

THE CONNECTION

Newsletter

Connect & Travel.



October | November | December 2024

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First State Insurance Agency

Protection for What Matters Most

Our vision is to protect your financial security and to provide you with peace-of-mind. By understanding your family's lifestyle and assets, we strive to provide the best selection of quality, trusted, and financially sound insurance products. Our number one objective is to offer you advice and guidance to protect you from life's everyday accidents that threaten your lifestyle and your valuable assets. We're here to help you protect what matters most.

- Personalized guidance, advice, and advocacy
- One source for all your insurance needs

Insurance Solutions

The Benefits Insurance Department at FSIA helps clients customize individual solutions to their health insurance needs. We offer protection for all of your personal assets, so you can focus on what really matters—living life! Health coverages may include:

- Medicare Supplements
- Life Insurance
- Medicare Advantages
- Prescription Cards
- Travel Medical Coverage
- Short-term Health
- Dental, Vision
- Group Health
- Individual Marketplace Health Insurance



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Executive - First
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Agency
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jbrace@fsia.bz

First State Insurance Agency is an affiliate of First State Community Bank due to a common ownership. Not a deposit, not FDIC insured, not insured by any government agency, not bank guaranteed, and may decrease in value.

Medicare Open Enrollment

October 15 - December 7, 2024

"We do not offer every plan available in your area. Currently we represent 11 organizations which offer 100 products in your area. Please contact Medicare.gov, 1 800 MEDICARE, or your local State Health Insurance Program to get information on all of your options."

Medicare Supplement Plans

Medicare Supplement Plans are designed to complement your Medicare coverage and help fill the gaps that Medicare leaves.

Medicare Advantage Plans

Medicare Advantage Plans are designed in a cost-share structure. These plans may come at a lower premium than a Medicare Supplement Plan, but do incur some healthcare costs in the form of co-pays and deductibles.

Prescription Drug Plans

Find the Prescription Drug plan that is right for you. Get assistance reviewing each plan's cost sharing amounts to determine which plan covers your prescriptions.

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Chasing Horizons: Life-changing trip won't keep me down!

By Jill Fletcher jfletcher@fscb.com

In July, my life changed when I joined a group of five others from my church on a mission trip to Wrocław (pronounced VROHTS-wahf), Poland. Unbeknownst to me, I would encounter a serious health crisis while on the trip.

Wrocław, Poland, is the country's third-largest city and features a beautiful Old Town dating back to the thirteenth century. The Old Town is characterized by large, ornate buildings painted in various colors, creating a vibrant square for shopping and dining. Tumski Bridge, a pedestrian bridge, crosses the Oder River to Cathedral Island, the oldest part of the city and a popular tourist destination. Cathedral Island is one of the few remaining places in Europe where a lamplighter lights the gas street lamps every evening. It has several centuries-old churches, monuments, and a botanical garden. The bridge is adorned with hundreds of padlocks, symbolizing eternal bonds between couples.

Our mission was to work with refugee children and teens who had fled Ukraine when the war broke out. Most of these children are now living with mothers and other female relatives in Poland, as men between 18 and 60 years old generally can't leave Ukraine due to the war.

My group arrived in Wrocław on a Monday, and our work with the children began on Tuesday morning. For the first three days, we were busy providing music, crafts, recreation, snacks, English lessons, and Bible stories for the children. In the evenings, we enjoyed going to restaurants and sightseeing.

I noticed something was very wrong with my eyesight, although I was so busy that I didn't have much time to dwell on it. As the week went on, I became more concerned. I thought I would wake up in the morning and be okay, but that never happened. Finally, on Thursday evening, I told

our group leader I needed to see a doctor the next day.

On Friday morning, I was taken to the University Hospital's emergency department in Wrocław, where I underwent twelve hours of testing. This was one of the most frightening experiences of my life. The doctors were trying to rule out a brain tumor and several other scary diagnoses. My vision problem was the symptom, but they wanted to find the cause. I had been admitted by midnight and would remain there until the following Friday.

My experience in the hospital in Poland was quite interesting. Some days, there was not a single English speaker on my ward, so communication was difficult. Patients were expected to bring their own silverware, cups, bottled water, towels, and soap. Since I didn't have any of these items, the hospital provided them for me. However, my silverware and cup were never collected after meals, so I washed them in the bathroom sink. After a couple of days, I was shown a cart where I was to leave my dirty plate after meals.

I started finding humor in some of the situations. On the first morning, I was given a small plastic cup with two pills in it at the nurses' station. When I indicated that I needed water to swallow them, the nurse poured the pills into my hand and filled the tiny cup with a small amount of water to swallow.

The hospital food was quite different from what I was used to. Many meals included a whole, uncut tomato or cucumber. They also provided bread and butter, hummus, and a Polish version of cottage cheese or yogurt. Surprisingly, coffee was not served to hospital patients. I was told there was a coffee machine somewhere in the hospital, but I was afraid I would get lost since the signs were in Polish and very few people spoke



English. The hospital was huge! I decided to take the risk, found it, and made a trip to the coffee machine every morning from then on.

There was no Wi-Fi, and the television in my room required coins to operate. Due to my vision problems, reading was challenging for me, so time passed very slowly.

I was eventually informed that I would be released on Friday with the requirement of follow-up treatment at home. My husband traveled to Poland and picked me up from the hospital. We had a busy day of sightseeing on Saturday and then headed home on Sunday morning.

I was fortunate not to have to worry about the cost of my hospital stay because I had a good travel insurance policy that even covered my husband's flight to get to me. This experience reaffirmed the importance of having travel insurance.

During a time of fear and despair, I found comfort in the blessings I experienced along the way and the prayers that were being answered one by one.

It feels great to be back home, and I am doing well with my treatment. I won't let this setback keep me from enjoying life, especially traveling!



PROTECT YOURSELF FROM DIGITAL SCAMS

HOW TO AVOID DIGITAL SCAMS



Don't answer unexpected texts, calls, or emails.

Block unknown numbers on your phone.

WHAT TO DO IF YOU'RE TARGETED



Report the fraud to your local police department & the Federal Trade Commission.

Contact FSCB if you see suspicious activity on your account.

ROMANCE SCAMS

Scammers set up elaborate fake dating profiles online to exploit people's emotions for personal financial gain.



These scammers may urgently request money for a made up "emergency" or travel money to "visit" the victim.

DO NOT EVER TRANSFER MONEY to someone you've only met online.

INVESTMENT SCAMS

Fraudsters contact individuals with an investment opportunity with high-yield results. They set up fake websites & apps to show the victim their "investment" is earning lots of money.



However, once the victim requests to withdraw funds, the fraudster ends all communication.

GOVERNMENT IMPERSONATION SCAMS



Scammers call senior citizens and pretend to work for the IRS, Social Security Administration, or Medicare.

These imposters demand "tax money" and private information. They often threaten the victim with arrest, deportation, or cut-off Social Security benefits. **BEWARE OF URGENT REQUESTS OR THREATS.**

ROBOCALLS & PHONE SCAMS

Fraudsters use automated calls, or "robocalls" to target thousands of victims at a time. They often call to claim that the victim has an expiring warranty and must pay a renewal fee.

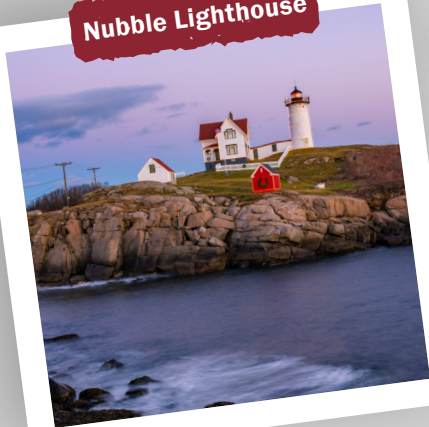
DO NOT ANSWER ANY UNEXPECTED CALLS AND DO NOT TRANSFER MONEY.



Scan for more information or visit www.consumer.ftc.gov/scams

Upcoming Horizons Travel Opportunities

Nubble Lighthouse



Autumn in 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, and the history of Old Sturbridge Village.

Book by November 30, 2024 and get FREE airfare!



Iowa Amish Country with Pella Tulip Festival April 28 - May 2, 2025

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.

Kalona, Iowa



Pella, Iowa



Scan for more information or
visit www.fscb.com/horizonsclubtravel

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

BONNE TERRE/DESLOGE/PARK HILLS/TERRE DU LAC

Christmas Luncheon

Date/Time: Tues., December 10, 11 am - 2 pm

Location: Knights of Columbus Hall
7897 Berry Road, Bonne Terre

*It's a Wonderful Life! Come celebrate Christmas with us with a traditional Christmas dinner, live music, gifts, and great conversations. *RSVP by Fri., November 29 to Summer Moyers at (573)534-4037 or Yvette Smith (573)454-3108.**

CAPE GIRARDEAU

Fraud Seminar

Date/Time: Tues., November 19, 9:30 am

Location: FSCB Cape Girardeau
2527 William St., Cape Girardeau

*Join us for a fraud seminar. Learn how to protect yourself from check fraud and online scammers! Light breakfast and coffee will be provided. *RSVP by Fri., November 15 to Ciara Joplin at (573)290-3754.**

COLUMBIA, BOONVILLE, MACON, MARSHALL, MEXICO, MOBERLY

The Magic of Christmas Brunch

Date/Time: Wed., December 18, 10 am - 2 pm

Location: Country Club of Missouri
1300 Woodrail Ave., Columbia

*Come celebrate with us at our Christmas brunch. There will be plenty of food, friends and Christmas fun to go around! Formal invitation to follow. *RSVP by Wed., December 4 to Lori Baumgartner at (573) 818-3454.**

DUTZOW/PACIFIC/WASHINGTON

Horizons Christmas Party

Date/Time: Thurs., December 5, 1 pm

Location: TBD

*Mark your calendars for our annual Horizons Christmas Party. Details will follow with an invitation, so watch the mail! *RSVP by Thurs., November 21 to Larissa Wells at (636)392-5085.**

FARMINGTON

Horizons Christmas Party

Date/Time: Tues., December 3, 4 - 6 pm

Location: The Centene Center
2 Black Knight Drive, Farmington

*You are invited to our Horizons Christmas party with dinner and entertainment. *RSVP by Wed., November 20 to Kristen Benschoter at (573)705-3390.**

FREDERICKTOWN

Horizons Club Christmas Party

Date/Time: Tues., December 10, 12:30 pm

Location: Pinecrest Conference Center
1252 Hwy C, Fredericktown

*Join us for our annual Christmas Party with delicious food, friends, and holiday entertainment by The Punches Family. Member Cost: \$12. *RSVP by Tues., December 3 to Tina Bales (573)944-5033, tbales@fscb.com.**

HAYTI/KENNETT

Horizons Christmas Party

Date/Time: Wed., December 18, 6 pm

Location: Grecian Steakhouse
1108 S. Bypass, Kennett

*Please join us in celebrating the holidays at a Horizons Christmas party with dinner on us and fun provided! Hope to see you! *RSVP by Fri., December 6 to Tabitha Fisher at (573)919-3131 or Tammy Williams at (573)782-9910.**

HERMANN

Free Movie Matinee

Date/Time: Thurs., October 24, 2 pm

Location: Showboat Movie Theater
112 E. 4TH St., Hermann

Showing of the 1973 classic "AMERICAN GRAFFITI". Snacks are available for purchase at the concession stand.

RSVP by Mon., October 21.

A Violin Christmas

Date/Time: Thurs., December 5, 3 - 4:30 pm

Location: FSCB Hermann
208 E. First St., Hermann

Join us for beautiful Christmas music played by a violin. Appetizers and drinks will be served.

RSVP by Mon., November 18 to Jan Kloeppe at (573)409-3060 jkloeppe@fscb.com.

IRON/JEFFERSON/MADISON/ST. FRANCOIS/STE. GEN COUNTIES

Christmas Concert at St Louis Cathedral

Date/Time: Saturday, December 7

Departures: FSCB Farmington 8:00 am

*Join us on a Christmas Trip to the St Louis Cathedral for a collection of specially arranged Christmas Carols and lunch at the top rated Favazza's \$130 per member \$140 per guest. *RSVP by Tues., November 5 to your local Horizons Director.**

JACKSON

Horizons Christmas Party

Date/Time: Tues., December 10, 5:30 pm

Location: Knights of Columbus Hall
3305 N. High Street, Jackson

*Please join us in celebrating the holidays at a Horizons Christmas party with dinner and fun provided! *RSVP by Fri., November 29 to Shelby Hacker at (573)243-2265.**

JEFFERSON COUNTY

Horizons Christmas Party

Date/Time: Wed., December 11, noon

Location: Hillsboro Civic Center
10349 Mo-21 Business, Hillsboro

*Save the date for our Horizons Christmas Party...Invitation and details to follow in the mail! *RSVP by Tues., November 26 to your local Horizons Director.**

LEBANON/CONWAY

River Bend Casino

Date/Time: Fri., November 1, 8 am

Departure: Cowan Civic Center
500 E. Elm St., Lebanon

Take a gamble and come with us to River Bend Casino. Member cost: \$30 and includes \$15 free play. Return around 6 pm .

RSVP by Fri., October 25.

Annual Christmas Dinner

Date/Time: Thurs., December 5, 6 pm

Location: Cowan Civic Center
500 E. Elm St., Lebanon

*Join us for a delicious meal from Andy's 417, Nancy Hall, and entertainment by Brenda Rhoades. *RSVP by Fri., November 22.**

Dean Z at The New Clay Cooper Theatre

Date/Time: Wed., December 11, 9 am

Departure: Cowan Civic Center
500 E. Elm St., Lebanon

*Come have a fun day of Christmas shopping, lunch at the Black Oak Grill, and a the Fabulous Dean Z show. Return around 6 pm. Cost per member \$115. *RSVP by Wed., November 13 to Jackie Shumate at (417)344-1088 or jshumate@fscb.com.**

MALDEN

Christmas Party

Date/Time: Thurs., December 5, 6 pm

Location: Malden Community Center
607 N. Douglass St., Malden

*Join us for dinner and Bingo. *RSVP by Mon., November 25 to Samantha Landers at (573)276-4584 or slanders@fscb.com.**

MOBERLY/MACON

Thankful For You Luncheon

Date/Time: Thurs., November 14, 11 am

Location: Join us for lunch and dessert followed by a program on "How to Spot a Scam." *RSVP by Thurs., October 31 to Chris Weathers at (660)372-8708 or cweathers@fscb.com.*

PERRYVILLE

Laugh and Learn

Date/Time: Tues., December 10, 6 pm

Location: Robinson Construction
2411 Walters Ln., Perryville

*Eat dinner, learn about fraud prevention, and enjoy a very funny guest! *RSVP by Fri., November 29 to Desi Serini at (573)846-1036 or dserini@fscb.com.**

POTOSI

Christmas Dinner & Comedy Magic Show

Date/Time: Wed., December 4, 3 - 5 pm

Location: FSCB Potosi, lower level
100 State Highway P, Potosi

*Join us for Dinner and Christmas Comedy Magic Show hosted by Jeff Lefton from Lefton Comedy Magician. *RSVP by Mon., December 2 to Angie Schutz at (573)438-6232.**



More Branch Happenings are located on the back page!

MEMBER FDIC | NMLS#412605



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

RICHLAND

DIY Christmas Door Hanger

Date/Time: Thursday, December 10, 2 pm

Location: Pulaski County Library

111 W. Camden Ave., Richland

We'll be decorating evergreen door hangers for Christmas! Please RSVP as soon as possible. There will only be ten spots available. Snacks and drinks will be provided!

RSVP by Tues., November 19 to Bridgette Witte (573)765-7870 or bwitte@fscb.com.

STE. GENEVIEVE

Horizons Christmas Party

Date/Time: Thurs., December 12, 5 - 7 pm

Location: Dubourg Center

305 Merchant St., Ste. Genevieve

Join us for an evening of great food and lots of laughs with magician Jeff Lefton. Bring a nonperishable-food item for donation to a local charity. No charge for members; one guest per member \$15. *RSVP by Fri., November 22 to Nikki Proffer (573)546-8898 or nproffer@fscb.com.*

SIKESTON

Scams are SSSCCCAAARRRRYYY!

Date/Time: Tues., October 29, 9 am

Location: FSCB Sikeston Conference Room
201 N. Main St., Sikeston

Please join us for some scary conversation about SCAMS, how to recognize and avoid them. We will serve a wicked brew of coffee and cookies as we discuss how not to become a victim of a SCAM. *RSVP by Tues., October 22*

Annual Horizons Christmas Party

Date/Time: Wed., December 4, 6 pm

Location: Fox Haven County Club

1 Country Club Drive, Sikeston

Join us for a Christmas dinner and social with an appearance from Santa. *RSVP by Mon., November 4 to Glenda Wilburn at (573)621-3219 or gwilburn@fscb.com*

SULLIVAN/GERALD/OWENSVILLE

Protect Yourself From Scams

Date/Time: Fri., November 15, 9 am

Location: Scenic Regional Library

525 Cumberland Way, Sullivan

Join us for discussion on current scams and fraud circulating the area. Light breakfast served. *RSVP by Wed., November 12 to Paula Lang at (573)860-1312.*

WARRENTON/WRIGHT CITY

An Italian Christmas

Date/Time: Wed., December 11, noon

Location: The Lodge at Dover Place

17329 Dover Place, Wright City

Join us for an Italian Christmas with Italian food and live music from Tony Viviano and band! Tony sang with Tony Bennett and Frank Sinatra to name a few. Cost: \$15 per person. *RSVP by Mon., December 2 to Liz Kniffen at ekniffen@fscb.com or Briana Laney at (636)202-3061*

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