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CLASSIC

**INSIDE Peru** Adventure Washington DC **4** New Day Trips

## WISCONSIN Christmas December 11-15, 2025

JUNE

2025



# GET YOUR Travel On! with CLASSIC

## A NOTE FROM CLASSIC

Good News! Our Electronic Newsletter is up and running!

Do you want to be one of the first to get your Classic Newsletter? You are now able to elect to receive your Classic Newsletter electronically.

To sign up for electronic Classic Newsletters, please email <u>classic.boone@centralbank.</u> <u>net</u>. Please include your name, address and email so we can add you to our email list. Or scan the QR code with your smartphone for the online version.



CentralTrust

# You're Invited!

# WILLS, TRUSTS

## **TUESDAY, JUNE 17, 2025**

11:30 am

Located at Central Bank of Boone County Lower Level | 720 E Broadway, Columbia

ENJOY A BBQ LUNCH AND LEARN THE BASICS OF ESTATE PLANNING!

What is an estate plan? | Why should I create one? | What documents should be included?
Call 573-874-8548 to reserve your spot. Limited to 40 spots.

Estate planning is tough but can make a big difference to the loved ones you leave behind. At Central Trust Company, we help people navigate the planning process. Below are some common questions we receive from clients. We'll cover these topics and more during our Wills, Trusts & BBQ event in June.

## What is an estate plan?

An estate plan is like a roadmap. It directs how you want your personal and financial affairs handled in case of your incapacity or death. People create estate plans for several reasons, including providing support or financial stability to loved ones, minimizing taxes, avoiding problems with loved ones, protecting privacy, preserving wealth and ensuring a person's wishes are carried out.

## I have a will. Why do I need a trust?

A will does not avoid probate. Probate is a costly, time-consuming, and public court process for administering a will. The process includes assembling assets, notifying creditors, paying taxes, and distributing bequests. To avoid probate, some people choose to do revocable living trusts during their lifetime. This ensures your assets are managed if you become incapacitated and avoids probate on death.

### My family members get along. Why do a need an estate plan?

Planning ahead and clearly indicating your wishes alleviates any potential conflict within your family. They can spend time remembering your life and legacy rather than finding and completing paperwork, filing court documents and trying to determine how you would have wanted everything handled.

### What are the components of an estate plan?

- **Last will and testament** Lists property and which people or charities should receive each asset. Names an executor to carry out the terms of your will.
- **Revocable living trust** Controls assets while you're living and distributes them to beneficiaries after death.
- **Beneficiary designations** Avoid probate by naming beneficiaries for your 401(k), IRAs, pensions and life insurance.
- Healthcare power of attorney/Healthcare directives
   Outlines your medical care preferences and names a healthcare agent to make important medical decisions for you.
- **Financial power of attorney** Names a financial agent to make important decisions for you while you're living.
- **Insurance policies/financial information** Gather copies of all insurance policies (e.g. auto, home, health) and bank accounts (e.g. checking account, credit cards, loans).
- **Important documents** Gather your Social Security card, birth, marriage and divorce certificates.
- **Titles and property deeds** Keep record of your titles and deeds for your homes, vehicles and real estate. Be sure to confirm the owners are correct.
- **Digital logins/passwords** Create a list of all digital assets, including logins for your financial accounts, social media, streaming services and photos.

**Funeral instructions** – Provide your preferences for a funeral service and burial.

## Get your travel on with classic

Crater Lake National Park, where there are views like nowhere else on earth.

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## **LIST** JULY 27- AUGUST 3, 2025 **YOU START** your journey upon arrival to the "City of Roses"- Portland, Oregon. Check into your hotel for two nights and enjoy the scenic view and fresh cuisine of the Pacific Northwest. The next day is filled with incredible sightseeing as you travel along the picturesque Mt. Hood Scenic Byway and into

sightseeing as you travel along the picturesque Mt. Hood Scenic Byway and into the Cascade Mountain Range. With several photo stops along the way, make your way to one of the "Great Lodges of the West," Timberline Lodge, for a guided tour followed by a delicious lunch.

Drive along the historic Columbia River Highway to see the Columbia River Gorge, Bonneville Dam, Multnomah Falls, and more. Begin your day with a sightseeing tour of Portland. Your tour includes a visit to the Rose Test Garden to enjoy the sight and scent of over 8,000 rose bushes. Later, head for Oregon's dramatic Pacific Coast and visit the charming town of Cannon Beach.

WAIT

Pay a visit to one of Newport's favorite views, Yaquina Head Light, the tallest lighthouse in Oregon. Watch for whales as you relax and savor the magnificent views of the Pacific Ocean. Enjoy an adventure where the rugged coastline of the Pacific gives way to 40 miles of gently rolling sand dunes. Board a dune buggy and hold on as your professional driver maneuvers through 300-to-500-foot dunes.

Visit Redwood National and State Park. Home to the tallest trees on earth, this park also protects vast prairies, oak woodlands, and nearly 40 miles of coastline. Your first stop will be the Trees of Mystery, a privately owned attraction nestled in the heart of the Redwoods. Ride the Sky Trail Gondolas, offering a unique downward perspective of the Redwoods as well as a spectacular view of the ocean.

The Rogue-Umpqua National Scenic Byway will take you into the Cascade Mountain Range the next morning. Arrive at Crater Lake National Park, where there are views like nowhere else on earth.

A visit to Oregon wouldn't be complete without visiting one of their many wineries for a tour, tasting, and lunch.

This eight-day tour includes all air and motorcoach transportation, seven-night stay, 12 meals, admissions, gratuities and services of a professional tour guide all for \$4,799 per person double occupancy.



See the breathtaking views of Red Rock Country in the heart of the American Southwest! Begin your adventure with a flight to Phoenix, Arizona. You then travel to beautiful Sedona, nestled amongst the red rocks of Oak Creek Canyon, and check into the 4-star Hilton Sedona Resort at Bell Rock for all four nights. You may wish to explore the facilities at the resort, including the Eforea Spa, or enjoy the fresh air and view of Sedona's majestic landscapes from your private balcony or patio. End your evening with a welcome dinner with your fellow travelers.

After breakfast, start the day with a charming Sedona Trolley Tour, which features stops at the Chapel of the Holy Cross, the Sedona Arts District, and more. Afterwards, enjoy free time in Tlaquepaque Village for lunch and shopping. This afternoon, embark on a guided Jeep Tour of the Sedona Back Country. Your experienced guide will show you unforgettable views with insider info as you journey through the famous redrock landscape.

This five-day tour includes all air and motor coach transportation, four-night deluxe accommodations at the Hilton Sedona Resort at Bell Rock, Seven Meals, admissions and services of a professional tour guide all for \$4,199 per person double occupancy.





#### DECEMBER 11 2025 5. -

Prepare for a Winter Wonderland Holiday to Wisconsin. As you leave Columbia you will begin to make your way North. Make a stop in Rantoul Illinois for a tour and lunch at Hardy's Reindeer Ranch. Later make your way to Waukegan Illinois for the night.

The following morning you will depart for Racine, Wisconsin and O&H Danish Bakery, home of the world famous Kringle. After making your way to Milwaukee you will visit the Milwaukee Public Museum. Not only does the museum have fascinating architecture and special exhibits all year long, but the holiday season is extra special as you can stroll through the decorated streets of Old Milwaukee and European Village exhibits and learn about European traditions. Midafternoon you will check into the historic Pfister Hotel for two nights. Enjoy delicious German Cuisine and traditionally attired waitstaff at iconic Milwaukee restaurant Mader's.





After dinner, shake things up at the SnowGlobe Holiday Festival. Step into an immersive snow globe at Ballpark commons where holiday lights, decorations, carolers and a Christmas Village will surely put you in the holiday spirit.

We suggest you have a light breakfast today because you will need room for the culinary adventure on your Taste of Milwaukee Tour! You will visit many places such as Sciortino's Bakery for pastries, West Allis for cheeses and the legendary Gille's Frozen Custard before experiencing Christmas at the Pabst Mansion. The Flemish Renaissance Revival-styled house was built in 1892 for Captain Frederick Pabst, founder of Pabst Brewing Company.

Take a leisurely morning before heading to Ft. Atkinson at the popular Fireside Dinner Theatre for an expansive brunch and lovely shops, before taking your seats for a live stage version of A Wonderful Life. After the show, you will be on your way to Peoria, Illinois where you will stay for one night. This evening you will travel through the East Peoria Festival of Lights. The next morning, begin your journey home with a brief stop to stretch your legs in historic St Charles. This five-day tour includes all motorcoach transportation, four-night stay, six meals, admissions and services of a professional tour guide all for \$2,499 per person double occupancy.



# Wealth Preservation

## How to Ensure Generational Wealth Lasts



By Megan Crocker – AVP & Wealth Management Advisor Columbia, Missouri

"The Great Wealth Transfer" – Have you

heard of it? Or better yet, will you be a participant in it? The Great Wealth Transfer refers to the trillions of dollars in the United States that the Baby Boomers (those born between 1946 and 1965) and members of the "silent" generation before them (born between 1928 and 1945) are set to transfer to future generations. By some sources, the total intergenerational wealth to change hands will be around \$85 trillion. That's a "85" with TWELVE zeros!

If you find yourself fortunate enough to be within the class of people who will be passing on significant family wealth, you may be wondering how best to transfer assets to the next generation(s) with an eye toward seeing that it lasts and that it is done efficiently from a tax perspective.

# Here are a few things to consider:

## Implement Trusts in Your Estate Plan.

Trusts are the gold standard in the wealth transfer toolbox. A savvy estate planning attorney can explain the different types of trusts and which ones might suit your situation best. A common strategy includes a credit shelter trust to lock in



the applicable estate tax exclusion and the generation skipping transfer tax exemption, while providing income for a surviving spouse.

Another type of trust that often mentioned is the dynasty trust, which, if drafted properly, can spread wealth among generations for years

to come. Trusts are incredibly flexible instruments that can also provide for incapacity and keep matters private – properly funded trusts avoid the hassle, expense, and visibility of probate.

## Deploy the Step-Up in Basis.

The "step-up" in cost basis is a common method of avoiding capital gains taxes on an appreciated inherited asset. Instead of inheriting the asset at the decedent's cost basis, the asset receives a stepup in basis, to the date-of-death value of the asset at the decedent's death. If the recipient then sells the asset, they will only pay capital gains taxes on the difference between the date of death value and the market value – a huge tax savings.

## Be Wary of Transfer Taxes.

Transfer taxes apply to the transfer of property from one person or entity to another. Gift tax, estate tax and generationskipping transfer tax all fall into this category. Most people are somewhat familiar with gift and estate tax and are aware of the applicable exclusion amounts (currently \$19,000/year for gift tax; \$13.99 million lifetime exclusion for estate tax), but fewer are aware of the benefits of lifetime gifting versus inheriting at death, or gift-tax free direct payments to medical and educational institutions.

Estate tax planning is generally geared

Heir Education & Stewardship

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Tax Optimization & Asset Transfer

> Trusts & Legal Framework

toward the implementation of various trusts (see above) and tax elections as is generation-skipping transfer tax planning. All of these transfer taxes (along with any applicable state inheritance taxes) should be part of the wealth transfer discussion.

Educate Your Heirs.

You can only control your wealth for so long, even beyond the grave. Your assets will eventually end up in someone's hands – do they know what to do with them other than spend them? Have you had discussions with your loved ones about money management?

A trust may impose, as a condition of receiving funds, a requirement that beneficiaries take a financial education course or meet with a financial advisor beforehand. You could also include beneficiaries in your annual investment reviews so they can see what goes into the multifaceted development of wealth. Or you could have family meetings where you talk about your goals for your family's wealth and get input from some of those of the X- Y- and Z- generations. You might be surprised to find out what they are thinking!

Contact Megan Crocker at 573-874-8490 to learn more about the services and resources of Central Trust Company, the wealth management division of Central Bank.

The Great Wealth Transfer is underway. If you are among those impacted, congratulations — and be sure to consult qualified professionals to help preserve and manage your financial legacy.

# DAYTRIPS



## Clue at the New Theatre - JULY 2

Join Classic at the New Theatre and restaurant to see Clue. The 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! Who could be the murderer be? Professor Plum with the lead pipe, Mrs. Peacock with the candlestick, or Colonel Mustard with the revolver? Murder, blackmail and hilarious twists and turns will draw you into a murder case filled with non-stop laughs! This all-inclusive day is \$140 per person.



## **Historic Lexington**

## August 12

Lexington is legendary for its history and vintage homes. Stop at the Anderson house called "the best arranged dwelling house west of St Louis", but it became famous as the center of a bloody three-day Civil War Battle in 1861. The Battle of Lexington Historic Site Visitors Center provides a comprehensive view of the battle, then walk through the Anderson and marvel at the bullet holes still in the walls and evidence of the cannon shots. Later dive in deeper to Lexington's rich history at the Lexington Historical Museum. This all-inclusive day is \$148 per person.



## July 10 • Linda Koenig Tour. Departs 7am

Jefferson Barracks was once the largest military base in the U.S. From its establishment in 1826, until after World War II, most of our greatest military heroes served in some capacity there. You spend your entire day visiting the Jefferson Barracks Park and National Cemetery. Hear fascinating stories about "pneumonia gulch," the first successful parachute jump, Medal of Honor winners, and much more. Next is the Old Ordnance Room and the Old Powder Room, the new Ordnance Depot and the new Telephone Museum. Finally, you tour the amazing new Missouri Civil War Museum. You have several choices for lunch at the award-winning Cafe Telegraph. This all-inclusive day is \$160 per person.

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## **The Kosher Konnection**

## September 25 Linda Koenig Tour. Departs 7am

Visit the new St Louis Holocaust Museum for a tour with Linda. Learn about what happened to the six million Jews and five million other civilians at the hand of the Nazis during World War II. Linda will tell a narrative of her late husband's Holocaust survival. Jerry Koenig's family experienced many of the horrors of the Holocaust in Poland during the war. Enjoy an included lunch at the very popular St. Louis Foundry. Choose among the offerings at about 25 food stalls...everything from pizza and burgers to Mexican and Chinese. After lunch you will visit the smallest Jewish Cemetery in the U.S.' Ohave Shalom, where only Holocaust survivors are buried, and see the inspiring monument to all the victims there. Later, visit the Temple Isreal synagogue where you will learn about rabbis, the Torah scrolls, the term "kosher" and more in the beautiful sanctuary. This all-inclusive day is \$152 per person.





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Dream.



## **HOW TO DETERMINE IF A** FINANCIAL ADVOCATE IS RIGHT FOR YOU

Regardless of health status, many people need assistance with managing money as they get older. Here's how to develop a financial plan and choose a financial advocate.

What is a financial advocate? A financial advocate is someone you choose to manage money matters, including paying bills, managing property, and handling taxes. A financial advocate may be your spouse, adult child, close friend, or paid professional. It's important to choose someone trustworthy, as they will have a say over your finances. You should have an advocate who understands what matters to you and who will step in if necessary.

#### Steps to financial advocacy

The sooner you can plan for the future, the better. A popular age to come up with a financial advocacy plan is around age 65, but don't worry if you're past that age. No matter where you are in the planning process, here are a few steps to implementing a financial advocacy plan.

#### **1. PICK A TRUSTED FINANCIAL ADVOCATE**

When choosing the right advocate, look for someone who is trustworthy, understands your financial needs, and is reliable. In addition, you need someone who is a smart decision maker, has good communication skills, and is a good listener. Above all, you need someone who will put your needs first.

#### **2. ORGANIZE FINANCIAL** INFORMATION

When you decide on who will manage your money, it's time to organize and clean up your financial information. Your financial advocate will need to know your sources of income, debt, and other money needs.

#### **3. SET EXPECTATIONS** WITH FINANCIAL ADVOCATE

Now that you've mapped out your finances, it's time to start a conversation with your advocate and explain what you're needing from them. In addition, this is a good opportunity for the advocate to ask questions and see if they agree to playing the role you need.

#### **4. EXPLAIN MONEY** MANAGEMENT NEEDS

When your financial advocate agrees to manage your money, it's time to be specific with where your financial information is located and how to access it, and specific requests for how you want your money handled. Your advocate will have a better idea on how to make financial decisions if they understand what is important to you.

#### **5. OFFICIALLY APPOINT ADVOCATE UNDER POWER OF ATTORNEY**

Before your financial advocate can act on your behalf, they need the legal authority to do so. This happens when they become a financial Power of Attorney (POA). A financial power of attorney is a legal document giving someone else the right to make decisions for you about your money and property.

#### 6. MOVE MONEY MANAGEMENT **TO ADVOCATE**

Now that you've collected all your information and appointed a financial advocate who is now your POA, when is it time for them to manage your

Dream.

Pursue.

Plan.



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money? Everyone ages at a different pace, so it can be difficult to know when the time is right. Consider working with your advocate to develop a "warning system" for signs it's time. Discuss this plan with your doctor and trusted family, who can alert you if they notice signs it's time to get your financial advocate to help.

#### **Central Investment Advisors**

We understand that this may be an emotional and uncertain time, and navigating financial decisions can feel overwhelming. At Central Investment Advisors, we're here to provide clarity, support, and guidance. If you have any questions or need assistance, please don't hesitate to reach out we're always here to help.

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#### **US TODAY** FOR YOUR FRFF ΝΤΔርΤ

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Get your travel on with classic

Aloha!

WAIT

LIST

## Set your watches to island time for this seven-night Hawaii cruise with pre and post-cruise packages in Honolulu! Discover

cascading waterfalls, active volcanoes, black, green and white sand beaches, historic sites, and unspoiled nature at five incredible ports. We will dock overnight in Maui and Kauai, giving you the opportunity to experience evening activities and morning sunrises unlike any you have ever seen before.

Upon arrival in Honolulu Hawaii, check into your ocean view rooms at the Hyatt Regency Waikiki Beach Resort & Spa for two nights, with the beachside restaurants and shopping just steps away. The following morning, depart on a sightseeing tour of the East side of Oahu including Diamond Head, Halon Point Blow Home and the Pali Lookouts. Returning to the hotel in the early afternoon, take time to relax by the pool, walk on the beach, or shop. Enjoy dinner this evening at the Hula Grill.

Check out of your hotel the next morning and head for a tour of Pearl Harbor and the Arizona Memorial. Your tour will end at the pier where you will board Norwegians Cruise's Pride of America. Norwegian Cruise Line offers "Freestyle Cruising" which offers a relaxed dress code, several dining venues and a wide variety of things to see and do on board. Once on board, get settled in and ENJOY!

Your first morning you dock in Maui, the "Valley Isle", which offers a surplus of natural splendor. The genuine hospitality of its people has helped make Maui Hawaii's second most popular island. Choose from a variety of excursions today, relax on the beach, or play a round of golf. This evening join the rest of your group for the Royal Lahaina's Myths of Maui Luau! After the Luau, return to the ship for an overnight docking in Maui and the opportunity to experience another beautiful day in Maui.

Stops over the next few days will take you to Hilo, Kona and Kauai. Hilo is like a giant greenhouse with spectacular flowers at every turn. Just 30 miles away, Hawaii Volcanoes National Park is home to the active Kilauea Volcano. Kona offers the quintessential Hawaiian experience. Sunny, warm weather, and crystal blue waters entice visitors to take part in a variety of surfside fun. Nawiliwili, Kauai is your gateway to what many believe to be Hawaii's most beautiful island. On "The Garden Island", nature truly is the star, from dramatic mountains to cool rainforests. You dock overnight in Kauai and get to enjoy this marvelous island for two days.

Disembark the ship the following morning back in Honolulu and then head to the Dole Plantation. Ride the Pineapple Express Train and take time to explore the Plantation Garden. Later, visit the Polynesian Cultural Center, where vou travel through time and experience thousands of vears' worth of culture from six different island nations. Enjoy a flavorful selection of Polynesian-inspired Asian and American cuisine at the Gateway Buffet before heading to the airport for your overnight flight home. This 11-day tour includes all air, cruise and motorcoach transportation, nine-night stay, 23 meals, admissions, and gratuities. Prices vary depending on cabin category. Call Classic for more information.









## MARCH 29 -April 6, 2026

Celebrate the marking of America's 205th anniversary with a journey from "the cradle of the American revolution" through the historic hubs of New York and Philadelphia and to the nation's capital, Washington DC. You will arrive in Boston, a city bursting with character and Revolutionary History, where you stay for two nights.

Your first morning, venture to Lexington Battle Green, where the first shots of the Revolutionary War were fired on April 19, 1775. With your local guide, continue to Concord on a drive that follows the same path that the British troops marched that day. From your local guide, you will learn more about Concord's historical significance, and step inside Wright Tavern, where the minutemen and militia gathered before battle and see the Old Head Burying Ground. Head to the Old North Bridge and see the exact spot where the "shot heard 'round the world"" was fired. This evening, celebrate the start of your journey with a welcome dinner in Boston's famed North End.



The following day visit West Point, which highlights why George Washington considered it

the most important military post in America. During your guided tour, learn about the garrisoning of West Point during the war and the present role of the US Military Academy in training the leaders of tomorrow. Then you are off to New York City, where you check into your Times Square hotel for two nights. This evening is yours to enjoy the Big Apple.

After breakfast, delve into historic New York on a blended panoramic and walking tour. Glimpse into Central Park, see St. Paul's Chapel, where George Washington prayed following his inauguration, and view Trinity Church, where Alexander Hamilton was laid to rest. Convene for lunch at New York's most historic tavern, a favorite watering hole among several Founding Fathers. This tavern is where George Washington famously gathered with a group of officers to celebrate after the last British troops left American soil. This evening is yours to spend as you wish or you may choose to join an optional dinner and show, taking a seat at one of Broadway's biggest hits: Hamilton!

On to Philadelphia! Embark on a tour of the birthplace of America. Step inside Independence Hall, the location of the signing of the Declaration of Independence and drafting of the Constitution. See the iconic Liberty bell before enjoying some free time for lunch at a local market. This afternoon, head to the Museum of the American Revolution, where you can walk through interactive exhibits imagining what it felt like being part of the Revolution. Tonight, dinner is on board the legendary Moshulu, the world's oldest and largest square-rigged sailing vessel still afloat. Docked at Penn's Landing, experience a piece of maritime history.

ANNIVERSARY FEATURING WASHINGTON DC

Make a stop at Valley Forge National Historic Park, the winter encampment of George Washington's Continental Army, en route to Washington DC. Step back in time while visiting Washington's headquarters with a local park guide. Later, arrive at the US Capitol for three nights. The next morning set out to see Washington DC. Enter the iconic and storied U.S. Capitol for a guided tour and fascinating look into American history and government. Later visit Arlington National Cemetery, where 400,000 service members and notable figures are honored and remembered. A narrated tour takes you to the Tomb of the Unknown Soldier and Kennedy gravesites.

The next morning, take in views of the National Mall, White House and other historic monuments and museums. Head to Old Town Alexandria, nestled along the Potomac and take time to stroll the cobblestone streets. Then, visit Mount Vernon, the beloved home of George Washington, and tour the estate while hearing stories from the past. This evening, toast to a fantastic historical journey over a farewell dinner with your fellow travelers.

This nine-day tour includes all air and motorcoach transportation, eight-night stay, 12 meals, admissions, gratuities and services of a professional tour guide all for \$4,799 per person double occupancy.



## Get your travel on with classic



Stay a night in St Louis before an early morning flight bound for Lima, Peru. Upon arrival, check in to the INNSide Lima Miraflores hotel for 2 nights. Enjoy a relaxing morning before taking in the stunning ocean views during lunch at La Rosa Nautica, situated on a historic Pier along the Costa Verde. Later, marvel at the elegant architecture and extensive historic collections, fine paintings, and frescoes within the **16th century Cathedral of Lima** and the nearby **San Francisco Church and Monastery**. This afternoon, visit the Larco Museum for a comprehensive overview of Peruvian pre-Columbia history. This evening is free for you to explore the city and enjoy dinner on your own.

The next morning, head to the airport for a short flight to Cusco, the ancient capital of the mighty Incan Empire in the Andes Mountains. Enjoy of walking tour of the historical city center to see the charm on every corner in what is considered the most beautiful city in Peru. **Visit Cathedral of Santo Domingo, built atop the ruins of the Coricancha Temple.** For lunch, dine at a local restaurant near Cusco's main square. Make serval stops as you traverse the Sacred Valley, including visiting **Sacsayhuaman**, an ancient Inca fortress. Explore the bustling Pisac Market and the colorful stalls offering handicrafts, textiles, ceramics and more from local artisans. Upon your arrival in the Urubamba Valley, check into Inkaterra Hacienda Urubamba for two nights.

Meet the Quescha-speaking farmers and weavers of a rural Andean community the next morning to learn about the lifeways and traditions of modern Andean people. Lunch is served at the Ninos del Arcoiris, featuring a garden-to-plate meal which supports a non-profit charity that provides quality education, nutrition and healthcare for children. Next, see the concentric circular terraces on your visit to the site of **Moray**, which was once a creative agricultural experimentation center of the Incan. Enjoy an evening tucked away in the lush private estate of the Lambarri-Orihuela family for dinner. Visit the fortress of Ollantaytambo after checking out the next morning. The formidable complex has massive terraces that housed baths, temples and military barracks. Next, board the Vistadome Observatory Train to enjoy a scenic rail trip with a splendid variety of landscapes from the expansive windows of your rail car. After lunch, board a bus for the final leg of your journey to the breathtaking **Machu Picchu**. Accompanied by your guide, explore the city's ruins which overlook the raging Urubamba River. Hidden in a tangle of vines and treetops, the city of Machu Picchu will forever hold the secret of its abandonment. After your visit, return to town and check into the Inkaterra Machu Picchu Pueblo Hotel for dinner and rest.

Have a relaxing morning the next day or take an optional return trip to Machu Picchu. Lunch is included at the hotel before once again boarding the Vistadome Observatory Train for your return to Cusco and transfer to the Monasterio Hotel for one night. This hotel is one of the most unique hotels in Cusco and is a protected national monument. For dinner, visit MAP Café, wellknown for its fine-dinging experience as you sit underneath a modern glass enclosed structure, which contrasts beautifully with the historic setting.

After breakfast the next morning, board the plane back to Lima. Upon arrival, visit Barranco for some last minute souvenir shopping before a magnificent farewell dinner at Restaurant Huaca Pucllana. Return to the airport for your overnight flight back to the US with cherished memories of your Peruvian adventure. This nine-day tour includes all air and motorcoach transportation, seven-night stay, 18 meals, admissions, and gratuities and services of a professional tour guide all for \$6,749 per person double occupancy.





## classic Calendar

## 2025

May 12-23	Alaska by Land and Sea WAITLIST
May 26-June 6	Alaska by Land and Sea WAITLIST
June 21-25	Niagara Fall WAITLIST
July 2	Clue at the New Theatre 🔤
July 10	Jefferson Barracks
July 27-Aug 3	Outstanding Oregon WAITLIST
August TBD	Historic Lexington 🔤
Aug 31-Sept	Celtic Beauties WAITLIST
September 25	Kosher Konnection 🔤
October 6-10	Sedona Red Rock Country Last Chance
December 11-15	Wisconsin Christmas

## 2026

Feb 26-Mar 8 Mar 29-Apr 6 May 10-18

Hawaii Cruise
Celebrating America 250th Anniversary 🔤
Peru Adventure 🔤

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