SUMMER

Third Quarter 2023

UPCOMING TRIPS

OKO<mark>BOJI SUMMER</mark> THEATER

TWO SHOWS IN THE TWIN CITIES

BRANSON

KENTUCKY TRIFECTA

ADVENTURE DOWN UNDER

NIAGARA FALLS & THE SOLAR ECLIPSE

MYSTERY TRIP

WORLD WAR II & NORMANDY









Blarney Castle

Cliffs of Moher

Cabra Castle

The Emerald Club visited Ireland and made some wonderful memories! We were lucky the weather was in our favor as we toured the beautiful Emerald Isle!

The group started in Dublin, visiting some iconic museums. Trinity College is home to 200,000 books and a harp dating back to the 15th Century. This is also the home of the legendary Book of Kells - the most famous manuscript of the four gospels of the new testament, dating back to 800 AD!

We toured Dublin Castle, where many state banquets and inaugurations were held. We were able to explore the castle grounds, as well. Some very important people in history have dined there, including Benjamin Franklin, Queen Victoria, Charles Dickens, John F. Kennedy and Queen Elizabeth II. We saw elaborately painted ceilings, beautiful chandeliers, aong with detailed architecture.

We visited the beautiful Christ Church Cathedral and St. Patrick's Church, both built in the early centuries....we even got to explore some crypts. We were entertained with authentic Irish music and dance on the streets and in the historic pubs. There were so many pubs throughout Ireland that were built in the early ages, with so much character! Some were originally banks, icon buildings, or even churches, which added to the rich history and character. The locals were courteous and helpful, and we had fabulous food throughout the trip.

We had a tour of the famous Guinness Brewery and the Tullamore Whiskey Distillery before we left Ireland....can you have an authentic experience in Ireland without visiting a brewery and distillery????

While in Waterford, part of the group visited the Waterford Crystal factory while others chose the Medieval Museum.....neither group was disappointed. Both learned about the rich history of the area.

We toured the Blarney Castle and the surrounding grounds. Some in the group were brave enough to climb the steps and kiss the stone..

Killarney gave us a jaunting carriage ride in the National Park and a boat ride to an island to explore the ruins of an ancient monastery.

We drove along the narrow, curvy roads to view the coastline and beautiful landscapes of the Ring of Kerry. The Cliffs of Moher gave us cinematic views of the Atlantic and a great workout along the path to the top! The breathtaking view made the walk worth it!

We got a little history on sheep herding as we watched a demonstration of border collies as they expertly followed the direction of their trainer. It was impressive to watch them corral the sheep with verbal and whistle commands.

We spent an enchanting final night at Cabra Castle, where we had time to enjoy the beautiful grounds, enjoy a wonderful meal, and even share some limericks with the group! It was the perfect way to end the trip. I think we all left a little piece of our hearts in Ireland.....



Colorado Rails-July 15-21 This trip is filled and passengers are excited to go!

NEWOkoboji Summer Theater- August 10

You are cordially invited to join the wedding theme fun! We will begin with a lovely dinner at King's Steakhouse in Spencer, which used to be a church! It will feel like rehearsal dinner before the wedding, as we see the romantic musical "The Wedding Singer" at the Okoboji Summer Theater. Pick-ups will be in Cherokee at 3:45 p.m. and Storm Lake at 4:30 p.m. Make sure to RSVP quickly, as we can only take 25 guests this time!

The cost is \$109, due at sign-up. If you would like to meet us for the show only, please contact your Emerald Club Director and we will do our best to accommodate you!

TWO SHOWS in the TWIN CITIES September 20-21,2023

We will see *The Jersey Boys* at the Chanhassen Dinner Theater and *Million Dollar Quartet* at Old Log Theater. This trip is full, but we have started a waiting list!



Branson- October 17-22, 2023

We do Branson differently than anyone else does it! We will enjoy a meal at one of our favorite places in Jefferson City, Prison Brews! We will overnight there before we explore the Missouri State Penitentiary, which operated from 1836 to 2004! Before it closed, it was the oldest operating penal facility west of the Mississippi. Once in Branson, we will enjoy a cruise on the Showboat Branson Belle & some of the best shows in town, including Queen Esther at the Sight and Sound Theater, SIX, Clay Cooper's Country Express & the Duttons! We will take some time to explore Silver Dollar City during the Harvest Festival and enjoy a tour of College of the Ozarks, dubbed "Hard Work U", which will include a meal at the Keeter Center. Our final stop will be Kansas City, where we will enjoy a tour of the Steamboat Arabia Museum and the New Theatre Restaurant for dinner and a show! Cost is \$1,899 per person for double occupancy or \$2,299 per person for single occupancy. \$250 deposit due upon registration. We will have a pickup in Des Moines for this trip!

Kentucky Trifecta by Star Destinations - December 4-10, 2023

Creation Museum / Ark Encounter / Churchill Downs / Kentucky Horse Park Visit Creation Museum, a state-of-the-art 75,000 sq ft facility that allows you to venture through biblical history in this stunning museum. The Ark encounter features a full-sized replica of Noah's Ark that will amaze you! You will experience an unforgettable evening with festive lights and music, that are sure to get you in the TRUE Christmas spirit. The gardens are illuminated in a remarkable sea of lights during their holiday Brilliant Lights Display! We will then venture to the magnificent Churchill Downs, home of the Kentucky Derby! Visit Kentucky Horse Park's museums, galleries, theaters & exhibits. We will tour the racetrack and listen to many iconic stories of the early days of the Kentucky Derby. Meet the racehorses that have been transformed into reindeer

and experience all the elements of "off to the races".....maybe your favorite will win!

We will visit an 1848 Greek Revival mansion, a smokehouse and more! Get more details with the brochure at your local branch. Cost is \$2095 for double occupancy or \$2 619 for single occupancy.

Cost is \$2095 for double occupancy or \$2,619 for single occupancy. \$500 deposit due at registration.

MEDICARE CORNER

Open Enrollment begins October 15th, but the time to prepare is now!

It is a great idea to check up on the following:

- Annual notice of change
 - Annual premiums and drug costs
 - Your prescription medications
- Changes to formularies, plans and networks
- Next year's health needs and goals

FAQ with a Central Insure agent

Q: When should I enroll in Medicare? A: If you are turning 65 and do not currently have insurance, the answer is right away. If you do have other coverage or plan to continue working, the answer changes.

Q: How do I enroll in Medicare?A: Once you know which parts of Medicare you are going to take, contact the Social Security Administration. You can sign up online, over the phone, or in person.

Q: I am turning 65. What if I have job-based health coverage through my job, or my spouse's job?

A: This can vary based on the employer's size. If fewer than 20 people work there, check with your employer because your health plan may

change how it pays for services. If more than 20 people work there, it is a good idea to review costs and coverage options to decide if taking Medicare or keeping job-based coverage is best for you.

Q: What is the difference between a Medicare Supplement and a Medicare Advantage plan?
A: A Medicare Supplement plan helps cover your out-of-pocket expenses that are not covered by Original Medicare. It does not cover prescriptions and you generally need to purchase separate coverage for drugs.

Medicare Advantage plans are usually low or \$0 premium and replace Original Medicare.

These plans are subject to plan networks, sometimes include prescription drug coverage, and may have copays and Out of Pocket

maximums.

Send your Medicare questions to: Brandy Immens, Account Executive 712-203-2135

bimmens@centralinsure.com

Central Bank Building

522 4th St, Sioux City IA 51102

Not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. May go down in value.

COME.....COME ALL!!



Please join us on August 10th at 2:00 for our *Planning Ahead Seminar*. We are hosting this FREE seminar at WIT Auditorium in Cherokee.

Even if you think that you have everything settled, attending the seminar will provide helpful hints and tips to make sure you haven't forgotten anything!

This seminar is open to Emerald Club Members from all locations....please feel free to invite family and friends!

RSVP to Debbie at 712-225-9039 to make your reservation for this informative seminar!

Niagara Falls & the Solar Eclipse - April 5-9, 2024

Travel to Buffalo to learn about the city's transportation industry, feel the influence of FDR and Frank Lloyd Wright, experience the majestic might Niagara Falls and witness one of the worlds most exciting celestial events - a solar eclipse. Tour Highlights include a narrated tour of Buffalo, lunch at historic Roycroft Inn and a tour of Frank Lloyd Wright's Darwin D Martin House. You will witness the Solar Eclipse from a specially-selected viewing location inside Fort Niagara with chairs and special eye-wear. You will also enjoy some German hospitality at the Hofbrauhaus! 9 meals are included.

Cost of this tour is \$2,849 per person for double occupancy or \$3,549 for single occupancy. **Save \$75 by attending one of our travel presentations and signing up that day**

August 1st -1:00 Storm Lake Main5:30 CherokeeAugust 2nd -1:00 Sioiux City5:30 Spirit Lake

Emerald Club Mystery Trip - May 29-June 2, 2024

Far and near, here and there.....adventures are waiting everywhere! If you like surprises and mysteries, too, this is the trip that was made for you! Are you watching for clues, telling more than the dates? Well here is one: we will be leaving the state! We think you'll enjoy our one-hotel stay; and the fact that the lake is not far away. Please stop in or give us a call to receive the trip flyer

Reserve your seat today with a deposit of \$100. Cost is \$2,135 for double occupancy or \$2,735 for single occupancy. Final payment is due on.....you guessed it.....APRIL FOOLS DAY! (April 1, 2024)

World War II & Normandy - July 8-17, 2024

Join us for an unforgettable journey of discovery and remembrance on the 80th Anniversary of D-Day! We will begin our tour with WWII focused tours of London & Paris. Other highlights include the D-Day Story Museum, English Channel Crossing & Juno Beach. We will also explore the Caen Peace Memorial Museum, Arromanche-les-Baines & Longues-sur-Mer.

To lighten things up will will spend some time on an Apple Cider Farm. We will visit Normandy American Cemetery, Omaha Beach, Pointe Du Hoc, the Airborne Museum & Utah Beach. We will get inspired with a visit to Monet's countryside home on our way to Paris, where we will

spend our final few days. We will conclude our inspiring tour of the City of Light with a dinner cruise on the Seine. **BOOK NOW AND SAVE \$350!**

We are hosting travel shows on August 7th: 10:00 at Dakota Dunes, 400 Gold Circle & 2:00 at Central Bank in Storm Lake, 600 Lake Avenue

Discover Austalia's Outback to New Zealand's South Island



February 7-26, 2024

Cross the International Dateline for an adventure discovering the treasures of Australia and New Zealand, including their unparalleled beauty and captivating culture! Highlights of this tour include: Sydney, Sydney Opera House, Cairns, Great Barrier Reef, Alice Springs, Uluru, Melbourne, Queenstown, Milford Sound, Mt Cook National Park & Christchurch. We are also offering an optional 3-night Fiji Post Tour Extension! Full itinerary available at all Central Bank locations, or can be mailed per request! We are also able to email you a link to the recording of the travel show and Collette Tour page. Cost of this once-in-a-lifetime adventure is \$9,799 per person for double occupancy or \$11,599 for single occupancy, if booked before July 7, 2023. Travel Protection Insurance Available for an additional fee.

WE HAVE LIMITED SPACE AVAILABLE, SO CONTACT YOUR DIRECTOR TODAY!!



July 21 - Join us for a night cheering on the Explorers Baseball Team! Doors Open at 6:00 p.m. Game starts

Sioux City

at 7:00 p.m. July 27 - Tour the beautiful Orpheum Theatre and enjoy a snack. Learn the history, tour the dressing rooms and the halls to view the famous signatures. Please join us at 2:00.

August 7 - WWII Memorial Presentation -Join us at 10:00 a.m. at our Dakota Dunes branch, 400 Gold Circle.

August 9 - Join Nancy at Oscar Carl Vineyard at 4:00 p.m. Relax with a glass of wine and enjoy the view with fellow Emerald Club members.

RSVP to Nancy for any of these Sioux City events!

<u>Storm Lake</u> Prime Time at Storm Lake High School July 26th 8:30 a.m.-12:30 p.m.

It's back! Come for a morning of FUN and learning, as you get to choose the sessions that most interest you. Cost is \$10 if you register by June 30th or \$15 at the door. Breakfast & lunch are included. Mail check to CommUNITY Education, PO Box 638, Storm Lake OR drop off at their office at 930 E 5th St, Portable #3. The Central Bank Emerald Club will have a booth there, so be sure to stop by!

Let's Go Fly a Kite - August 17th - Meet at Frank Starr Park to fly a kite or go for a walk and enjoy refreshments in the shelter house at 9:30. Dutch Treat Luncheons - Sept. 13 @ 11:30 RSVP to Stacy to receive the location!

<u>Spirit Lake</u>

Coffee at the Wells - 10:00 a.m. July 12 - September 13 - October 11 - November 8 -December 13

Afternoon at the Rock-n-Roll Musuem Enjoy a tour and tasting on July 24th. RSVP to Tammy for details!

Annual Emerald Club Banquet!!

Join us on Wednesday, August 16th. We will be hosting the event at the Roof Garden this year, RSVP to Tammy is required, as space is limited! 712-203-2125

Cherokee

Coffee & Convo - Mud on Main @ 2:00 July 11 -Aug. 22 - Sept. 19 - Oct. 24



Harvest Banquet has been scheduled forOctober 26th with Gregg Claasssen as entertainment!







Tammy Browning, Executive Director 1400 18th Street, PO Box 188 Spirit Lake, IA 51360 712-203-2125 tbrowning@mycentral.bank



Stacy Meyer, Director 600 Lake Avenue Storm Lake, IA 50588 712-732-2190 smeyer@mycentral.bank



Debbie Nelson, Director 401 West Main Street Cherokee, IA 51012 712-225-2546 dnelson@mycentral.bank



Nancy George, Director 400 Gold Circle, Suite 100 Dakota Dunes, SD 57049 605-540-4333 ngeorge@mycentral.bank