

DECEMBER 2023

BRANSON & KANSAS CITY TOURS

The Spirit Club hosted two tours to Branson & Kansas City in November. We had a wonderful time at many shows including Presley's Country Jubilee Christmas, Daniel O'Donnell, The Haygoods Christmas, The Hughes Brothers Christmas, the Texas Tenors and "Queen Esther" at the Sight and Sound Theatre. We were entertained by the talented performers and transported into the Christmas spirit by the beautiful Christmas music and dancing. On a beautiful Tuesday morning we experienced a private wildlife tram tour including amazing scenery and animals up close and personal. After our tour we enjoyed a chuckwagon lunch and we had time to shop. It was so nice to enjoy a delightful fall day in nature.

On Thursday we traveled to Kansas City where we toured the Kansas City Zoo and the newly opened Sobela Ocean Aquarium. The aquarium has 650,000 gallons of water, 34 habitats, and many sea creatures. It was a pleasure to visit the aquarium and the zoo. That evening we attended the New Theatre & Restaurant. We enjoyed a delicious meal and had a few laughs during the show "Always a Bridesmaid" starring Morgan Fairchild.

The tours were so much fun, not only because of the wonderful entertainment and delicious meals but the chance to spend time with friends.



"The Spirit of Us"

As we come to the end of another year, and I reminisce about the fun tours the American Spirit Club has had the pleasure of attending. I am so thankful for each of our Spirit Club members and look forward to another year of travel in 2024. The tours will be announced in the upcoming January newsletter and I'm positive there will be a nice variety of tours for our members. We also are planning some seminars and fun activities for the next year.

Do your children and grandchildren have a difficult time knowing what to give you for Christmas? If so, you could mention American Spirit Club Gift Certificates. They can be purchased in any amount and can be used for upcoming Spirit Club trips. I would love to help them with their shopping! Just have them contact Loreen at 712-722-4846.

My idea of Christmas, whether old-fashioned or modern, is very simple: loving others. Come to think of it, why do we have to wait for Christmas to do that. May we share love and happiness with all we meet during this season and all year long. Thank you for placing your trust in our companies.

Merry Christmas Spirit Club friends! You make my life so full of friendship and fun!

- Loreen Marra, Spirit Club Coordinator
Loreen.Marra@myasb.com

CERTIFICATES OF DEPOSIT

ADDITIONAL TERMS, TIERS, & RATES ARE AVAILABLE. CHECK ONLINE OR GIVE US A CALL.

TERM	MINIMUM	COMPOUND	INTEREST RATE	APY*
12 MONTHS	\$10,000	SEMI-ANNUAL	4.60%	4.65%
24 MONTHS	\$10,000	SEMI-ANNUAL	3.86%	3.90%
36 MONTHS STEP UP	\$5,000	SEMI-ANNUAL	3.86%	3.90%
60 MONTHS 2 TIME STEP UP	\$5,000	SEMI-ANNUAL	3.72%	3.75%

ALL RATES ARE SUBJECT TO CHANGE. CALL YOUR LOCAL AMERICAN STATE BANK OR VISIT [MYASB.COM/RATES](https://myasb.com/rates) FOR THE MOST UP TO DATE RATE INFORMATION.

*ANNUAL PERCENTAGE YIELD. APY'S EFFECTIVE AS OF 11/27/23. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

DO YOUR CHILDREN AND GRANDCHILDREN HAVE A DIFFICULT TIME KNOWING WHAT TO GIVE YOU FOR CHRISTMAS?

If so, you could mention American Spirit Club Gift Certificates. They can be purchased in any amount and can be used for upcoming Spirit Club trips. I would love to help them with their shopping!

**JUST HAVE THEM CONTACT
LOREEN AT 712-722-4846.**





WHY GROUP TRAVEL?

The American Spirit Club has a very active traveling group, but sometimes I hear from some of our members how they are not sure group travel is for them. So, I have compiled a list of benefits of group travel.

1. You get to travel without making the hotel arrangements. When booking your own trips, it can be difficult and take a lot of time to pick out the best hotel that is appropriate for you. When traveling with a group your tour planner does extensive research to ensure everything is of the quality you deserve.
2. Group travel alleviates the stress of planning and executing the trip. When you travel with a group, the itinerary is prepared in advance. Tour planners don't just check availability and book activities. They also map out everything to ensure the daily itinerary flows well, with enough time to travel to each location. Creating an itinerary can be a very stressful part of booking a trip on your own. With group travel, someone with more experience takes care of everything for you. You can pack your bags stress-free, knowing it has all been planned for you.
3. Traveling in a group is safer. Your tour planner has researched the areas you will visit and knows the safest routes. Your tour director and other members of your group will look out for each other.
4. Group travel can save you money. Travel planners often get discounts when purchasing for groups and they can pass those savings on to you. When you purchase your trip with the American Spirit Club, notice what is included. It is not just your hotel and transportation. With group tours, you often get many meals, entrance fees and guided tours as well.
5. Meeting new people and making new friends is my favorite part of group travel. Over the years, I have watched so many friendships start from a conversation across the aisle on a motorcoach. You already have things in common with those you are traveling with. You are from the same area and are interested in the places you are traveling to. Group travel brings like-minded people together, creates many shared memories and forms an intimate bond that only those present can share. It takes away the stress of planning, saves money and is safer. It allows you to skip the booking and go straight to the packing.



2024 SPIRIT CLUB TRIPS

All-Inclusive Punta Cana | February 24 – March 2, 2024

Sign up soon to reserve your spot! Final numbers are due very soon! Join the Spirit Club for an amazing 8-day winter getaway to the resort town of Punta Cana in the region of the Dominican Republic. Enjoy the beachfront location at the all-inclusive Hotel Riu Palace Macao – a paradise of palm trees, turquoise water, and white sandy beaches. Ideal for rest and relaxation, but offering fun and exciting activities for every traveler. This resort is perfect for a unique getaway filled with gourmet dining, lavish marinas, decadent spas and sensational watersports and night fun and entertainment. Pick up a brochure at your local branch, find it on our website or contact Loreen Marra if you have any questions. Call for availability.

Jr Suite Superior \$3,095 per person/DBL | Deposit: \$250

Suite \$3,290 per person/DBL | Deposit: \$250

A Total Solar Eclipse Mystery Tour | April 5-10, 2024

I'M IN THE DARK! A TOTAL SOLAR ECLIPSE MYSTERY TOUR We're heading somewhere interesting on this five-night mystery tour to an out-of-state locale! We're keeping you in the dark except to say we will be in the dark during a total solar eclipse! As for the rest of the itinerary, "it's that one place with the one thing in that one town!" At departure you'll receive a clue on what direction we are heading and maybe even the state (if we're feeling generous). Clues will be given along the way to keep you guessing. Just expect the unexpected and get ready to open your eyes to amazing experiences and destinations you might otherwise have overlooked! Contact Loreen for a brochure, pick one up at your local branch or find the brochure on our website.

Cost: \$1,599 Per Person/DBL \$1,955/Single | Deposit per person: \$250

Introducing The Best of the Emerald Isle | July 4-14, 2024

If you have dreamt about the magical journey to Ireland, this is YOUR time to experience the Best of the Emerald Isle! Every day brings another exciting encounter, whether you are sipping fine whiskey at Old Jameson Distillery, kissing the famous Blarney Stone, standing on the breathtaking Cliffs of Moher, taking a "hawk walk" with an Ashford Castle falconer, or browsing the vast Trinity College Library. We will introduce you to local artisans, cultural cuisine, and rich traditions at every turn. Craftsman will showcase their talents, Irish shepherds will demonstrate their sheep dogs' herding skills, and history will come to life on a traditional jaunting cart ride through Killarney's National Park. Stay two amazing nights in a luxurious Irish castle and be our guest at a very special farewell experience that is sure to make this a trip of a lifetime and a journey you will never forget! Experience the Best of the Emerald Isle with round-trip airfare, nine nights' accommodations, sixteen meals, admissions to attractions listed in itinerary, taxes, and gratuities, as well as a professional tour manager. **Filling up fast but there is still room for you!**

Contact Loreen for a brochure, pick one up at your local branch or find the brochure on our website.

Cost: \$6,399 Per Person/DBL \$7,799/Single | Deposit per person: \$500

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