



Upcoming EVENTS

DECEMBER HOLIDAY OPEN HOUSE

December 14th & 15th

Please stop in the bank and celebrate Christmas with us. If you wish, you may shop our "Giving Trees" and purchase items for families in need. Please bring the unwrapped gifts back to the bank by Monday, December 18th.

**TRAVEL SHOW HIGHLIGHTING:
MACKINAC ISLAND, THE SIENE RIVER
& NORMANDY, GREAT TRAINS & GRAND
CANYON and GREAT CANDIAN CITIES**

December 14th

Main Bank

5PM

Please RSVP by December 11th
Come with questions as we highlight
a few of our trips for 2024.

THE O'NEILL BROTHERS

December 16th

\$134

10:30AM

Please RSVP Immediately
Over the past 30 years, piano-
playing brothers Tim and Ryan
O'Neill had their music streamed
online more than one billion times.
They've sold more than 10 million copies of their songs,
and have provided music for multiple movies on television.
Fans worldwide have embraced their musical compositions,
cover hits, holiday favorites, Irish songs, classical Broadway
numbers, patriotic and inspirational songs. We will feast
prior to the performance.

**FEBRUARY
LOVE WILL KEEP US
TOGETHER**

February 15th

\$134

10AM

Please RSVP by January 22nd

In celebration of Valentine's Day, the Sidekick
Theater at the Minnesota Heritage Center
presents, "Love Will Keep Us Together." We



will hear an array of classic romantic songs from the 60's and 70's, featuring hits from Elvis, the Righteous Brothers, Barry Manilow, the Bee Gees, Carole King, the Carpenters, Billy Joel and many others. Lunch will be included prior to the performance.

MARCH

BEAUTIFUL, THE CAROLE KING MUSICAL

March 13th

\$129

10AM

Please RSVP by February 22nd
The Chanhassen Dinner
Theater is proud to announce,
"Beautiful, the Carole King
Musical." We promise you
will "Feel the Earth Move" with this award-winning musical.
This Broadway play thrills the audience with the inspiring
true story of Carole King's remarkable journey from teenage
songwriter to the Rock and Roll Hall of Fame legend. Lunch
is included.



GREAT TRAINS & GRAND CANYONS

March 17th-22nd

\$3349 Double \$4199 Single

Please RSVP Immediately

On this exciting trip, we'll journey on the Grand Canyon
Railway and the Verde Canyon Railroad. Along the ride, we'll
tour Grand Canyon National Park, Oak Creek Canyon, Sedona,
the Chapel of the Holy Cross, Tlaquepaque, Montezuma's
Castle, Jerome and end the trip with a chuckwagon supper
and show.

**ROCKING & SWINGING WITH COLLEEN
RAYE FROM THE 50'S TO THE 90'S**

March 22nd

\$149

Please RSVP by March 1st

We have seen Colleen Raye perform many times and she
doesn't disappoint. She will be performing at the Sheldon
Theater in Red Wing, and we will have dinner at the Lake Elmo
Inn following the show.

APRIL

**NASHVILLE, SMOKY MOUNTAINS
NATIONAL PARK & BLUEGRASS**

April 24th-May 1st

\$3849 Double \$4724 Single

We'll arrive in Louisville, Kentucky



and meet our fellow travelers at a welcome dinner. In
Louisville, we'll tour Churchill Downs, the Louisville Slugger
Museum & Factory, and the Evan Williams Bourbon Experience
before heading to the Arc Encounter. As we travel through
Kentucky, we'll stop in Lexington and visit the Kentucky Horse
Park, which is a working horse farm and the world's only
park dedicated to man's
relationship with the
horse. Smoky Mountains
National Park is next
on the agenda, and the
Biltmore House in Asheville, North Carolina. The Biltmore
is the largest home in the United States and built for the
Vanderbilt family at the turn of the century. This house boasts
250 rooms, 65 fireplaces and 75 acres of formal gardens.
Before heading home, we'll enjoy Dollywood and Nashville.



MAY

BEAUTIFUL, THE CAROLE KING MUSICAL

May 15th

\$129

Time

Please RSVP by May 1st

Due to popular demand, we've added an additional outing to
the Chanhassen Dinner Theater. Arguably one of the greatest
songwriters of all time, Carole King has given many of us the
soundtrack to our lives. Ms. King wrote a string of pop classics
for singers from Aretha to James Taylor. Beautiful takes you
back to when it all began; on the joy-filled and emotional ride of
a lifetime! Lunch is included.



**MACKINAC ISLAND, THE GRAND HOTEL
& NIAGARA FALLS**

May 31st-June 7th

\$3725 Double \$4,600 Single

Upon arriving in Michigan,
we'll spend the first two nights
in Dearborn. We'll tour the
famous River Rouge Plant. This plant is a modern marvel of
the 21st century manufacturing where the Ford F-150 trucks
are built. Next, it's the Henry Ford Museum. This museum



is known to hold the greatest auto collection in the USA. We'll also tour the Greenfield Village, which was established by Mr. Ford in 1929. This living history museum celebrates American spirit from pioneer days to modern times. On the third day, we'll arrive on Mackinac Island, and check into the luxurious Grand Hotel for two nights. Frankenmuth is next and we'll enjoy this small-town city settled by the Germans from the Bavarian region. Also in this small town is Bronner's Christmas Wonderland and we'll be shopping. Our final destination is Niagara Falls.

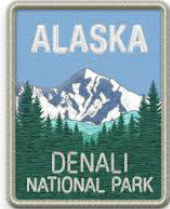
JUNE

ALASKA: AMERICA'S LAST FRONTIER

June 13th-21st

\$5999 Double \$7599 Single

Alaska is simply magnificent! This spectacular trip begins in Fairbanks where we'll spend our first couple days exploring. We'll try our hand at gold digging, meet the adorable pups at Trail Breaker Kennels and learn about the Alaskan pipeline. Denali National Park welcomes us as we continue to tour. Here, we'll discover wildlife and wildflowers on a hike or take a scenic bus tour throughout the park. We'll say goodbye to Denali and head to Talkeetna, the Musk Ox Farm, dive into the Alaska Native Heritage Center and cruise through a geological wonderland.



JULY

GREAT CANADIAN CITIES

July 17th-26th

\$4099 Double \$5224 Single

Montreal welcomes us with a tour of the Notre Dame Basilica, St. Joseph's Oratory, Jacques Cartier Square, McGill University and a panoramic view of the city from atop Mount Royal. That night, we'll meet new friends at our welcome dinner in Old Town Montreal. The morning greets us with a train ride via Rail Canada for a relaxing ride to the "Paris of North America," Quebec City. Carved into the bluffs overlooking the St. Lawrence River, Quebec City is the provincial capital and probably the best-preserved city in North America. Ottawa is next on the itinerary. We'll cruise the 1000 islands area and travel to Toronto and Niagara Falls.



Canada

SEPTEMBER

NORTHERN EUROPE: ICELAND & NORWAY TO LONDON CRUISE

September 4th-15th

Starting at \$6,885 depending on cabin selection

We'll fly to Reykjavik, Iceland and board the Norwegian Prima for an eleven-night cruise. We'll sail to Isafjordur, Akureyri, Alesund, Geiranger, Bergen, Amsterdam, Brussels and end in London.

CAPE COD & THE ISLANDS

September 21st-27th

\$3275 Double \$4125 Single

Our adventure begins in Boston. We'll tour this historic city, the Faneuil Hall Marketplace and the Plimoth Plantation. This plantation is an accurate recreation of the Pilgrim's 1627 village where costumed interpreters portray colony residents in this living history museum. Then we'll celebrate the journey that brought the pilgrims to the new world as we visit the Mayflower II. The Mayflower II was recently renovated for the



TIDBITS AND TRIVIA

50 Golden Rules for Life:

1. Never shake hands without standing up.
2. In a negotiation, never make the first offer.
3. If they trust you with a secret, keep it.
4. If they lend you a car, return it with a full tank of gas.
5. Do things with a passion or don't do them at all.
6. When you shake a hand, make it firm and look that person in the eyes.
7. Live the experience of traveling alone.
8. Never turn down a peppermint pill, the reasons are obvious.
9. Take advice if you want to grow old.
10. Come eat with the new person at the office/school.
11. When you text someone and you're angry: finish, read it, delete it and rewrite the message.
12. At the table, don't talk about work, politics or religion.
13. Write your goals, and work on them.
14. Defend your point of view, but be respectful and tolerant of others.
15. Call and visit your relatives.
16. Never regret anything, learn from it.
17. Honor and loyalty must be present in your personality.
18. Don't lend money to someone you know won't pay you back.
19. Believe in something.
20. Make your bed when you wake up in the morning.
21. Sing in the shower.
22. Care for a plant or a garden.
23. Keep an eye on the sky every chance you get.
24. Discover your skills and exploit them.
25. Love your job or leave it.
26. Ask for help when you need it.
27. Teach someone a value, preferably a small one.
28. Appreciate and thank the people who extends their hand.
29. Be kind to your neighbors.
30. Make someone's day happier and it will make you happier too.
31. Compete with yourself.
32. Treat yourself at least once a year.
33. Take care of your health.
34. Always greet with a smile.
35. Think fast but speak slow.
36. Don't talk with a mouth full.
37. Polish your shoes, cut your nails, and always keep a good look.
38. Don't put your opinions on issues you don't know.
39. Never mistreat anyone.
40. Live your life as if it were the last day of it.
41. Never miss a wonderful opportunity to remain quiet.
42. Recognize someone for their effort.
43. Be humble, even though not all the time.
44. Never forget your roots.
45. Travel when you can.
46. Tell those you love, that you love them, often.
47. Dance in the rain.
48. Seek your success without giving up.
49. Be fair, stand up for those who need you.
50. Learn to enjoy the moments of loneliness.

400th Anniversary of the voyage. We'll also see Plymouth Rock, the place where the first Pilgrims stepped ashore after a 66 day trans-Atlantic voyage. We'll spend the next five nights in Hyannis Port/Yarmouth where we'll tour Martha's Vineyard, the Breakers Mansion, Nantucket Island, the Nantucket Whaling Museum, and Cape Cod National Seashore.

COUNTRYSIDE OF THE EMERALD ISLE

September 22nd-October 1st

\$4599 Double \$5299 Single \$4549 Triple

Our overnight flight takes us to Dublin, Ireland. This trip highlights the following: the Irish National Stud, Rock of Cashel, Old Middleton Distillery (home of Jameson), Kinsale, Garnish Island, Dingle Peninsula, East Cork, the Aran Islands, Cliffs of Moher and so much more.



NEW ENGLAND RAILS & TRAILS

September 28th-October 5th

\$3999 Double \$5149 Single

This train trip kicks off in Boston. We'll enjoy Boston for a couple days before we board the Conway Scenic Railroad for a nostalgic ride through the scenic Mt. Washington Valley countryside. This three-hour rail experience aboard the world's first mountain climbing cog railway, brings us to the top of the highest peak in Northeast: Mount Washington. The view will leave you breathless! Next, we'll board the motorcoach and travel along the Kancamagus Highway and continue to Quechee Gorge and end at the Billings Farm & Museum. We'll call Vermont and Maine home for a couple days before returning home.

OCTOBER

NORMANDY, PARIS & THE SEINE RIVER CRUISE

October 29th-November 8th

Starting at \$4795 depending on cabin selection

Paris, the "City of Lights," is the world's most visited capital.



We'll tour Paris and see the beloved landmarks that line the Seine, including the Notre Dame Cathedral, the Louvre, and the Eiffel Tower. We'll see the majestic Arc de Triomphe and ride along the Champs-Elysees. We've set aside a full day to tour Normandy and Omaha Beach. Over 9,000 American troops are laid to rest at Colleville Sur Mer and we will pay our respects. Before flying home from Paris, we'll stop in the little town of Les Andelys in the shadow of Chateau Gaillard. A two-night post cruise extension to London is available also.

NOVEMBER

SUNNY SAN DIEGO & SO. CALIFORNIA HIGHLIGHTS

November 1st- 6th

\$3499 Double \$4299 Single

Sunny San Diego in November sounds delightful! Our trip begins with a tour of the city, the USS Midway Museum, a harbor cruise and welcome dinner. Palm Springs and Temecula Valley Winery will follow on day three. Day four takes us to the San Diego Zoo. Over 4,000 animals call this zoo home. Our last day is spent aboard the Amtrak Pacific Surfliner Train and the Mission San Juan Capistrano.



WHAT IS THE HOLIDAY GIFT THAT PEOPLE APPRECIATE THE MOST?

STOP IN FOR A GIFT CARD!

Give the gift of shopping so they can get what they want!

Notes from Kim...

Merry Christmas friends! As my father used to say, "Life is like a roll of toilet paper. The closer you are to the end, the faster it goes." He wasn't kidding. Another year has passed and 2023 is almost a memory. I shudder to think what 2024 is going to bring, however, I do know that we need to have some laughs and a little fun along the way. A wonderful way to do just that is through travel. We live in a beautiful country, and we have some fantastic trips planned for the year. If you haven't tried group travel yet, we invite you to join us. We work with some of the most reputable tour companies in the country and group travel provides easy, stress-free travel. While you get to enjoy our world, you'll make new friends and memories along the way.