



March 2019

As the year of 2019 begins, there are some disturbing trends beginning to appear that should make seniors/retirees take notice and maybe a little nervous. First, the auto industry seems to be leveling out from the extended period of excellent sales it has experienced over the last decade. Early 2019 sales results have shown some weakness versus last year and a slight reduction in SAAR. This could be just the result of some very extreme weather that we experienced over most of the U.S. resulting in the possibility that consumers postponed their purchases until the weather stabilizes. Sales results in March and April should portend what the rest of 2019 looks like.

Second, FCA initiated its second purchase of annuities for approximately 7,000 in pay status pensioners through Prudential Insurance. This action combined with the annuitization they initiated last year means that approximately 23,000 salaried retirees have had their pensions transferred to annuities. Based on our best calculations, this leaves approximately 9,000 in pay status pensioners remaining in the pension plans. More on this later in the newsletter.

Third, while Congress seems to be interested in our concern over the lack of protection for pensioners in companies' efforts to de-risk their pension obligations through the use of annuities transferring that risk to the pensioner and have told us they are interested in putting forth legislation that will provide increased protection for the pensioner. As of yet, we have not seen any specific legislation that will protect pensioners. In addition to our concern over annuitizations, we continue to advocate for changes in ERISA that will protect pensioners from pension overpayment recoupment resulting from errors made by the company or a third party in calculating pensions. Similar to the situation with annuities, congressional representatives are sympathetic and promise action but nothing yet. More on these issues later in the newsletter.

Keep reading so you will learn more about the NCRO actions to make changes in legislation that will provide increased protection for pensioners. However, these issues highlight the need for retirees to be more aware of what is or is not happening with regard to their pensions and benefits and the need to become more active in communicating with their congressional representatives making sure they know how you feel on these vital issues and demand that they take action on behalf of seniors.

Again, we appreciate your support and feel honored to represent you on these key issues.

FCA Continues its Annuitizations

In January of this year you received correspondence from the NCRO that provided information on the continuing effort of FCA to reduce its pension liabilities by initiating a second annuitization of certain in-pay status pensioners. This effort transferred approximately 7,000 salaried retirees' pensions to Prudential through the purchase of annuities. Its first effort was initiated last year when it annuitized approximately 16,000 pensioners through the purchase of annuities with Athene. Currently, our best calculation reflects that there are approximately 9,000 in-pay status salaried retirees remaining in the pension plans.

As we have communicated in the past, this type of de-risking action by companies has been around for decades. Federal regulations on annuitizations dates back to at least 1995. And these actions have been deemed to be legal. In fact, in some recent research studies by several well-known organizations, the projection is for these annuitization activities to increase dramatically in the future. We have concerns about the annuity process and are working in Washington D.C. in conjunction with the NRLN urging Congress to legislate new laws that will provide protection for those pensioners who are affected by these annuitization actions.

Our key concerns are that...

- These decisions are made unilaterally by the company and the pensioner has no input
- The notification to the affected pensioner is not provided in a timely manner and lacks clarity
- Funding levels of the pension plans post the annuitization are less than before resulting in those remaining plans being less well-funded
- Is the security of annuities equal or better than pensions?

We have just returned from our advocacy efforts in Washington D.C. with the NRLN where we concentrated on this issue. We met with our congressional representatives and representatives of the key committees that have jurisdiction over this issue to express our concerns. The most important issue we face is to ensure that pensioners receive as secure protection for their annuities as they have for their pensions. When annuities are initiated, the pensioner loses PBGC protection. There are protections afforded by the Insurance Industry that differ by state and there is some national oversight by the Insurance Industry. However, there seems to be confusion over just how equal this annuity protection is with pension protection. Following is a quick review of protections pensions receive versus annuities...

Pensions

- Protected by the PBGC
- Full funding levels not enforced
- Doesn't guarantee 100%, but guarantees lifetime payments
- Amount of protected pension based on a complicated formula and PBGC determined funding level at time of termination which has been generally between 25% to 30% lower than the funding level reported in an Annual Funding Notice.

Annuities

- State insurance regulators enforce strict capital funding rules – minimum of 100% funded
- In 2017, industry held 5 times more capital than required
- Required to invest assets conservatively
- Backed by state guarantees of between \$250,000 and \$500,000

A 2016 report by the National Organization of Life Insurance Guaranty Association (NOLHGA) stated that “during the same 2008-2015 period that saw the failures of 931 pension plans affecting 560,000 participants, no active annuity insurer with unsatisfied annuity obligations was liquidated.”

Additionally, we have been advised by FCA, that similar to how GM executed its annuitization, FCA negotiated with Prudential (and with Athene in the previous annuity action) to keep the pension assets that were transferred to Prudential separate from Prudential's assets which should protect them from creditors if Prudential were to go bankrupt.

So, as you can see, there is still some lack of clarity on whether annuities are protected equally to pensions. Given the above, you can decide for yourself what you think. As for the NCRO, we are continuing to research the topic so we can be sure the protections are there for annuities. In our efforts with Congress we advocate that they adjust ERISA to ensure that companies who de-risk through annuities purchase insurance to ensure 100% protection. In addition, we advocate that companies must ensure that the pension plan is as equally well-funded after the annuity action as before the annuity action.

The big question by those who remain in the pension plan is... Will we be next??? We continue to meet with FCA, and we ask that same question each time we meet. The answer we have received from FCA is that they have no current plans to annuitize the remaining pensioners. We will continue to discuss this with FCA and if we determine they plan to annuitize the remaining pensioners we will let you know.

Pension Overpayment

The pension overpayment recoupment issue has been the subject of discussion over the past couple of years in newsletters, emails and presentations. We wanted to provide an update on where this issue stands. We have been unsuccessful in getting FCA to stop recovering the overpayment from the pensioner when the error that was made in calculating the pension amount was the fault of FCA or its third-party administrator. However, we have been advised by FCA that they have made some changes to their overpayment recovery process. They have changed their contract with their third-party administrator. And, the head of HR reviews each case to determine how best to handle the overpayment recovery. So, while pensioners still face the possibility of an overpayment recovery situation, in our view FCA more diligently reviews the situation before making the decision on who pays the recovery.

Our efforts to eliminate the possibility that pensioners are responsible for the recovery of the overpayment has not stopped with our efforts directly with FCA. This issue is a major part of our advocacy work in conjunction with the NRLN and the U.S. Congress. Most recently, in February, we met with key congressional representatives on this issue, we believe we are making progress. Yearly, when companies review the pension plans to adjust the projected calculation, they made concerning parameters used to determine funding levels, they make actuarial adjustments to correct the funding status. These actuarial adjustments cover the errors they made in the parameters used. Our solution is that congress should adjust the ERISA law allowing companies to include these pension overpayment situations as actuarial

adjustments in the same way they do for the other errors made in the calculations, thus eliminating the pensioner from being subjected to this onerous situation.

Congress moves slowly, however, we believe that there is a good level of support for our proposal. We will continue to push this with the key bell-cow congressional representatives, and we hope to get them to pass this as a change to the current ERISA law.

Washington Fly-In - February 25 - 26, 2019

On February 25-26, 2019 eight NCRO members (Rich Brown, Mike Cipponeri, Chris Dyrda, Dale Koch, Jay Kuhnle, Deb Morrisett, Dana Oliver and Ray Pasternak) participated in the NRLN winter fly-in to Washington D.C. to advocate for retiree/senior issues. The NCRO members had Congressional meetings with Senators, Congresspersons or their staffs from Florida, Georgia, Michigan and Ohio. In addition, Jay Kuhnle met with staff/counsel for Senate Finance, Senate HELP (Health, Education, Labor & Pensions), House Committee on Education & Labor, and House Committee on Ways & Means. In total the NRLN participated in 70 meetings.

Significant Congressional meeting discussion items included:

- **Pension De-risking.** Many employers are converting all or some of their pension plans to third-party insurance company annuities. The NRLN wants it assured that the annuities are at least as secure as pensions; funding levels of remaining pensions in the case of partial annuitization must be at least equivalent to the levels before the annuitization; annuities are held separate from insurance company assets; and pensioners are well informed of the coming annuitization and have the ability to opt into a “buyout” instead.
- **Pension Recoupment.** When retirees receive their first pension check, they trust the amount shown on the check will be what they will receive monthly. Far too often, pension plan sponsors later find an error in the pension payment calculation and force retirees to pay back thousands of dollars and suffer a large cut in pension benefits as well. The NRLN proposes an amendment to ERISA that would indemnify individual plan participants from the requirement to refund overpayments by instructing actuaries to account for recoupment as a plan funding risk requiring very small adjustments to plan actuarial calculations.
- **Reduce Prescription Drug Prices.** The NRLN supports passage of legislation allowing importation of safe and less expensive drugs from Canada. Congress should remove the prohibition on Medicare competitive bidding, replacing it with a competitive bidding mandate to be applied whenever two or more FDA approved drugs treat the same condition. Finally, end pay-for-delay and other drug makers’ tactics that obstruct generic drugs from coming to market.
- **Medicare Advantage Plans.** Some NRLN members are concerned that the CMS (Centers for Medicare & Medicaid Services) is using taxpayer subsidies to private insurance companies for Medicare Advantage (MA) plans as a Trojan horse to move toward the privatization of Medicare. In 2018 CMS gave MA plan insurers a 2.95% gift and 3.40% (\$7B) more in 2019 to pay for delivered meals, free rides to appointments, shower bars and over the counter drugs, all from our tax dollars. Traditional Medicare enrollees are excluded. Some believe that this is an enticement to select MA plans instead of traditional Medicare. The concern is that MA subsidies will then be phased out as private insurers take over.
- In most meetings congressional report cards were provided but not discussed.

In addition to Congressional meetings on the 26th, Monday the 25th included the following activities:

- The NRLN Board met in the Morning to review its 2018 financials, adopt the 2019 budget, elect new Board Members and approve a membership recruitment plan.
- In the afternoon attendees were briefed on the issues they would advocate for during their Congressional appointments. The Washington D.C. climate, NRLN finances and long-range planning, and NRLN outreach and grassroots activities were also discussed.
- Following the NRLN dinner, Tom Reeder, Director of the Pension Benefit Guaranty Corporation (PBGC), was the guest speaker. Also attending with him were Michael Rae (Deputy Chief Policy Advisor) and Amy Viener (Actuarial Scientist) at the PBGC. Some of the interesting statistics that Reeder provided include:
 - PBGC Single Employer Plans are healthy -- \$110B assets, \$107B liabilities
 - PBGC Multiemployer Plans are in trouble -- \$2B assets, \$56B liabilities
 - De-risking is on the rise with alternatives of Liability Driven Investments (LDI), lump sum distributions, and Annuities.
 - In 2018 about 1600 plans filed for standard (not distressed) terminations. Mostly small plans – about 204,000 folks affected.

Update from the NCRO Insurance Committee

Individual member and general senior assistance: Your NCRO Insurance Committee has eight members, including one living in Florida and one in Georgia. The six in SE Michigan are at the center of the Seminar and Webinar activities that we sponsor and the communications you receive. Those six are also the group that addresses members' issues with claims filing with WageWorks, other issues with Benefits Connect and your questions from the Seminars. Please take advantage of our individual assistance. **For those issues or questions that you have and which you are not able to resolve with WageWorks or Benefit Connect, please email the detail to the Insurance Committee at InsCom@NCRO.org.**

May 9 Seminar and Webinar: The Insurance Committee will present (free and at the Bloomfield Twp Library) speakers on aging issues that we and our family and friends face, such as: Advance Care Planning and Discussions; Avoiding Healthcare Decision Dilemmas and Simple Solutions; and Long Term Care Needs Strategy: Don't get scared. Be prepared. **The emailed invitations to register for the May 9 Seminar and simultaneous Webinar will be sent out in mid-April.**

Seminar and Webinar featuring reps from WageWorks: Many of you replied to the emailed survey, indicating your need and/or interest in a Seminar and Webinar featuring representatives from WageWorks, which administers the claims we file for reimbursements from the HRA (for us age 65+) and the RHCA (for those of us with RHCA accounts at Merrill Lynch). The Committee is still coordinating with FCA's Benefits Team for such a Seminar, **but it appears it will need to be in June and not in late April as we had thought.** When held, the agenda will be to give WageWorks the opportunity to remind us what can be filed for and what is needed to accompany the claims. Also, WageWorks would identify common filing errors resulting in denials. It would not be just a general "complaint session" of prior issues, but WageWorks does need to hear where our members are having problems with their administration. This will also be to help resolve current or recent individual open claims submission issues. For those who cannot attend either the Seminar or Webinar, the presentation and Q&A would be videoed and added to the NCRO's website.

If you are interested in joining the Insurance Committee, please email to InsCom@NCRO.org. Our members do not need to be Health Care or other benefits experts. They just need to want to help other NCRO members navigate the issues we face in common.

NCRO YouTube Videos

We have a great selection of videos on our YouTube channel at: <https://www.youtube.com/user/TheNCRO/videos> The videos are from past breakfast meetings with featured speakers including Bob Lutz, Jason Vines, Karen Friedman (Pension Rights Center) to name a few. Also, every meeting, Jay Kuhnle, NCRO President, shares the latest news and updates covering the NCRO and our involvement with FCA, Washington DC and the NRLN. The Insurance Committee brought together leading experts in Medicare, Wage Works, Long Term Care, Estate Planning and much more for educational and 'how-to' seminars for the NCRO membership.

Please visit the channel. While you are there, please click the Subscribe button and the Notification bell so you will be notified when we post future videos. You can also leave a comment or question in the Comments Section.

NCRO has a new office location!

Effective immediately the new location is:

**NCRO
901 Tower Dr. Suite 420
Troy, MI 48098**

For everyone's convenience the office phone number, **248-633-2827**, remains the same. If you have questions relative to the NCRO or your retirement where the NCRO can assist with answers and direction please call this number and leave a message with our personal answering service and an NCRO representative will return your call.

2019 CY Membership Dues Reminder

Reminder: Calendar Year 2019 Annual Dues (1-1-2019 thru 12-31-2019) invoices were mailed the first week of November 2018. The \$25 annual dues were to be paid by December 31, 2018. A second dues invoice was mailed out February 2019 for those who have not yet paid their 2019 Annual Dues. More than ever NCRO will have to watch and

address, with our federal and state legislatures, any changes that could have a dramatic impact on the quality of life for our members as well as all retirees. It is also why the NCRO continues to work closely with the National Retiree Legislative Network (NRLN) to lobby for appropriate laws and regulatory actions that protect for the future and what we have earned in the past. For these reasons we need your continued support by maintaining your membership in NCRO.

If possible, please make your payments via PayPal on our website at <https://ncro.org/Programs/dues.php>
or

Please Make Checks Payable to **NCRO**, include your NCRO ID number in the check's memo space, and mail to:
National Chrysler Retirement Organization, P.O. Box 174, Washington Twp., MI 48094

Also, please consider a recommended voluntary contribution of \$75 or more to our Contingency Action Fund (CAF) payable by PayPal at <https://ncro.org/contingency-action-fund.htm> or **with a separate check payable to NCRO** and mail to above address. Please include the words "CAF Contribution" and your NCRO ID number in the check's memo space.

Also, we ask that you enlist your retiree friends who are not NCRO members to join in our efforts by joining NCRO.

REMINDER TO CHECK/UPDATE YOUR INFORMATION FOR THE NCRO

Please go to the NCRO website (www.ncro.org) under the "NCRO Members" tab and check to see that your correct address and/or email address is on file. We often find that members have moved or changed their e-mail address, which creates a problem for them to receive the newsletter and any NCRO/NRLN pertinent information. Also, if your address information is incorrect in the NCRO database it may also be incorrect in FCA's database since there is no coordination between NCRO and FCA databases due to security of an individual's information. This will make it difficult for you to receive letters, benefit information and/or retirement checks. So not only update NCRO but FCA also with any changes in address and/or phone number. Make that update at <https://fcabenefits.ehr.com>. Click on My Profile and on View/Edit to see your current information and make any needed changes. If you are having a problem updating your information in the NCRO database, please contact Pete Piccinato and he will help to get it done. Pete's email is: ppiccinato@comcast.net

Retiree Friendly Dealer Program

We now have five Detroit Metro dealers participating and will sell vehicles to retirees using the Retiree Friendly "no hassle" process. Golling Chelsea is now participating in the Retiree Friendly Dealer Program.

If you are in the market for a vehicle contact one of the Retiree Friendly Dealers listed below to schedule an appointment. Please make sure that you contact the person identified for that dealer listed since they understand the retiree friendly dealer program. Also, please remember the Chrysler Employee and Retiree Advantage Program. Control numbers are available for your use. Those Control numbers are available at <https://www.ea.chrysler.com/EmpAdv/>

Also remember to use the Retiree Friendly Dealers for your service maintenance. If you do go to one of the Retiree Friendly Dealers for maintenance, please let them know that you are a member of NCRO. This will let the dealers know that NCRO members are supporting them since these dealers are supporting NCRO.

The following dealers participate in this program,

Bloomfield Hills:

[Golling Chrysler Dodge Jeep](#)

Your Golling Bloomfield Hills RFD Contact: Joe Ellsasser at 248.420.2332

Lake Orion:

[Milosch's Palace Chrysler Dodge Jeep & RAM](#)

Your Milosch Lake Orion RFD Contact: Steven Hamzey at 248-724-7349

Rochester Hills:

[Rochester Hills Chrysler Jeep Dodge](#)

Your Rochester Hills RFD Contacts: Lincoln Phillip at 248.659.3278 or Jerry Dawe at 248.659.3223

Warren:

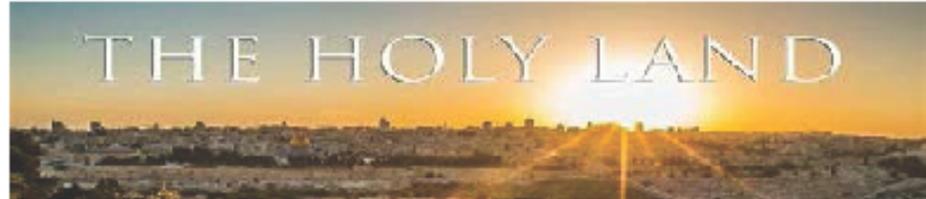
[Jim Riehl's Friendly Chrysler Jeep](#)

Your Jim Riehl Warren RFD Contact: Brandon Fikes 586.983.4325

Chelsea:

[Golling Chrysler Dodge Jeep Ram of Chelsea](#)

Your Golling Chelsea RFD Contact Person: Matthew Godfrey 734.627.7147



NCRO - THE HOLY LAND

NOVEMBER 1-11, 2019

PACKAGE INCLUDES:

AIR TRANSPORTATION:

Roundtrip airfare from Detroit to Tel Aviv in economy class:

November 01	Lufthansa 443	Detroit/Frankfurt	5:15 PM	6:15 AM
November 02	Lufthansa 686	Frankfurt/Tel Aviv	10:00 AM	3:15 PM
November 11	Lufthansa 691	Tel Aviv/Frankfurt	5:20 AM	9:00 AM
November 11	Lufthansa 442	Frankfurt/Detroit	10:55 AM	2:20 PM

ACCOMMODATIONS:

Nine (9) nights accommodations at 4 Star hotels like the ones below or similar:

1 Night	Tel Aviv	Leonardo Art Hotel or similar
2 Nights	Tiberias	Leonardo Club or similar
6 Nights	Jerusalem	Dan Panorama or similar

MEALS:

Buffet breakfast daily at the hotel
Four lunches
Dinner daily at your hotel

SIGHTSEEING, TRANSFERS AND TRAVEL DIRECTOR:

Comprehensive sightseeing per itinerary including a multilingual escort aboard your air conditioned motor coach. Local guides for visits throughout itinerary and entrance fees. English speaking travel director throughout Israel.

LUGGAGE HANDLING IN ISRAEL:

Included for one piece of luggage per person

NOT INCLUDED:

Tips to local guides. \$150.00 per person in US Dollars required upon arrival for Tour Director to distribute to local guides • Airport taxes upon arrival in Israel (approximately \$18.00).
Drinks during meals • Personal expenses • Travel Insurance.

COST: \$4,899.00 per person, based on double occupancy
\$1,380.00 single supplement

MINIMUM OF 30 GUESTS REQUIRED TO OPERATE AT THIS COST.

Ask About Travel Insurance

DEPOSITS and PAYMENTS:

\$1,000.00 per person deposit is due immediately to confirm your space.

Final Payment due July 1, 2019

Make checks payable to Volare Travel and mail to

Volare Travel, 42500 Hayes, Suite 400, Clinton Twp., MI 48038 Phone: 586 263 4500

Any questions email: lindavolar@aol.com

Reservation Form:

Name (as on your passport) _____

Room mate Name (as on your passport) _____

Address _____

City _____ State _____ Zip _____

Daytime Phone: _____ Cell Phone _____

Email _____

Remarks: _____



NOVEMBER 1**DEPART DETROIT, OVERNIGHT FLIGHT**

Depart on Lufthansa 443 at 5:15 PM nonstop for Frankfurt.

NOVEMBER 2**FRANKFURT / TEL AVIV**

Arrive Frankfurt 6:15 AM

Lufthansa 686 departs Frankfurt at 10:10 AM and arrives Tel Aviv at 3:15 PM

Upon arrival at the Ben Gurion Airport Tel Aviv, after clearing immigration and collecting your luggage you will be met by your tour guide and transferred to the hotel in Tel Aviv for one night.

Enjoy a welcome dinner at the hotel before retiring for the evening. (Dinner)

NOVEMBER 3**YAFFO, CESAREA MARITIMA, HAIFA, CANA, NAZARETH, TIBERIAS**

Following breakfast, check out of your hotel and begin a panoramic tour of Yaffo; the oldest port city famous for its association with the biblical stories of Jonah, Solomon and Saint Peter.

Enjoy a walking tour around the Old Port to admire restored buildings and wonderful panoramic views of the city; and browse through narrow streets that are home to unique boutiques and art shops. Driving north bordering the Mediterranean Sea, we reach Cesarea Maritima, the former capital city of Judea. Here you have the opportunity to visit the archaeological remains of this ancient port, which aided as base for the Herodian navy.

Continue north to Haifa. In Haifa, you will find Stella Maris, a Carmelite Monastery. The monastery is located above the cave where Elijah, the prophet, once lived.

A colorful painting of this "wonder-worker" can be found on the ceiling of the Church. Following included lunch, enjoy the scenic view of the Baha'i Gardens, the Golden Dome and the Bay of Acco. Continue tour to Nazareth, the village where Mary once lived and where Jesus lived as a child. Visit the church of the Annunciation complex (that includes the Annunciation Basilica with the Grotto – the remains of the house of the Blessed Virgin where the Angel appeared and announced the Good news and St Joseph Church (tradition identifies this site as the workshop of Joseph and the House of the Holy Family). Late afternoon continues to Cana of Galilee, where you will visit the Franciscan Wedding Church. The day culminates with a transfer to Tiberias, the city on the western shore of Galilee Sea. Check in to your hotel for two nights, dinner and overnight. (Breakfast, Lunch & Dinner)

NOVEMBER 4**TIBERIAS: THE SEA OF GALILEE**

Following breakfast, a short drive to visit the Mount of Beatitudes, where Jesus proclaimed His great Sermon on the Mount. Near the Mount visit Tabgha, one of Jesus' miracle sites (Jesus fed the crowd of 5,000 people from five loaves of bread and two fish) and Capernaum, the launching place of His Ministry. In Capernaum, we visit the remains of the Synagogue where Jesus taught and gave His sermon on the Bread of Life. Continue to the Sea of Galilee to enjoy a beautiful boat ride on the scenic Sea. Lunch at a nearby restaurant included. Afternoon drive to Mount Tabor (the site of the Transfiguration), and time to reflect on Christ Humanity and Divinity. Return to the hotel, dinner and overnight. (Breakfast, Lunch & Dinner)

NOVEMBER 5**TIBERIAS – JORDAN RIVER – JERICHO – DEAD SEA – JERUSALEM**

After breakfast, check out of your hotel and drive south following the Jordan Valley, to visit Yardenit, the Baptismal site on the Jordan River. Continue to Jericho, the oldest inhabited city in the world for a panoramic of the city, Mt of Temptation and an example of the Sycamore tree (tradition believes that this is the tree that Zacchaeus, the tax collector, claimed to get a better view of Jesus). After an included lunch, and weather permitting you have an opportunity to take a float in the Dead Sea, the lowest and saltiest spot on Earth. (You may also immerse yourself in a mineral-rich all-natural Dead Sea mud bath, leaving your skin soft, and giving you an experience you won't forget!). Late afternoon arrival to Jerusalem and special stop to welcome you to the Holy City! Check in to your hotel for six nights. Dinner and overnight. (Breakfast, Lunch & Dinner).

NOVEMBER 6**JERUSALEM (TEMPLE MODEL) – BETHLEHEM**

Following breakfast, begin the day with an overview of Jerusalem as it was at the time of Jesus, observing the "model" of the Second Temple. Proceed to Palestine, for included lunch and to visit Bethlehem, the birthplace of Jesus. Following lunch visit a local Christian cooperative where you will be able to learn about the art of carving olive trees into beautiful sculptures, and work precious stones into beautiful jewels. Our Bethlehem visit includes the Shepherd's Fields (in these caves you are still able to see the soot marks of fires that shepherds lit to keep warm), the Manger Square, and the Nativity Church. Late afternoon return to Jerusalem for dinner and overnight. (Breakfast, Lunch & Dinner)

NOVEMBER 7**JERUSALEM – MT OLIVES, PATER NOSTER, GETHSEMANE GARDENS, MT ZION, LAST SUPPER ROOM**

After breakfast, we will make our way to the Mount of Olives where you will be able to take in the beautiful, panoramic view of Jerusalem. Historically, the Mount of Olives was a mandatory transit point for Jesus during many iconic moments. Visit the Pater Noster Shrine where Jesus taught His disciples the Lord's Prayer (Pater Noster), Church that commemorates where Jesus wept for Jerusalem. Continue on to Gethsemane, the garden where Jesus brought His disciples to pray the night before He was crucified; (the Garden still contains trees with roots that date back to the time of Jesus). Our next stop will be the Church of All Nations, built over the "Rock of Agony", site where Jesus prayed alone on the night of His arrest. Tour continues to Mt. Zion. The Upper Room in Mt Zion is where Jesus and His disciples celebrated the Last Supper and where Jesus appeared to His disciples after His Death and Resurrection. Tour continues observing King David burial site. Late afternoon return to the hotel. Dinner and over night. (Breakfast & Dinner)

NOVEMBER 8**JERUSALEM – EXCURSION DAY TO MASADA**

Following breakfast, enjoy an excursion day to Masada, one of the greatest archeological sites in Israel, a UNESCO World Heritage. Located high on a flat plateau above the Dead Sea, the fortress of Masada was built in the year 30BC by King Herod. At the beginning of the great revolt against Rome, in the year 68CE, the site was conquered by a group of Jewish Zealots and Masada became their last stronghold. In the year 73, the 900 Zealots chose to commit suicide rather than fall into the hands of the Romans alive. Their deeds left behind a saga of courage, heroism and martyrdom. Late afternoon return to Jerusalem. (Breakfast & Dinner)

NOVEMBER 9**THE VIA DOLOROSA, THE CALVARY, THE HOLY SEPULCHER, THE WESTERN WALL**

After breakfast, transfer to the Old City. This morning we begin the journey visiting St Anne's Church (home of Jesus' maternal grandparents - Anne & Joachim). Walk the Via Dolorosa viewing the Stations of the Cross, to the site of Calvary, and into the Holy Sepulcher Church, to view the Tomb of Christ. Leisure time for lunch on your own. Afternoon walk the Old part of the city to admire the Western Wall, the last remnant of the Jewish Temple after it was destroyed in 70 A.D. Return to hotel. Dinner and overnight. (Breakfast & Dinner) *Tonight, after dinner, an optional tour to appreciate the city at night and to get acquainted with the Orthodox culture of the Jewish people will be available.*

NOVEMBER 10**JERUSALEM – SHRINE OF THE BOOK MUSEUM / HOLOCAUST MUSEUM**

After breakfast, we'll visit the Museum of Israel, to admire ancient manuscripts and the First Dead Sea Scrolls to be discovered. Continue to "Yad Vashem", to visit the World Holocaust Remembrance Center. Afternoon at leisure before transfer to hotel. Farewell Dinner at hotel. (Breakfast & Dinner). It will be an early dinner, and early arrival at hotel so guests can rest before leaving tonight for airport.

NOVEMBER 11**JERUSALEM – TEL AVIV – ENROUTE TO DETROIT**

It will be a very early transfer this morning, approximately 1:00 AM from the hotel to the Tel Aviv Airport. The check in for Tel Aviv requires, a check in at 2:00 AM for this flight, for security.

Lufthansa 691 Depart Tel Aviv at 5:20 AM and arrive Frankfurt at 9:00 AM

Lufthansa 442 Depart Frankfurt at 10:55 AM and arrive Detroit at 2:20 PM