Dear First Class Club Members,

It’s another change of the seasons and a busy time of year for all of us. Please take a moment to review the Calendar of Events in this newsletter for dates of interest to you: Pumpkin Pie Day, Customer Appreciation Days, and FCC Trips. New trips have been added to the schedule in December due to requests from Club members. We will have a bus to Pierre to view the Christmas trees at the capitol and a trip to St. Joseph’s Cathedral in Sioux Falls for their annual Christmas concert.

In August a full motor coach of FCC members left for North Dakota to see the effects of the oil and coal mines in that region. An FCC member who traveled with us for the first time gives his personal account of the trip; read his article in the insert this newsletter.

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Let’s take a moment to talk about some of the Club events. We are thankful for your trust and involvement in the Club.

With another year coming to an end, I would like to thank all FCC members and friends who joined us on trips or attended one of the Club events. We are thankful for your trust and involvement in the Club.

Season’s blessings,

Gloria Nilson
First Class Club Coordinator

May you and your families have a wonderful Thanksgiving, a merry Christmas, and a healthy, happy New Year!

CALENDAR OF EVENTS

November

1 Back to Central Standard Time
11 Veterans Day
• FB&T Main, East, and White closed
• Walmart and Hy-Vee open 9 a.m.–7 p.m.
17 FCC Movie at 1:30 p.m.
25 Pumpkin Pie Day
• FB&T East only, 11 a.m.–4 p.m.
26 Thanksgiving Day
• All FB&T banks closed

December

1–3 FCC Christmas Trip to Lied Lodge, Nebraska City, NE
5 FCC Trip to Pierre, Christmas at the Cathedral
15 NO MOVIE in December
17 & 18 Customer Appreciation Days
• FB&T Main & East, 10 a.m.–4 p.m.
17 FCC Trip to Sioux Falls, Christmas at the Cathedral
21 First Day of Winter
24 Christmas Eve
• All FB&T banks closed at noon
25 Christmas Day
• All FB&T banks closed
26 New Year’s Eve
• All FB&T banks closed
31 New Year’s Day
• All FB&T banks closed

January 2016

1 New Year’s Day
• All FB&T banks closed

WEALTH MANAGEMENT

The focus of the Wealth Management Services insert in this issue of the newsletter is on “Estate Planning Basics.” Please take a moment to read through the article. If you would like additional information on this topic, feel free to stop in or call the bank. See insert.

ATMS FOR HOLIDAYS

Veterans Day, Thanksgiving, Christmas, & New Year’s

Many ATM machines are conveniently located for your use: Hy-Vee Food Store, Hy-Vee Gas Station, Walmart, FB&T Main, FB&T East, FB&T White, and Boised Shell. In addition, if you are traveling over the holidays, ATM machines can also be found in Canton, Garretson, Madison, Milbank, Pipestone, Sioux Falls, Vermillion, and Watertown.

TRIBUTE ON VETERANS DAY

Contributed by Thelma Dittman
Past VFW Auxiliary President/FCC Member

Veterans Day, November 11, is observed as a national holiday. It is a day set aside to pay tribute to all men and women who have fought and served, and especially, to remember those who sacrificed, for our flag and country.

Among the great days of remembrance, none is more deeply moving to America than Veterans Day. Veterans Day is a very special day; it symbolizes the debt of gratitude we owe our veterans. It reminds us that the freedom we enjoy is because of millions of patriots, men and women, who answered the country’s call to service and sacrifice.

Our veterans have not sought glory for themselves, but peace and freedom for us all.

Today’s school children know only of the 11th hour, the 11th day, of the 11th month from pages of history, but for too many of our veterans of World War I, World War II, Korea, and Vietnam, those memories of history are not from pages in a textbook, but are still very much alive and real.

Veterans Day, November 11, was originally designated as Armistice Day. It was on that day in Europe at 11:00 o’clock in the morning on November 11, 1918 the World War ended. It was known as the “War to End All Wars.”

But then years later, World War II broke out and shattered all our dreams; our country was again in a war. Families and friends decided that these brave soldiers, men and women, should also be remembered for what they have done to save our country’s freedom.

In 1954, President Eisenhower signed the bill and Congress redesignated Armistice Day as Veterans Day and set it aside as a national holiday to honor all veterans of all wars.

Dear Thelma,

Thank you for your interesting and informative story about Veterans Day. It’s a sad fact that many of our school children know only of the 11th hour, the 11th day, of the 11th month from pages of history, but for too many of our veterans of World War I, World War II, Korea, and Vietnam, those memories of history are not from pages in a textbook, but are still very much alive and real.

Veterans Day was first declared by President Woodrow Wilson in 1919 as a national holiday for all veterans of all wars. The day was called “Armistice Day” and was set aside to honor the 11th hour on November 11th, 1918, when the World War I cease-fire took place.

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P.S. I want to thank you for your service to our country and all our veterans.

Thelma Dittman
Past VFW Auxiliary President/FCC Member

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P.S. I want to thank you for your service to our country and all our veterans.

Thelma Dittman
Past VFW Auxiliary President/FCC Member
UPCOMING EVENTS

PUMPKIN PIE DAY
FB&T East Bank
Wednesday, November 25
Join us for Pumpkin Pie Day on Wednesday, November 25. The officers and employees from FB&T will be treating you, our customers, to pie and coffee from 11 a.m. to 4 p.m. in the lobby at EAST BANK only. It is one of our ways of saying “thank you” and wish everyone a happy Thanksgiving. Please stop in and share a few minutes of your day with us.

CHRISTMAS MEMORIES
at Lied Lodge
Nebraska City, NE
December 1–3 (Tues.–Thurs.)
We’ll leave Brookings on Tuesday, December 1 at 10:15 a.m. to spend our two nights at the recently renovated, rustic 140-room Lied Lodge, a perfect getaway and start to the holiday season.

Only a few seats remain on this trip. If you would like to join us, please stop in to see Gloria (FB&T downtown location) to complete the registration form. Included in the trip cost are the two nights’ lodging, six meals, admission to all events planned, deluxe motor-coach accommodations, and the driver’s gratuity. Final payments will be due by November 10; double occupancy is $450 per person and single occupancy is $525.

CHRISTMAS TREE DISPLAY
Pierre, SD
Saturday, December 5
The date has been set and reservations made to tour the annual Christmas Tree Display at our capitol in Pierre. The cost of $75 includes lunch in Pierre at the Red Rosa Restaurant, dinner at the Huron Country Club, deluxe motor-coach transportation, and the driver’s gratuity. The deadline to sign up and pay is November 10.

Our motor coach will arrive early on Saturday, December 5 (7:15 a.m.) at FB&T East Bank (2220 6th Street, Brookings). We will be on our way to Huron at 7:30 a.m. for our morning break. We will stop for lunch before arriving at the capitol, with our afternoon spent viewing over 200 beautifully decorated trees, each with a special theme for this year’s event “Christmas Around the World.” Our estimated time to return home that evening is around 10 p.m.

Please call Gloria (696-2258) or stop by the downtown FB&T location to reserve your seat on the coach or with any questions you may have. (See Insert)

CHRISTMAS AT THE CATHEDRAL
St. Joseph’s Cathedral, Sioux Falls
Thursday, December 17
Join the First Class Club for an elegant evening out. Seats are reserved for Thursday, December 17 for this year’s Christmas concert at St. Joseph’s Cathedral in Sioux Falls.

Our evening starts at Luciano’s Italian Restaurant, downtown Sioux Falls, where they have promised a special night for us. We will leave early enough to make the 7 p.m. concert.

Please call Gloria (696-2258) or stop by the downtown FB&T location to have your name put on the list. The cost of $80 includes our dinner at Luciano’s, tickets to the concert, deluxe motor-coach accommodations, and the driver’s gratuity. Deadline for payment is November 20. (See Insert)

CUSTOMER APPRECIATION DAYS
FB&T Main and East Banks
Thursday & Friday, December 17 & 18
Please join us during Customer Appreciation Days on Thursday and Friday, December 17 and 18 at both FB&T Main and East locations in Brookings from 10 a.m. to 4 p.m. During Customer Appreciation Days, we express our thanks for your continued business and friendship.

Come celebrate the holidays with us by enjoying cookies, candy, and cider, and by visiting with employees and friends at either or both locations.

We are planning a Travel Show for the November trip on Wednesday, May 18, 2016, to get the information out to anyone considering signing up for the trip. The presentation will be held at FB&T downtown location at 7:30 p.m. We would encourage anyone with a genuine interest in visiting Cuba to let me know. A wait list has been started, and group size is limited to approximately 20 passengers. Please call (696-2258) or stop to talk with Gloria at the FB&T downtown location in Brookings.

BINGO: THE WINNING MUSICAL
Pipstone – American Legion
Friday, March 4, 2016
This show is based on a book written by Michael Heitzman and Ilene Reid. It is about three longtime friends who are Bingo crazed! They are gathering for the annual celebration of the birth of “Bingo.” Join the First Class Club in watching this comedy/musical that is being held at the Pipstone American Legion.

We will stop for dinner prior to the 7:30 p.m. show time. Our motor coach will arrive at FB&T East Bank (2220 6th Street, Brookings) at 4:30 p.m., and we will be on the road by 5:00. Please call Gloria (696-2258) or stop by the downtown FB&T location to sign up.

DISCOVER CUBA
with the First Class Club
The response to our March trip to Cuba was tremendous; all space is reserved. There will be ONE MORE CHANCE for anyone with interest in a later date in 2016; I have reserved time for a November trip. The exact date has not been given to me, nor has the itinerary. I anticipate a very similar itinerary to what we have for the March trip.

The officers and employees from FB&T will be treating you, our customers, to pie and coffee from 11 a.m. to 4 p.m. in the lobby at Lied Lodge, a perfect getaway and start to the holiday season.

Our bus tour begins on Day 3 when we pick up a personal guide who will take us on the journey through the national parks of Utah. Details of the trip will be provided in the January-February newsletter. Call Gloria (696-2258) to have your name put on the list and receive the complete brochure as soon as it becomes available.

MOVIE OF THE MONTH
The movie for Tuesday, November 17 will begin at 1:30 p.m. at the Cinema 5 Theater in Brookings. The Movie of the Month is held the third Tuesday of each month. Doors will open at 1 p.m. for the 1:30 show. There will be no movie for the month of December.

You can always check at the bank (entrance doors for fliers), online (www.bankeasy.com), or my voice mail (696-2258) approximately one week before the movie date to find out the show for that month.

The cost of the movie is $5, which includes your show ticket, pop, and popcorn. You are always welcome to bring a friend, neighbor, or family member. There will be a chance to win a door prize!

SPECIAL GREETINGS
May this greeting bring cheer to your day. We wish a speedy recovery to anyone who has been ill or in the hospital. We extend our deepest sympathy to those families who have lost a loved one. Please know we are thinking of you.

A special greeting goes out to those celebrating a birthday or anniversary in November or December. We wish you many more!

NATIONAL PARKS OF UTAH
April 2016
With 100 years of service for the National Park Service of the United States, a trip is being planned to join in the celebration. This is not just a look back at the past 100 years, it’s also a kick-off to a second century of continued stewardship of the national parks.

We plan to start our trip in Omaha with a dinner and special event prior to boarding the Amtrak for an overnight ride to Denver. After a short morning break in Denver, we re-board the Amtrak and ride through the Rockies on Day 2 to see the breathtaking, majestic mountainside views.

Our bus tour begins on Day 3 when we pick up a personal guide who will take us on the journey through the national parks of Utah. Details of the trip will be provided in the January-February newsletter. Call Gloria (696-2258) to have your name put on the list and receive the complete brochure as soon as it becomes available.