

UNION STATE BANK PRESENTS

Biltmore Estate & Asheville, NC



INCREDIBLE PRICE INCLUDES:

- ◆ Motorcoach transportation
- ◆ 5 nights lodging including 3 consecutive nights in the Asheville area
- ◆ 8 meals: 5 breakfasts and 3 dinners
- ◆ GUIDED TOUR OF ASHEVILLE, NC
- ◆ Full day visit to the BILTMORE ESTATE
- ◆ GUIDED Drive along the Blue Ridge Parkway
- ◆ Visit to the famous FOLK ART CENTER
- ◆ Visit to the Blue Ridge Parkway Visitor Center

For more pictures, video, and information visit:
www.GroupTrips.com/UnionStateBank

\$755*

6 Days 5 Nights

*PER PERSON, DOUBLE OCCUPANCY

**(Sun - Fri)
Apr 30 - May 5
2023**

Departure: Union State Bank, 611 W. Highway 92, Winterset, IA @ 8 am

Day 1: Depart your group's location in a spacious, video and restroom equipped motorcoach as you head for your destination: beautiful Asheville, North Carolina, nestled among the Blue Ridge Mountains! Tonight, check into an en route hotel for a good night's rest.

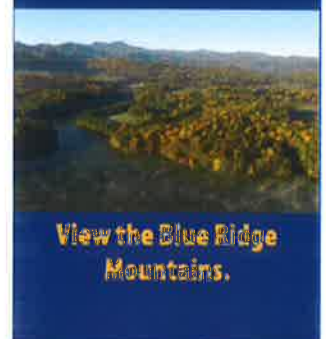
Day 2: Today after enjoying a Continental Breakfast, you will continue towards your destination. Tonight, you'll enjoy Dinner before checking into your Asheville area hotel.

Day 3: Begin the day by enjoying a Continental Breakfast, before departing for a visit to the spectacular BILTMORE ESTATE, America's largest privately owned home. Your visit will include experiencing the Biltmore House and Gardens. You will also visit the new Antler Village and Winery. This is Biltmore's new village that connects the estate's present and past, providing a relaxing place for dining, shopping, historical exhibits, and new ways to experience Biltmore's hospitality. This is a "must see" destination in America. Later, you'll enjoy Dinner with entertainment before returning to your hotel for the night.

Day 4: Enjoy a Continental Breakfast before departing for a GUIDED TOUR OF ASHEVILLE. Downtown Asheville features more Art Deco architecture than any other southern city outside of Miami Beach. You will also see the magnificent ST. LAWRENCE BASILICA. This afternoon, you will go with your guide for a drive on the scenic Blue Ridge Parkway, America's most visited National Park unit and known as "America's favorite drive". You will visit the Blue Ridge Parkway Visitor Center and see "The Blue Ridge Parkway – America's Favorite Journey", a 24-minute film shown in High Definition surround sound and using breathtaking aerial photography. Later, you will visit the famous FOLK ART CENTER. This evening, you will enjoy Dinner before returning to your hotel to relax and recall the highlights of the day.

Day 5: Enjoy a Continental Breakfast before leaving for the Kentucky Artisan Center in Berea, KY -- a 20,000 square foot facility where you can explore Kentucky crafts, history, and shop for Kentucky products. This evening, relax at your en route hotel.

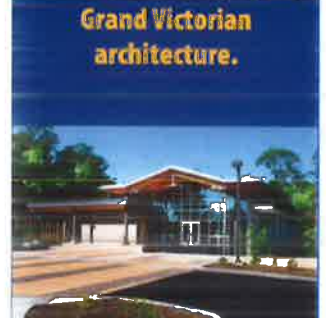
Day 6: Today after enjoying a Continental Breakfast, you depart for home... A perfect time to chat with your friends about all the fun things you've done, the spectacular sights you've seen and where your next group trip will take you!



View the Blue Ridge Mountains.



Grand Victorian architecture.



The Blue Ridge Parkway Visitor Center.



One of the Biltmore's many gardens.

ADD PEACE OF MIND TO YOUR TRIP...

With Diamond Tours Exclusive *Travel Confident*® Protection Plan. See separate advertisement...

\$75 Due Upon Signing. *Price per person, based on double occupancy. Add \$209 for single occupancy. Final Payment Due: 2/21/2023

FOR INFORMATION & RESERVATIONS CONTACT:

Teri Gambrall @ (515) 462-2161

Diamond Tours inc.
Bringing Group Travel to a Higher Standard®

Fla. Seller of Travel Ref No. ST32973.

with the **Travel Confident® Protection Plan!**

Travel Protection - Same Price - Regardless of Age!

PLAN BENEFITS INCLUDE:

Trip Cancellation¹: You are covered for your **your unused, prepaid, non-refundable trip costs** in the event you must cancel your trip for a covered reason, such as one of the reasons below.

Trip Interruption¹: This covers the unused portions of your land or water travel arrangements, plus the additional transportation costs paid, if you must interrupt your trip due to a covered reason, such as the following:

Sickness, Injury or Death to you, a traveling companion, a family member, or a business partner

Jury Duty or being required to appear as a witness in a legal action

A Strike that causes your common carrier to cease operations for at least 18 hours

Losing Your Job where you have worked for at least 1 year

Terrorist Attack or Hijack

Inclement Weather that causes your common carrier to cease operations for at least 18 hours

Natural Disaster or Burglary that causes your home to become uninhabitable

Getting into a Traffic Accident on your way to your trip's departure point

¹ Please note that the covered reasons for Trip Cancellation coverage are not identical to the covered reasons for Trip Interruption coverage, and additional terms apply to all covered reasons.

You are covered for the "single supplement" surcharge if your roommate cancels or interrupts for one of the above reasons.

**QUESTIONS?
CALL 1-855-376-2037**

2 EASY Ways to Signup:

INTERNET - Signup at www.travelconfident.com (Internet signup is not available to residents of the State of New York.)

MAIL - Give a check to your Group Leader in the amount indicated by the table made out to "Travel Insured International"

Trip Cost (per person)		Travel Confident® Cost (per person)
Up to \$500	=	\$38
\$501 - \$600	=	\$48
\$601 - \$700	=	\$62
\$701 - \$1,100	=	\$72
\$1,101 - \$1,500	=	\$96
\$1,501 - \$2,000	=	\$132

RECEIVE THIS BENEFIT!

ACT NOW so you are eligible for a **PRE-EXISTING CONDITION** waiver! You must purchase the travel protection plan within **14 days** of the date of your initial payment or deposit.

Review the complete terms in the exclusion section of your plan document.

Baggage and Personal Effects - Up to a maximum of \$1,000! If your baggage is lost, stolen or damaged!

Medical Expense - Up to a maximum of \$5,000! If you are injured or become ill on the trip. You also are covered for up to \$750 in emergency dental treatment.

Medical Evacuation and Repatriation of Remains - Up to a maximum of \$20,000! Should a severe illness require immediate care and a local hospital cannot meet your needs, this covers the cost to transport you to the nearest hospital where you can receive appropriate treatment. A toll-free call to 1-800-494-9907 starts the arrangements. If you are traveling alone, you are also covered for the air fare of a companion to join you at the hospital (additional terms apply).

24/7 Non-Insurance Assistance Services Included: Lost Baggage Retrieval • Prescription Drug/Eyeglass Replacement • Medical or Legal Referrals • Emergency Cash Advance • Translation Services • Payment to the Assistance Company is Your Responsibility.

**** TIPS FOR TRAVELERS ****

- Cancel with your Group Leader as soon as you are aware of the need to cancel.
- In the event you need to file a claim, contact Travel Insured International at 1-855-376-2037 as soon as possible. Be prepared to provide proof of payments for all portions of your trip, including the travel protection plan.
- Get detailed medical statements from treating physicians where and when an accident or sickness occurred. Save your receipts, proof of all payments and proof of coverage.
- If you have purchased the Travel Confident Protection Plan, for medical evacuation call the Assistance Company at 1-800-494-9907 or collect at 1-603-328-1707. Be sure to call before you incur any expenses!

* This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain noninsurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. Coverages may vary and not all coverage is available in all jurisdictions. Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer maybe compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033; 855-376-2037; customer@travelinsured.com; California license #0113223.

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Family Member scheduled and booked to travel with You.

The following exclusion(s) appl(y)(ies) to the Trip Cancellation and Trip Interruption and Medical Expense.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. a Pre-Existing Medical Condition, as defined in the certificate.

The following exclusions apply to the Medical and Dental Expense benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Alcohol or substance abuse or treatment for the same;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the certificate is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs;

The plan also contains exclusions specific to the Baggage and Personal Effects Benefits.

MEDICALLY FIT TO TRAVEL EXCLUSION:

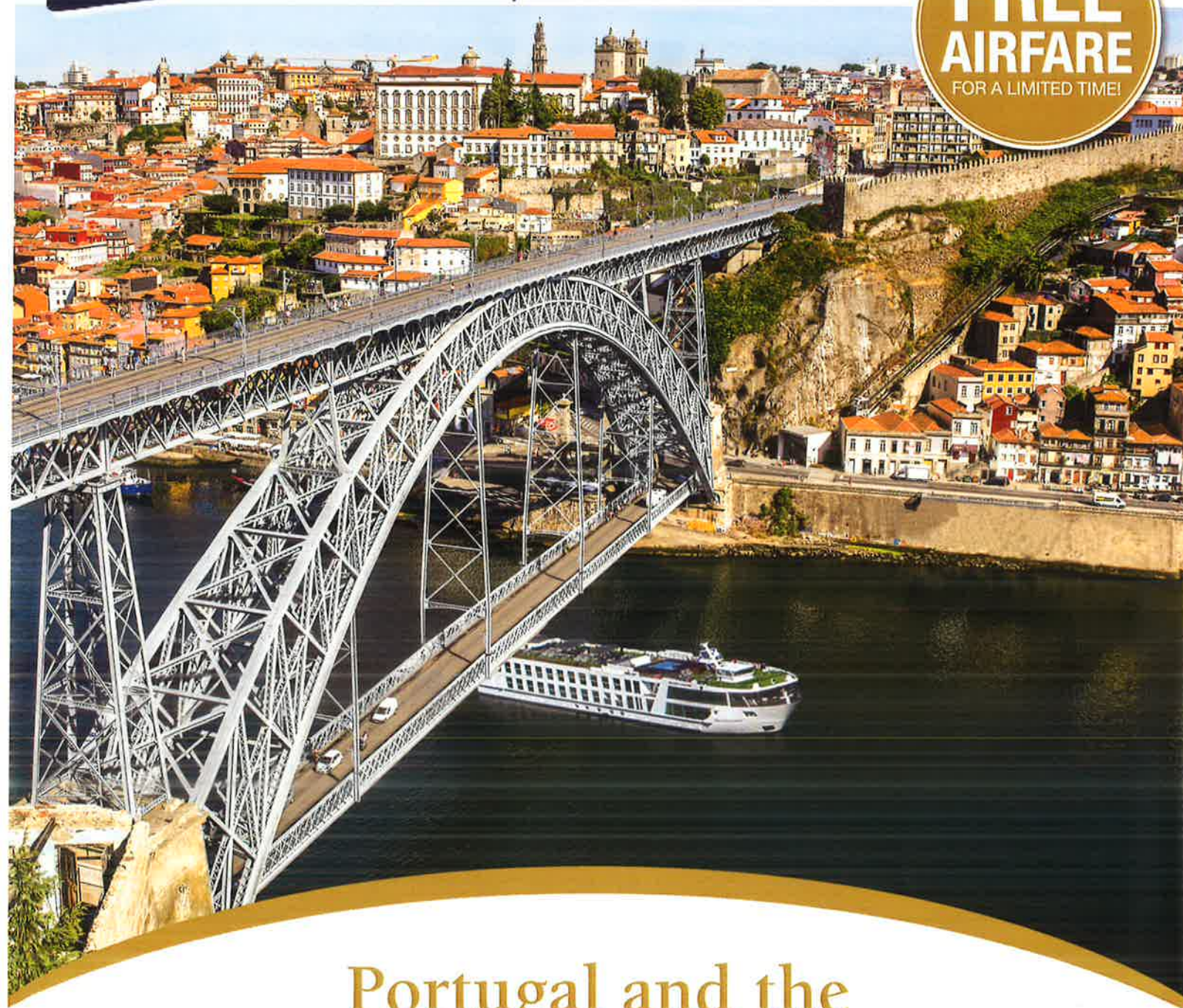
We will not pay any expense as a result of You having been advised in writing that You, Your Traveling Companion, or Family Member scheduled and booked to travel with You are not Medically Fit to Travel at the time of purchase of coverage for a Trip, as defined in the certificate.

If coverage for a Trip is purchased and it is later determined that You, Your Traveling Companion, or Family Member scheduled and booked to travel with You were not Medically Fit to Travel at the time of purchase of coverage for Your Trip, as defined in the certificate, the coverage is void and premium paid will be returned.



UNION STATE BANK
Your Hometown Financial Advantage

**FREE
AIRFARE**
FOR A LIMITED TIME!



Portugal and the Douro River Cruise

Tour Dates: August 30 – September 09, 2023



Portugal and the Douro River Cruise



Experience the cosmopolitan charm of Lisbon, Portugal



Feel the rhythm of the city in the Plaza Mayor, Salamanca, Spain

DAY 1 Depart the USA: Depart the USA on your overnight flight to Lisbon, Portugal.

DAY 2 Lisbon, Portugal: Upon arrival, you'll be met by a representative of Mayflower Cruises & Tours and transferred to your hotel. The remainder of the day is at your leisure to explore Lisbon. This evening, join your Mayflower staff and fellow travelers for an included dinner. **Meal: D**

DAY 3 Lisbon: After breakfast, an included tour highlights the famous sites of the city. During a panoramic coach tour, see 'Monument to the Discoveries,' and Belem Tower, a UNESCO World Heritage Site. Visit Jerónimos Monastery and discover the unique architecture and history. Enjoy a free afternoon to shop, dine and experience this cosmopolitan city on your own. **Meal: B**

DAY 4 Fátima – Coimbra – Porto: Depart Lisbon by coach and journey to the ship in Porto. Enroute, visit Fatima, home to the Sanctuary of Fátima, an important Catholic pilgrimage site. The city's fame originates from the apparitions of Our Lady of the Rosary that appeared to three shepherd children in the nearby fields. Continue to Coimbra and its famous university before arriving in Porto to embark the *MS Emerald Radiance*, home for the next seven nights. **Meals: B, D**

DAY 5 Porto – Pinhão: Today is a day of sailing through the twists and turns of the Douro Valley. Designated a UNESCO World Heritage Site, this area is sparsely populated by quaint villages, sun-drenched vineyards and small farms. Later today, arrive in the village of Pinhão, perfectly situated on a river bend surrounded by terraced hillsides that produce some of the world's best Port wine. Tonight, enjoy a welcome reception and dinner. **Meals: B, L, D**

EmeraldPLUS: A Portuguese cooking demonstration onboard

DAY 6 Pinhão – Vega de Terrón: Begin the day with a visit to the beautiful 18th-century estate of Quinta do Tedo Vineyard with spectacular views of the Douro Valley. Learn about wine production, its importance to the culture and economy, and enjoy a tasting of the local vintage. This afternoon, the ship sails for Vega de Terrón, gateway to Spain. **Meals: B, L, D**

EmeraldACTIVE: A guided walk through the vineyards*

EmeraldACTIVE: Kayak experience in Pinhão*

*The included tour and both active tours all operate simultaneously. Only one can be selected.

DAY 7 Salamanca, Spain: Today's excursion takes you to the UNESCO World Heritage Site of Salamanca, Spain. During the guided walking tour, see amazingly detailed and intricately carved buildings of the university and the House of Shells. Regal splendor abounds in the Plaza Mayor, the heartbeat of the city. Visit the market and taste the local products including cheese, olives and bread. You'll have free time for lunch and to explore independently before returning to the ship in Portugal. **Meals: B, D**

EmeraldPLUS: Entertainment by a Tuna music band in Salamanca

DiscoverMORE: Tour of Castelo Rodrigo (instead of city tour to Spain – additional expense)

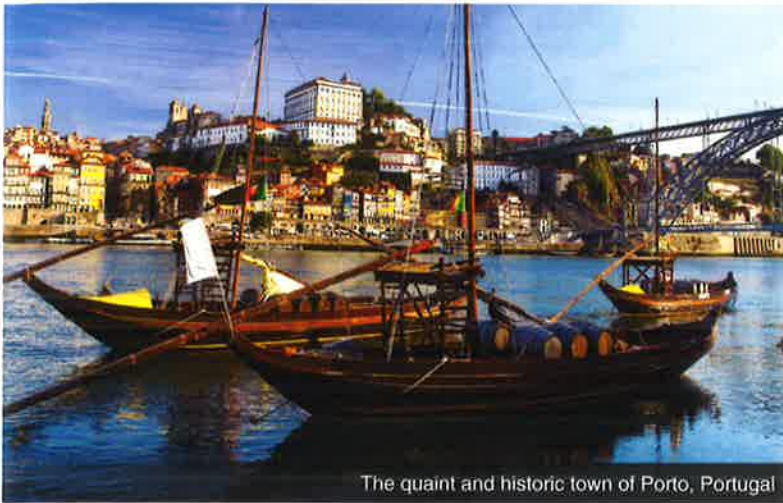
DAY 8 Pocinho / Régua, Portugal: Arrive in Pocinho and disembark for a morning tour to the Côa Valley Museum. Designed to blend in with its surroundings, the museum's concrete structure houses prehistoric stone carvings made by the early inhabitants of the Douro which were uncovered during construction of a nearby dam project. Return to the ship for lunch and relax on deck as the ship sails through idyllic surroundings on the way to Régua. This evening, enjoy an off-ship dinner at a traditional vineyard estate. **Meals: B, L, D**

DiscoverMORE: Archaeological 4x4 Tour at Côa Museum (additional expense)

The included tour and DiscoverMORE operate at the same time.

EmeraldPLUS: Port wine cocktail lesson onboard

EmeraldPLUS: Dinner at a vineyard estate



The quaint and historic town of Porto, Portugal

DAY 9 Régua – Lamego: From Régua, journey to the marvelous baroque village of Lamego, home to the Sanctuary of Our Lady of Remedies - one of the most important pilgrimage sites in Portugal. Visit the Sanctuary perched atop the hill, with its iconic 686-step granite staircase, decorated with the traditional Portuguese blue and white 'azulejos' tiles. During a guided walk through the village, learn about the importance of wine production to the local area. Return to the ship in Régua after the excursion. **Meals: B, L, D**

EmeraldACTIVE: Walk down the stairs of the Sanctuary

DiscoverMORE: Visit to Mateus Manor House (additional expense)
This tour operates at the same time as the included visit of Lamego.

EmeraldPLUS: Mosaic tile painting lesson onboard

DAY 10 Porto: Having traversed the Douro River, the ship returns to Porto -- a city with an eclectic mix of modern and ancient architecture. An included tour highlights the sights from its scenic beauty to the historic landmarks of the Castelo da Foz and Castelo do Queijo. The remainder of the afternoon is at leisure in Porto. **Meals: B, L, D**

EmeraldACTIVE: A guided walking tour of Porto (instead of included tour)

DiscoverMORE*: Guided bike tour to the Atlantic Ocean (additional expense)

DiscoverMORE*: Visit to Quinta do Aveleda with Vinho Verde tasting (additional expense)

DiscoverMORE*: Taylor's Port Wine tasting (additional expense)

EmeraldPLUS: Evening cruise through Porto's enchanting waters
* the DiscoverMORE's operate at the same time; only one can be selected.

DAY 11 Porto / USA: This morning, disembark the *MS Emerald Radiance* and bid a fond farewell to Portugal, filled with memories of this remarkable cruise along the 'River of Gold.' **Meal: B**

Itinerary is subject to change.



Exceptional Inclusions

- **22 Meals:** 9 breakfasts, 5 lunches and 8 dinners
- **Airport transfers** on tour dates when air is provided by Mayflower Cruises & Tours
- **Visit two countries**
- **Two-night hotel stay and touring** in Lisbon, Portugal before cruising
- **Seven-night cruise** on the *Emerald Radiance*
- **First-class service** by an English-speaking crew
- **Onboard Activity Manager** will support all EmeraldACTIVE excursions and host daily onboard wellness activities, games, classes and evening entertainment
- **Shore excursions** with English-speaking local guides
- **All gratuities included**
- **Personal listening device** for onboard excursions
- **Many meals included** onboard with a **variety of international cuisine**
- **Complimentary regional wines, beer and soft drinks** accompany onboard lunches and dinners
- **Complimentary bottled water** in your stateroom
- **Complimentary WIFI onboard**
- **Variety of onboard evening entertainment**

CRUISE AND HOTEL ACCOMMODATIONS

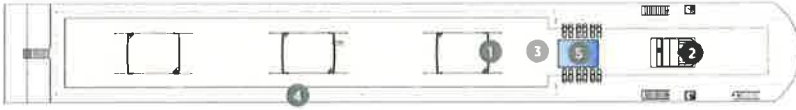
Days 2 and 3 – Avani Hotel or similar, Lisbon, Portugal

Days 4 through 10 – Aboard the *MS Emerald Radiance*

MS Emerald Radiance

Built: 2017 **Speed:** 15.5 mph **Staterooms:** 10 **Suites:** 46 **Length:** 292 ft. **Crew:** 37

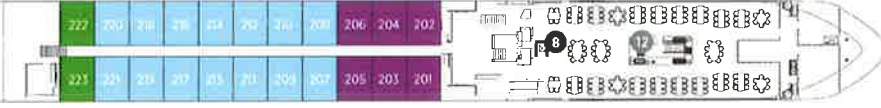
SUN DECK



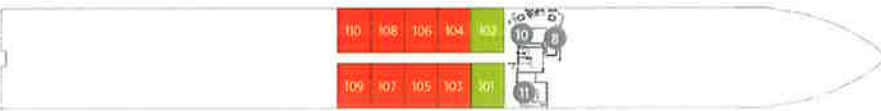
HORIZON DECK



VISTA DECK



RIVIERA DECK



Public Areas and Ship Amenities

- 1 Sun Deck with Deck Chairs
- 2 Navigation Bridge
- 3 Sky Barbeque
- 4 Walking Track
- 5 Serenity Pool
- 6 The Terrace
- 7 Horizon Bar & Lounge
- 8 Elevator
- 9 Reception
- 10 Wellness Area
- 11 Fitness Area
- 12 Reflections Restaurant



Emerald Riverview Suite

300ft²

CAT RA



Owner's One-Bedroom Suite

285ft²

CAT SA



Panorama Balcony Suite

160ft² – 180ft²

CAT B CAT C CAT R CAT A CAT P



Emerald Stateroom

153ft² – 170ft²

CAT D CAT E

Portugal and the Douro River Cruise

		AUGUST 30, 2023	
CAT	STATEROOM / SUITE	DECK	
E	Emerald Stateroom	Riviera	PER PERSON TWIN: \$5,479 + \$3,749
D	Emerald Stateroom	Riviera	PER PERSON TWIN: \$5,689 + \$3,895
C	Panorama Balcony Suite	Vista	PER PERSON TWIN: \$5,999 + \$4,115
B	Panorama Balcony Suite	Vista	PER PERSON TWIN: \$6,103 + \$4,185
R	Panorama Balcony Suite	Vista	PER PERSON TWIN: \$6,413 + \$4,405
A	Panorama Balcony Suite	Horizon	PER PERSON TWIN: \$6,779 + \$4,659
P	Panorama Balcony Suite	Horizon	PER PERSON TWIN: \$6,933 + \$4,769
SA	Owner's One-Bedroom Suite	Horizon	PER PERSON TWIN: \$7,403 N/A
RA	Riverview Suite	Horizon	PER PERSON TWIN: \$7,509 N/A

FREE AIRFARE when booked by July 31, 2022.
Pricing includes local Winterset pickup, round trip DSM air, hotel transfers, land package, gratuities to guides, drivers and professional tour manager.

Air itineraries may not be available until documents are received. Air seats are assigned by the airline for the entire group. Seat changes can only be attempted upon receipt of tickets and documents at which time availability may be limited. If specific seat assignments are vital to your reservation, we recommend individual air reservations rather than booking air with the group.



Travelers Protection Plan (TPP) for River Cruises

This non-refundable fee will provide a refund to you during the instance that you have to cancel your trip. The cancellation has to be for a covered reason (see Plan for details on coverage) and we have to be notified at least one day prior to departure. If you must leave the tour early due to personal illness or the illness or death of an immediate family member, TPP will provide a refund for any unused services after the departure of the tour. Other benefits include medical expenses for illness and injury, emergency transportation, 24 hour hot line and lost or stolen baggage assistance. Return air transportation is included ONLY if your air tickets are purchased through Mayflower Cruises & Tours. Please review the Plan for details on coverage. Should you choose not to purchase our TPP, the following per person cancellation charges will be assessed for all tours and optional excursion costs:

- 91 days or more prior to departure: Deposit Amount
- 90 days to day of departure: 100% of total tour
- No refund on unused portions of the tour

Exclusions: Mayflower Cruises & Tours reserves the right to alter its Refund and Cancellation Policy when a substantial amount of cancellation or postponement of travel is attributable to: conditions resulting from an act of God, natural or man-made disaster, fire, government action, civil disorder, war, hostilities between nations, or unavailability of transportation through no fault of Mayflower Cruises & Tours. Plan and benefits offered and administered by Trip Mate, Inc.

FOR RESERVATIONS OR INFORMATION CONTACT:



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