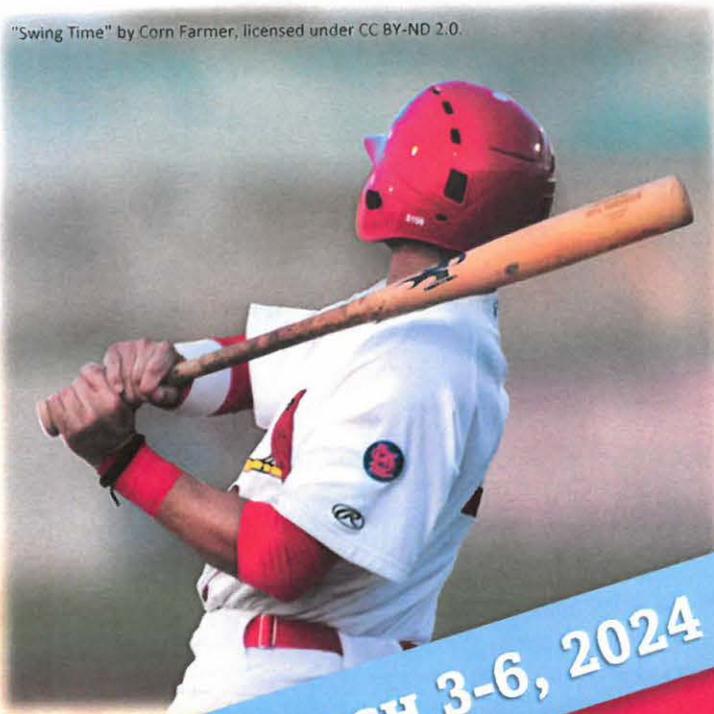


"Swing Time" by Corn Farmer, licensed under CC BY-ND 2.0.



Farmers & Merchants Bank  
An Independent Community Bank Since 1913



MARCH 3-6, 2024

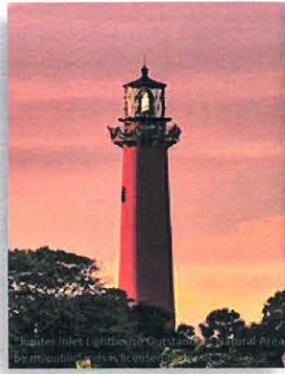
# SPRING TRAINING

*In Sunny Southern Florida*

FEATURING TWO EXCITING CARDINALS GAMES!



"Cardinals players laughing in the outfield" by Sports Spectrum, licensed under CC BY-SA 4.0



### **Sunday, March 3 (Dinner)**

This morning we board a flight headed for the “Sunshine State!” Upon arrival in southern Florida, we’ll make our way to **Juno Beach** and check into the **Holiday Inn Express** for three nights. The hotel offers a relaxing outdoor heated pool and is just one block from a beautiful stretch of sandy beach. Your room features a private balcony on which you can enjoy the warm South Florida weather. We’ll enjoy **dinner** together at a local restaurant. The night will still be young, and are several good places within walking distance of the hotel where you can enjoy a beverage with your friends.

### **Monday, March 4 (Breakfast)**

*Wear your Cardinals red today!*

This morning we’ll have breakfast at the hotel before departing for a **guided tour** of **Palm Beach** - one of the richest towns in the U.S. We’ll drive by Donald Trump’s Mar-a-Lago Estate as well as the mansions of Rod Stewart and Yoko Ono, just to name a few. Next, we are headed to the **Ballpark of the Palm Beaches**, the home of the **Washington Nationals**, where we’ll take our seats for an exciting **Cardinals away game!** Tonight we will have free time in **West Palm Beach** at **City Place**, an open-air plaza that brings old-world architecture, beautiful fountains, and sidewalk cafes together to create an atmosphere strikingly reminiscent of a European town center. With more than 20 restaurants from which to choose, you’ll find dining options for every taste and have time for some shopping as well.



“Everglades National Park” by US Department of State is marked with Public Domain Mark 1.0.

### **Tuesday, March 5 (Breakfast, Dinner)**

*Wear your Cardinals red today!*

After enjoying breakfast at your leisure you’ll have time to relax by the resort-style pool or walk along the beach before we depart for the day. Our first stop will be the **Jupiter Inlet Lighthouse**. Built in 1860, the lighthouse is still an active aid to navigation and offers the best view of Palm Beach County. We then head to **Roger Dean Stadium**, the spring-training home of the Miami Marlins and the St. Louis Cardinals, where we take our seats for another exciting **Cardinals game** vs. the **Minnesota Twins**. Concession stands feature great food options and hometown specialties from each team’s city, such as Toasted Ravioli with marinara sauce and Gator Bites. Ballpark hot dogs are always a favorite, but it’s the infamous “Chicago Cubs Hater Dog” with diced onions, tomatoes, neon relish, celery salt, sport peppers & pickle spear that draws the most attention in this park. After the game we will enjoy a delicious **dinner** at the **Juno Beach Fish House**, famous for their fresh seafood with a “Floribbean” flair.



"Trevor Rosenthal pitching" by Sports Spectrum, licensed under CC BY-SA 4.0



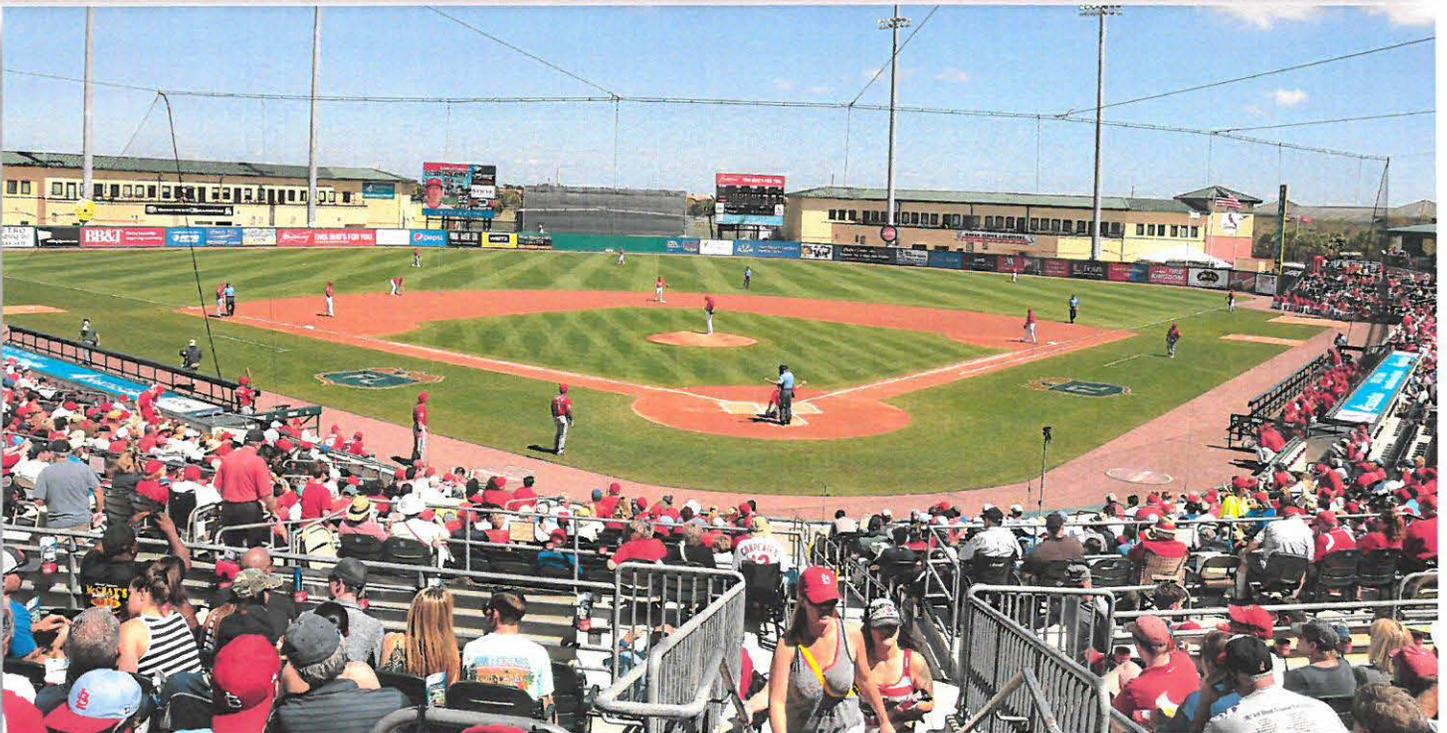
"Gator Grab" by Justinoppe, licensed under CC BY-SA 4.0

### **Wednesday, March 6 (Breakfast, Lunch)**

Enjoy breakfast at your leisure before we depart for the **Henry Morrison Flagler Museum**. This is the former home of Henry Flagler, the founder of the Standard Oil Company, who was responsible for much of Florida's development as a state. We'll take a **self-guided walking tour** of this meticulously restored mansion, which now houses a museum that includes many of the original furnishings and an art collection. Lunch will be included at **City Pizza**, an Italian Eatery with pizza topped to perfection with gourmet ingredients. Then we are off to **Everglades Holiday Park**, where we'll board an **airboat** for a journey deep into the Everglades. As we zip across the "river of grass", our guide will explain South Florida's diverse ecosystem while we look for alligators and other wildlife that make the "glades" their home. We will enjoy the **"Gator Show"** by the Gator Boys Alligator Rescue Team of *Animal Planet* fame. They'll stun you with stunts and tricks, but also tell you about the important conservation and preservation efforts surrounding the American alligator. Afterward, we'll head to the airport for our flight home. We'll be ready to cheer on the St. Louis Cardinals all summer long!

**Tour Cost Per Person:      \$2,415 Double      \$2,975 Single      \$2,249 Triple**

**Non-FMB customers please add \$50**





"Albert Pujols spring training 2009" by Torres, Leoraud from Orlando, FL, USA, licensed under CC BY 2.0

**RESERVATIONS:** Please submit a completed reservation form with your **\$100 per person deposit plus travel protection premium**, if desired, to:

**Farmers and Merchants Bank**  
**Attn: Joyce Janes**  
**P.O. Box 635**  
**St. Clair, MO 63077**

Phone: 636-629-2225  
 Email: [jjanes@fmb4banking.com](mailto:jjanes@fmb4banking.com)

Please make checks payable to **Farmers & Merchants Bank.**

**DEPOSIT:** \$100 per person  
**BALANCE DUE:** December 8, 2023



**Farmers & Merchants Bank**  
 An Independent Community Bank Since 1913

**Travel arrangements by Cruises and Tours Worldwide, St. Louis, MO**

Cruises and Tours Worldwide acts only as an intermediary and agent in handling travel arrangements that are actually provided by other suppliers. This agency, therefore, shall not be responsible for breach of contract or any careless actions or omissions on the part of such suppliers, which result in any loss, damage, delay or injury to tour participants. Cruises and Tours Worldwide may not be held responsible for losses or expenses due to sickness, lack of appropriate medical facilities or practitioners, public health issues, quarantine, weather, strikes, political instability, government restrictions, theft or other criminal acts, war, terrorism or acts of God. Cruises and Tours Worldwide retains the right to substitute accommodations or services of comparable quality if the advertised services become unavailable. Cruises and Tours Worldwide reserves the right to cancel this tour if the minimum number of tour participants is not met. The published price of this tour is based on rates available at the time of booking. Cruises and Tours Worldwide reserves the right to increase the cost of the tour, at any time, in the unlikely event that our tour suppliers impose price increases such as, but not limited to, fuel surcharges. Proof of such rate adjustments from our suppliers will be provided.

**TOUR INCLUDES**

- ROUNDTrip LOCAL AIRPORT TRANSFERS
- ROUNDTrip AIRFARE
- DELUXE MOTORCOACH TRANSPORTATION
- THREE NIGHTS HOTEL ACCOMMODATIONS
- THREE BREAKFASTS, ONE LUNCH, AND TWO DINNERS
- ALL ACTIVITIES AND ADMISSIONS AS LISTED IN THE ITINERARY
- ALL TOUR-RELATED TAXES AND GRATUITIES
- SERVICES OF A FARMERS & MERCHANTS BANK REPRESENTATIVE
- SERVICES OF A CRUISES AND TOURS WORLDWIDE TOUR MANAGER

**NOT INCLUDED**

- Airline check baggage fees, if applicable.
- Optional travel protection premium of **\$174 per person in double occupancy, \$214 per person in single, and \$162 per person in triple.**

**Join us in Florida for Cardinals Spring Training!**

**March 3 - 6, 2024**

**Travel Documents:**

It is each traveler's responsibility to make sure that their government-issued photo I.D. is compliant with TSA requirements. See the TSA's website - [www.tsa.gov/travel/security-screening/identification](http://www.tsa.gov/travel/security-screening/identification) for a list of acceptable forms of identification. Farmers and Merchants Bank and Cruises and Tours Worldwide and cannot be held responsible for travelers who are not permitted to fly due to non-compliance.

**Cancellation Policy:**

Payments are fully refundable for cancellations received by **December 8, 2023**. Although every effort will be made to refund passenger payments, cancellations received after this date will be subject to the penalties imposed by our suppliers including, but not exclusive to, the airline used to purchase non-refundable air tickets, as well as a \$150 cancellation fee. It is highly suggested that all travelers protect their vacation investment by purchasing an optional travel protection plan. Your group representative can provide information on a plan offered by Travel Guard. Should the passenger purchase travel protection and need to cancel after **December 8, 2023** a travel protection claim must be filed with Travel Guard. Please note that we encourage all travelers to purchase a plan at the time of initial trip deposit and that the premium is refundable for cancellations received before **December 8, 2023**.

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. a Pennsylvania Insurance Company (NAIC #19445), currently authorized to transact business in all states and the District of Columbia.



Please complete this form (one per person) and submit it with your **\$100 per person deposit** payable to **Farmers & Merchants Bank** and mail to:

**Farmers & Merchants Bank**  
**Attn: Joyce Janes**  
**P.O. Box 635**  
**St. Clair MO 63077**  
**636-629-2225**

**Please print**

Legal Name: \_\_\_\_\_

**Exactly** as it appears on the ID you'll be using at the airports (driver's license, etc.)

Gender:      Male \_\_\_\_\_      Female \_\_\_\_\_      Birth date: \_\_\_\_\_  
Month/day/year

Familiar/Nickname: \_\_\_\_\_

Street Address: \_\_\_\_\_

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

Home Phone: (\_\_\_\_\_) \_\_\_\_\_      Cell: (\_\_\_\_\_) \_\_\_\_\_

Your roommate's name (if applicable): \_\_\_\_\_

Room preference:      \_\_\_\_\_ King      (OR)      \_\_\_\_\_ Two double beds  
*King cannot be guaranteed*

Do you require a special diet (vegetarian, Diabetic, gluten-free)? \_\_\_\_\_

Do you need wheelchair assistance in the airports?    Yes \_\_\_\_\_    No \_\_\_\_\_

If your anniversary occurs during the trip, please give us the date: \_\_\_\_\_

Known Traveler Number (if applicable) – for TSA Pre Check: \_\_\_\_\_

Please check one:      \_\_\_\_\_ Double \$2,415      \_\_\_\_\_ Single \$2,975      \_\_\_\_\_ Triple \$2,249

**Non- FMB customers please add \$50 to tour cost**

**Balance due: December 8, 2023**

Credit card processing is available **for the final balance only** and will incur a 3% handling fee.

**Travel Documents:** It is each traveler's responsibility to make sure that their state-issued photo I.D. is compliant with TSA requirements. See the TSA's website - [www.tsa.gov/travel/security-screening/identification](http://www.tsa.gov/travel/security-screening/identification) - for a list of acceptable forms of identification. Farmers & Merchant Bank and Cruises and Tours Worldwide cannot be held responsible for travelers who are not permitted to fly due to non-compliance.

**This policy must be read and signed before your tour reservation is accepted.**

**CANCELLATION POLICY:** All payments are fully refundable for cancellations received by **December 8, 2023**. Although every effort will be made to refund passenger payments, cancellations received after this date will be subject to the penalties imposed by our suppliers, as well as a \$150 cancellation fee. It is highly suggested that all travelers help protect their vacation investment by purchasing an optional travel protection plan. Your group representative can provide information on a plan offered by Travel Guard. Should the passenger purchase travel protection and need to cancel after **December 8, 2023**, a travel protection claim must be filed with Travel Guard. Please note that we encourage all travelers to purchase a plan at the time of initial trip deposit and that the premium is refundable for cancellations received before **December 8, 2023**.

**I ACCEPT** the optional travel protection plan and have paid the premium. I agree **Farmers & Merchants Bank and Cruises and Tours Worldwide** are not liable for any losses, financial or otherwise.

\_\_\_ \$174 per person in **double** occupancy    \_\_\_ \$214 in **single** occupancy    \_\_\_ \$162 per person in **triple** occupancy

**I DECLINE** the optional travel protection plan and in doing so realize that I may lose all or part of my trip payment if I have to cancel after the cancellation date noted on the trip flier. I also realize that I will be 100% responsible for all expenses incurred if I become sick, injured or die while on the trip; or if I must leave the tour to return home. I agree **Farmers & Merchants Bank and Cruises and Tours Worldwide** are not liable for any losses, financial or otherwise.

**Travel arrangements by Cruises and Tours Worldwide, St. Louis, MO**

Cruises and Tours Worldwide acts only as an intermediary and agent in handling travel arrangements that are actually provided by other suppliers. This agency, therefore, shall not be responsible for breach of contract or any careless actions or omissions on the part of such suppliers, which result in any loss, damage, delay, or injury to tour participants. Cruises and Tours Worldwide may not be held responsible for losses or expenses due to sickness, lack of appropriate medical facilities or practitioners, public health issues, quarantine, weather, strikes, political instability, government restrictions, theft or other criminal acts, war, terrorism or acts of God. Cruises and Tours Worldwide retains the right to substitute accommodations or services of comparable quality if the advertised services become unavailable. Cruises and Tours Worldwide reserves the right to cancel this tour if the minimum number of tour participants is not met. The published price of this tour is based on rates available at the time of booking. Cruises and Tours Worldwide reserves the right to increase the cost of the tour, at any time, in the unlikely event that our tour suppliers impose price increases such as, but not limited to, fuel surcharges. Proof of such rate adjustments from our suppliers will be provided.

**INFECTIOUS DISEASE / COVID-19 WARNING:** The novel coronavirus, COVID-19, has been declared a worldwide pandemic by the World Health Organization and is reported to be contagious. The state of medical knowledge is evolving, and while the exact methods of spread and contraction are unknown, the virus is believed to spread from person-to-person contact and possibly by contact with contaminated surfaces and objects or in the air. Both vaccinated and unvaccinated people reportedly can be infected and show no symptoms and therefore spread the disease. Evidence has shown that infectious diseases including COVID-19 can cause serious and potentially life-threatening illness and even death, even among those who have been fully vaccinated. While governments and independent businesses have relaxed COVID-19 restrictions (masks, negative test, and/or proof of vaccination), these could be reimplemented at any time without notice.

**ASSUMPTION OF RISK:** I have read and understand the above warnings concerning infectious diseases such as COVID-19 and vaccine/mask requirements, and I voluntarily assume risks associated with exposure by virtue of my presence on this tour. Cruises and Tours Worldwide and Farmers & Merchants Bank cannot prevent you or anyone in your group from becoming exposed to, contracting, or spreading any illness, including COVID-19, while on tour. I understand that exposure to infectious diseases including COVID-19 may cause personal injury, illness, permanent disability, and/or death. I understand that if governments or private businesses reinstate their requirements of full vaccination against an illness such as COVID-19 as a condition of entry and I am unable to provide proof, I may be denied access to some or all components of the tour without refund. If I test positive for an infectious disease such as COVID-19 while on tour, I understand that I may have to quarantine for an unspecified amount of time until I am cleared for travel by local authorities. I understand that I am responsible for the up-front costs associated with quarantine (lodging, meals, transportation, etc.), if necessary, and that travel protection may not reimburse me for all my out-of-pockets costs.

**WAIVER OF LAWSUIT/LIABILITY:** I, my family, my heirs, my legal representation, and my assigns hereby forever release and waive the right to sue Cruises and Tours Worldwide, Farmers & Merchants Bank, their parent companies, their owners, officers, directors, managers, officials, trustees, successors, agents, employees, or other representatives in connection with exposure, infection, and/or spread of any disease/illness, including COVID-19, as well as any financial losses related to quarantine or my inability to access some/all components of a tour due to vaccination status requirements, testing requirements, and/or my inability or unwillingness to follow local protocols. I understand that this waiver means I give up my right to bring any claims including for personal injuries, death, disease or property losses, or any other loss, including but not limited to claims of negligence and give up any claim I may have to seek damages, whether known or unknown, foreseen, or unforeseen.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_