



## THE CONNECTION

## Newsletter

Connect &amp; Travel.



January | February | March 2025

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## Embracing Life: Adventures for the New Year

**A**s the new year begins, it's the perfect time for Horizons Club members to connect with their communities, explore opportunities, and enrich their lives. Here are some activities and experiences to consider for the year's first quarter.

**Winter Hiking and Nature Walks:** Missouri boasts numerous scenic trails perfect for winter hikes and nature walks. Places like Elephant Rocks State Park, Castlewood State Park, and the Ozark National Scenic Riverways offer breathtaking winter landscapes. Bundle up and enjoy the crisp air while keeping active and appreciating the beauty of nature.

**Cultural Events and Festivals:** Winter and early spring are great times to immerse yourself in local culture. Look for events like the Midwest Winter Ballet Gala in St. Louis or the Ozark Folk Festival in Branson. These events offer a chance to enjoy local music, food, and crafts while supporting community traditions.

**Volunteer Opportunities:** Volunteering is an excellent way to stay engaged and give back to the community. Many organizations, such as food banks, schools, and animal shelters, always need extra hands. Volunteering helps others and provides a sense of purpose and connection.

**Lifelong Learning:** Many community colleges and universities offer programs specifically designed for older adults. Consider enrolling in a course that interests you, such as art, history, or a new language. Health and Wellness Programs: Staying healthy and fit

is crucial, especially during winter. Many community centers and gyms offer fitness classes tailored for seniors, such as yoga, tai chi, and aquatic exercises. Consider joining a walking group or participating in health workshops on nutrition and wellness.

**Exploring Local History:** Missouri is rich in history, with many museums and historical sites that offer insights into the past. Plan a visit to places like the Missouri History Museum in St. Louis or the Harry S. Truman Presidential Library and Museum in Independence. These visits can be both educational and inspiring.

**Arts and Crafts:** Embrace your creative side by participating in arts and crafts activities. Many local art centers and libraries offer painting, pottery, knitting classes, and more. These activities are enjoyable and provide an opportunity to meet like-minded individuals.

**Horizons Club Offerings:** Your local Horizons Club offers at least one activity per quarter. Some locations offer more activities and day trips as well. During the first quarter, your local Horizons Club or one nearby will be hosting a Bingo event. Check out our Branch Happenings to learn about this and other events near you!

Missouri has opportunities for those 55 and better to stay active, engaged, and connected. There are many ways to make the most of the new year. Embrace these adventures and make 2025 a year filled with new experiences.





# Chasing Horizons: Unforgettable Christmas Visit to New York City

By Jill Fletcher [jfletcher@fscb.com](mailto:jfletcher@fscb.com)

In early December, 35 Horizons Club travelers visited New York City as it was transformed into a winter wonderland. The city's iconic attractions, festive spirit, and vibrant cultural scene made this visit exceptional.

On our first evening, our group wandered through Times Square, where the neon lights and bustling energy made for a perfect introduction to the city that never sleeps.

It isn't easy to pick a favorite part of the trip. Still, the performance by the Rockettes at the Radio City Christmas Spectacular is at the top of my list. With its mesmerizing choreography, stunning costumes, and holiday cheer, this show set the tone for a great trip.

The itinerary included visits to some of New York City's most iconic landmarks. Standing tall in the harbor, the Statue of Liberty symbolized freedom and hope. A ferry ride to Liberty Island offered stunning views and a sense of the city's historical significance. We also stopped at Ellis Island to walk through the Ellis Island National Museum of Immigration, which offers a look at the immigrant experience. The museum features interactive displays, artifacts, and personal stories that bring history to life.

A visit to the 9/11 Memorial provided a poignant reminder of the resilience and spirit of New Yorkers. The reflecting pools, surrounded by the names of those who lost their lives, created a space for contemplation and remembrance. We visited the 102nd floor of the One World Trade Center, which has panoramic views of the city from the observatory. The views provided a serene contrast to the lively streets below.

A quick stroll into Central Park led to the John Lennon memorial at Strawberry Fields. The Imagine mosaic, adorned with flowers and mementos, was a touching tribute to the legendary

musician. We also saw the building where John Lennon and many other famous New Yorkers lived.

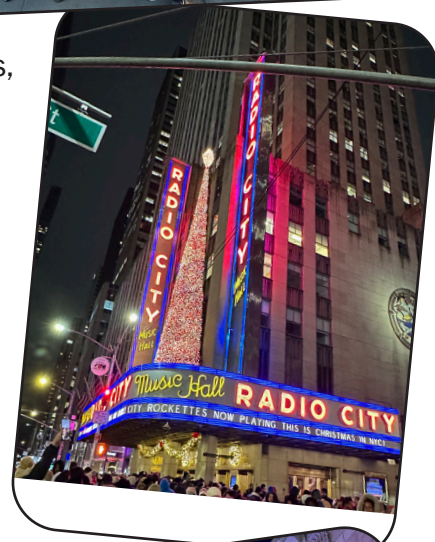
Another highlight of the trip was an evening performance of "Water for Elephants" on Broadway. This enchanting musical adaptation of Sara Gruen's novel captivated the audience with its compelling story, breathtaking performances, and lavish production.

Some of us stood in line for more than two hours early Friday morning to get on the Today Show set. We also visited various Christmas Markets and iconic places such as 5th Avenue, Grand Central Station, Macy's, and the Empire State Building.

We ate New York-style pizza, hot dogs from a street vendor, and other New York specialties.

I'm not sure if I have ever seen such crowds before! The estimate for attendance at the Rockefeller Center tree lighting was around 500,000. We arrived on the evening of the lighting, but by the time we got to Times Square, the area was barricaded, and no one was being admitted. We saw the tree several times throughout the rest of our visit.

This visit to New York City perfectly blended entertainment, history, and culture. From the Rockettes' dazzling performance to the reflective moments at the 9/11 Memorial and the panoramic views from One World Trade, every experience added to the magic of the holiday season. With its endless energy and charm, New York City remains a destination that continues to inspire and captivate visitors worldwide. I highly recommend a visit!



# How to Use QR Codes: A Simple Guide

QR codes are everywhere these days, from restaurant menus to product packaging. But what exactly are they, and how can you use them? This guide will walk you through everything you need to know about QR codes.

## What Are QR Codes?

QR codes, short for Quick Response codes, are two-dimensional barcodes that store information. They can be scanned using a smartphone or a QR code reader to quickly access the stored data, such as a website URL, contact information, or even a Wi-Fi password.

## How Do QR Codes Work?

QR codes consist of black squares arranged on a white background. When you scan a QR code with your smartphone's camera, the device decodes the information. It performs the corresponding action, like opening a website or displaying a message.

## Scanning QR Codes

Most smartphones have built-in QR code scanners in their camera apps. Here's how to scan a QR code:

- Open your smartphone's camera app.
- Point the camera at the QR code.
- A notification will appear with the decoded information or action. Tap on it to proceed.
- If your phone doesn't have a built-in scanner, you can download a third-party QR code scanning app from your app store.

## Applications for QR Codes

QR codes have a wide range of applications, including:

- **Linking to Websites:** Direct users to a website or a specific webpage.
- **Sharing Contact Information:** Create a QR code with your contact details for easy sharing.
- **Making Payments:** Use QR codes for secure and quick payments.
- **Accessing Wi-Fi Networks:** Share your Wi-Fi password via a QR code.
- **Marketing and Promotions:** Include QR codes in your marketing materials to engage customers.

## Creating QR Codes

Creating QR codes is simple. There are many online tools and apps available that allow you to generate QR codes for free. Here's a quick guide:

- Choose a QR code generator, such as Scanova or QRCodeKit.
- Enter the information you want to encode, such as a URL or text.
- Customize the QR code with colors, logos, or frames if desired.
- Download and save the QR code image.

## Safety Tips

While QR codes are convenient, it's essential to use them safely:

- *Verify the Source:* Only scan QR codes from trusted sources to avoid phishing attacks.
- *Check the URL:* Make sure it looks legitimate before clicking on a link.
- *Use Security Software:* Keep your device's security software updated to protect against malware.

## Conclusion

QR codes are a versatile and easy-to-use tool that can simplify many tasks. QR codes offer a quick and efficient solution, whether you're sharing information, making payments, or promoting your business. Start using QR codes today and explore the endless possibilities they offer!

## Practice

Here is a safe QR code to practice on if you would like to give QR code scanning a try! Find out about the latest scams, and get advice to help you avoid, report, and recover from them by scanning here:





# Upcoming Horizons Club

## New England & Cape Cod

Featuring Boston, Martha's  
Vineyard, Plymouth,  
and Old Sturbridge Village  
October 1 - 10, 2025

Join us on this tour of New England and Cape Cod during autumn foliage. Enjoy the best of the Cape on a narrated sand dune tour and leisurely schooner cruise. Experience the history of the Plymouth Plantation and the excitement of a whale-watching cruise. See the monumental mansions of Rhode Island, the gingerbread cottages of Martha's Vineyard, the history of Old Sturbridge Village, and much more!

**FREE Airfare Offer  
Extended through  
2/15/25**

**\$4,099**

PER PERSON  
DOUBLE  
OCCUPANCY



Scan for more information or visit  
[www.fscb.com/horizonsclubtravel](http://www.fscb.com/horizonsclubtravel)  
or contact your local Horizons Director.





# ab Travel Opportunities

## Iowa Amish Country with Pella Tulip Festival

Visit Kalona, Iowa, known as the “Quilt Capital of Iowa,” with the country town’s rich pioneer heritage proudly displayed. Kalona’s unique identity is due, in part, to a predominant Mennonite and Amish influence. It is also the largest Amish settlement west of the Mississippi River. Discover the inner workings of various Amish and Mennonite shops and businesses. Dine on home-cooked, family-style meals in both Amish and Mennonite homes.

Spend a day in Pella, Iowa, celebrating the 90th annual Tulip Time Festival. See Pella come alive with over 300,000 tulips, Dutch attire, food, fun, and more to celebrate its Dutch heritage.

**\$1,249**

PER PERSON  
DOUBLE  
OCCUPANCY



April 28 - May 2, 2025

## Unique Branson with Top of the Rock & Dogwood Canyon

Join us for a charming fall getaway to Branson, Missouri, nestled in the picturesque Ozark Mountains. This trip, filled with shows, nature, shopping, and culinary delights, captures the essence of Branson’s charm.

The trip includes a performance by the Duttons, a multi-talented family known for their incredible music, dance, and comedy as well as Sight & Sound Theatre’s dramatic production of David, featuring stunning visuals, live animals, and a talented cast. A visit to Top of the Rock provides breathtaking views of the Ozarks and includes a golf cart tour of the Lost Canyon Cave and Nature Trail. Dinner at the Wine Cellar features a rich selection of wines and gourmet dishes. The adventure continues with a trip to Dogwood Canyon Nature Park. The natural beauty of waterfalls, streams, and lush landscapes creates a serene and rejuvenating experience. A visit to the College of the Ozarks provides a unique blend of education and hospitality. The tour includes a look at the college’s student-operated programs, followed by a meal at the renowned Keeter Center. The farm-to-table cuisine is crafted by students.

**\$1,449**

PER PERSON  
DOUBLE  
OCCUPANCY



September 15 - 18, 2025



**Horizons Director  
Spotlight  
Meet Lori Baumgartner!**



**Lori Baumgartner  
FSCB Columbia, MO  
Horizons Club Director and  
Director, Cinderella's Closet  
of Mid-Missouri**

**“Being part of a community means being a part of something bigger than yourself. It means giving back and serving others. It means working for the common good. We see our mission as one of investing in our youth, showing them they are valued and important... This was truly a God-given mission and He has provided every step of the way through generous people in our communities.”**

**-Lori Baumgartner**

# Making Dreams Come True

Meet Lori Baumgartner. Lori has worked for FSCB Columbia as Executive Market Assistant and Regional Horizons Director for six years. In her spare time, she runs a non-profit called Cinderella's Closet. Here's her story.

There's something magical about seeing a young lady's eyes light up when she's found the perfect dress for that big event. That's exactly what Cinderella's Closet of Mid-Missouri is all about, and it's what inspires Lori Baumgartner to continue the work of the organization for the benefit of those in need. Since its inception eight years ago, Cinderella's Closet has been making dreams come true for high school juniors and seniors in mid Missouri by providing dresses, shoes, makeup, and even hair tips to girls who may not otherwise have the means to obtain them.

The message Lori and her team of volunteers emphasizes to these girls is one of self-worth and understanding. Every person is truly unique, special, and wonderful in her own way.

“We see our mission as one of investing in our youth, showing them they are valued and important,” Lori emphasizes. The “Fairy Godmothers” at Cinderella's Closet model love, integrity, and service and show these young ladies that they are worthy of the time and attention of others.

“We share with them how they should expect to be treated, how they should treat others, what they



should expect of ‘Prince Charming,’ and why we do what we do for them... while encouraging them to be courageous and resilient and to believe in themselves,” she adds. This encouragement pays off in seeing a girl's eyes light up when she truly sees herself as beautiful in her own special way. “We have seen girls listen to the praise of our volunteers, see themselves in the mirror in ‘the dress’ and break out in tears and literally say, ‘No one has ever called me beautiful before.’ Those moments break your heart and yet let you know you are making a difference for each girl you serve.”

Lori and her colleagues at Cinderella's Closet have learned that it takes courage for these young girls to believe in themselves and, in turn, share their time and talents with their own communities.

Finally, Lori adds, “Our hope and prayer is that each life we touch will KNOW that they are valued and loved and that they will share those truths with others in their community. We grow by building others up.”



## UPCOMING BRANCH HAPPENINGS: TAKE TIME TO ADD TO YOUR CALENDAR!

### **BONNE TERRE/DESLOGE/FARMINGTON/ PARK HILLS/TERRE DU LAC**

#### **FRIENDS VALENTINE LUNCH & BINGO**

**Date/Time:** Thurs., February 13, 11 am - 3 pm  
**Location:** 2 Black Knight Drive, Farmington  
Enjoy an Italian lunch catered by Over-Board Charcuterie and Catering followed by fast-paced Bingo with prizes! Cost is \$10 per member, \$30 per guest. \*RSVP by Mon., February 3 to Summer Moyers at (573)534-4037 or Kristen Benschoter at (573)756-4547.\*

### **BOONVILLE HORIZONS BINGO & SNACKS**

**Date/Time:** Thurs., March 27, 10 am  
**Location:** 412 Main St., Boonville  
Join us for Bingo and light snacks. \*RSVP by Thurs., March 20 to Sarah Baslee at (660)672-4884 or sbaslee@fscb.com or Jaque Leighton at (660)672-4882 or jleighton@fscb.com.\*

### **CAPE GIRARDEAU/JACKSON VALENTINES BINGO**

**Date/Time:** Wed., February 12, 2 pm  
**Location:** Osage Center, 1625 N. Kingshighway, Cape Girardeau  
Join us for Valentines Bingo. Light refreshments will be provided. \*RSVP by Fri., February 7 to Ciara Joplin at (573)290-3754 or Shelby Hacker at (573)290-3890.\*

### **COLUMBIA FRIENDS VALENTINE LUNCH & BINGO EXTRAVAGANZA**

**Date/Time:** Thurs., February 13, 11:30 am  
**Location:** Bethel Branch  
300 Diego Drive, Columbia  
Join us for lunch with friends and a Bingo extravaganza! \*RSVP by Fri. February 7 to Lori Baumgartner at (573) 818-3454.\*

### **FREDERICKTOWN/IRONTON MUSIC BINGO BLAST**

**Date/Time:** Thurs., March 27, 1 - 3 pm  
**Location:** Follis Place Banquet Hall next door to 700 Plaza Dr., Fredericktown  
Sing your favorite tunes with this unique twist on Bingo. Refreshments and prizes provided! \*RSVP by Tues., March 18 to Tina Bales (573)944-5033, tbales@fscb.com or Ironton Justin Sutton (573)546.8906 or jsutton@fscb.com.\*

### **HAYTI/KENNETT HORIZONS CLUB BINGO NIGHT**

**Date/Time:** Tues., March 18, 6 - 8 pm  
**Location:** Hayti Community Center  
Highway 84, Hayti  
Please join us for a fun Bingo night! Hope to see you! \*RSVP by Tues., February 25 to Tabitha Fisher at (573)919-3131 or Tammy Williams at (573)782-9910.\*

### **HERMANN HORIZONS BINGO**

**Date/Time:** Tues., March 18, 9:30 - 11 am  
**Location:** 208 E. First St., Hermann  
Come join us for a fun morning of Bingo with snacks and prizes provided. \*RSVP by Mon., March 10 to Jan Kloepfel jkloepfel@fscb.com or (573)409-3060.\*

### **JEFFERSON COUNTY HORIZONS BINGO**

**Date/Time:** Tues., March 11, noon  
**Location:** Hillsboro Civic Center  
10349 Mo-21 Business, Hillsboro  
SAVE THE DATE for Bingo! Details to follow with invitations in mail. \*RSVP by Mon., March 3 to your local Horizons Director.\*

### **LEBANON/CONWAY VALENTINE BINGO**

**Date/Time:** Wed., February 12, 1:30 - 3 pm  
**Location:** Wallace Building  
325 Harwood Ave., Lebanon  
Join us for a fun-filled day of Bingo, snacks and prizes. We hope to see you there! \*RSVP by Fri., February 7 to Jackie Shumate at (417)344-1088 or jshumate@fscb.com.\*

### **MALDEN ST. PATRICK'S DAY BINGO**

**Date/Time:** Mon., March 17, 5:30 pm  
**Location:** Malden Nutrition Center  
Join us for fun St. Pat's Bingo! \*RSVP by Mon., March 10 to Samantha Landers at (573)276-4584 or slanders@fscb.com.\*

### **MARSHALL HORIZONS CLUB BINGO NIGHT**

**Date/Time:** Tues., February 18 (call for time)  
**Location:** 1035 S Cherokee Dr., Marshall  
Join us for a fun night of Bingo. \*RSVP by Mon., February 10 to Kenzie Wright at (660)886-6836 or mwright@fscb.com.\*

### **MEXICO HORIZONS CLUB BINGO NIGHT**

**Date/Time:** Fri., March 14, 6 pm  
**Location:** FSCB Mexico  
Join us for a fun night of Bingo. \*RSVP by Fri., March 7 to Erin Christian at (573)567-4988 or echristian@fscb.com.\*

### **MOBERLY/MACON HORIZONS BINGO**

**Date/Time:** Thurs., March 20, 1 - 3 pm  
**Location:** Call for location  
Join us for some fun Horizons Bingo with friends! \*RSVP by Wed., March 12 to Chris Weathers at (660)372-8708 or cweathers@fscb.com or Sharon Pate at (660)206-7008 or spate@fscb.com.\*

### **PERRYVILLE ST. PATRICK'S DAY BINGO**

**Date/Time:** Tues., March 11, 6 pm  
**Location:** 2411 Walters Ln., Perryville  
Join us for fun St. Pat's Day Bingo! \*RSVP by Mon., March 3 to Desi Serini at (573)846-1036 or dserini@fscb.com.\*

### **PORTAGEVILLE HORIZONS CLUB BINGO**

**Date/Time:** Wed., March 12, 1:30 pm  
**Location:** 801 Highway 61 North, Portageville  
Join us for a fun Bingo event with snacks and water available! \*RSVP by Fri., February 28 to Amber Hargraves at 573-391-9034.\*

### **POTOSI HORIZONS CLUB BINGO NIGHT**

**Date/Time:** Tues., March 25 (call for time)  
**Location:** FSCB, 100 State Highway P, Potosi  
Join us for a fun Bingo night! \*RSVP by Mon., March 17 to Angie Schutz at (573)436-4721 or aschutz@fscb.com.\*

### **RICHLAND HORIZONS CLUB BINGO**

**Date/Time:** Wed., February 26, 1:30 pm  
**Location:** Pulaski County Library  
111 W. Camden Ave., Richland  
Join us for fun Horizons Club Bingo. \*RSVP by Wed., February 19 to Bridgette Witte at (573)765-7870.\*

### **SIKESTON ST. PATRICK'S DAY BINGO**

**Date/Time:** Mon., March 17, 10 am  
**Location:** FSCB Sikeston, 2nd Floor  
Join us for St. Pat's Day Bingo with refreshments and prizes. Must have ten for event to take place, so bring a friend! \*RSVP by Thurs., March 13 to Glenda Wilburn at gwilburn@fscb.com or 573-621-3219.\*

### **ROLLA LUCK OF THE IRISH BINGO**

**Date/Time:** Tues., March 11, 10 am  
**Location:** 210 W. 8th Street, Rolla  
Slip into your luckiest St. Patty's Day green and dive into the Bingo bonanza! We're talking everything green—drinks, snacks, and prizes that'll make you feel like you found the pot of gold! \*RSVP by Mon., March 3 to Tracy Limmer (573)458-5712 or tlzimmer@fscb.com.\*

### **STE. GENEVIEVE SWEETHEART BINGO**

**Date/Time:** Thurs., February 13, 3 - 5 pm  
**Location:** KC Hall, 600 Market St., Ste. Gen  
Join us for fun Sweetheart Bingo. \*RSVP by Fri., January 31 to Joy Sellinger at (573)608-8013 or jsellinger@fscb.com or Lindsay Ott at (573)608-8051 or lott@fscb.com.\*

### **SULLIVAN/GERALD/OWENSVILLE VALENTINES BINGO**

**Date/Time:** Fri., February 14, 9 am  
**Location:** Scenic Regional Library  
525 Cumberland Way, Sullivan  
Join us for a Valentines breakfast and Bingo. \*RSVP by Mon., February 10 to Paula Lang (573)860-1312 or plang@fscb.com.\*

### **WARRENTON AND WRIGHT CITY VALENTINES BINGO**

**Date/Time:** Wed., February 12, noon  
**Location:** 1022 N. Hwy. 47, Warrenton  
What better event in February? Join us for hors d'oeuvres and Bingo. It's going to be great fun with wonderful people. \*RSVP by Mon., February 3 to Briana Laney (636) 202-3061 or blaney@fscb.com or Liz Kniffen lkniffen@fscb.com.\*

### **WASHINGTON/DUTZOW/PACIFIC ST. PATRICK'S DAY BINGO**

**Date/Time:** Thurs., March 20, 4 pm  
**Location:** 1801 Bedford Center Dr., Washington  
Are you feeling lucky? Join us at our Washington branch for some Bingo fun with light snacks and lots of prizes to win. Space is limited so call today to make a reservation for you and one guest. \*RSVP by Mon., March 10 to Washington 636-392-5109 or Dutzow 636-442-1928 or Pacific 636-747-0041.\*





# First State Community Bank

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## JOIN A HORIZONS CLUB DAY TRIP FROM THE PROVIDED PICKUP POINTS

### LEBANON

#### New Theatre & Restaurant

**Date/Time:** Wed., March 5

**Departure:** Lebanon Civic Center at 8:15 am  
Return around 6:30 pm

*We will start with a delicious lunch buffet followed by the show Rumors. Alley Mills from Wonder Years will be starring in the comedy written by Neil Simon and directed by Dennis D. Hennessy. \$125 per person. \*RSVP by Friday, February 7 to Jackie Shumate at (417)344-1088 or jshumate@fscb.com.\**

### JEFFERSON, STE. GENEVIEVE, IRON, ST. FRANCOIS, WASHINGTON COUNTIES

#### St. Louis Kitchen Conservatory

**Date/Time:** Thurs., March 20

**Departures:** Farmington FSCB 8 am  
Festus FSCB 9 am

*Grab your favorite apron and spend time with some talented chefs in a professional kitchen. Let's see who will end up with the best lunch by dividing into two kitchens and working to prepare a wonderful menu for all of us to share. The afternoon will be spent visiting Penzeys Spice Co., where the choices are spectacular. Let's end the day with a little surprise of something sweet!! \$140 per person. \*RSVP to your local Horizons Director by Mon., March 3.\**

#### Riverdance at the Fox

**Date/Time:** Sat., May 3

**Departures:** Farmington FSCB 9:30 am  
Festus FSCB 10:30 am

*What a perfect plan for a Horizons Trip! Start the day with lunch and dessert at The Blue Owl in Kimmswick, not to be outdone by the beautiful Fox Theater and afternoon show "Riverdance." \$165 per person. \*RSVP by Wed., April 2 to your local Horizons Director.\**

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