

redefining  
community banking

**FIRST AMERICAN BANK**  
*Experiences*  
**Travel. Learn. Share.**

**Canada & New England**

September 27 – October 5, 2012

**Southern Italy**

November 2 – 12, 2012

*Alaska!*  
June 3 – 10, 2012



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## Joanie's MESSAGES

It's a new year...time to begin anew again...look for the opportunities!

Life is an adventure, a wonderful journey. Our paths will take us on interesting and exciting adventures this year with more fun than one can imagine! Whether an in bank seminar, day trip to who knows where, the Alaska Inside Passage, Quebec City and NE Canada, Southern Italy or Holiday Time in Branson with Cindy Farley, you make the choice but don't hesitate or wait because all this space is filling up very quickly!

Our last few trips of 2011 were very special. Our trip to NE Iowa was so much fun! We had the opportunity to see Seed Savers Exchange, the famous eagles nest and cruise down the Mississippi River.

Then memories were made in beautiful Costa Rica, where we saw wildlife, beautiful landscape, ziplined and swam in the ocean! Make sure to read about how one of our members remembers the trip on the following pages.

And our motor coach trip to Nashville ranks up there as one of my "bests"! We enjoyed seeing the countryside while meeting new friends, had the opportunity to be on stage at the Ryman with a "guitar" in our hand and was entertained by the youngest Mandrell sister, Louise as well as the sensational Rockettes! The Gaylord Opryland Hotel was decorated beautifully for the holidays and we experienced the best of southern hospitality.

Thank you for being a special customer and member of our Experiences Group. If you have friends or family that you want to refer to us or bring along on one of our trips we greatly appreciate it. I know our paths will cross with the adventures we have planned for you in 2012, Happy New Year to all of you!

The First American Experiences Group is a rewards program for clients who maintain a qualifying relationship with First American Bank.

### Not a member? Join today!

Let your local Experiences Group coordinator know; see page 3 for name and phone numbers.

### Do you have to be a member to go on a trip?

Absolutely not. Family and friends are always welcome to join members on their adventures. Trip sign-ups are on a first-come, first-served basis until the trip is full. We will take names for a waiting list.

## FEATURES

Winter 2012



**Cover photograph:**  
Killer whales in the Pacific northwest

**Contents photograph:**  
Glaciers in Alaska

- 3** **Calendar of Events**  
Don't get left out. Check our calendar of events for upcoming trips.
- 4** **Winter Recipe**  
Easy, quick comfort food to enjoy on a cold winter day!
- 5** **Alaska Inside Passage**  
This is an easy, short trip to see the beauty Alaska has to offer.
- 7** **Canada and New England Cruise/Tour**  
This is the trip everyone is wanting! Sail the St. Lawrence River during the fall colors.

Joanie Coates  
Experiences Group Manager  
joanie.coates@bankfirstamerican.com

## We want to hear from You!

joanie.coates@bankfirstamerican.com or visit us at [www.bankfirstamerican.com](http://www.bankfirstamerican.com)

## One Day Adventures

(departing from Fort Dodge, Webster City, Jewell, Roland and Ames)

- April 28** **Memphis at the Civic Center - Ankeny**  
Before Elvis, before the Beatles, there was the story of Memphis. This Broadway musical is a winner of 4 Tony Awards. Lunch, tickets for the matinee performance, gratuities and transportation, call for more information.
- May 15** **Rain at the Civic Center**  
This show is like going to see the Beatles perform live – amazing! It is a celebration of the music, the themes and the innovation that this great band brought to its fans around the world. It is the Beatles....in a whole new way.
- June 13** **Doug Spartz and Friends!**  
Join us for a full day of learning and entertainment! We will depart the metro, explore north central Iowa before finishing the day with a performance by Doug Spartz at the Decker Auditorium in Fort Dodge. He will leave you laughing in the aisles!
- June 27** **The Grotto, West Bend and a few surprises!**  
The Grotto is frequently considered the “Eighth Wonder of the World” and The Iowan magazine has described the Grotto as a “Miracle in Stone”. Enjoy the whole day in and around West Bend!
- July 24** **Mystery Adventure**  
Where oh where shall we go? We always have fun and both men and women will enjoy this day!
- Oct 17 - 18** **Southeast Iowa**  
This is a one night trip to the southeast to enjoy the fall that is so beautiful in Iowa. We will experience the Villages of Van Buren County and more! Call for more details.

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## Regional Adventures

### June 3-10 **Alaska – The Inside Passage**

I had many requests for a shorter Alaska trip so here it is and the price is good too! You have the opportunity to see the Inside Passage with its wildlife, the glacier's in Glacier Bay and no packing and unpacking since you will be on your “floating” hotel for the week.

### Sept 27-Oct 5 **Canada and New England featuring Quebec City**

We visited the western part of Canada last year now it is time to see the east. We start in Quebec City, where you feel the French flair. Then enjoy the scenic St Lawrence Seaway aboard your cruise accommodations for the next 7 nights. Then, add in that this trip is in the fall of the year and it becomes priceless!

### Nov 2-12 **Highlights of Southern Italy**

Stay in Sorrento and see southern Italy. We will spend 6 nights in one hotel so no packing and unpacking. Then the last 3 nights will be at the same hotel in Rome either seeing the sights you shouldn't miss or going back to revisit them! Passport required.

### Nov 27 **Branson**

This trip is in the planning stages. Cindy is looking for the shows she would like to take you too! Don't hesitate to make your suggestions and get your name on the list to go!

## Old Fashion Stew from Paula Deen

*The Experiences Group had the pleasure of visiting Paula Deen's restaurant on the Southern Charm Trip in the spring of 2010.*



### INGREDIENTS

- 2 pounds stew beef
- 2 tablespoons vegetable oil
- 2 cups water
- 1 tablespoon Worcestershire sauce
- 1 clove garlic, peeled
- 1 or 2 bay leaves
- 1 medium onion, sliced
- 1 teaspoon salt
- 1 teaspoon sugar
- 1/2 teaspoon pepper
- 1/2 teaspoon paprika
- Dash ground allspice or ground cloves
- 3 large carrots, sliced
- 3 ribs celery, chopped
- 2 tablespoons cornstarch

### DIRECTIONS

Brown meat in hot oil. Add water, Worcestershire sauce, garlic, bay leaves, onion, salt, sugar, pepper, paprika, and allspice. Cover and simmer 1 1/2 hours. Remove bay leaves and garlic clove. Add carrots and celery. Cover and cook 30 to 40 minutes longer. To thicken gravy, remove 2 cups hot liquid. Using a separate bowl, combine 1/4 cup water and cornstarch until smooth. Mix with a little hot liquid and return mixture to pot. Stir and cook until bubbly.

## Experiences Group Coordinators

Each coordinator's name, phone number and location are listed. If you have any questions about an event or to make reservations please call or stop in and see them at your local First American Bank.

Ames	Laurie Rohlfing	515.233.2033
Ankeny	Jeanne Gruis	515.965.9500
Beaverdale, Des Moines	Evelyn Jacobs	515.237.5596
Clive	Arin Nguyen	515.226.9998
Fort Dodge	Carla Shimon	515.955.0605
Iowa City	Fran Calvert	319.688.9300
Jewell	Sonja Fisher	515.827.5443
Roland	Linda Clark	515.388.4331
Sioux City	Lynn Bowman	712.255.1012
SW 9th, Des Moines	Karen McWilliams	515.237.5139
Urbandale	Jason Joynes	515.237.5371
Waukee	Terri Turner & Pat Nemitz	515.987.6000
Webster City	Cindy Farley	515.832.1133
Experiences Group Manager	Joanie Coates	515.271.5816

### Experiences Group Policies

In order to offer our members the best and most cost effective trips possible, we need to make early commitments for meals, tours, tickets, and transportation. Many of these costs are nonrefundable because our tour costs are often prepaid and based on a certain number of participants. If you are unable to attend a local or regional event that you have paid for and find your own replacement, a full refund can usually be arranged. We may also try to help you find a replacement for your seat (certain trips may have waiting lists), but if that is NOT possible your payment may not be refundable, depending on the specific arrangements. We reserve the right to accept, decline or to retain any traveler who may infringe on the rights, safety or enjoyment of others.

### Payment Policy

Our regional, national, and international trips require a deposit and a final payment by a specified date. We ask that you pay for in-state trips and local events at time of reservation.

If a reservation is made by phone, please drop payment off at the bank or mail in within 5 days of your phoned in reservation, or you can authorize your bank coordinator to debit your checking account when you phone in.

### Trip Insurance

Trip insurance is an additional option available on many overnight trips. Rarely will it be priced in due to the additional cost. If it is included in the price of the trip, it will be noted on the registration form. If you have any questions about the above information please feel free to contact Joanie Coates or your local coordinator.

### Pick Up Policy

Bank locations with a minimum of 6 travelers will have a pick up. If there are less than 6 travelers your pick up site may be combined with another close bank location.

### Photo Policy

Part of the fun of participating in Experiences events and activities is capturing the spirit of the day for our future enjoyment, and that of absent friends. Although Experiences Members have always been willing representatives, we don't want to take that for granted. When you participate in Experiences events and activities, your photo may be taken by First American Bank and published in the newsletter, advertising, web site or any other lawful purposes. You waive any rights and claims regarding the taking or publishing of such photos, including right to inspect or approve the finished product. Should you wish to opt out, please call (515) 271-5816 and leave a message. All photos shall remain the property of First American Experiences Group.

June 3 – 10, 2012

Join the Experiences Group for a fabulous cruise along the breathtaking beautiful **Alaskan coastline!** We will sail aboard the **Norwegian Pearl** through a lush landscape of wonders with views as vast as Alaska herself. Experience the remote magnificence of **Glacier Bay.** As you drift by you might spot sea lions basking on the emerald islets, dolphins and porpoises playing along the ship or eagles flying above.

The ship will leave from Seattle and after a day cruising the inside passage we will dock at **Juneau**, the capital of Alaska. This city is only accessible by water or air so it's not surprising that wildlife thrives in this stunning frontier landscape. Another port of call is **Skagway** which will take you back to the 19th century Gold Rush days. We will visit a gold rush camp and enjoy a salmon bake!

The next day is our time to sail through the world famous Glacier Bay, where only a handful of ships are allowed to enter every year. The beauty of your surroundings, just centuries ago, were completely covered with ice but now is home to stunning plants and wildlife! The largest collection of totem poles awaits us in **Ketchikan** then off to **Victoria**, known as Canada's "best blooming city!"

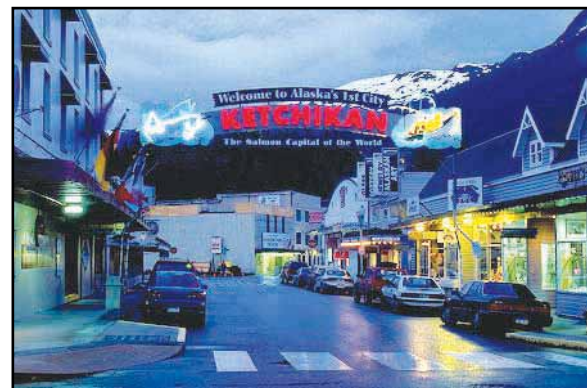
Our "floating" luxury hotel offers many amenities and activities to check out such as the **Second City comedy troupe** or Broadway style shows. Also try your luck at the casino or the four lane bowling alley!

Norwegian Cruise Lines offer the "**Freestyle Cruising**" which allows you to dine whenever, wherever and with whomever you choose. There is the traditional fine dining, to endless buffets, or for an additional surcharge try French, Italian or Cagney's which is known for exceptional steak options.

Prices start at \$2,298.00 per person, which includes your air from Des Moines, 7 night cruise, all meals while onboard and shipboard gratuities. A deposit needed to hold your cabin and final payment is due mid February. Please contact your coordinator for more information.



Norwegian Pearl



Ketchikan



Juneau



Butchart Gardens - Victoria, British Columbia



Skagway



Skagway



Northern Lights

## Memories of Costa Rica 2011

While eating a late breakfast we looked out at the ocean and watched for wildlife that might be brave enough to come close to us. A pair of white faced monkeys appeared on the roof and several birds that we were unable to identify. The weather was beautiful and soon became very hot and humid. As we were returning to our room one of the waiters guided us to a two-toed sloth hanging from a large tree just outside of our room door!

*By Bob and Inge*



## 13 Wealth Management Issues

We help you understand what your true goals and concerns are. When you work with First American's Wealth Management Group, we'll guide you through the issues that can affect the direction and success of your strategy, including:

- Investments
- Insurance
- Private Banking
- Qualified retirement planning and IRAs
- Stock options and deferred compensation
- Business succession planning
- Disability planning
- Gifting to children and other heirs
- Charitable giving during your lifetime
- Titling of assets
- Executor or trustee designation
- Distribution planning to spouse and heirs
- Leaving a charitable legacy

You work hard for what you have. We offer professional advice and solutions to help you manage and protect your assets.



First American Bank has offered solid banking services for over 75 years. Our Wealth Management Group goes beyond banking to craft comprehensive wealth plans.

**FIRST AMERICAN**  
**WEALTH MANAGEMENT GROUP**

### **SPACE IS GETTING LIMITED!**

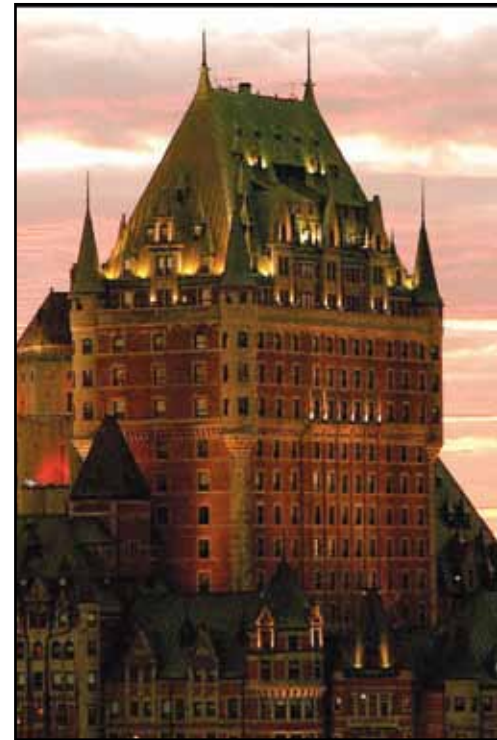
Join the Experiences Group and myself on this exciting 9 day/8 night tour starting in wonderful French **Quebec City**. The picturesque harbors and unspoiled fishing villages along the rocky shores that make up the northeast **Atlantic coast** set a beautiful stage in the fall when the foliage is bursting with color!

With this very popular destination the first two days you will have time to explore **Quebec City**, you will see a definite European sensibility and you will feel further from home than you actually are, walking down cobblestone streets and experiencing the small shops along the way. Then you will set sail on the **Norwegian Dawn** and enjoy your floating hotel for the next few nights.

Your ports of call will be Corner Brook on the Island of **Newfoundland** where Captain James Cook first surveyed and recorded the area. Sydney on **Cape Breton Island** is next port which was founded in 1785. **Peggy's Cove** is a quaint fishing village and **Halifax** will show off their spectacular public gardens.

**Saint John/Bay of Fundy** is home of the highest, wildest tides and is a marine wonder of the world! The coastal attraction of **Bar Harbor** has retained much of it's charm from the glory days' of the 1900's when America's elite vacationed here.

Price per person starts at \$2548.00 double occupancy. Deposit of \$750.00 per person due at time of reservation and final payment due mid June. *If you reserve by February 1, 2012 you may hold a cabin with a deposit of \$100.00 per person.*



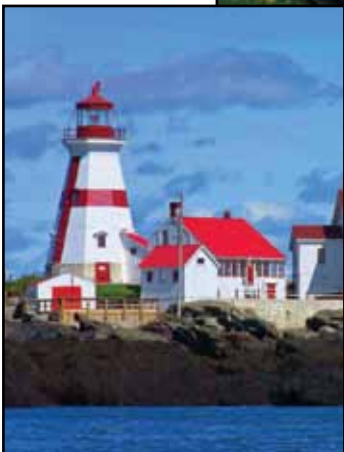
Quebec City



Gros Morne National Park - Newfoundland



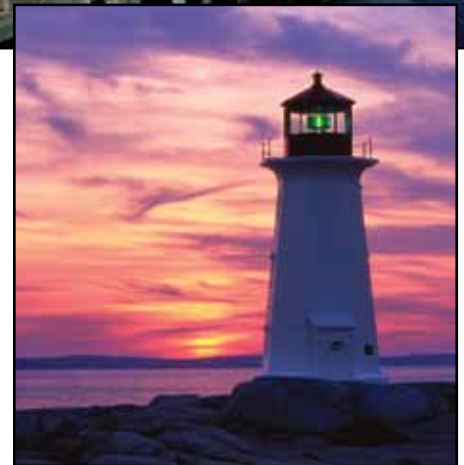
Halifax



Bay of Fundy



Nova Scotia - Autumn



Peggy's Cove



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# Highlights of Southern Italy!

November 2 – 12, 2012

*Experience Southern Italy and all her charms! With 5 nights based in Sorrento, this is the perfect itinerary to explore the Amalfi Coast, Capri and Pompeii. And of course a trip to Italy isn't complete without seeing Rome and all she has to offer!*

Of all the countries in the world, there is none more magical than Italy. Truly a tourist's paradise, Italy is a dream destination. You will start your tour in Southern Italy home to pizza and Sophia Loren!

Upon your arrival in Italy you will board a motor coach and drive to **Sorrento**, your home for the next 5 nights. The next day you will tour **Positano** and then continue driving along the breathtaking coastal road to **Amalfi**.

In **Pompeii** we will enjoy the expertise of a licensed local guide to show us the ruins of this historical site. Then we continue on to **Naples** to tour this region's capital city. The next day we visit a local farm and see mozzarella made the old fashion way!

Southern Italy would not be complete without a boat ride, so off we will go across the **Bay of Naples** to the **Isle of Capri**. Here you will enjoy the scenery and maybe a sip of Limoncello!

The last couple nights of this tour will be back in **Rome**, with time to see the **Coliseum, Roman Catacombs, Vatican Museums, St Peter's Basilica** and of course the **Sistine Chapel**.

Price is \$4598.00 per person based on double occupancy. At time of reservation a \$750.00 deposit is due and final payment due mid July. *If reserved by February 1, 2012 deposit is \$100.00 per person!*

