

# WHAT IS YOUR PASSION?

BY FRAN RIETVELD VP, CUSTOMER RELATIONSHIP MANAGER

 [FACEBOOK.COM/FIRSTDAKOTATRavel](https://www.facebook.com/firstdakotatravel)



**Merry Christmas and Happy New Year to each and every one of you!** This time of year is a great time to reflect and revisit what has happened in the last year. I love looking for new traditions and ways to spend time with family and friends. I really get a chance to reflect on my passion in life. What is your passion?

As I reflect, I realize how important spending time with family and experiencing the world is. This passion motivates us to do the things we love and gives us a sense of purpose.

So much of what we do is transactional, but with my position I have the perfect blend of planning, communicating, and building relationships. I have been given the opportunity to connect with and spend time with all of you, laughing and sharing stories about all our adventures, from movie days to faraway lands. I am genuinely grateful that we can explore and experience the world together!

What are your reflections and passions in life? I encourage you to keep your passion for life burning by doing what you love to do! As the year comes to an end, it is that time where we start filling up our calendars with activities, events, and tours. Be sure to check out [FirstDakota.com/about/travel-with-us](https://www.FirstDakota.com/about/travel-with-us) to see if I can help you fill your days with amazing First Dakota Tours! Call me with questions or to sign up for one of the many upcoming tours we have to offer.

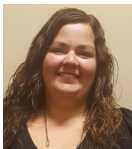
Your FirstPartners Advisors are planning another exciting year for you both locally and on the road. Please call us with ideas, concerns, and most importantly issues. I've included all of our FirstPartners Advisors and their contact information in case you haven't had a chance to work directly with them.



Brenda Hansen, Beresford  
605-763-2135  
[bhansen@firstdakota.com](mailto:bhansen@firstdakota.com)



Cheryl Hickey, Chamberlain  
605-734-5555  
[chickey@firstdakota.com](mailto:chickey@firstdakota.com)



Amanda Beringer, Elk Point  
605-356-0289  
[aberinger@firstdakota.com](mailto:aberinger@firstdakota.com)



Breanna Skluzak, Kimball  
605-778-6218  
[bskluzak@firstdakota.com](mailto:bskluzak@firstdakota.com)

Continued on next page

DECEMBER 2023

## FIRST PARTNERS

### FIRST DAKOTA TRAVEL —

JANUARY 17 - 28, 2024: HAWAII

FEBRUARY 15 - 26, 2024: KENYA

APRIL 6 - 12, 2024:  
CHARLESTON & SAVANNAH  
Don't miss this tour!  
**Deadline - December 22, 2023.**

MAY 3 - 17, 2024: BEST OF THE  
MEDITERRANEAN SEA

MAY 26 - JUNE 7, 2024: ALASKA

JULY 23 - AUGUST 3, 2024:  
IRELAND

OCTOBER 6 - 14, 2024:  
SNAKE RIVER  
See the Pacific Northwest fall  
colors from the American Queen  
steamboat. **Limited availability.**

DECEMBER 5 - 10, 2024:  
MONTREAL AND QUEBEC CITY  
Enjoy Christmas time in Canada.  
**Limited availability.**

MAY 26 - JUNE 6, 2025:  
GERMANY  
Discover Berlin, Leipzig, Dresden,  
and Potsdam in East Germany.

JULY 23 - AUGUST 3, 2025:  
TAHITI & THE SOCIETY ISLANDS  
Welcome to paradise! Featuring  
Papeete, Huahine, Taha'a, Bora  
Bora, and Moorea.

Go to [FirstDakota.com/about/travel-with-us](https://www.FirstDakota.com/about/travel-with-us) or contact Fran at [frietveld@firstdakota.com](mailto:frietveld@firstdakota.com) or 605-995-7910 for details.



Kellie Halvorson, Mitchell  
605-996-3364  
khalvorson@firstdakota.com



Tammy Schoenfelder, Parkston  
605-928-3077  
tschoenfelder@firstdakota.com



Tina Henningsen, Pierre  
605-224-5817  
thenningsen@firstdakota.com



Holly Klinkhammer, Salem  
605-425-3111  
hklinkhammer@firstdakota.com



Kristen Scissons, Sioux Falls  
605-333-8282  
kscissons@firstdakota.com



Maisie Antonson, Vermillion  
605-624-5555  
mantonson@firstdakota.com



Barb Johannsen, Wagner  
605-384-5456  
bjohannsen@firstdakota.com



Julz Tesch, Yankton  
605-665-4999  
jtesch@firstdakota.com



Gwen Gevens, Yankton  
605-665-4991  
ggevens@firstdakota.com

Please know, we truly appreciate your business and wish you a very Merry Christmas and even better New Year. Please reach out to me or any of our FirstPartners Advisors with questions.

Hugs! ❤️ - Fran

## TRAVELING HACK

How do you keep necklaces from getting tangled when traveling? Thread the necklace through a straw and close the clasp, the straw guarantees a safe journey for your valuables.

## FRAUD TIDBITS

I know we talk about this topic a lot, but identity theft continues to grow. Unfortunately, scammers are good at what they do. The best advice we can give you is to protect yourself. Here are a few ways to help keep your personal information and identity safe.

### At home:

- Keep your financial records, Social Security and Medicare cards and information in a safe place.
- Shred papers that have personal or medical information.
- Take the mail out of your mailbox as soon as you can.

### As you do business:

- Only give your Social Security number if you must. Ask if you can use another form of identification.
- Do not give your personal information to someone who calls you or emails you.

### On the computer:

- Do not use passwords that are easy to guess. Use numbers and symbols when you can. Do not use words from the dictionary. And never share your password with anyone.
- Do not respond to emails or other messages that ask for personal information. Do not open email attachments from those you do not know.
- Do not put personal information on a computer in a public place, like the library.
- Do not click on a link without considering the risks and knowing the source.

### How will you know if someone steals your identity?

Read your bills and account statements. Watch for:

- Things you did not buy.
- Items bought in places you have not been or from companies you do not recognize.
- Withdrawals from your account or transactions on your debit card that you did not make.
- A change of address you did not expect.
- Charges on medical statements that you don't recognize.
- Bills stop coming.
- Order a credit report once a year for free and review it carefully. Look for mistakes or accounts you do not recognize.

Digital Banking is convenient at First Dakota. It's a great way to stay in control of your finances while monitoring and receiving alerts whenever something happens with your account. When you bank online, we have the necessary security protection in place.

# TRAVEL INSURANCE

Your flights and hotel are booked. Your tour is booked. Your itinerary is solidified. Your next big trip is right around the corner. But as you count down the days, you can't help but think, should I have gotten travel insurance? I am a true believer in travel insurance, but here is some additional information to draw your own conclusion.

## What Does Travel Insurance Cover?

Travel insurance provides a safety net for unexpected hiccups on your journey. For example, some vacations can be derailed by sickness at home and abroad. While your health insurance may not cover foreign medical costs, travel insurance can help lessen the financial burden. Policies can also help protect the expense of last-minute travel or hotel accommodations if your illness prevents you from going on your trip.

Losing your luggage or having your flight canceled can disrupt your travel plans and cause stress and financial burden. That's where travel insurance comes in. If your luggage is lost, travel insurance can help you recover costs quickly and efficiently. And if your flight is canceled, travel insurance will help cover expenses incurred.

## Should You Buy Travel Insurance?

Travel insurance is not a necessity, but it provides tremendous peace of mind. The value of travel insurance depends on your circumstances. For example, if you or a family member is prone to health risks, it's worth purchasing before your next big trip to avoid costly health bills.

It might also be a good choice during unstable weather conditions or storm-prone seasons, helping you feel more at ease with reimbursements during flight delays and cancellations. Be sure to purchase the insurance right after booking your trip to avoid paying into a plan that you will only use occasionally.

In 2023, First Dakota Travel processed 64 claims for our ten tours, covering everything from health emergencies to flooded airports and missed excursions due to weather. We believe travel is an investment that should be protected just like your home. So why take the risk of losing your investment when you can have peace of mind by purchasing travel insurance?

# HOLIDAY HUMOR FROM SANTA

The holidays are such a wonderful time. I hope you have a chance to get together with family and friends. Here is some holiday cheer to share with the kids, grandkids, or at holiday festivities.

Did you hear about the angry snowman? He had a meltdown.

What kind of music do elves listen to? Wrap music.

Why don't Christmas trees knit? They keep dropping their needles.

Knock, Knock! Who's there? Donut. Donut who? Donut open your presents until Christmas.

How do you invite Santa to a party? You request his presents.

What did one snowman say to the other snowman? Did you pick your nose?





# EXPLORE. TRAVEL. REPEAT.

There is no experience like the memories you make through traveling! Group travel is not only for students and seniors; it's for people in their prime working years who don't have time to plan their trips, as well as millennials and Gen Xers who don't want to put their vacation plans on hold and don't know where to start. Group travel is about making travelers feel like family.

Don't let generational differences hold you back from exploring the world with others. In every generation, there will be people who love the idea of travel but hate the hassle of planning and executing it. There will be socially inclined people who want to share their travel experiences with friends. And there will be people who enjoy the VIP experiences they get in a group but can't get on their own.

Be open to going in groups. Share experiences with like-minded travelers and build new memories that will last a lifetime. And after having a group travel experience, many of you will crave more. It warms my heart to witness friendships blossom on our tours and watch plans being made for future group tours.



225 Cedar Street  
PO Box 156  
Yankton, SD 57078

ADDRESS SERVICE REQUESTED

US POSTAGE  
**PAID**  
Yankton SD  
57078  
Permit No. 16

Member FDIC

## GEMS OF THE SOUTH - CHARLESTON AND SAVANNAH

APRIL 6 - 12, 2024 **Deadline - December 22, 2023**



Spend five spectacular days enjoying the history, culture, cuisine, and architecture of the South. Founded in 1670, the port city of Charleston is renowned for its Civil War history, splendid antebellum architecture, lovely neighborhood gardens, cobblestone streets, and beautiful water views from its Battery promenade. There is no better time to visit than April when the colorful azaleas are blooming.



Savannah is known for its manicured parks and fabulous antebellum architecture. Its cobblestone streets, beautiful city squares and Spanish moss-covered oaks make this charming city unlike any other. See Forsyth Park with its iconic fountain and the Cathedral of St. John the Baptist, an elegantly restored architectural masterpiece. Hop on board this tour and discover the Gems of the South.

Find reservation information for this tour at [FirstDakota/about/travel-with-us](https://www.firstdakota.com/about/travel-with-us). Also take a look at the other great places we are going including: Hawaii, Kenya, Mediterranean Sea, Alaska, Ireland, Snake River, Montreal and Quebec City, Germany, and Tahiti and the Society Islands. Hop on board and join us!