



2025

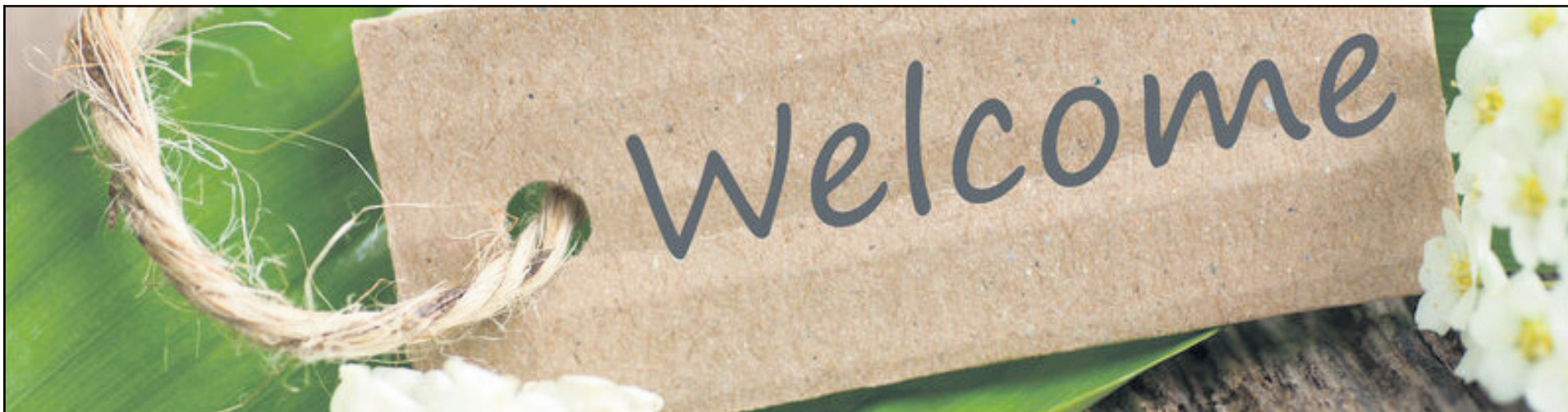
“How To”

Consumer

Guide

Bluefield Daily Telegraph

Saturday, May 17, 2025



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How to

MANAGE CREDIT WISELY

Many paths lead to long-term financial security. A commitment to saving money, skillful investing and living within one's means are just some of the ways people can set themselves on the path toward a comfortable and secure financial future. Avoiding debt, particularly consumer debt, is another pathway to long-term financial stability.

Unlike other forms of debt like a mortgage or an auto loan, consumer debt is typically accompanied by high interest rates. For example, the LendingTree reports that the average credit card APR for individuals with good credit is just

over 21 percent, while those with poor credit can expect to get an APR closer to 28 percent. Those figures underscore the importance of using credit wisely, as poor use of credit can quickly land consumers in considerable debt. With that in mind, consumers can consider these tips to manage credit wisely.

- See credit as a tool to build your financial reputation. Credit cards have something of a bad reputation, as they're often noted when discussing the dangers of debt. However, that narrative is different for millions of consumers who have figured out that wise credit

usage is a highly effective way to build a strong financial reputation. In fact, the LendingTree notes that using credit cards responsibly is one of the most effective ways to build a strong credit history. Paying credit card bills on time; paying balances in full each month, and thus avoiding costly interest charges; and spending only a small percentage of your credit limit are all hallmarks of wise credit usage. The longer consumers adhere to this strategy, the higher their credit score becomes and the stronger their financial reputation becomes as well.

- Avoid opening too many credit card accounts. The credit reporting agency Equifax notes that two to three credit card accounts is enough to maintain a good credit score. Lenders want prospective borrowers to have a credit history that reflects their ability to successfully manage a wide variety of types of credit, so limiting consumer credit to two to three cards will ensure you are not putting all of your eggs in one basket. Unfortunately, many consumers have not followed this line of thinking, as a recent report from the credit monitoring agency

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How to

CHOOSE THE BEST STORAGE UNIT FOR YOU

We all clutter. And it's causing us a few problems like anxiety and depression.

One way to deal with all the clutter is to move items you don't need every day to a storage unit. Storage units are also great if you're in transit and need a place to store your stuff until you're ready to move.

Figuring out which are the best storage units to place your belongings in can be a bit difficult. You don't want to end up with a space that's too big or too small.

Learn what to look for in a storage unit.

Declutter Before You Look for the Best Storage Units

Do yourself a huge favor by sorting through your items before you bring them to the storage unit. Anything you do not currently like, use or need should be sold, donated or tossed out.

Everything else should be stored in boxes that contain similar items. Mark each box clearly and keep a master list so you can find everything.

Once you know exactly what's going to storage, you will then have a much better idea of the storage unit size you actually need.

Determine the Purpose of the Storage Space

Knowing how and why you need storage can help you figure out what size unit that

will work best for you.

If you're moving or traveling and don't need access to your storage space until you plan to remove the items, go ahead and cram as much as you can into a smaller unit.

You can stack items on top of one another. Since you don't need to move around in the space, you can optimize the space for storage purposes only.

Place Items You Need Access to the Most in the Front

Make life easier for yourself. If you know you'll need access to certain items more often, make sure you place them in the front of the storage unit rather than the back.

That way, you won't have to move boxes or shimmy your way through your stuff just to grab what you need.

Look for a Storage Facility that Provides Adequate Security

It's also a good idea to find a storage facility that provides 24/7 security. You want to ensure everything you're storing remains safe.

And if you plan on storing really bulky items like a boat, car or truck, find one that can store these items properly. Some storage facilities offer both outside storage solutions and indoor storage solutions.



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How to

CHOOSE A PHARMACY

If you're like most people, you didn't choose a pharmacist, you chose a pharmacy for your medication needs. Your pharmacist is a very important part of your health care team and should be chosen carefully. In between doctor visits, your pharmacist can be an important resource for you. This is especially true if you are using multiple medications or need help with products such as blood glucose meters, asthma inhalers, or other special care items.

Some key questions to ask when choosing a pharmacist include:

- Does the pharmacist take time to answer your questions in a manner that you understand?
- Does the pharmacist tell you about each new medication and explain such things as how and when to take the medication and what you can and cannot take with it?
- Does the pharmacist offer flavoring for liquid meds for children
- Does the pharmacist show concern for

you and your family?

- Does the pharmacist recommend vitamins or supplements to take or tell you which ones you should NOT take with your prescriptions?

If your current pharmacist doesn't meet your needs or doesn't take the necessary time to make sure that you understand your medications, visit other pharmacies and ask if the pharmacist has any special certifications or training. Find out if the pharmacy has any special services that they can offer you such as demonstrating a new inhaler. See if you can find a pharmacist that is easy to talk to, yet shows concern and is able to explain what you need to know as a consumer of both prescription medications and vitamin supplements.

WHAT TO LOOK FOR IN A PHARMACY

Where your family pharmacist works should also be an important consideration when deciding where your medication needs are going to take place. Most people taking medications visit a pharmacy

monthly and should consider several factors when choosing which pharmacy to patronize.

Convenience is an important issue with all of the time pressures that people feel these days. The pharmacy should be in a convenient location with convenient parking nearby. If you are unable to get to the pharmacy, the pharmacy should make sure that your prescriptions are mailed to your home or delivered to your home or work. Having the ability to open a charge account or have a credit card kept on file for charging prescriptions is a convenient feature, especially when you are on a trip or someone else is picking up the prescription for you.

The pharmacy may offer any special services that set them apart from the other pharmacies. You might be interested in special packaging to make it easier to remember to take your medications. If you have diabetes, finding a pharmacy that can demonstrate several glucose monitors to find which one works best for

you can make testing your blood sugar easier. This will help both you and your doctor control your diabetes. Look for a pharmacy that offers a private counseling area so you can ask personal questions without being overheard. Other conveniences that should be taken into account include fast friendly service and workmans comp billing.

It's a good idea to get all of your prescriptions filled at a single pharmacy. The pharmacy keeps a complete medication profile on you. These profiles record all medications that you are taking, health problems, and drug allergies that you have told your pharmacist about. By going to one pharmacy, your pharmacist will be able to continuously update your patient profile — making sure all the information is accurate. This will help avoid problems that occur when some medications are mixed.

With a little effort, you should be able to find a pharmacy that will be your partner in your goal living a healthful life.

MANAGE CREDIT WISELY

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Experian indicated the average consumer has 3.84 credit cards.

• Maintain a low utilization ratio. Credit utilization ratio (CUR) refers to the percentage of credit currently in use. If your available credit is \$2,000 and your balance is \$1,000, your CUR is 50 percent, which lenders would undoubtedly view as excessive. Experian notes that conventional wisdom governing

CUR is to keep it below 30 percent, though that has shifted in recent years. Nowadays, a CUR closer to 10 percent may paint consumers in an especially positive light. Recognition of CUR and what qualifies as a consumer-friendly CUR can motivate consumers to stay out of debt and avoid overspending.

Using credit wisely can benefit consumers in the short- and long-term.



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How to

PREPLAN A FUNERAL

It was Ben Franklin who said nothing is certain but death and taxes. This article does not deal with taxes, but rather the other certainty of life. Everyone dies, so a discussion of funeral planning is never irrelevant. When someone dies we love, there are varying states of anger, confusion and numbness. The funeral is one of the most significant means we have of dealing with grief. The funeral ritual helps us focus our emotions and brings a sense of meaning to death. It confirms the reality of death and provides a catalyst for mourners to begin talking about the deceased. Experts tell us being able to talk about the life of a deceased loved one is one of the first steps towards accepting death.

PREARRANGING YOUR FUNERAL

Prearranging your funeral is not much different than any other planning you have carried out during your lifetime. You buy insurance in case of fire, flood, theft or death. These coverages are purchased as an act of love and responsibility

for those you love in case an unfortunate incident occurs. A pre-planned funeral accomplishes the same goals. A pre-planned funeral can prevent your family members from having to make a number of significant decisions at a time when they are confused and upset. They will have enough on their minds without having to make more important decisions in a very short period of time. Experts tell us there are an average of 50 decisions to be made when arranging a funeral. Adding to the need for pre-planning is the fact that our lifestyle is more complex in today's world. Family members often live in different states, complicating rapid decision-making. Further complications stem from frustration that occur when dealing with government agencies in different states.

HOW TO PLAN

A call to a funeral director is a good beginning in making sure you have covered all your bases in your planning. He or she can lead you through a process to ensure you don't forget vital information

in your plan. Some funeral directors offer free booklets that provide a "punch list" of topics to think through and record your wishes. Topics in these guides include funeral details ranging from visitation to the memorial service and alternatives from burial, cremation or entombment. These are obvious decisions, but other important topics include categories that will provide a helping hand to your family. Additional topics include organizations to be notified with phone numbers, persons to be notified, medical history, estate information, banking information, real estate holdings and insurance policies. Many include obituary information outlines, personal property inventories and special instruction and information pages. There may also be information regarding the importance of your will and how to go about ensuring it is accurate and updated.

PRE FUNDING YOUR FUNERAL

Pre-funding your funeral also is an important consideration. Your funeral director can show you options which will

wave your family from possible financial burden later. You may take out a life insurance policy which would cover funeral expenses, or invest in a funeral trust account or final expense insurance policy. In most cases, funds invested today would be enough to cover the total cost of the funeral since interest earned by the funds will offset the effect of inflation. Government regulations safeguard your investment so funds will always be available for use. Another important part in your plan is to make sure your loved ones know where your recorded wishes can be found. Millions of dollars in government and insurance death benefits go unclaimed because family members do not know where to find needed information at the time of death. Some considerations that also need to remain in the forefront of the pre-planning agenda:

- Social Security — When a loved one dies, dependents and survivors maybe eligible for certain benefits such

Continued on page 7



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How to

NAVIGATE A COSTLY REAL ESTATE MARKET

Real estate has long been touted as a worthy investment. Home values historically appreciate over time, making real estate a desirable investment opportunity and one that simultaneously fulfills an investor's need for a place to live. That sounds like a win-win for those with the means of purchasing a home. But in recent years, many people have found themselves priced out of the real estate market due to a number of variables beyond their control.

It's no secret that home prices have been on the rise in recent years. According to the National Association of Realtors, the median sale price for a home in the United States reached \$419,300 in May 2024. Such high prices, coupled with decreasing yet still high interest rates, has made homeownership as expensive as ever and left many aspiring home buyers to wonder what they can do as they seek to buy a property to call their own. Though there's no foolproof way to navigate the current real estate market to a satisfying end, the following are some strategies buyers can consider as they begin searching for a home.

- Be patient. Patience is a virtue prospective home buyers will need to embrace. The NAR reported a 3.7-month supply of housing inventory in May, which is low and suggestive of a seller's market. Buyers confronting a low inventory market must remain patient if they hope to find a house that checks all their boxes. Such a house may not be on the current market, and might not be for some time. But forecasters predict the interest rate reduction announced by the Federal Reserve in September will lead to a higher inventory, even if real estate sales tend to be lower in winter than spring and summer. As indicators like lower interest rates gradually point to a higher inventory, buyers may benefit by remaining patient.

- Be ready to pounce. Of course, a market characterized by limited inventory is typically competitive, and

the real estate market in recent years has certainly played out that way. Real estate markets can vary considerably, even within the same country, but an analysis from the New Jersey Real Estate Network indicated the average time homes in the Garden State were on the market decreased from 39 days in 2023 to 35 days in 2024. Patience is important when buying a home, as buyers don't want to act too fast and then end up living in a home they don't like. But it's equally important that buyers be ready to pounce if they see a property they like. Limited inventory means sellers are likely to receive multiple offers, and hesitancy on the part of buyers could prevent them from finding a new home.

- Line up your finances. Mortgage preapproval and a solid nest egg have long been vital when buying a home, and that remains true in the current market. The competitive nature of the current market might make

mortgage preapproval more important than ever. A pre-approval indicates to sellers that a buyer has already arranged financing and been approved to purchase a home for the amount of their offer. Buyers without a pre-approval might be seen as more risky to sellers, some of whom may want to sell their homes as quickly as possible. Sellers in a competitive market may feel they need not wait around for a buyer to be approved, so it's best to line up finances before beginning a home search. Lining up finances includes building a substantial nest egg that demonstrates an ability to make a sizable down payment as part of your offer.

The real estate market has been tough on buyers in recent years. A successful navigation of the current market may require some patience, a readiness to pounce and some conventional financial wisdom.



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How to PLAN AN ENGAGING VACATION



Recreation is an important component of a healthy lifestyle. The nonprofit HelpGuide.org notes that making time for recreation provides a host of health benefits, including reduced stress, improved brain function and even stronger relationships.

Despite the well-documented benefits of taking time off, millions of vacation days

go unused each year. According to an Ipsos survey conducted near the end of 2024, nearly half of working professionals in the United States expected to have unused vacation days by the end of that year. The cost of travel has risen in recent years, and a 2024 report from Deloitte indicated that price concerns kept many would-be vacationers from traveling that

summer. Though costs might remain high depending on how vacationers travel and where they're going, there are still ways to plan an engaging vacation without breaking the bank.

- Pick the right time of year to travel. Summer is the most popular time to vacation because school is out and work requirements tend to be a little less demanding in many industries. However, summer also is the most expensive time to travel. Fall tends to be much more affordable, and estimates from the travel aggregator Expedia indicate airfare costs in fall historically drop by 10 percent compared to the peak summer travel season. If summer is the only season when a vacation can be taken, consider driving to a destination to save on airfare costs.

- Plan ahead. Travelers who truly want to experience life in a different locale are urged to plan ahead so their vacations can be as immersive as possible. Even vacationers who book stays in all-inclusive resorts can plan day trips into local neighborhoods outside resort walls to get a more authentic idea of what it's like to live, eat and play in a given destination. By waiting until you arrive at a destination to look into local attractions, you might not be able to book restaurant reservations or other excursions. Plan ahead and book as early as possible.

- Ask locals. It's easy to have limited engagements with locals when vacationing, particularly when staying at a resort. However, locals can be invaluable resources for vacationers who want to immerse themselves in the culture and cuisine of the cities or towns where they'll be staying. Ask locals for advice on local restaurants, beaches and cultural attractions. Locals typically know where to go for a more authentic and less touristy vibe, and that can make for a more engaging trip.

- Welcome chances to get out of your comfort zone. There's nothing wrong with a vacation built around rest and relaxation, which can be the perfect antidote to the hustle and bustle of life back home. But vacationers who want something more engaging than sun-soaked afternoons on a waterfront chaise longue are urged to embrace opportunities to escape their comfort zone. Whether it's hiking excursions, whitewater kayaking trips or parasailing sessions, there are many ways to make a vacation more engaging.

Vacations can be as engaging as vacationers desire, and there's no shortage of ways to make your next getaway more immersive.

PREPLAN A FUNERAL

Continued from page 5

as death payments, survivor's benefits and Medicare. Qualifications depend on several factors such as age, marital status, number of dependents and whether employment was under Social Security. Your Social Security account should be verified periodically to ensure contributions are posted. All benefits must be applied for since payments are not automatic.

- Veterans Benefits — Honorably-discharged veterans are entitled to benefits that may affect decisions about funeral arrangements. For example, veterans may qualify for a cemetery plot and burial allowances, a headstone and burial flag, as well as pension for survivors.

- Medicaid — There are provisions under Federal Title 19 that allow an individual to shelter funds to serve the family later by providing for funeral arrange-

ments. Since qualifications vary for each of these options, it is best to discuss your situation with your funeral director.

Choosing a funeral home is often the first step in preparing for death and dealing with emotional decisions that must be made. A funeral is a one shot deal—you only have one chance to get it right. Choose a funeral home with which you feel comfortable.

You need a trusted professional that will be honest about the processes, the procedures, and the costs. Your funeral director will be like a trusted family member in your time of need and will treat you with respect and compassion.

Today, funeral homes, like other service professions, are changing rapidly. There are more and more corporate buyouts that focus on the bottom-line. This gives more reason to choose one's funeral director with care.

The Princeton Independent Funeral Home recommends that families should gather information BEFORE the funeral home is needed. Phone calls to local funeral service providers can be a key element in choosing a funeral home.

Begin by asking these questions:

1. Are you an independent funeral home? Independent funeral homes are locally owned by people who are an active part of the community.
2. Are your funeral directors fully licensed and do they have advanced training?
3. Does the funeral home offer opportunities for pre-arrangement?
4. Does the funeral home honor pre-arrangements from other funeral homes?
5. Is a price list available (including services and merchandise such as caskets and vaults)? This should be given to you at no obligation.

These types of questions will help you determine if the service provider will be available to meet your personal needs. Most people simply go back to the funeral home that their family has always used. Your family may find it advantageous to research their choices.

Princeton Independent Funeral Home will always answer any of your inquiries openly, honestly, and with no obligation.

Since 1844, it has been a tradition of our family serving your family. We continue to live in this community and serve this community. Serving you means providing you with information that is helpful in all areas of grief and loss. If you would like more information, please contact us and we will help you anyway we can.

A solid pre-planning session can prevent complications which can loom very large at a time of pain and sorrow.



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June 6-16	Nova Scotia / Atlantic Providences of Canada	\$2795
June 14	D-Day Memorial / Virginia Dare Cruise	\$165
June 14	"Tina" / Belk Theatre	\$220
June 14-15	Tangier Island	\$490
June 15-21	Best of Ozarks / Branson / Eureka Springs	\$1715*
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Jul 21-25	Niagara Falls USA / Erie Canal	\$1470
July 22-Aug 3	Alaskan Adventure Cruise	\$4999*
Jul 30-Aug 1	Greenbrier Hotel & Casino	\$760
Aug 2-3	Speedway Classic / Bristol TN	\$490
Aug 3-9	Around the World Without a Passport / Omaha, NE	\$1625*
Aug 5-24	San Francisco California / The Pacific Northwest	\$5395*
Aug 7-9	"Noah" / Lancaster, PA / PA Dutch	\$785
Aug 7-10	Belle's & Rails / Chattanooga, TN	\$1050
Aug 16-17	Great Smoky Mountain Railway	\$575
Aug 17-23	New York Finger Lakes & 1000 Islands	\$1955
Aug 23	Michie Tavern / Monticello	\$95
Sept 2-5	NC Crystal Coast / Atlantic Beach, NC	\$1365*
Sept 5-7	Washington DC / Mount Vernon	\$650*
Sept 6	North Carolina Zoo / Asheboro, NC	\$90
Sept 7-14	Trains of New England	\$3015
Sept 8-20	Nova Scotia / New England in the Fall	\$3380
Sept 11-13	"Noah" / Lancaster, PA / PA Dutch	\$785
Sept 14-16	Wind Creek Casino / Bethlehem, PA	\$540
Sept 14-20	Best of Ozark / Branson / Eureka Springs	\$1715
Sept 20-21	Gandy Dancer / Tygart Flyer	\$480*
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Oct 12-18	Pioneer Woman / Magnolia Market	\$2010*
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Oct 18	Carolina Balloon Festival / Statesville, NC	\$85
Oct 22-28	Iceland / Land of Fire and Ice	\$3599
Nov 7-9	Sunshine Tours / Family Reunion	\$935*
Nov 8	Concord Mills / Bass Pro Shop / Charlotte, NC	\$85
Nov 13	Southern Christmas Show / Charlotte, NC	\$90*
Nov 13-16	Biltmore House / Smoky Mountain Christmas	\$1560
Nov 14	Southern Christmas Show / Charlotte, NC	\$90*
Nov 15	Southern Christmas Show / Charlotte, NC	\$90
Nov 26-29	Macy's Thanksgiving Parade / New York	\$1795
Nov 30- Dec 8	Danube Christmas Market	\$4214
Dec 2-6	Christmas in a Castle	\$2035
Dec 4-8	Norman Rockwell Christmas / Stockbridge, MA	\$1620
Dec 5-7	Radio City Christmas / New York	\$1560
Dec 5-7	Christmas Opryland Hotel	\$1495
Dec 6	Premium Outlets Christmas / Charlotte, NC	\$85*
Dec 6	Grove Park / Gingerbread House	\$165
Dec 6	Biltmore House & Gardens Christmas	\$230
Dec 7-13	Ozark Christmas / Branson, Missouri	\$1715
Dec 12-14	Radio City Christmas / New York	\$1560
Dec 12-14	Christmas Opryland Hotel	\$1495
Dec 13	Biltmore House & Gardens Christmas	\$230*
Dec 13	Billy Graham Christmas	\$135*
Dec 29 - Jan 4	New Years Eve in Myrtle Beach	\$995*

** All pricing is for double occupancy. Please call our office for additional pricing/ information **

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