



HORIZONS CLUB

CONNECTION

Connect With People.

November-December 2023

New Horizons Club Coordinator

Greetings!

My name is Jill Fletcher and I have been working behind the scenes with the Horizons Club for the past few months planning exciting travel for our customers to experience in 2024. We have some amazing trips planned—and I think a little something for everyone!

I retired in May from a 24-year career teaching high school business and technology at Central High School. Not ready to be retired yet, I decided to pursue a job as a Community Relations Coordinator with FSCB and a partnership was forged! This role combines my education, skills, experiences, and love of travel...I think it is a perfect fit! I really enjoy coming to work each day!

As a member of FSCB's Marketing Department, my greatest responsibilities are assisting the individual branch Horizons Club Directors, as well as planning and leading the extended travel for the Horizons Club.

My husband, Kevin, is my favorite travel partner and is always up for whatever trip I propose! One of our biggest adventures yet was a trip in May to South Africa, Botswana, Zimbabwe, and eSwatini. There were so many once-in-a-lifetime places and things to see and experience! Our trip took us to the major cities of Cape Town and Johannesburg and Kruger and Chobe National Parks. We visited a penguin colony at the Cape of Good Hope on the south-western tip of Africa and got soaked by the incredible spray at beautiful Victoria Falls, one of the world's largest waterfalls. The list of animals we saw in



the wild is lengthy and included lions, a leopard, giraffes, zebras, elephants, white rhino, hyenas, impala, Cape buffalo, wildebeest, baboons, several types of monkeys, hippos, warthogs,

kudu, and many exotic and beautiful birds!

Even five or six years ago, I would never have imagined that I would be able to travel to many of the places I have visited—Africa included! Now world travel has become an important part of my life and I can't seem to get enough of it!

Recently, I was reading a social media post discussing the differences between “world travelers” and “tourists.” There were over two hundred comments, some a bit unkind. One commenter said that calling yourself a world traveler is for snobbish know-it-alls. Others made the term tourist sound tacky saying tourists are only interested in

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BRANCH HAPPENINGS

FARMINGTON

Horizons Holiday Party

Tuesday, November 28, 5 pm - 8 pm

Farmington Centene Center

2 Black Knight Dr.

Farmington, MO 63640

Centene Center doors open at 4:30 pm.

Immediately following a Twin Oaks dinner, there will be live entertainment on the Centene Stage.

Cost per member: \$15

Non-members: \$25

RSVP by Friday, November 17*

*RSVP to Dana Corcoran at

(573) 705-3390.

JEFFERSON COUNTY

Annual Christmas Luncheon

Wednesday, November 29, 11:30 am

Hillsboro Community Civic Center

10349 Missouri 21 Business

Hillsboro, MO 63050

Some of Santa's Elves are getting things ready for a fabulous Christmas gathering. Santa's Elves A/K/A Horizons Club Directors Debbie, Jan, Judy, Kat and Tara are looking forward to seeing everyone! Don't worry whether you're Naughty or Nice. EVERYONE is welcome to share in the fun!

Cost per member: \$10

Cost per non-member: \$15

RSVP by Friday, November 17*

*RSVP to Judy DuBuque - DeSoto (636) 586-8821, Debbie Kettler - Festus (636) 937-2265, Jan Buttner - Hillsboro (636) 789-4499, Tara Grass - Imperial (636) 461-0235, Kathleen Kassel - Shady Valley (636) 282-4235.

ST. FRANCOIS COUNTY, JEFFERSON COUNTY, STE. GENEVIEVE, PERRYVILLE

Mrs. Doubtfire at the Fox Theatre

Saturday, January 6

The Fox Theatre

527 N. Grand Blvd

St Louis, MO 63103

Departures:

Farmington FSCB 10 am

Festus FSCB 11 am

Start 2024 out with a show full of laughs!!

We will begin with lunch at the Fox in the Marquee Room followed by the show Mrs. Doubtfire.

Cost per member: \$135

RSVP by Friday, December 1*

*RSVP to your local Horizons Director.

FREDERICKTOWN

An Old Fashioned Christmas

Tuesday, December 12, 1 pm

Pinecrest Conference Center

1252 Hwy C

Fredericktown, MO 63645

Join us as at this favorite annual event. Enjoy a delicious meal, festive live music by the Punches Family, the company of good friends, and great attendance prizes! Registration at 12:30, lunch at 1 and music at 1:30.

Cost per member: \$13

RSVP by Tuesday, December 5*

*RSVP to Tina Bales (573) 944-5033 or

tbales@fscb.com.

WASHINGTON

Christmas Brunch

Thursday, December 7, 12 pm - 3 pm

The Landing Hub

1 Landing Hub Lane

Pacific, MO 63069

It's almost Christmas time! Join us at the Landing Hub. A gorgeous room will be set up for the festivities and an elevator will be available to access it. We will have a wonderful time together enjoying brunch foods from Graze Catering. We only have enough room for 75 people, so call us to secure a spot!

RSVP by Friday, November 24*

*RSVP to Kayla Mertell at (636) 392-5083.

RICHLAND

Ornament Decorating

Tuesday, December 5, 2 pm

Richland Public Library

111 W. Camden Ave.

Richland, Mo 65556

Join us for ornament decorating with Eric Moore from the Community Center in the Richland Library! Light snacks will be available!

RSVP by Wednesday, November 22*

*RSVP to Bridgette Witte bwitte@fscb.com 573-765-7870 or Tina Dougan tdougan@fscb.com 573-765-7879.

LEBANON

Horizons Christmas Dinner

Tuesday, December 12, 6 pm

The Exchange at Wall Street

14900 Hwy KK

Lebanon MO 65536

Join us at the new location for a delicious meal provided by The Exchange at Wall Street and live entertainment by the Potters Wheel. Doors open at 6 pm and reservations are required.

RSVP by Thursday, November 30*

*RSVP to Jackie Shumate (417) 344-1088 or jshumate@fscb.com.

BONNE TERRE, PARK HILLS, DESLOGE, AND TERRE DU LAC

Christmas Dinner

Wednesday, December 13, 11 am - 2 pm

Knights of Columbus Hall

7879 Berry Road

Bonne Terre, MO 63628

Come enjoy Christmas dinner with us. We will have a traditional dinner served at noon. Carols will be sung, and gifts given to attendees.

Cost per member: \$5

RSVP by Thursday, November 30*

*RSVP to Summer Moyers at

(573) 534-0233 or to Yvette Smith at (573) 431-7400.

COLUMBIA

A Christmas Brunch

Wednesday, December 6, 10 am - 12 pm

Country Club of Missouri

1300 Woodrail Ave.

Columbia, MO 65203

Come celebrate the season with us at our annual Christmas brunch. There will be plenty of food, friends and Christmas fun to go around! Formal invitation to follow.

RSVP by Tuesday, November 28*

*RSVP to Lori Baumgartner at

(573) 818-3454.

Fast Paced Bingo and Bakery

Tuesday, January 9, 1 - 2:30 pm

First State Community Bank

300 Diego Dr.

Columbia, MO 65203

BINGO is back and moving at a rapid pace! Join us for an afternoon of fun and sumptuous bakery treats.

RSVP by Friday, January 5*

*RSVP to Lori Baumgartner at

(573) 818-3454.

Friends Valentine Lunch & Fun

Tuesday, February 13, 11:30 am - 1:30 pm

First State Community Bank

300 Diego Dr.

Columbia, MO 65203

Valentine's Day isn't just for couples. We're having a Friends Valentine lunch with a special surprise. Join us for food, friends, and fun!

RSVP by Tuesday, February 6*

*RSVP to Lori Baumgartner at

(573) 818-3454.



New Horizons Club Coordinator

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rushing around, marking things off a bucket lists, and not caring about the culture of the place being visited. Another commenter suggested calling us all adventurers which sounded good to me!

Labels really aren't important. I have visited many places in the world that I do not live. Do I have a bucket list and want to experience as many places as I can? Definitely! Do I try to immerse myself in the culture of the places I visit? Yes, as much as possible. I do this by talking to people, eating local food, and walking for miles visiting neighborhoods, churches, and shops. Whether a world traveler, tourist, adventurer or all three, I know one thing for certain... there is always more to see and do! I hope you will consider joining us on one of our upcoming trips.

Chasing Horizons - Travel Blog by Jill Fletcher

I just returned from previewing the Danube Explorer River Cruise and I am so excited to take Horizons Club members back in April! River cruising is a fun way to travel. A full ship holds only 180 passengers.

After arrival in Budapest, Hungary, boarding the ship, and having dinner, the ship's captain took us on a short nighttime cruise to see Budapest by night. Gorgeous buildings and bridges were all lit up!

Our first full day was spent in Budapest. A coach tour was provided for us to see the sights of this capital city. The afternoon was on our own. We visited a city market with local goods, fresh produce, meats, and lots of paprika and other spices.

River cruising is very popular on the Danube. In Budapest, there were 14 cruise ships lined up two or three across. When docked, the ships were side-by-side on both sides of the river. We had to walk across other ships to get on and off our ship. Getting "parked" in our spot was pretty amazing to watch.

That evening, the ship set sail for Bratislava, Slovakia around sunset passing beautiful scenery along the way. The food on the ship was outstanding, entertainment onboard was fun, and daily excursions gave us a taste of each port. The ship's cruise director, Igor, and his crew absolutely made the cruise! They were from many different countries and were a

2024 Travel Catalogs Available!

Stop by your local FSCB branch to pick up one of our Horizons Club Travel Catalogs if you haven't already done so. Each of the four trips offered in 2024 are showcased. Reservations are being accepted now!

1) Ark Encounter/Creation Museum March 18 – 21, 2024: Coach tour.

2) Danube Explorer and Highlights of Budapest April 27 – May 7, 2024: Four-star river cruise on an Emerald Star Ship.

3) Highlights of the Columbia and Snake Rivers September 8 – 15, 2024: Fly to the Pacific Northwest for a coach tour of Washington, Oregon, and Idaho.

4) New York City Christmas Spectacular December 4 - 7, 2024: This tour packs everything you can think of into four days in NYC!



delightful addition to the trip.

We arrived in Bratislava, the capital of Slovakia early in the morning. Each day there was an included tour or activity and others that could be added on for a fee. We chose the "active" tour in the morning which was a walk to Bratislava castle and included 300 stairs. We also took a walking tour of the city center. Bratislava is a beautiful city with ornate architecture and cobblestone streets. This afternoon we went back to the city center to check out the shops.

The next port was Vienna, Austria. We joined a city tour in the morning and spent the afternoon exploring the city center. The beautiful churches and other buildings were amazing! We walked up the over 300 steps in the

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First State Community Bank

201 E. Columbia Street | Farmington, MO 63640

Chasing Horizons - Travel Blog by Jill Fletcher

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spire of St. Stephen's Cathedral to look out over Vienna. Wow! That night we went to a private symphony concert held in a beautiful museum. It was wonderful!

We spent the first part of the next morning in Dürnstein, Austria, probably my favorite port. I can only describe it as a fairytale village. It could have been the model for illustrations in a storybook. The cobblestone streets wound around and around. Just above the town was a castle ruin. We made it about halfway up and unfortunately ran out of time. Next, we loaded up and sailed through the Wachau Valley for about three hours. This stretch of the Danube was the most picturesque of the journey. There were castles, beautiful villages, and churches all along the coast. That afternoon we arrived in Melk, Austria and took a tour of the city and the Melk Abbey. That evening we toured the Melk Castle.

The Linz, Austria port included a full-day tour to Český Krumlov in the Czech Republic. There was another castle to see, winding cobblestone streets, and so many

elaborate churches! The river curves around like a horseshoe. We ate locally at an outdoor cafe. Delicious!

Our last full day was spent in Passau, Germany touring a local organic farm with sheep, a cow, and large greenhouses. The 40 hectare farm is owned and run by a family of three generations of women. Their family has owned the farm for over 100 years. Later we wandered around Passau. Since it was Sunday, most shops weren't open, but there was plenty to see. The cafes were booming! We listened to a band playing in the square. Beautiful churches, cobblestone streets, and lovely architecture were again the order of the day. The castle hike that we planned to do sounded good, but when it came time, we decided we'd seen enough castles this week. Can you imagine saying that??

Thanks for going along on my journey! A few spaces are still available for the April river cruise. If this sounds like a trip you'd enjoy, talk to your local Horizons Director or check out one of the other trips being offered in 2024.

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We are here for you!

8:00am - 10:00pm | Call (877) 955-3722 | Online @ fscb.com



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