



HERITAGE

Summer 2008

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.

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MEMBER
FDIC

Join Heritage Travel Club for Care-Free Travel

The current rules and regulations for air travel are changing from minute to minute. For care-free travel, consider group tours for your next trip. Travelers feel more secure in a group with a tour manager who knows the destination well. Handled by Travellers Inc. of Lawrence, many of our groups have a tour manager either traveling with us during the entire trip or assisting the group with departures at Kansas City International Airport. It is definitely an added benefit to have a professional tour manager with you to take care of last minute changes or delays, which can occur. We pride ourselves in offering this benefit to members of the Heritage Travel Club.



Air travel has drastically changed in the past seven years. Some tips that can help you make traveling easier include:

- Wear a minimum amount of jewelry when flying.
- Wear slip on shoes so they may be removed quickly, as well as jackets.
- Put only essential liquids and gels in one zip-lock bag per person. You may have as many 3-oz. containers as will fit in the bag. Have that bag handy so you can pull it out for separate inspection at the security check-point.
- Keep medicines, cameras, and expensive items, such as computers, cell phones and other electrical equipment, with you. They may need to be screened separately at the airport.

Visit tsa.gov for questions on what you are allowed in your carry-on.

Benefits of traveling with an escorted tour include:

- Fun, companionship and a sense of adventure.
- Convenience and value - Everything is arranged for you in just one call. The cost of travel for attractions, included meals, and lodging are discounted when you travel with a group.
- Travel truly provides an education through experience, learning other cultures, their history and geography.
- Security is of utmost importance. You know you can rely on your driver and guide for assistance if any emergencies arise.

Experience of travel professionals is invaluable and the main reason for choosing an escorted tour. We certainly hope you will join us on one of our Heritage Travel tours in the future. Come and join the fun!

FEATURED TRIPS

*dates and prices are subject to change



KU Booster Tours August - November, 2008

Be a part of the excitement as KU plays Carleton, Ottawa University, and McGill in Ottawa, Ontario. How about some football? Join the Jayhawks as they play South Florida in Tampa, Florida, Iowa State in Ames, Iowa and Missouri at Arrowhead Stadium in Kansas City. Visit www.travellersinc.com for information on dates and prices.

New England & Cape Cod October 4 - 11, 2008

One of our favorites! Experience the beauty of a New England Autumn and savor a traditional lobster bake. Visit Boston, Kennebunkport, Martha's Vineyard, Hyannis, the White Mountains and Plymouth Rock, Ten Mile Drive and Cape Cod.
Tour #08017
\$2,249 per person/double occupancy



DAY TRIPS

Davidson's Kansas City Tour of the Homes of the Rich & Famous

September 10, 2008

With Don Davidson as your guide, see past and present Kansas City homes of over 100 different people, including Mickey Rooney, Jean Harlow, Ginger Rogers, Ernest Hemingway, Walter Cronkite, Bo, Quiz, Rush, Lumpy and many more. Includes lunch at the Hometown Buffet in Independence, Missouri.

\$69 per person



New York Thanksgiving Theatre Tour

November 25 - 29, 2008

Don't miss our most popular tour with the annual Macy's Thanksgiving Day Parade, Radio City Music Hall's *Christmas Spectacular*, two Tony Award winning Broadway shows - *Gypsy* and *August: Osage County* - and dinner at Tavern on the Green.

Tour #08014

\$2,295 per person/double occupancy

Omaha Holidays Tour December 7 - 8, 2008

Enjoy a traditional "Christmas in Germany" celebration and "The Christmas Carol" at the Omaha Community Playhouse. Visit Boys & Girls Town, then feast on an elegant Holiday Buffet at the Renaissance Mansion and tour the Gingerbread Village at the Morman Trail Center.

Tour #08018

\$299 per person/double occupancy

New Theatre & Plaza Lights

October 22, 2008

We're happy to bring this added feature to our Fall lineup. Enjoy a buffet lunch prior to the hit production, "The Last Romance", starring the one and only Mrs. C of "Happy Days" fame, Marion Ross.

Tour #08047

\$79 per person



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.

December 10, 2008

Always a treat for the Holiday season! Join us for a delicious lunch buffet and the delightful Marla Gibbs in the hit production of "Boeing-Boeing, A Non-Stop Comedy". Following the show, you'll enjoy the dazzling display of the Plaza lights and do a little holiday shopping before returning home.

Tour #08020

\$79 per person

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

Robert Estes II - Aberdeen, WA
 Jim Hinton - Topeka, KS
 Shirley Howard - Topeka, KS
 Donna Larrison - Topeka, KS
 W. R. Liles - Lenexa, KS

Connie LoVsky - Olathe, KS
 Lester Paul - Hutchinson, KS
 Barbara Pressgrove - Baldwin, KS
 Elon Torrence - Topeka, KS
 Modesto Vasquez - Topeka, KS



This quarter's Timeless Trivia reminds us of the pride we have in Kansas City. Join us for the Davidson's KC Tour of Homes of the Rich & Famous. Mail your answers to:

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

The deadline is Friday, September 5, 2008. 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 after June 6. Good Luck!

1) Name the Frenchman who began a trading post in 1821 near the great bend on the Missouri.

2) Who named the city of Westport?

3) In what year was Swope Park opened?

4) In what year was the Kansas Constitution written at Wyandotte?

Name _____

Address _____

City/State/Zip _____

Phone Number _____

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

Yes No

Did You Know...?

It's Possible You Will Need LTC

What's your likelihood of receiving long term care (LTC) services? Leading LTC insurance actuaries, Milliman USA compiled the odds based on length of stay.

Out of 1,000 65-year-old policyholders:

- 449 will get LTC services
- 106 will get LTC for more than two years
- 59 will get LTC for more than three years
- 34 will get LTC for more than four years
- 20 will get LTC for more than five years

Note below the difference in use and length of stay if the policyholder is married or single, or male or female.

Out of 1,000 65-year-old married males:

- 302 will get LTC services
- 20 will get LTC for more than two years
- 12 will get LTC for more than three years



- 7 will get LTC for more than four years
- 4 will get LTC for more than five years

Out of 1,000 65-year-old single females:

- 555 will get LTC services
- 70 will get LTC for more than two years
- 51 will get LTC for more than three years
- 35 will get LTC for more than four years
- 23 will get LTC for more than five years

Source: Data compiled by Milliman USA, published in December 2005 *LTCi Sales Strategies*.

For more information regarding LTC insurance, contact your local Capitol Agency representative:

Not a Deposit	No Bank Guarantee	Not FDIC Insured
Not Insured by any Government Agency		May Lose Value

Topeka, Lawrence,
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 Manhattan
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mtoledo@capfed.com

Greater Kansas City
 Judy Bridge
 AIS, API, AIP
 Certified Insurance Counselor
 913-652-2335
jbridge@capfed.com

Fresh Peach Pie

- 3 Tablespoons Peach Jell-O
- 3 (Heaping) Tablespoons Corn Starch
- 1 Cup Sugar
- 1 Cup Water

DIRECTIONS:

Cook over medium heat: Jell-O, corn starch, sugar and water until thick: cool. Add 3 to 4 cups fresh sliced peaches to cooled sauce and pour into a 9" baked pie shell. Refrigerate until thoroughly chilled. Serve with lightly sweetened whipped cream or whipped topping.





Capitol Federal

700 South Kansas Ave.
Topeka, KS 66603

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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.



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**