

Merry Christmas

SBF
Rewards CLUB
It's Serious Fun!

Upcoming EVENTS

DECEMBER HOLIDAY OPEN HOUSE

December 5th & 6th

Come celebrate the festive season with us. If you are inclined, you may "shop" our trees for a family in need of a little holiday cheer. Simply grab a wish list tag from the tree, shop and return the unwrapped gifts by December 20th.



2025

FEBRUARY

GREASE AT THE CHANHASSEN
DINNER THEATER

February 12th

10AM

\$139

Please RSVP Immediately

Join Sandy and Danny for the

premier of Grease at the Chanhassen Dinner Theater. You'll have your choice of entrée for lunch and then sit back and enjoy the performance from excellent seats in the front rows.

Chanhassen
DINNER THEATRES

Entertainment for the Holidays!

Grease

MARCH

GREAT TRAINS & GRAND CANYONS

March 30th-April 4th

\$3749 Double \$4649 Single

Please RSVP Immediately

Pack your bags for this adventure!

We'll begin this fun trip in Phoenix,

Arizona. A few of the highlights include:

Grand Canyon Railway, Verde Canyon Railroad, Grand Canyon National Park, Oak Creek Canyon, a Sedona Trolley tour, Chapel of the Holy Cross, Montezuma Castle, a chuckwagon supper and show, plus so much more. Fun for all!



APRIL

HOLLAND TULIPS & RHINE RIVER
CASTLE CRUISE

April 1st-10th

Starting at \$5395 depending on
cabin selection

This trip begins in

Amsterdam where we'll tour the city and



cruise the canal before visiting the Keukenhof Gardens. The Keukenhof Gardens are the second largest flower garden with 7 million bulbs planted annually. After the Keukenhof Gardens, we'll stop at the famous village of Zaanse Schans, featuring windmills, wooden shoes, and historic buildings. We'll cruise to Strasbourg, France and then Speyer, Germany. Next up is the Rudesheim, Rhine River Gorge, Koblenz, Cochem and Cologne. A pre-cruise extension is available on this trip to Lucerne, Switzerland.

EXPLORING THE ALPINE COUNTRIES

April 24th-May 5th

\$4999 Double \$5799 Single

This is a new and exciting trip for us. From regal Austrian palaces to hand-crafted German clocks and snowcapped Swiss Alps, we'll set out to experience three Alpine cultures set amid postcard-worthy landscapes. Our overnight flight takes us to Vienna, Austria. Vienna exudes an old-world charm that can be found in the cobblestone streets and elegant architecture. We'll gather and meet our traveling companions at our welcome dinner. After touring Vienna, we'll journey to Salzburg, home of, "The Sound of Music." If you are a big fan of the movie, you may wish to join the leisurely walking tour that highlights the iconic Von Trapp family's footsteps.



MAY

MACKINAC ISLAND, THE GRAND HOTEL
& NIAGARA FALLS

May 16th-22nd

\$4049 Double \$4999 Single

Our trip begins in Detroit, Michigan. Here we'll tour the Henry Ford Museum and Greenfield Village. Greenfield Village was established by Henry Ford in 1929 as a living history museum to celebrate the American spirit from pioneer days to modern times. Then we're off to Mackinac Island where we'll spend two nights at the spectacular Grand Hotel. We'll enjoy a horse drawn carriage ride as we tour this scenic gem of an island. After crossing the "Mighty Mac," the world's longest suspension bridge, we'll arrive in Frankenmuth to shop the largest Christmas store, Bronner's Christmas Wonderland and Frankenmuth Riverplace. Niagara Falls will be next on the agenda and we'll return home from Buffalo, New York.



JUNE

CALIFORNIA COAST & YOSEMITE

June 7th-15th

\$4149 Double \$5399 Single

Our trip kicks off in Los Angeles where we'll spend our first night. After a good rest, we'll tour the Reagan Library and head to Pismo Beach. Next, it's the Hearst Castle, Monterey, Carmel, Salinas, Yosemite National Park, Napa Valley and our final city, San Francisco. This trip includes 11 meals, and a little wine tasting.



YOSEMITE
NATIONAL PARK

JULY

CANADIAN ROCKIES
& GLACIER NATIONAL PARK

July 27th-August 2nd

\$3999 Double \$4999 Single

Get ready for an adventure that brings together the beautiful expanse of the prairies, the soaring majestic of the Canadian Rockies and the brilliance of Montana's Glacier National Park. This trip begins in Alberta and concludes in Calgary. Our week consists of Waterton National Park, Glacier National Park, Banff, and Lake Louise. One of the highlights is the Head Smashed-In buffalo jumps at the foothills of the Rockies. A Blackfoot guide will bring to life the culture of the Plains people, the buffalo hunt and the many secrets uncovered in archaeological digs.



AUGUST

COLORADO ROCKIES, RAILS
& WESTERN NATIONAL PARKS

August 3rd-11th

\$4125 Double \$5375 Single

Day one takes us to Denver where we'll begin this trip. We'll travel west and make a pit stop in Vail. Vail is a year-

SBF
STATE BANK
OF FARIBAULT

round favorite destination for tourism and outdoor activities. We'll explore Vail Village, and the downtown district reminiscent of a Bavarian village. We'll continue our journey west as we enter Utah and visit two parks; Canyonlands National Park and Dead Horse State Park for an amazing view of the Colorado River. A short ride brings us to Moab and the afternoon is spent at Arches National Park. On day four, we'll make our way to Silverton, where we'll board the Durango & Silverton Narrow Gauge Railroad for a spectacular rail journey through the San Juan National Forest. Next up, it's Mesa Verde National Park, Great Sand Dunes National Park, Pikes Peak Cog Rail and the Royal Gorge railroad.



OCTOBER ICELAND EXPLORER

October 1st-7th

\$4775 Double \$5825 Single

Get ready to discover this small island nation featuring a landscape of interesting contrasts created by volcanoes and glaciers. This country is very progressive and makes great efforts to honor its Viking heritage. We'll fly overnight to Reykjavik and meet our fellow travelers. We'll tour Reykjavik with a city tour and visit Iceland's National Museum. On day three, we'll depart for a full day Golden Circle Tour. This tour is the name given to a 190-mile circular route that encompasses many of Iceland's most famous landmarks. Along our journey we'll pay a visit to the Skogar Folk Museum, the Viking Ship Museum, Keflavik, and the Blue Lagoon.



CANADA & NEW ENGLAND

October 5th-12th

Starting at \$2572 depending on cabin selection

We'll begin our sailing adventure in New York. Our ports of call include: New Port, Portland, Bar Harbor, Halifax and St. John, Bay of Fundy, New Brunswick. Included with this voyage is an unlimited open bar, specialty 1-meal dining package for inside & oceanview cabins, 150 minute internet package and a \$50 shore excursion credit per cabin.

BRITISH LANDSCAPES featuring SCOTLAND & WHALES

October 12th-21st

\$3999 Double \$4999 Single

This adventure takes us from verdant hillsides to bustling British cities rich with culture. We'll explore Edinburgh's historic ambiance along the Royal Mile and tour Edinburgh's historic castle. Explore the ruins of a Roman fort during a visit to Hadrian's Wall and walk in the footsteps of Shakespeare as we visit his childhood home. You can personalize this tour with a choice of included excursions in Caernarfon and Oxford. We'll see the quintessential sights of London with a local guide. Plus, the sleepy villages, grassy slopes, mountainside lakes and cities built upon layers of history in Britian. You may wish to extend your stay for a three-night excursion in Paris if you wish.



NOVEMBER

AMERICA'S MUSIC CITIES HOLIDAY

November 30th-December 7th

\$4199 Double \$5099 Single

Step back in time on a cultural getaway that opens in the "Jazz Capital of the World," New Orleans!



We'll explore the many sides of New Orleans before heading to Oxford, Mississippi

TIDBITS AND TRIVIA

- Venus is the only planet in our solar system to rotate clockwise on its axis.
- Hot water freezes quicker than cold water.
- The Appalachian trail crosses into 14 states.
- A flamboyance is a group of flamingos.
- URL stands for Uniform Resource Locator.
- 93 million miles separate the sun and earth.
- By U.S. law, an exit sign must be one of two colors: green or red.
- Earth Day was first celebrated in 1970.
- National ice cream month is July.
- The Eiffel Tower grows up to 15 centimeters taller during the hot summer months.
- M & M candies are named after their founders, Forrest Mars and Bruce Murrie.
- Between the ages of two and five, a toddler averages about 40,000 questions.
- Purple is the least popular color for cars.
- Camels have three eyelids.
- In Japan, they make a baked potato flavored Kit Kat.
- Hawaii has one school district.
- When a dolphin sleeps, only half of their brain sleeps at one time. While sleeping, the other half of the brain remains awake along with that eye.
- Humans, elephants and humpback whales are the only mammals that go through menopause.
- Superman was referenced in over 40 episodes of Seinfeld.
- The index finger is the most common finger to lose and your brain will redirect the middle finger to complete all the functions of the index finger.
- According to the Guinness World Records, the longest wedding veil ever recorded was 23,000 feet long.
- The unicorn is the national animal of Scotland.
- A blue whale's heart weighs approximately 400lbs.
- The average life span of a sofa is 2958 days.
- Apples, peaches, and raspberries are all from the rose family.
- Canada eats more mac and cheese than any other nation in the world.
- Snakes can help to predict earthquakes. They can sense a coming quake from 75 miles away, and up to five days before it happens.
- In Switzerland, it's illegal to own one guinea pig. This is because guinea pigs are social animals, and they are considered victims of abuse if they are alone.
- There are more Lego mini-figurines than there are people on earth.
- When cellophane was invented in 1908, it was originally intended to be used to protect tablecloths from wine spills.
- Originally the Eiffel Tower was going to be erected in Barcelona, but the project was rejected because the citizens thought it was an eyesore.
- There are more than 70 species of mushrooms that glow in the dark.
- Camel's milk doesn't curdle.
- Before mercury, brandy was used to fill thermometers.
- China only has one time zone.
- J was the last letter added to the alphabet.
- The T-rex's closest living relatives are birds like chickens.
- Selfies cause more deaths than shark attacks.

and then Memphis; the birthplace of the Blues, Rock and Roll and Soul.

No tour of Memphis is complete without a tour of Graceland



and Elvis' 14-acre estate. Our tour ends in Nashville, where we'll spend three nights. We'll be staying at the spectacular Gaylord Opryland Resort. This impressive property is a year-round wonderland, but during the holidays, it truly sparkles even brighter. On our last night together, we'll enjoy a lovely dinner and holiday show at the resort.

DECEMBER

CHRISTMAS SEASON IN VICTORIA & VANCOUVER

December 6th-12th

\$4499 Double \$5899 Single

We'll arrive in Vancouver, the crown jewel of Western Canada, where we begin our holiday adventure. Here, we'll tour the city, ride the Grouse Mountain Skyride and shop at the Shipyards Christmas Markets. The European-style artisan booths are filled with decorations, holiday gifts and unique handicrafts. After we've filled our suitcases with treasures, we'll board the ferry for Vancouver Island and Victoria. We'll check into the famous Fairmont Empress Hotel for three nights. The Fairmont Empress Hotel is listed as one of the most iconic hotels in the world. She will be dressed in her finery for Christmas. Next, we'll tour the Butchart Gardens. Their displays will tell the story of the Twelve Days of Christmas. After high tea and lunch, we'll visit the Royal British Columbia Museum and tour Victoria. Our trip concludes in Vancouver.



CyberSmart SAFETY TIPS!



PHISHING

Always verify email addresses and links, and be wary of unexpected attachments or urgent requests for sensitive information.

PRETEXTING

Verify the requester's identity through trusted communication channels before sharing sensitive information or complying with any unusual requests.

SOCIAL MEDIA

Set strict privacy settings and be cautious about sharing personal information, location, or other sensitive details on social media platforms.