple of Artemis. Also see the House of the Virgin Mary: A pilgrimage site believed to be the final home of Mary, mother of Jesus. Don't forget to explore the bustling bazaars of Kusadasi, where you can shop for local handicrafts.

Sicily, Italy is Italy's largest island, known for its rich history and stunning landscapes. Must see is Taormina offering stunning views of Mount Etna and Palermo which is the capital of Sicily. Taste local Sicilian delicacies like arancini (stuffed rice balls) and cannoli, and then take a stroll in the Botanical Gardens in Palermo. Naples is known as the birthplace of pizza.

Must see is Pompeii - the ancient city of Pompeii is preserved by the eruption of Mount Vesuvius in 79 AD.



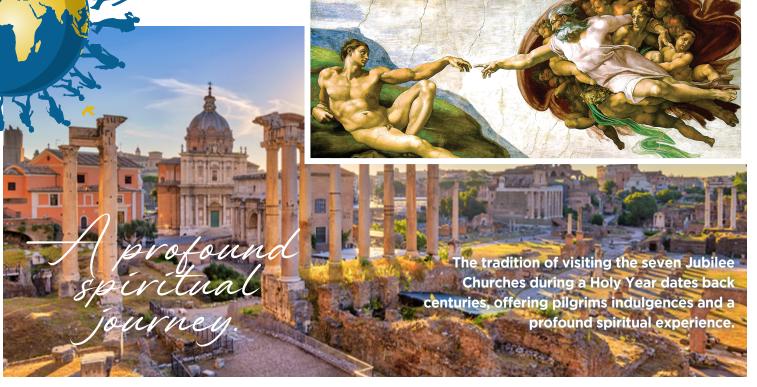
The Mediterranean cruise offers a perfect blend of breathtaking landscapes, rich history, and culinary delights across Greece and Turkey, finishing with the charm of Italy. Whatever you decide to explore in the Med you will have unforgettable experiences and memories to cherish for a lifetime.

## 2025 JUBILEE: The Joly Jean MAY 28 - JUNE 5, 2025

In the Holy Year of 2025, pilgrims from around the globe will converge on Rome, Italy, for an experience that promises not only to be a feast for the senses but a profound spiritual journey. From May 28 to June 5, 2025, visitors will have the opportunity to partake in a pilgrimage of immense significance, traversing the path of the seven Jubilee Churches, in addition to exploring the marvels of the Sistine Chapel and the Vatican City. This journey through time, spirituality, and art offers an unparalleled exploration of faith, history, and beauty.

This pilgrimage encompasses several basilicas, each with its own history and spiritual significance. St. Peter's Basilica, St. John Lateran (San Giovanni in Laterano), St. Mary Major (Santa Maria Maggiore), St. Paul Outside the Walls, St. Sebastian Outside the Walls, St. Lawrence Outside the Walls, The Holy Cross

in Jerusalem.



## The Heart of Ireland

Ireland, a land of rolling green hills, rich history, and vibrant culture, offers a tapestry of experiences for travelers. This journey takes you from the bustling streets of Dublin to the serene shores of Cape Clear Island with stops in Limerick, Birr, and Rosscarbery along the way. Each destination brings its own unique charm, making this a truly memorable adventure. Itinerary is complete so join us on this journey encapsulating the spirit of Ireland - it's history, culture, and stunning landscapes. Whether you're seeking adventure or relaxation, this itinerary promises to leave you with unforgettable memories of the Emerald Isle.



### Elvis Blue Christmas

**DECEMBER 2-4, 2025** 

As the festive season rolls around, many travelers out unique destinations to immerse themselves in the holiday spirit. For those with a penchant for music history and Southern charm, Graceland and Memphis offer an unparalleled Christmas experience. Steeped in the legacy of Elvis Presley and rich cultural heritage, this iconic city in Tennessee becomes a beacon of festive cheer during the holiday season. Graceland, the former home of Elvis, transforms into a winter wonderland during Christmas. Adorned with thousands of twinkling lights, festive decorations, and elaborately adorned trees, the mansion radiates holiday joy. The Graceland Christmas Tour allows visitors to step into the world of the King of Rock 'n' Roll, experiencing the lavish décor that Elvis himself cherished. From the glittering halls of Graceland to the vibrant streets of Memphis, the city offers a unique blend of festive charm and cultural richness. Whether you're a die-hard Elvis fan or simply seeking a memorable holiday experience, Graceland and Memphis are sure to enchant you with their warmth, hospitality, and timeless Christmas spirit.



### Christmas in New York

**DECEMBER 7-11, 2025** 

As the festive season approaches, the allure of New York City at Christmas time becomes irresistible. This trip to the Big Apple, planned for December 7-11, 2025, promises to be an unforgettable adventure, filled with the magic and wonder that only NYC can offer during the holiday season. Upon arrival in New York, we'll check into the Sheraton New York Times Square for a 3-night stay. Located in the heart of Manhattan, this hotel is not just a place to rest; it's our gateway to the city's festive heart. Just steps away from the vibrant lights of Times Square, the Sheraton promises comfort and convenience, making it the perfect base for our holiday explorations. No Christmas trip to New York would be complete without experiencing the Radio City Christmas Spectacular. This legendary show, starring the world-famous Rockettes, is a dazzling blend of dance, music, and holiday cheer. With precision choreography and breathtaking visuals, the Spectacular is a highlight of New York's festive offerings. Watching the Rockettes perform in their iconic high kicks, amidst sparkling sets and elaborate costumes, promises to be a highlight of our trip, embodying the joy and splendor of the season. Beyond these planned activities, our trip will be filled with spontaneous explorations of New York's festive

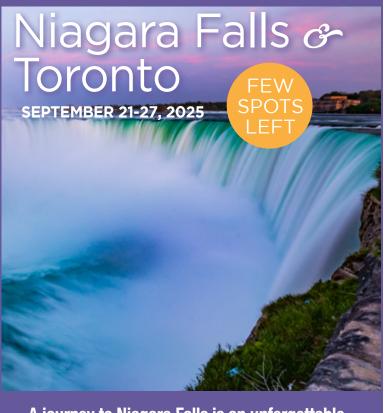
attractions. From the twinkling lights of Fifth Avenue to the majestic Christmas tree Rockefeller Center, we'll immerse ourselves in the city's holiday spirit. Carriage rides about Central Park, window shopping through holiday displays, and sipping hot chocolate as we wander through snow-dusted streets will fill our days with joy and wonder.



# Switzerland, Austria, and Bavaria JUNE 18-27, 2025 CALL FOR AN ITINERARY AND BOOK RIGHT AWAY.

Nestled amidst the majestic Alps lies a region of unparalleled natural beauty, rich cultural heritage, and timeless charm. Switzerland, Austria, and Bavaria form a trifecta of enchanting destinations that beckon travelers from around the globe. From snow-capped peaks to picturesque villages, each corner of this alpine wonderland offers a unique tapestry of experiences waiting to be discovered. This tour is a two hotel stay and you will enjoy touring out each day without packing and unpacking.





A journey to Niagara Falls is an unforgettable experience, a mesmerizing encounter with the raw power and breathtaking beauty of nature. As the bus approaches, anticipation builds, and the distant roar of cascading water grows louder, signaling the proximity to one of the world's most iconic natural wonders.



as we celebrate the Grand Ole Opry's 100th birthday! This exclusive tour includes two nights at the luxurious Gaylord Opryland Hotel, ensuring a stay filled with comfort and elegance. Experience the heart of country music with an exclusive Opry birthday dinner show, offering an intimate glimpse into the legacy and future of this iconic institution. Dive deep into the roots of country music with a guided tour of the Ryman Auditorium, known as the "Mother Church of Country Music," and explore the stories and artifacts of legends at the Country Music Hall of Fame. The pinnacle of the trip is tickets to the Grand Ole Opry, where you'll witness firsthand the magic that has made this venue a cornerstone of country music. Book now for a once-in-a-lifetime celebration of music, history, and Southern hospitality.



Small Group Experiences rewards travelers with new perspectives.

With just 12-24 passengers, these are the personal adventures that today's cultural explorers dream of.

CALL FOR THE DETAILED ITINERARY.



ACISKE is the one destination that we continue to sell out year after year.

Words cannot describe the beauty of the entire state. From glaciers to whales to the rugged coast, you will be in awe of its grandeur. **2025 is almost sold out** so we are ready to sell 2026.

Call or email for the complete itinerary of the Land and Cruise or the Land only and make your deposit to hold your space.

#### CHRISTMAS TIME NEW

#### RIVER CRUISE

#### on Avalon from Budapest to Vienna

NOVEMBER **22-30** 2025

As the holiday season approaches, Europe transforms into a winter wonderland, with enchanting Christmas markets popping up in towns and cities across the continent. From the aroma of mulled wine and roasted chestnuts to twinkling lights and festive music, these markets offer a unique experience for travelers and locals alike. This trip begins with a night in **Budapest** as you take in the beauty of the city while exploring the famous sights such as the Chain Bridge. Get to know the city's cafes and pubs, and don't miss the unique Christmas markets that Budapest hosts every year during the Festive season.

**Bratislava**, Slovakia has the cobblestone streets to Town Hall where you visit the Gothic halls of St. Martin's Cathedral- Hungary's centuries-old coronation church. In **Melk**, Austria, you take

a tour of Benedictine Abbey to marvel at its frescoed ceilings, statues, incredible library and ornate pipe organ. You will enjoy an Austrian Cookie tasting while sailing through the splendid Wachau Valley to Vienna. You will overnight dock in Vienna so you can take an optional excursion to a Royal Walz Concert for an unforgettable evening of music in an elegant hall.

In **Vienna** you explore the Habsburg empire on a city tour of Vienna's gilded landmarks. See the Imperial Palace complex - the winder residence of the Imperial Family, the iconic Vienna Opera House and stunning St. Stephen's Cathedral. You enjoy the **Christkindlesmarkt** or relax by the fire's glow in a Viennese café this evening.

Overnight in a Vienna hotel one night to further enjoy this magical city.

All this and so much more on Avalon Christmas River Boat trip. Call for an itinerary.





Enter an untouched paradise on a small group explorations of Collette Tours thru the Azores, the archipelago gems of Portugal

Nestled in the heart of the Atlantic Ocean, the Azores archipelago islands stand as a hidden gem waiting to be discovered. With its lush green landscapes, volcanic terrain, and rich cultural heritage, these nine islands offer a unique blend of natural beauty and vibrant history. They offer a breathtaking natural landscape that seem almost otherworldly. From the dramatic cliffs of Sao Miguel to the serene lakes of Flores, each island offers its own distinct charm. The volcanic origins are evident in its rugged terrain, with crater lakes, hot springs, and geysers dotting the landscape. Beyond its natural wonders, the Azores are steeped in history and culture. Each island boasts charming towns and villages where time seems to stand still. Wander through cobblestone streets lined with whitewashed houses adorned with colorful hydrangeas, and immerse yourself in the laid-back island way of life. Sample local delicacies cooked underground using volcanic heat or sip on locally produced wines and liqueurs made from regional fruits and herbs.

Whether you are seeking adventures or peaceful moments surrounded by nature, the Azores offer a truly unforgettable escape. Pristine landscapes, rich cultural heritage and commitment to sustainability, these enchanting islands are a destination like none other. The complete itinerary and prices are ready now so call for the itinerary to be mailed or emailed to you.

Embark on this beautiful Caribbean Cruise adventure on the Classic favorite Enchanted Princess. From the sparkling waters to the vibrant local traditions, the Caribbean stunning ports of call await you.

Princess Cays which is an exclusive private paradise operated by Princess. Located on the southern tip of Eleuthera in the Bahamas, this beach offers pristine sand, crystal-clear waters, and an array of water sports. Princess Cays is more than a stop; it's a day of relaxation and enjoyment in a tropical utopia.

San Juan is next and is Puerto Rico's historic capital. A captivating blend of old-world charm and modern vibrance, San Juan is a paradise for history buffs and beach lovers alike.

St. Maarten has a unique blend of Dutch and French heritage. Explore Philipsburg, the Dutch capital then head to the French side to experience the charming town of Marigot, known for its beautiful waterfront and amazing cuisine.

St. Kitts is a lush and verdant island filled with natural beauty and rich history. Explore the UNESCO World Heritage Site, a testament to the island's colonial past. You can also relax on the pristine beaches and savor the tranquility of St. Kitts.



Antigua is famous for 365 beaches - one for every day of the year! Each is unique, offering crystal-clear waters. Take the time to visit some of Antigua's local markets or partake in a rum tasting tour.

St. Thomas is the shopping hub of the Caribbean, alive with energy, restaurants and historical sites. Magens Bay is a must-visit often hailed as one of the most beautiful beaches in the world.

All of this and so much more awaits you on the Classic Cruise in the Caribbean January 2026.





Every summer, Indianola, lowa becomes a colorful canvas of hot air balloons as it hosts the



## balloon

July 24-27, 2025

One of the most anticipated events in the Midwest. With its breathtaking displays, thrilling competitions, and community spirit, this festival has something for everyone, from families to avid ballooning enthusiasts.

The highlight of the Balloon Classic is undoubtedly the **mass balloon launches.** Each morning and evening, spectators gather to watch dozens of colorful balloons take to the skies. The sight is truly a breathtaking experience. **Balloon Rides**: For those seeking an unforgettable experience, many balloonists offer tethered balloon rides, providing a unique perspective of the landscape from above. This is a fantastic opportunity for anyone to experience the thrill of ballooning.

**Iowa State Capital** 

**Historical Museum** 

John Wayne Museum

**Bridges of Madison County** 

**Iowa Quilt Museum** 

**Boone County Scenic Railroa** 

**3 nights at The Courtyard by Marriott** 

Itinerary is ready so stop by and be part of this amazing new trip.



The night glow is one of the most magical moments of the event. Balloons are inflated and lit up in synchronization to music. This enchanting display transforms the night sky into a sea of glowing colors, creating a festive atmosphere that captivates everyone in attendance.

The Baltic cruise itinerary offers a perfect blend of stunning landscapes, rich history, and diverse cultures and a breathtaking view of each place you explore in the Baltic Sea.

NEW

May 29, - June 13th, 2026

## BALTIC SEA

**Embarking on a Baltic cruise** is an incredible

**Skagen,** a quaint coastal town known for its beautiful beaches and unique light that has attracted artists for centuries. A must see is Grenen; the northernmost point of Denmark, where the North Sea meets the Baltic Sea. You can stand with one foot in each sea. The Skagen Museum explores works from the Skagen painters, a group of artists known for their depictions of the local landscape and people. Don't forget to try fresh herring or smørrebrød (open faced sandwich) at a seaside restaurant.

Copenhagen is the capital city of Denmark known for its mix of historic charm and modern design.

A must see is **Tivoli Gardens and Nyhavn** - the iconic waterfront area lines with colorful 17th century townhouses and bustling restaurants. Visit the Little Mermaid statue or explore Christiansborg Palace, home to the Danish Parliament and Prime Minister's office.

Berlin, the dynamic capital of Germany is well known for its history, culture, and vibrant arts scene.

A must see is Brandenburg Gate and Berline Wall Memorial.

**Stockholm** is a stunning city spread across 14 islands and known for its beautiful architecture and rich maritime history. Must see is Galma Stan - the historic old town filled with cobblestone streets, colorful buildings and charming shops. Take a boat tour through the archipelago to enjoy the breathtaking

Helsinki is the capital of Finland, known for its unique blend of design, culture, and nature.

#### Visit the Helsinki Cathedral

- a stunning neoclassical structure that dominates the skyline and Suomenlinna: A UNESCO World Heritage site. Sample Finnish delicacies such as rye bread, salmon soup, and cinnamon rolls. Visit Market Square for local crafts and fresh produce.



#### CALL FOR YOUR ITINERARY

**Tallinn** is Estonia's capital and known for its well-preserved medieval old town. A must see is Tallinn Old Town and Alexander Nevsky Cathedral - an impressive Russian Orthodox Cathedral. Sample local dishes such as black bread and blood sausage.

**Visby, Sweden** is a UNESCO World Heritage site and the medieval gem of Gotland, Sweden. A must see is the Visby Town Wall and St. Mary's Cathedral.



NEW

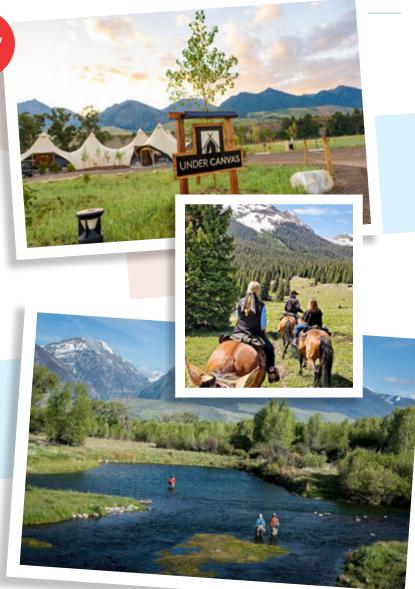
### MONTANA AND

#### GLAMPIN G 2026

Embark on the ultimate Rocky Mountain adventure, blending rugged exploration with luxurious comfort. Start your journey in Bozeman, Montana, where you'll stay at the Kimpton Armory Hotel and dive into the town's lively spirit, scenic hikes, and Western heritage. From there, head to Under Canvas in Livingston, just outside Yellowstone's northern entrance, where you'll be staying in safari-style tents that offer the perfect blend of comfort and immersion in nature.

Explore Yellowstone's geysers, hot springs, and diverse wildlife with guided hikes and tours, then unwind under the stars at night. Next, continue to the Huntley Lodges at Big Sky Resort, where thrilling activities like ziplining, horseback riding, and fly fishing await, set against a backdrop of towering peaks.

Wrap up your adventure at the Rustic Inn at Jackson Hole Creekside, where the wild beauty of the Tetons offers endless opportunities for hiking, scenic tram rides, and soaking up the true spirit of the American West. This is the ultimate adventure for those seeking a true mountain escape—book your glamping experience today!







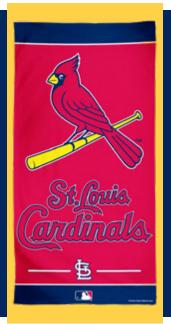
"David" at the Sight & Sound Theatre in Branson, MO, is a breathtaking production that brings the story of the biblical hero to life in a vibrant and engaging way. The show combines stunning visuals, elaborate sets, and live animals, creating an immersive experience that captivates audiences. With powerful performances and a compelling narrative, it explores David's journey from shepherd boy to king, highlighting themes of faith, courage, and redemption.

NEW

#### Some Like it Hot! Fox Theatre MARCH 8

Winner of four Tony Awards, including Best Choreography and Best Costumes, Some like it Hot is "a super-sized, all-out song and dance spectacle, according to The New York Times. Set in Chicago when Prohibition has everyone thirsty for a little excitement, this high-kicking story of two musicians forced to flee the Windy City after witnessing a mob hit. With gangsters hot on their heels, they catch a cross-country train for the lifechasing, life-changing trip of a lifetime. And what a trip it is! It is no wonder they call it a tap-dancing, razzle-dazzling embrace of everything you love about musical theater. Cost for Favazza's on the Hill, Fox Tickets and motorcoach. Cost is only \$210.



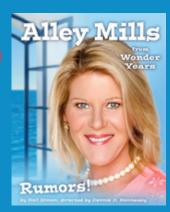


### **Cardinals**

#### **Baseball**

**UMB Champions Club** All-Inclusive MAY/JUNE

Cardinal Group tickets are not finalized yet for 2025. Call to be on an interested list and we will let you know the date of tickets, cost and the day we will have them up for sale.



#### **Rumors! New Theatre**

#### MARCH 26

When the rich behave poorly! As the posh guests arrive for a 10 year wedding anniversary party, they realize that something is terribly wrong! The servants are absent, the food has not been cooked.

the wife is missing and the husband seems to have been severely wounded in the earlobe. Comedy unfolds as the guests try to figure out what happened, relying too heavily on a wide variety of RUMORS!

FEW SPOTS



#### Riverdance

with lunch at Favazzas **Fox Theatre** 

MAY 3 • \$210

Since Riverdance first emerged onto the world stage, its fusion of Irish

and international dance and music has captured the hearts of millions worldwide. To celebrate this incredible 30th year milestone, Riverdance will embark on a special anniversary tour, bringing its magic to audiences around the world.





#### **Clue** New Theatre JULY 9

It is a Comedy Smash Hit adapted from one of the most popular board games in America! A bizarre group of strangers are invited to the ominous Boddy Manor. Their evening together turns into a real mystery of whodunit! Murder, blackmail, and hilarious twists and turns will dray the audience into a murder case filled with non-stop laughs!



## 2026 Snowmobiling in West Yellowstone

Snowmobiling in West Yellowstone is an exhilarating winter adventure that attracts enthusiasts from all over the globe. Located just outside the western entrance to Yellowstone National Park, this charming town serves as a gateway to some of the most spectacular snow-covered landscapes in the region. With miles of groomed trails and access to the park's vast backcountry, snowmobilers can explore breathtaking scenery, including frozen rivers, towering mountains, and iconic geothermal features like Old Faithful. Local rental shops offer guided tours for all skill levels, ensuring that both beginners and experienced riders can safely navigate the snowy terrain. The crisp, fresh air and stunning views create an unforgettable experience, whether you're racing across open fields or winding through dense forests. After a day of adventure, visitors can unwind in cozy lodges, enjoy local dining options, and share stories of their thrilling rides in this winter wonderland. Snowmobiling in West Yellowstone is truly a must-do for those seeking adventure amidst nature's beauty.







The Pacific Northwest is a summer paradise, offering a harmonious blend of natural beauty and cultural vibrancy. Begin your journey in Seattle, the Emerald City, where you can visit iconic landmarks like the Space Needle and Pike Place Market. Then, venture to Mount St. Helens, an active stratovolcano, to witness its aweinspiring landscapes shaped by a historic eruption.

Heading south to Oregon, explore the dynamic city of Portland and its diverse food scene. While in Portland, don't miss the chance to indulge in the region's renowned wines by taking a detour to the picturesque Willamette Valley, home to numerous wineries and vineyards. But the true gem of the Pacific Northwest lies further south – Redwood National and State Parks. Here, colossal ancient redwood trees rise to dizzying heights, creating a surreal, almost magical atmosphere. These ancient giants, some over 2,000 years old, will be explored via "The Avenue of Giants", revealing a serene and awe-inspiring natural wonder that is Redwood National Park.



Begin your journey in Seattle, the Emerald City, where you can visit iconic landmarks like the Space Needle and Pike Place Market.

## Blue Ridge Parkway

OCTOBER 9-16, 2025

As the crisp autumn air begins to swirl with vibrant leaves, it's the perfect time to embark on a scenic motorcoach journey to the breathtaking Blue Ridge Mountains. This magnificent trip will take you through charming towns and stunning landscapes, journeying from Pigeon Forge to Boone, NC, Paducah, and Nashville. Whether you're an outdoor lover, a history buff, or someone interested in enjoying Southern hospitality, this trip has something for everyone.

In Pigeon Forge, you'll be greeted by the Smoky Mountains' stunning backdrop. This bustling town is known for its entertainment options and outdoor activities. You will spend time at Dollywood Theme Park where you will experience impressive

performances, and the rich cultural heritage of the Smoky Mountains. You will enjoy the Hatfield and McCoy dinner and show in the evening and in the afternoon have some free time at The Island.

**In Boone**, your journey continues as you enjoy this quaint college town nestled in the Appalachian Mountains. Known for its picturesque landscapes and outdoor opportunities. Take a stroll through the charming downtown area, where you'll find unique shops and local galleries. You will see Grandfather Mountain which is the tallest mountain in the Blue Ridge Mountains. Blowing rock is an immense cliff 4.000 feet above sea level, overhanging Johns River Gorge 3,000 feet below. To the southwest are Hawksbill Mountain and Table Rock. To the west are Grandfather Mountain and Mount Mitchell (the highest peak east of the Mississippi.)

Step back in time and immerse yourself in the charming world of

Mayberry, home of the beloved television show "The Andy Griffith Show." You will step inside and find a treasure trove of memorabilia that chronicles the career of Griffith, from his early days of stand-up comedy to his roll of Sheriff Andy Taylor in the classic sitcom.

Pack your bags and join the Classic on an incredible motorcoach trip through the Blue Ridge Mountains!

It's a chance to immerse yourself in nature, history, and culture, all while enjoying the comforts of travel with fellow explorers. This journey not only showcases the natural beauty of the region but also the warmhearted hospitality that makes the South so special.











July 9-18, 2025

NEW

## Alaska Land Tour

Alaska, known as the Last Frontier, is a land of stunning landscapes, diverse wildlife, and vibrant culture. A land tour through some of its most iconic destinations promises an unforgettable experience filled with adventure and breathtaking sights. The guide highlights the must-see locations including Denali National Park, Talkeetna, Seward, the Kenai Fjords National Park and Anchorage.

Denali is home to North America's tallest peak, Denali (formerly known as Mt. McKinley) which rises majestically to 20,310 ft. Spanning over six million acres, the park offers a stunning array of landscapes, from rolling tundra to rugged mountains.

You will keep your eyes peeled for grizzly bears, moose, caribou, and wolves as you traverse the park's scenic roads. The best way to experience Denali is a guided tour or ranger-led hike, allowing you to delve deeper into the park's natural wonders.

Talkeetna is a charming town, a former gold rush hub that still retains its historic character. It is a popular base for climbers attempting to summit Denali. For local flavors you can take a stroll along Talkeetna's quirky Main Street and find local shops, art galleries and cafes. Get a chance to sample local cuisine including freshly caught salmon and homemade baked goods.

The coastal town of Seward is located on the Kenai Peninsula. A picturesque town and the gateway to the Kenai Fjords National Park. Hop on a boat and cruise through the park, where you can witness calving glaciers, spot sea otters and seals, and maybe catch a glimpse of a humpback whale.

Get ready for the sight of a massive glacier which can break parts off into the sea for an awesome experience.

This land tour through Alaska is a journey into one of the most breathtaking regions of the world. Pack your bags, embrace the spirit of adventure, and get ready to explore the wonders of Alaska.



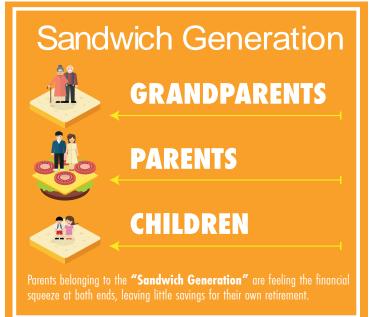
## he Sandwich Generation PART I



#### **Protecting Your Parents' Financial Future**

By Andrea Howerton, CTFA, CFP®, Executive Vice President & Jefferson City Market Executive

The Pew Research Center states that roughly a quarter of all adults in America are in the "sandwich generation" - with a parent 65 years or older and either raising one child younger than 18 or providing financial support to an adult child. Many adults in their 40s and 50s are facing the pressures of not only providing for retirement for themselves, but also attempting to help with their older parents and their young adult children.



In this two-part series, we will outline helpful strategies "sandwichers" can utilize when providing assistance and guidance to those they care about, while also balancing their financial nest eggs.

First, we look at the challenges of providing financial help to older adults. Sadly, with the social and technological changes of today, financial fraud and the effects of cognitive decline create unique challenges for older adults trying to protect their retirement savings from avoidable loss. Often, "sandwichers" are either called upon to help their parents, or worse yet, hear nothing from them... until it's too late. The closeness of older parents and children can sometimes help the planning process needed to factor in safeguards against undesired events. But other times, that very closeness makes it hard for both sides to agree on what those safeguards should be. Most experts agree that there are three fundamental parts of any plan to help protect the finances of older adults who may become vulnerable to fraud and loss - talk, plan, and review.

"Sandwichers" need to find ways to start a conversation with their parents about their finances.

Usually, sooner is better than later. Ensure that you know who the "gatekeepers" are for the various parts of the parent's

financial life. Is it another child? A friend? A stranger? Try to be as comprehensive as possible - look at not just investments but the parents' spending, saving, and giving habits. Try to emphasize that this is not a matter of "taking over" their finances, but rather as part of a total attitude of caring for them and doing what's best for them. Often, a certified financial planner (CFP) or neutral attorney to "sandwichers" can help move the conversation in a positive direction.

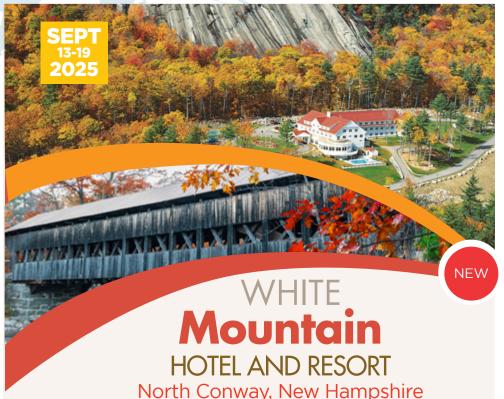
Review the current plan for the older adult (or if there isn't one, create it!) and make sure it is consistently reviewed to ensure it continues to work for the parent.

Many experts agree that it is important to create a balance in a plan between making positive changes where needed in investing and spending, while at the same time avoiding too much change, which can create confusion and concern with the older adult. Also, it is imperative to have plans in place for crisis situations - especially with serious, sudden events like heart attacks or strokes that render the adult unable to act at all, or the death of the parent.

REVIEW As much as possible, "sandwichers" need to find ways to review financial records for older adults to ensure they are not falling prey to potential fraud.

This will require a large amount of trust - and often, that trust can only develop over time. Although it may make it more timeconsuming for "sandwichers," keeping the older adult involved and part of the review process can help build that trust and provide more confidence that it is working for the good of the parent. Account monitoring services, automatic bill payments and shredding financial documents can also be key ingredients in the review process and make it work more efficiently.

Next time, we'll discuss how "sandwichers" can help the "other side" of the sandwich for the younger generation in need of financial planning and advice. Always feel free to consult with your financial planning professionals at Central Trust Company for help in this difficult but vital part of caring for your older loved ones and their financial futures.



WHITE MOUNTAIN HOTEL AND RESORT IN NORTH CONWAY,
NEW HAMPSHIRE IS ONE OF THE MOST AUTHENTIC NEW
ENGLAND PLACES TO STAY.

It is surrounded by New Hampshire's protected national and state forests, with stunning views from virtually every vantage point. It offers serene seclusion framed by craggy cliffs draped with spruce, birch, and pine trees and truly an escape from everywhere and vet minutes from the charming, historic downtown North Conway. On the tour we will take a beautiful cruise along the shoreline of Lake Winnipesaukee and you will take a scenic ride on the historic Conway Scenic Railroad for a ride up through Crawford Notch. You will make a photo stop at the famous Jackson Covered Bridge. You will have a tour of historic Portland, Maine and take a ride on the Harbor Queen for a scenic tour of Casco

Bay and great views of Portland Headlight. Enjoy a guided tour of Franconia Notch State Park and visit the beautiful waterfall at the Basin. You will ride the Mountain Aerial Tramway to the summit to see majestic views of Franconia Notch. You will have a 5-course dinner along with the magnificent views of North Woodstock before you return to the hotel via the scenic Kancamagus Highway.

THIS TOUR OFFER SO MUCH:
a beautiful resort, amazing
meals with a dine off-the-menu
at the restaurant and so much
included each day of touring.
Itinerary is available just email
or call the office.



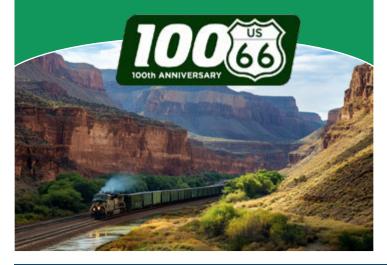
The rich culture and cuisine of France, the famed canals of Amsterdam, and the stunning architecture of Vienna are just some of the highlights of this immersive tour that takes you to eight European countries: Netherlands, Belgium, Luxembourg, France, Switzerland, Germany, Austria, and Slovakia. ■



## THE **GRAND CANYON**AND TWO TRAINS

— SUMMER 2026 –

Join us on an exciting western trip to the Grand Canyon which includes Sedona, Pink Jeep Tour, Tlaquepaque Village, Chapel of the Holy Cross, Old Town Cottonwood, Ride the Verde Canyon Railroad, Chuckwagon Dinner, Williams, AZ and Grand Canyon, Grand Canyon Rail (first class car), Narrated tour of Grand Canyon Rim, Bearizona Wildlife Park, Route 66 celebration and so much more on this 11 day motorcoach trip. **Detailed itinerary will be ready soon.** 



#### KENYA AND TANZANIA SAFARI

NEW

**–** 2026 **–** 

A safari in Kenya and Tanzania offers an unparalleled adventure into the heart of East Africa's stunning wildlife and landscapes. This journey takes travelers through iconic national parks and reserves, such as the Maasai Mara and Serengeti, where the Great Migration captivates visitors with its dramatic display of wildebeest and zebras crossing vast plains. The rich biodiversity of these regions allows for close encounters with the "Big Five"-lion, elephant, buffalo, leopard, and rhinoceros-amid breathtaking backdrops of savannahs, lakes, and mountains. Cultural experiences with the Maasai people provide insight into traditional lifestyles and customs, enriching the safari experience. With luxurious lodges and tented camps nestled in nature, travelers can relax after thrilling game drives, enjoying panoramic views and the sounds of the wild. Whether it's witnessing a lioness with her cubs or marveling at the stunning sunsets over the plains, a safari in Kenya and Tanzania is a captivating journey that leaves a lasting impression.



## VENICE AND ISLES OF CROATIA

Embarking on a Croatian Islands cruise is an unforgettable journey through some of the most breathtaking landscapes in the Adriatic Sea. The cruise typically explores a tapestry of stunning islands, each with its unique charm and allure. From the bustling streets of Hvar, known for its vibrant nightlife and historic architecture, to the serene beaches of Vis, where the crystal-clear waters invite relaxation and exploration, every stop offers a distinct experience. Travelers can indulge in local gastronomy, featuring fresh seafood and traditional dishes, while also enjoying activities such as snorkeling, hiking, and wine tasting. The enchanting scenery, characterized by dramatic cliffs, lush vineyards, and quaint coastal villages, provides a perfect backdrop for adventure and discovery. Whether sailing through the Pakleni Islands or visiting the ancient city of Kočula, a Croatian Islands cruise is a captivating blend of culture, nature, and leisure that promises lasting memories.







**PRE-SORT STANDARD** U.S. POSTAGE PAID Jefferson City, MO 65101 Permit #337



#### 2025-2026







January 4 - 9 ...... Snowmobiling in West Yellowstone WAITLIST ONLY January 11 - 19...... Seven Day Western Caribbean Cruise January 18 - 29 ...... Ten Day Western Caribbean Cruise February 10 - March 3...... Australia and New Zealand Uncovered WAITLIST ONLY March 8......Some like it Hot! at Fox Theatre March 22 - 28...... Alaska's Northern Lights LIMITED SPACE March 23 ...... St. Louis Blues vs Nashville Predators COMING SOON March 31 - April 11...... Mediterranean Cruise including Greek Isles April TBA.....Las Vegas - Call for interested list May 1 - 3 ...... Grand Ole Opry's 100th Birthday tour in Nashville May 3 ...... Riverdance at Fox Theatre with lunch at Favazzas May 28 - June 5...... Pilgrimage to Rome for the Holy Year Jubilee June TBA...... Discover Switzerland, Austria and Bavaria LIMITED SPACE July 9 - 18...... Alaskan Land Tour including Kenai Fjords and Denali Park July 24 - 27...... Hot Air Balloon Festival and so much more Motorcoach tour in Iowa W July 27 - Aug 3 .......Pacific Northwest - Seattle to San Francisco Collette Tour August 19 - 31...... Alaska Land and Cruise with Princess NEW September 13 - 19...... White Mountain - Classic Favorite Resort NEW September 21 - 27...... Niagara Falls and Toronto Motorcoach Tour October 2 - 14 ...... Azores - the Jewels of Portugal October 9 - 16 ......Blue Ridge Parkway Motorcoach Tour November 22 - 30...... Christmas Cruise on the Danube River - Budapest to Vienna



#### 2026

January 5 - 16......10 day Caribbean Cruise February 23 - March 9..... Exploring South Africa, Victoria Falls and Botswana May 29 - June 13 ...... Baltic Cruise - Denmark, Germany, Sweden, Finland, Estonia, Norway 🙃 July......Kenya and Tanzania NEW August 15th- 26th ...... Alaska Land and Cruise NEW 🚡

December 2 - 4......Elvis Blue Christmas in Memphis

December 7 - 11...... Christmas in New York City NEW

\*SOLD OUT trips were offered in previous newsletters

Classic living is its own reward. Call 634-1110 to claim your share!

Sept TBA ...... Picking 2 nights Glamping 🕎 573.634.1110

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