



# HERITAGE

Winter 2007

# TRAVEL CLUB

# NEWS

## Capitol Federal



### HTC

The *Heritage Travel Club News* is a quarterly publication from Capitol Federal. Additional information can be found at [www.capfed.com](http://www.capfed.com).

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MEMBER  
**FDIC**

### Holiday Excitement Found in New York City!

Capitol Federal's Heritage Travel Club members recently returned from the 33rd Annual Thanksgiving Theatre Tour to New York City with Travellers Inc. of Lawrence. The tour departed November 21 and returned on November 25. The group enjoyed their roundtrip, non-stop flight to New York and loved those famous chocolate chip cookies provided by Midwest Airlines. Perfectly located within walking distance of the city's top attractions – the Broadway Theatre District, Radio City Music Hall, Rockefeller Center, St. Patrick's Cathedral, Madison and Fifth Avenue shopping, Carnegie Hall, Central Park and the Museum of Modern Art – the New York Hilton and Towers Hotel was home to the group for four nights. Within a few minutes' walk, members also could visit the CBS Television studios and the David Letterman Show.



The Macy's Thanksgiving Day Parade passed within a block of the hotel. The wind and rain did not stop our members from making an appearance at the parade! Later that afternoon, a private traditional Thanksgiving dinner was held in the hotel. Topping off the evening was the *Radio City Christmas Spectacular*, with this year's show receiving some of the best reviews ever with new costumes and lighting. No one questions that it is the number one live show of the Christmas Season.

The Heritage Travel Club group also attended two wonderful musicals, "Disney's Tarzan," featuring music and lyrics by Phil Collins, and "Wicked," a very special musical based on the remarkable odyssey of the Wicked Witch (Elphaba) and the Good Witch (Glinda) and how these two unlikely friends meet. Although, not the typical "Wizard of Oz" story, it has become another Broadway treasure!

The perfect finale to the tour was the farewell dinner at Central Park's Tavern on the Green, decorated beautifully for the Christmas season. What a truly magnificent way to celebrate the holidays!

# FEATURED TRIPS

\*dates and prices are subject to change



## Irish Treasures Tour w/ Optional Golf Package

May 17 – 26, 2007

Your tour of the scenic Emerald Isle includes roundtrip airfare from Kansas City to Ireland, eight nights' hotel accommodations, including a stay at Kilkea Castle! Golfers can play at Slieve Russell Hotel Golf & Country Club and the renowned Ballybunion or the Killarney Killeen Course.

**Tour #07015**

**\$2,990 per person/double occupancy**

## Historic Trains of the Southwest

May 20-25, 2007

Discover America as you seek adventures featuring the Grand Canyon. This six-day, five-night trip takes you to Phoenix, from which you'll travel to Montezuma Castle National Monument, the Grand Canyon, Sedona and Oak Creek Canyon on the Verde Canyon Railroad.

**Tour #07024**

**\$1,989 per person/double occupancy**



## DAY TRIPS

### An Evening at the Music Theatre of Wichita

July 15, 2007

Enjoy "White Christmas" during a Capitol Federal-sponsored performance. Call the Theatre at 316-265-3107 for tickets, starting at \$16 and up. Identify yourself as a Capitol Federal Heritage Travel Club member and receive your tickets at half-price. **Tickets go on sale May 21.**

### Jamesport Amish Colonies July 31, 2007

Travel back in time and enjoy the unique history, tradition and craftsmanship of Jamesport, Missouri's Amish citizens.

**Tour #07028 - \$89 per person**

### New Theatre & Plaza Lights December 12, 2007

Join us once again for the delicious lunch and featured performance to be announced soon.

**Tour #07020 - \$79 per person**



## New England & Cape Cod October 6 – 13, 2007

One of our favorites! Tour five New England states with stops in Boston, Kennebunkport, Martha's Vineyard, Hyannis, the White Mountains and Plymouth Rock. Experience the beauty and ever-changing colors of Autumn and savor a real New England lobster bake.

**Tour #07017**

**\$2,189 per person/double occupancy**

## New York Thanksgiving Theatre Tour

November 20-24, 2007

With Macy's Thanksgiving Day Parade, Radio City Music Hall's *Christmas Spectacular*, Broadway shows and dinner at Tavern on the Green, you'll discover why people make this tour their annual Thanksgiving celebration!

**Tour #07014**

**Price to be determined**



For a complete itinerary, call **Travellers at 1-800-382-6700** or visit our website at **www.travellers.vacation.com**



## Pick-Up Locations (Motorcoach Day & Overnight Trips Only)

As a service to you, we have designated locations where you can be conveniently picked up for your motorcoach trip. Please check individual trips for pick-up times and availability. Anyone interested in a tour but needing alternate travel arrangements, please contact Travellers at 1-800-382-6700 and ask for Heritage Travel Club. They will be happy to assist you with making those arrangements.

### Overland Park

Capitol Federal Office  
9500 Nall Avenue

### Lawrence

Dillon's  
6th St. & Lawrence Ave.

### Topeka

Capitol Federal Office  
2865 SW Wanamaker Rd.

## Featured Specials

### Vacation Vignettes for 2007 Your choice of where and when!

Visit [www.travellers.vacation.com](http://www.travellers.vacation.com) to choose from among the many exotic international trips provided through our Vacation Vignettes for 2007. After you choose where and when you'd like to travel, contact Travellers at 1-800-382-6700 for more information. Don't miss this opportunity to visit the international destination you've always wanted to tour!

## Congratulations to the winners of last issue's Timeless Trivia!

Ernest VanHorn - Salina  
 Shirley Howard - Topeka  
 Ingrid Dines - Olathe  
 Marylee Hamilton - Topeka  
 Sandy Ring - Salina

Pat Potter - Shawnee  
 Reuben Otolorin - Lawrence  
 Wallace Roberts - Overland Park  
 Patsy Pfeifer - Overland Park  
 Dwane Wills - Overland Park



This quarter's Timeless Trivia takes you to the Grand Canyon, the destination of this year's Historic Trains of the Southwest Tour. Join us as we discover the beauty of this American "Wonder". Mail your answers to:

## Did You Know...?



...The Deficit Reduction Act of 2005 that became law in February 2006 brings with it sweeping changes in the eligibility requirements for Medicaid – says Bill Comfort, CSA, CLTC. Comfort explains the message to consumers is twofold: a) there is no will or money to expand government-provided long-term care benefits, and b) you must plan ahead if you want to preserve your assets, and still enjoy flexibility and choice when you need care. Three provisions directly affect future Medicaid planning – a) Lookback period, b) Penalty calculation, and c) Medicaid-qualifying annuities.

The lookback period is the amount of time in which Medicaid could go back into your financial records for outright gifts or transfers and transfers into certain types of trusts. That time period for all is five years.

Asset transfers made within the lookback period create ineligibility for Medicaid benefits for a specified period of time. That time period is calculated by dividing the dollar value of gifted assets by your state's monthly cost of providing Medicaid care.

It's important to note also that the penalty clock starts when you apply for benefits.

There was a time when a Medicaid-qualifying annuity was the ticket to eligibility. Now, however, you must name the state as your first contingent (remainder) beneficiary. Anything that's left when you die – or when your spouse (if the original annuitant) dies – goes to the state, not to heirs.

Comfort concludes by saying, "These and other provisions under the new legislation offer the promise of preserving Medicaid for the truly needy. In so doing, we may be able to increase payments (and quality of care) for nursing homes as well as expanding home and community options under Medicaid." For more specific information about your situation, consult with a Medicare/Medicaid benefits specialist.

- *New Medicaid Rules Affect LTC Planning*

Not a Deposit	No Bank Guarantee	Not FDIC Insured
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Topeka, Lawrence,  
Emporia  
  
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Manhattan  
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screnshaw@capfed.com

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jbridge@capfed.com

## Easy Chicken Pot Pie

- 1 can chicken (next to tuna)
- 2 cans mixed vegetables
- 1 can cream of chicken soup
- 3 dashes sage
- Salt and pepper to taste
- 2 deep dish frozen pie crusts

Drain chicken and vegetables. In a large bowl, mix the first five ingredients. Place mixture into pie crust and top with second. Crimp edges together. Make 2 or 3 slits in top crust and bake according to pie shell directions.



**Capitol Federal  
Marketing/Timeless Trivia  
700 S Kansas Ave  
Topeka KS 66603**

The deadline is Friday, March 2, 2007. Ten winners will be drawn from all correct entries. They will be contacted by mail and receive a surprise gift! No purchase necessary. Correct answers will be available at [www.capfed.com](http://www.capfed.com) after March 2. Good Luck!

1) What is probably the most powerful force to have affected the formation of the Grand Canyon?

2) What is the name of the Earth's plate which consists of the Grand Canyon?

3) The Grand Canyon is comprised mostly of what kind of rock?

4) What is the top layer of the Grand Canyon called?

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

If you win, do we have permission to print your name in the next newsletter?

Yes  No



# Capitol Federal

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## RESERVATIONS



**SPACE IS ALREADY LIMITED, PLEASE BOOK AS SOON AS POSSIBLE!**

To make a reservation, complete the information below and return with your payment.

- Deposit of \$300 per person required on all Featured Trips

For more information, please call **Travellers** at **1-800-382-6700** and ask for the Heritage Travel Club.



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Tour # \_\_\_\_\_ Tour Name \_\_\_\_\_ Number of People \_\_\_\_\_

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Daytime Phone \_\_\_\_\_ E-mail \_\_\_\_\_

Special Needs \_\_\_\_\_

I wish to room with \_\_\_\_\_

Please make checks payable to **Capitol Federal**  
**Travellers, Inc.** **Heritage Travel Club/Travellers, Inc.**  
and mail this reservation form to: **831 Massachusetts Street, Lawrence, KS 66044**

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