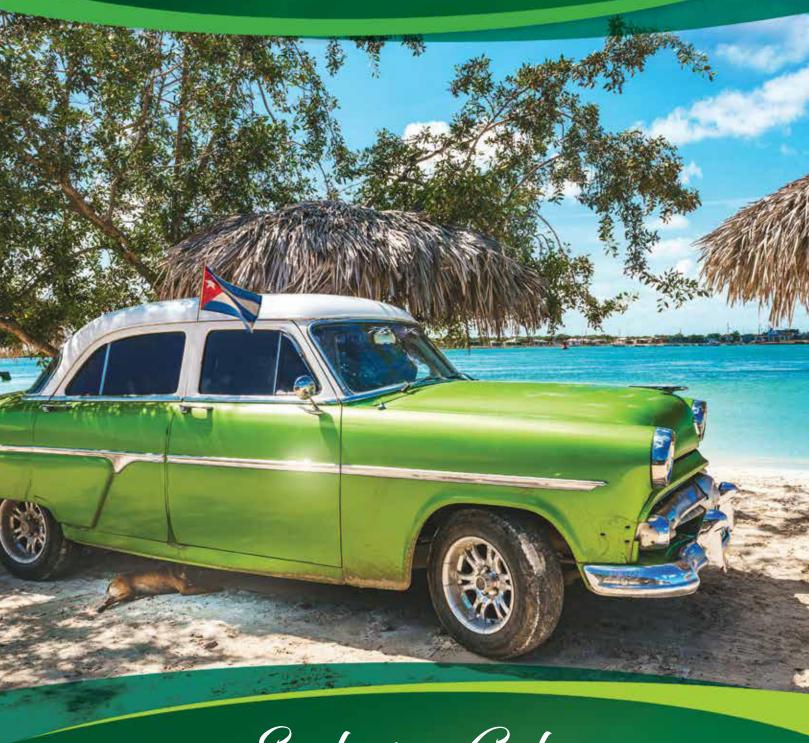


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* Central Bank DECEMBER 2023



Exploring Cuba

NOVEMBER 3-13. 2024

More details on page 2 (#)







All of your friends at Classic wish you the happiest of this holiday season!

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Northern Lights NEW

On this trip we will hopefully witness the beautiful colors of the night sky as we head to Fairbanks in March of 2025 on a small group adventure.

Witnessing these bright colors (reds, greens, purples and blues) dance across the sky is one of the most magical experiences ever. It will make you stand up straight, your mouth fall open and maybe just maybe, your eyes tear up.

Of course, this tour has so much more than just watching the night sky. We will take a winter glacier cruise, we will visit a musk Ox Farm and be amazed at these woolly creatures, we will take the Alaska Railroad's Aurora Winter Train for a full-day journey. There we will keep our eyes peeled for wildlife in the Park. You will sip cocoa by the roaring fireplace in Talkeetna Alaskan Lodge and see unforgettable views of the mountains. In Fairbanks you will walk out in the snow under an unspoiled bed of stars and search for the shimmering hues of purple and green. You will embrace the Iditarod spirit and try your hand at dog mushing, stepping onto a sled with an expert guide and gliding over the snow with your very own pack of sled dogs. That night we stay for dinner at the kennel owner's home and learn about their life. Last, but not least you will visit the University of Alaska's collections featuring 2.2 million years of biodiversity and thousands of years of human history.





On the Cover...

Exploring Cuba



NEW

Culture, History and Colonial Cities

November 3-13, 2024

Discover the island nation of Cuba- a place filled with friendly people, eager to share their lives, heritage, and culture with you. Join Classic on this special Support or the Cuban People program, designed around daily interaction with local residents that deliver insight into past, present and future. Email or call the office for the detailed itinerary.

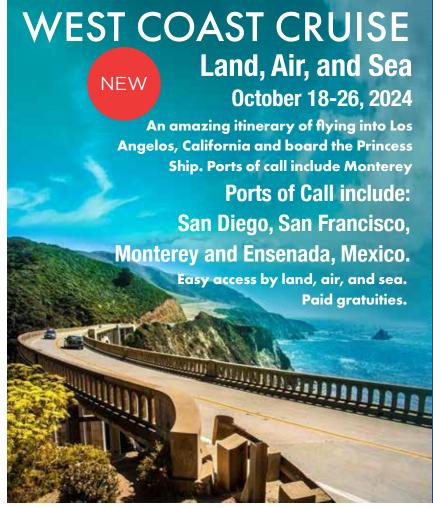












This is one of the most stunning places on earth with its jagged coastline, deep blue waters, marine sanctuaries and cooking cypress forests. Nest is San Francisco where you will see Cable cars and the Golden Gate rising from the fog, great museums, shopping and superb restaurants. San Diego is a beautiful city and a favorite of many. It has its own cross-cultural feel because of its sun-drenched Mediterranean atmosphere, part south-of-theborder zest and part beach town. World-renowned attractions such as San Diego Zoo, the Salk Institute, Sea World and the San Diego-Coronado Bay Bridge. Ensenada, Mexico is just 70 miles south of the international border and only a 90 minute drive from San Diego. Visitors are drawn to the warm Mediterranean climate, friendly atmosphere and easy access by land, air and sea. All this and so much more as you enjoy the included beverage package, wifi, paid gratuities, and so many things to enjoy cruising on the western coast of California.





HIGHLIGHTS INCLUDE: Maori Culture in Wellington, Cook Strait, Nelson, Abel Tasman National Park, Punakaiki's Pancake Rocks, Choice of Franz Josef Glacier Hike or West Coast Wildlife Centre, Franz Josef, New Zealand's Wild West Coast, Queenstown, Milford Sound, Sydney Opera House, Adelaide, Barossa Valley, Sounds of Silence Dinner at Uluru, and Great Barrier Reef. Call for the detailed day by day itinerary.







September 29 - October 9, 2024

Discover the Charm of Boston N Your Next Unforgettable Vacation



Climb aboard the luxurious motorcoach and embark on your journey to Boston.

As you venture toward your destination, you'll soon reach Philadelphia, the historic birthplace of American independence. Visit the fascinating museums and exhibits that bring history to life, such as the Congress Hall and the Museum of the American Revolution.

As your journey continues to Boston, you'll witness the seamless blend of old-world charm and modern sophistication. Traverse the historic cobblestone streets of Beacon Hill and stroll along the picturesque Freedom Trail, where you'll encounter notable sites like, the Boston Tea Party, Paul Revere's House, and "the shot heard 'round the world. Take in the vibrant atmosphere of Quincy Market, where you can savor delicious local cuisine and browse unique shops. With the comfort and convenience of bus travel, you'll have the freedom to fully immerse yourself in the sights, sounds, and flavors of these remarkable cities.



SAVVY CHARITABLE GIVING

By Emily Kampeter, Vice President & Wealth Management Advisor

As you're wrapping up the year, don't forget about your favorite causes! Most charities need your help to meet their year-end goals, so be generous but be smart with your gift-giving.

Do your research. Your charitable giving only qualifies for a tax deduction if it goes to a tax-exempt organization as defined by the Internal Revenue Service (IRS). Review how your favorite organization operates and how much of their resources are used for charitable purposes. Charitywatch.org and charitynavigator.org are two great resources to compare non-profits.

Itemize your deductions. You'll receive the best tax benefits if your charitable donations (combined with your other itemized deductions) exceed your standard deduction. Of course, don't make this your sole purpose for giving.

Consider deduction limits. Your deduction limit is 60% of your adjusted gross income (AGI) for cash gifts and 30% of AGI for non-cash gifts held for more than one year. You can carry over excess contribution amounts for up to five years.

Request a receipt. If you donate \$250 or more, you need a receipt from the charity. If less than \$250, you need a bank record/receipt or written communication showing the charity name, date, and amount.

Subtract your benefits. If you received something in exchange for your donation (e.g., meal, book, etc.), deduct the fair market value of the item or service from your donation.

Get an independent appraisal. If you want to donate property over \$5,000 (e.g. household goods, vehicles, etc.), you'll want to get an appraisal. Deducting non-cash donations may require you to complete a special tax form (Form 8283 Noncash Charitable Contributions) for those items.

Review your volunteer time. You can deduct transportation costs and expenses directly associated with your volunteer efforts, but you can't deduct the cost of your time. Keep your receipts and a mileage log with your tax records.



Donate appreciated investments. Rather than selling securities (stocks, bonds, mutual funds, etc.) and donating

bonds, mutual funds, etc.) and donating cash, make your donation dollars go further by donating the asset directly to charity. You can get a deduction equal to the fair market value of the asset and avoid the capital gains tax you would have incurred if you sold it. Bonus points if the charity also offers state tax credits for your donation!

Use your IRA. If you're age 70½ or older, consider donating to charity directly from your IRA by making a qualified charitable distribution (QCD). If you're also required to take required minimum distributions (RMDs) from your IRA and you don't need the additional income, the QCD can also help satisfy your RMD. You can donate up to \$100,000, per taxpayer, directly from your IRA and completely avoid income tax on the distribution.

Look to the future. If it's not your year to give, think about your future giving capacity. You could make a charitable organization the beneficiary of your life insurance, retirement accounts, or trust. You can even explore trust options that provide income to you during your lifetime and provide the remaining assets to a charity upon your passing. Leaving tax-deferred assets, such as IRAs and retirement accounts, to charity may provide a more tax-efficient legacy versus leaving those assets to heirs in a high tax bracket.

*Central Trust Company does not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for tax, legal or accounting advice. Please consult with your tax advisor before engaging in any transaction.





SIOUX FALLS, SOUTH DAKOTA

June 3-6, 2024

Sioux Falls has the breathtaking Falls Park, where the Big Sioux River cascades over impressive quartzite cliffs, creating a mesmerizing spectacle. Surrounded by lush greenery and vibrant flowers, it is a serene and invigorating experience. Sioux Falls is a destination that captivates travelers with its unique blend of natural beauty, vibrant city life, and rich cultural heritage. Nestled in the heart of South Dakota, this charming city offers a plethora of experiences that cater to diverse interests. The warm hospitality of the locals, coupled with the city's vibrant energy, makes it an inviting and memorable bus trip destination.



GANGSTERS, RACING & MINERAL SPRINGS

MARCH 20-23, 2024

Hot Springs was a playground for the rich and famous, Gangsters like Al Capone and Lucky Luciano, Baseball Legend Babe Ruth and

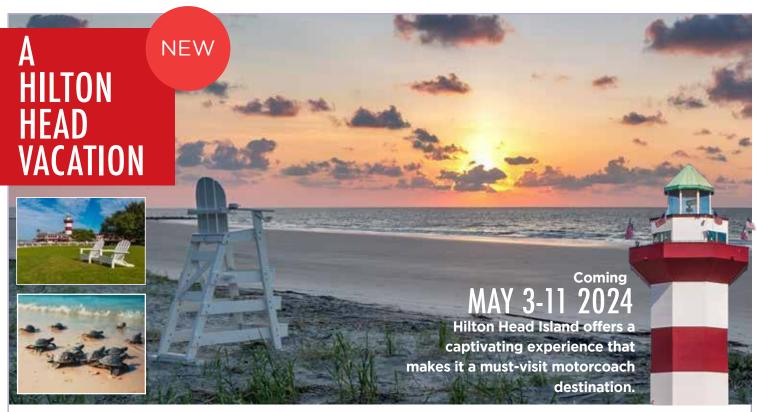


Hollywood Celebrities. It was also the proud hometown of President Bill Clinton. Gather your Rich and Famous friends, schedule a Spa Trip, enjoy an afternoon of racing, sneak into the Gangster Museum, and disappear into a Magic Show. This is going to be one historic and fun trip where you will enjoy a Hot time in Arkansas. Call for complete itinerary and hold your space before it is sold out.

Hot Springs was a playground for the rich and famous, Gangsters like Al Capone and Lucky Luciano, Baseball Legend Babe Ruth and Hollywood Celebrities. It was also the proud hometown of President Bill Clinton.







April 27- May 5, 2024 Nestled along the South Carolina coastline, this enchanting island provides pristine sandy beaches that stretch for miles. Beyond its stunning shores, South Carolina embraces a rich history and culture, featuring charming architecture, delectable Southern cuisine, and a welcoming community. Dolphin cruises, Harbour Town Lighthouse, and turtle walks are just a taste of what is to come on this wonderful journey. From beachside relaxation to adventure-seeking activities, these diverse offerings ensure an unforgettable motorcoach trip for everyone. Call for a detailed itinerary.



O DAY TRIPS





St Louis Blues vs Colorado Avalanche Hockey

Join Classic on our popular trip to watch the St Louis Blues take on the Colorado Avalanche at Enterprise Center. With seats located in a great location, snacks and beverages are included and will be delivered directly to you by the wait staff in your section, making sure you don't have to wait in any lines or miss a second of the action! Bus and all-inclusive ticket \$185.

Sign up January 10, 2024 8:30am.

©



"Squabbles" Starring George Wendt and Bernadette Birkett May 8, 2024

Jerry and Alice are happily married on the road to domestic bliss. Living with the happy couple is Alice's father, Abe- a curmudgeon set in his ways. When Jerry's mother loses her house in a fire and has to move in with the trip, the little squabbles start to add up. This play stars the husband and wife comedy due of George Wendt and Bernadette Birkett. **Bus, Lunch, and Show \$85.** \bigoplus





Includes transportation and ticket to the exclusive climate-controlled club offering an upscale buffet, full-service bars, and 30+ TVs. Individual reserved seats are outdoor and located on Level 2. Includes an upscale buffet including ballpark fare, carving station, action stations, cookies & brownies and full-service bars that include mixed drinks, wine, Budweiser products, Shock Top & Coke products. Bus and all-inclusive ticket \$200. Sign up date is on March 1, 2024 8:30am. \bigoplus

Disney's "NEWSIES"



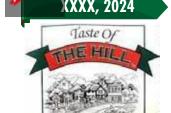
The smash Broadway hit spins the inspirational, David- and Goliath story of New York City paperboys standing up to unscrupulous newspaper tycoon, Joseph Pulitzer. Full of heart, humor, and irresistible dancing, with music composed by two-time Academy Award winner, Aland Menken, NEWSIES is perfect fun for the whole family. **Bus, lunch, and show \$85.** $\textcircled{\bullet}$

Peach Picking



Over 10 years of traveling to Eckert's and riding the tractor out to the orchards to enjoy picking peaches, blackberries, and garden goodies. Of course, we all love the fried chicken lunch will all the trimmings! **Bus, wagon ride to the orchards, and lunch \$85.** \bigoplus

Taste of The Hill Food Tour ***Still finalizing date and price ***

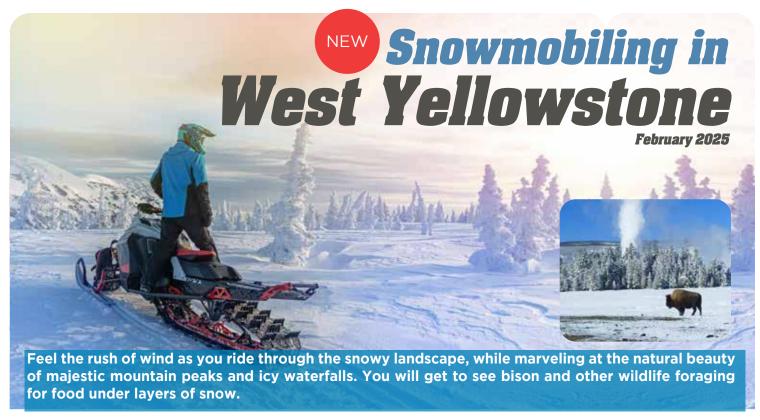


Join Classic as we explore St. Louis's largest Italian neighborhood. Step back into time while visiting different restaurants and shops, and sampling some of their mouth water food. Experience the life of an Italian Immigrant and the impact they made on the city and the local food scene. Find out why Classic always chooses to eat on the Hill and what makes it so special.



Note: Although there are places where you will be able to sit, you must be able to stand for short periods during the tour and walk at a moderate pace for up to six blocks at a time, (totaling up to 2 miles) to participate on this walking tour around The Hill. Bus and tour of The Hill with guide \$





If you have a spirit for adventure, there is a must-do activity to add to your bucket list: Snowmobiling!

A guided snowmobile tour of Yellowstone National Park in winter: a sight most visitors dream of experiencing.

Winter in Yellowstone is nothing short of magical, and for good reason. The crowds are at an absolute minimum while nature remains in full display. Under a thick blanket of snow, the Park becomes virtually silent, broken only by the hiss of steam from thermal features, the burble of flowing rivers, and the occasional whine of a distant snowmobile. You will feel like you've got the whole Park to yourself, but that's only half the fun!

The other half comes from the thrill you can only experience on a snowmobile. And to top it all off, you'll witness one of Yellowstone's star attractions in a setting few visitors will ever see, an eruption of Old Faithful geyser in winter. The professional certified guides will teach you everything you need to know before you head out on your guided tour. Snowmobile clothing is included each day, as well as gloves and boots. **This is a once in a lifetime experience so please call for any questions or get on the interested list.** Θ



Viking Great Lake Voyages

Since the Viking talk, we have had interest in the Great Lakes Voyages. This voyage visits the world-famous Niagara Falls and you will hear the majestic roar that has been immortalized in countless poems and literature. From urban skylines to uninhabited islands, discover North America's wilderness the Falls, Point Pelee, and Alpena, as well as the timeless charm of Mackinac Island. This tour is in the finalizing stage so please call if you are interested and we will send you an itinerary when pricing is available.



Amazing Graze Valentines

FEBRUARY 13. 2024

10:00am CLASS

2:00pm

Back by popular demand - Join us as we welcome Amazing Graze back to teach us how to make the perfect Valentines Day Dessert Graze Board. The result will be your beautiful work of art which you will take home to share.

Included: Supplies, guide, and class \$40.





2024-2025



MOTORCOACH TRIP





2024

January 16-27 10 day Caribbean Cruise LIMITED SPACE Febebruary 22-March 11 Kingdoms of Southeast Asia SOLD OUT March 20-23......Gangsters, Racing and Mineral Springs April 17-22.....Spotlight on Washington, D.C. April 19-27..... Military Tattoo and Washington DC May 3-11..... Hilton Head Vacation June 3-6 Sioux Falls, South Dakota June 8-19..... Essential Britain SOLD OUT July 13-19...... White Mountains SOLD OUT July 13-27...... Mediterranean - Barcelona to Athens LIMITED SPACE July 23-August 3.......Yellowstone - Group 1 August 13-24......Yellowstone - Group 2

August 27-September 7...... Alaska Land and Cruise 🗓 SOLD OUT

September 9-19......Rhine and Moselle River Cruise

September 15-24 Pilgrimage to Fatima & Lourdes with Barcelona

September 29-October 9......Boston Fall Foliage Tour

October 18-26 West Coast Cruise November 3-13......Cuba



February 10-March 3, 2025...... Australia and New Zealand Uncovered FebruarySnowmobiling in West Yellowstone

March 22-28 Fairbanks



Classic living is its own reward. Call 634-1110 to claim your share! *SOLD OUT trips were offered in previous newsletters



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