



Photo Credit: Rocky Mountaineer

# The Canadian Rockies

Vancouver ✦ Victoria ✦ Banff ✦ Lake Louise ✦ Icefields Parkway

*Featuring a two-day train trip aboard the Rocky Mountaineer!*

September 24 - October 1, 2025



**Farmers & Merchants Bank**  
An Independent Community Bank Since 1913





### **Wednesday, September 24 (Dinner)**

Today we are bound for **Vancouver, British Columbia**. Upon arrival, we will take a **guided tour** to discover this delightful city. Take in the scenic beauty of the **North Shore**, see vibrant **Gastown** and North America's second largest **Chinatown**. We'll visit world-famous **Stanley Park** and stop at the **Totem Poles** as well as **Prospect Point** for a spectacular view of the **Lions Gate Bridge**. Later this afternoon, we'll check into the **Inn at the Quay** for two nights. Meet new friends and enjoy dinner this evening at **The Boathouse**.

### **Thursday, September 25 (Breakfast)**

This morning we will take the ferry to **Victoria, British Columbia**. As we travel through the Gulf Islands, keep a watchful eye as the sky and the sea are abundant with wildlife. Upon arrival, we will delight in 55-acres of floral splendor at one of the world's most magnificent gardens, **Butchart Gardens**. After plenty of time to enjoy all of the beauty and get lunch on our own, we depart for **downtown Victoria** to see her famous sites. You'll have time to explore the charming area and do some shopping before we're on our way back to Swartz Bay to catch our return ferry to Vancouver. The remainder of the evening is free for dinner and exploring.

### **Friday, September 26 (Breakfast, Lunch)**

This morning we transfer to the Vancouver train station to begin the **"most spectacular train trip in the world"** on board the **Rocky Mountaineer!** Breakfast and lunch will be served on the train. On our **all-daylight rail tour** we will witness dramatic changes in scenery as we journey from **Vancouver to Kamloops**. We will travel through the **Pacific Coastal Mountain Range** and then meander along the natural path of the **Thompson River** and alongside impressive **Fraser Canyon**. One of the scenic highlights in the canyon is **Hell's Gate**, where millions of gallons of water per minute rush through the narrowest point of the canyon. Our day concludes as the Rocky Mountaineer travels along the shores of **Kamloops Lake** and into the town of **Kamloops**, the heart of British Columbia's interior. Tonight we will overnight at a Kamloops hotel.

### **Saturday, September 27 (Breakfast, Lunch)**

It's **"all aboard"** this morning at the Kamloops train station for **our second day on the Rocky Mountaineer** as we continue our trek eastward to the mighty **Canadian Rockies** and the province of **Alberta**. Breakfast and lunch are served on board. We'll see a spectacular array of scenery as we travel across ranchlands, along



rocky lakeshores, over high mountain passes, and through the remarkable tunnels that form part of the rich rail history of the Canadian Rockies. Today's highlights include **Craigellachie**, where the last spike of the Canadian Pacific Railway was driven, **Castle Mountain**, the climb over **Rogers Pass**, the rugged and scenic **Kicking Horse Canyon**, the **Spiral Tunnels** and, of course, the **glaciers** and snow-capped peaks of the Canadian Rockies. Our rail journey ends this evening on arrival in the resort town of **Banff, Alberta**, where we'll check into the **Banff Caribou Lodge and Spa** for four nights. The remainder of the evening is free for you to explore this charming town. Passes will be provided for the town shuttle



Please complete this form (one per person) and submit it along with your \$400 per person deposit plus the travel protection premium, if desired to:

**F & M Travel Club, Attn: Joyce Janes**  
**P.O. Box 635, St. Clair, MO 63077**  
**Phone: 636-629-2225**  
**Email: [jjanes@fmb4banking.com](mailto:jjanes@fmb4banking.com)**

**Please print legibly**

Full legal name: \_\_\_\_\_  
(*Exactly* as it appears on your passport)

Gender:  Male  Female Birth date (month/day/year): \_\_\_\_\_

Familiar name or nickname: \_\_\_\_\_

Street Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone number (with area code): Home: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email address: \_\_\_\_\_

Passport #: \_\_\_\_\_ Country of Issuance: \_\_\_\_\_

Issue Date: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

**Please note: Your passport must be valid through April 1, 2025 (six months beyond the return date)**

Your roommate's name, if applicable: \_\_\_\_\_

Please note if you require a special diet: \_\_\_\_\_

Please indicate your bedding preference:  King Bed or  Two Beds (*King bed cannot be guaranteed*)

Please note if you are celebrating an anniversary during the tour: \_\_\_\_\_

Do you need wheelchair assistance at the airports?  Known Traveler Number (KTN): \_\_\_\_\_

Tour Cost Per Person\* (check one): **Double: \$6,789**  **Single: \$7,709**  **Triple: \$6,525**

\*The tour cost is based on the value of the Canadian Dollar as of September 2024. Passengers will be advised prior to final payment and cancellation date of any change to the tour cost due to the actual exchange rate.

**Deposit: \$400 per person**

**Balance Due: June 6, 2025**

Please make checks payable to **F & M Travel Club**.

Please note: Credit cards may be used ***for final payment only*** and will incur a 3% handling fee.

**Travel Documents:** All passengers must carry a passport that is valid for six months beyond the return date of this tour. A passport card is NOT acceptable for this tour. Farmers & Merchants Bank and Cruises and Tours Worldwide cannot be held responsible for travelers who are not permitted to fly due to non-compliant identification or incorrect information submitted.

Over for travel protection and cancellation information.

**This policy must be read and signed before your tour reservation is accepted.**

**CANCELLATION POLICY: DUE TO POLICIES OF THE ROCKY MOUNTAINEER, YOUR \$400 DEPOSIT BECOMES NONREFUNDABLE EFFECTIVE APRIL 24, 2025.** All other payments are fully refundable for cancellations received by **June 6, 2025**. Although every effort will be made to refund passenger payments, cancellations received after this date will be subject to the penalties imposed by our suppliers, as well as a \$150 cancellation fee. It is highly suggested that all travelers help protect their vacation investment by purchasing an optional travel protection plan. Your group representative can provide information on a plan offered by Travel Guard. Should the passenger purchase travel protection and need to cancel after **June 6, 2025**, a travel protection claim must be filed with Travel Guard. Please note that we encourage all travelers to purchase a plan at the time of initial trip deposit and that the premium is refundable for cancellations received before **June 6, 2025**.

**I ACCEPT** the optional travel protection plan and have paid the premium. I agree **Farmers & Merchants Bank and Cruises and Tours Worldwide** are not liable for any losses, financial or otherwise.

\_\_\_\$489 per person in **double** occupancy    \_\_\_\$555 in **single** occupancy    \_\_\_\$470 per person in **triple** occupancy

**I DECLINE** the optional travel protection plan and in doing so realize that I may lose all or part of my trip payment if I have to cancel after the cancellation date noted on the trip flier. I also realize that I will be 100% responsible for all expenses incurred if I become sick, injured or die while on the trip; or if I must leave the tour to return home. I agree **Farmers & Merchants Bank and Cruises and Tours Worldwide** are not liable for any losses, financial or otherwise.

**Travel arrangements by Cruises and Tours Worldwide, St. Louis, MO**

Cruises and Tours Worldwide acts only as an intermediary and agent in handling travel arrangements that are actually provided by other suppliers. This agency, therefore, shall not be responsible for breach of contract or any careless actions or omissions on the part of such suppliers, which result in any loss, damage, delay, or injury to tour participants. Cruises and Tours Worldwide may not be held responsible for losses or expenses due to sickness, lack of appropriate medical facilities or practitioners, public health issues, quarantine, weather, strikes, political instability, government restrictions, theft or other criminal acts, war, terrorism or acts of God. Cruises and Tours Worldwide retains the right to substitute accommodations or services of comparable quality if the advertised services become unavailable. Cruises and Tours Worldwide reserves the right to cancel this tour if the minimum number of tour participants is not met. The published price of this tour is based on rates available at the time of booking. Cruises and Tours Worldwide reserves the right to increase the cost of the tour, at any time, in the unlikely event that our tour suppliers impose price increases such as, but not limited to, fuel surcharges. Proof of such rate adjustments from our suppliers will be provided.

**INFECTIOUS DISEASE / COVID-19 WARNING:** The novel coronavirus, COVID-19, has been declared a worldwide pandemic by the World Health Organization and is reported to be contagious. The state of medical knowledge is evolving, and while the exact methods of spread and contraction are unknown, the virus is believed to spread from person-to-person contact and possibly by contact with contaminated surfaces and objects or in the air. Both vaccinated and unvaccinated people reportedly can be infected and show no symptoms and therefore spread the disease. Evidence has shown that infectious diseases including COVID-19 can cause serious and potentially life-threatening illness and even death, even among those who have been fully vaccinated. While governments and independent businesses have relaxed COVID-19 restrictions (masks, negative test, and/or proof of vaccination), these could be reimplemented at any time without notice.

**ASSUMPTION OF RISK:** I have read and understand the above warnings concerning infectious diseases such as COVID-19 and vaccine/mask requirements, and I voluntarily assume risks associated with exposure by virtue of my presence on this tour. Cruises and Tours Worldwide and Farmers & Merchants Bank cannot prevent you or anyone in your group from becoming exposed to, contracting, or spreading any illness, including COVID-19, while on tour. I understand that exposure to infectious diseases including COVID-19 may cause personal injury, illness, permanent disability, and/or death. I understand that if governments or private businesses reinstate their requirements of full vaccination against an illness such as COVID-19 as a condition of entry and I am unable to provide proof, I may be denied access to some or all components of the tour without refund. If I test positive for an infectious disease such as COVID-19 while on tour, I understand that I may have to quarantine for an unspecified amount of time until I am cleared for travel by local authorities. I understand that I am responsible for the up-front costs associated with quarantine (lodging, meals, transportation, etc.), if necessary, and that travel protection may not reimburse me for all my out-of-pockets costs.

**WAIVER OF LAWSUIT/LIABILITY:** I, my family, my heirs, my legal representation, and my assigns hereby forever release and waive the right to sue Cruises and Tours Worldwide, Farmers & Merchants Bank, their parent companies, their owners, officers, directors, managers, officials, trustees, successors, agents, employees, or other representatives in connection with exposure, infection, and/or spread of any disease/illness, including COVID-19, as well as any financial losses related to quarantine or my inability to access some/all components of a tour due to vaccination status requirements, testing requirements, and/or my inability or unwillingness to follow local protocols. I understand that this waiver means I give up my right to bring any claims including for personal injuries, death, disease or property losses, or any other loss, including but not limited to claims of negligence and give up any claim I may have to seek damages, whether known or unknown, foreseen, or unforeseen.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_



Please complete this form (one per person) and submit it along with your **\$400 per person deposit** plus the **travel protection premium**, if desired to:

**F & M Travel Club, Attn: Joyce Janes**  
**P.O. Box 635, St. Clair, MO 63077**  
**Phone: 636-629-2225**  
**Email: jjanes@fmb4banking.com**

**Please print legibly**

Full legal name: \_\_\_\_\_  
(*Exactly* as it appears on your passport)

Gender:  Male  Female Birth date (month/day/year): \_\_\_\_\_

Familiar name or nickname: \_\_\_\_\_

Street Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone number (with area code): Home: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email address: \_\_\_\_\_

Passport #: \_\_\_\_\_ Country of Issuance: \_\_\_\_\_

Issue Date: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

**Please note: Your passport must be valid through April 1, 2025 (six months beyond the return date)**

Your roommate's name, if applicable: \_\_\_\_\_

Please note if you require a special diet: \_\_\_\_\_

Please indicate your bedding preference:  King Bed or  Two Beds (*King bed cannot be guaranteed*)

Please note if you are celebrating an anniversary during the tour: \_\_\_\_\_

Do you need wheelchair assistance at the airports?  Known Traveler Number (KTN): \_\_\_\_\_

Tour Cost Per Person\* (check one): **Double: \$6,789**  **Single: \$7,709**  **Triple: \$6,525**

\*The tour cost is based on the value of the Canadian Dollar as of September 2024. Passengers will be advised prior to final payment and cancellation date of any change to the tour cost due to the actual exchange rate.

**Deposit: \$400 per person**

**Balance Due: June 6, 2025**

Please make checks payable to **F & M Travel Club**.

Please note: Credit cards may be used **for final payment only** and will incur a 3% handling fee.

**Travel Documents:** All passengers must carry a passport that is valid for six months beyond the return date of this tour. A passport card is NOT acceptable for this tour. Farmers & Merchants Bank and Cruises and Tours Worldwide cannot be held responsible for travelers who are not permitted to fly due to non-compliant identification or incorrect information submitted.

Over for travel protection and cancellation information.

## This policy must be read and signed before your tour reservation is accepted.

**CANCELLATION POLICY: DUE TO POLICIES OF THE ROCKY MOUNTAINEER, YOUR \$400 DEPOSIT BECOMES NONREFUNDABLE EFFECTIVE APRIL 24, 2025.** All other payments are fully refundable for cancellations received by **June 6, 2025**. Although every effort will be made to refund passenger payments, cancellations received after this date will be subject to the penalties imposed by our suppliers, as well as a \$150 cancellation fee. It is highly suggested that all travelers help protect their vacation investment by purchasing an optional travel protection plan. Your group representative can provide information on a plan offered by Travel Guard. Should the passenger purchase travel protection and need to cancel after **June 6, 2025**, a travel protection claim must be filed with Travel Guard. Please note that we encourage all travelers to purchase a plan at the time of initial trip deposit and that the premium is refundable for cancellations received before **June 6, 2025**.

**I ACCEPT** the optional travel protection plan and have paid the premium. I agree **Farmers & Merchants Bank and Cruises and Tours Worldwide** are not liable for any losses, financial or otherwise.

\_\_\_\$489 per person in **double** occupancy    \_\_\_\$555 in **single** occupancy    \_\_\_\$470 per person in **triple** occupancy

**I DECLINE** the optional travel protection plan and in doing so realize that I may lose all or part of my trip payment if I have to cancel after the cancellation date noted on the trip flier. I also realize that I will be 100% responsible for all expenses incurred if I become sick, injured or die while on the trip; or if I must leave the tour to return home. I agree **Farmers & Merchants Bank and Cruises and Tours Worldwide** are not liable for any losses, financial or otherwise.

### **Travel arrangements by Cruises and Tours Worldwide, St. Louis, MO**

Cruises and Tours Worldwide acts only as an intermediary and agent in handling travel arrangements that are actually provided by other suppliers. This agency, therefore, shall not be responsible for breach of contract or any careless actions or omissions on the part of such suppliers, which result in any loss, damage, delay, or injury to tour participants. Cruises and Tours Worldwide may not be held responsible for losses or expenses due to sickness, lack of appropriate medical facilities or practitioners, public health issues, quarantine, weather, strikes, political instability, government restrictions, theft or other criminal acts, war, terrorism or acts of God. Cruises and Tours Worldwide retains the right to substitute accommodations or services of comparable quality if the advertised services become unavailable. Cruises and Tours Worldwide reserves the right to cancel this tour if the minimum number of tour participants is not met. The published price of this tour is based on rates available at the time of booking. Cruises and Tours Worldwide reserves the right to increase the cost of the tour, at any time, in the unlikely event that our tour suppliers impose price increases such as, but not limited to, fuel surcharges. Proof of such rate adjustments from our suppliers will be provided.

**INFECTIOUS DISEASE / COVID-19 WARNING:** The novel coronavirus, COVID-19, has been declared a worldwide pandemic by the World Health Organization and is reported to be contagious. The state of medical knowledge is evolving, and while the exact methods of spread and contraction are unknown, the virus is believed to spread from person-to-person contact and possibly by contact with contaminated surfaces and objects or in the air. Both vaccinated and unvaccinated people reportedly can be infected and show no symptoms and therefore spread the disease. Evidence has shown that infectious diseases including COVID-19 can cause serious and potentially life-threatening illness and even death, even among those who have been fully vaccinated. While governments and independent businesses have relaxed COVID-19 restrictions (masks, negative test, and/or proof of vaccination), these could be reimplemented at any time without notice.

**ASSUMPTION OF RISK:** I have read and understand the above warnings concerning infectious diseases such as COVID-19 and vaccine/mask requirements, and I voluntarily assume risks associated with exposure by virtue of my presence on this tour. Cruises and Tours Worldwide and Farmers & Merchants Bank cannot prevent you or anyone in your group from becoming exposed to, contracting, or spreading any illness, including COVID-19, while on tour. I understand that exposure to infectious diseases including COVID-19 may cause personal injury, illness, permanent disability, and/or death. I understand that if governments or private businesses reinstate their requirements of full vaccination against an illness such as COVID-19 as a condition of entry and I am unable to provide proof, I may be denied access to some or all components of the tour without refund. If I test positive for an infectious disease such as COVID-19 while on tour, I understand that I may have to quarantine for an unspecified amount of time until I am cleared for travel by local authorities. I understand that I am responsible for the up-front costs associated with quarantine (lodging, meals, transportation, etc.), if necessary, and that travel protection may not reimburse me for all my out-of-pockets costs.

**WAIVER OF LAWSUIT/LIABILITY:** I, my family, my heirs, my legal representation, and my assigns hereby forever release and waive the right to sue Cruises and Tours Worldwide, Farmers & Merchants Bank, their parent companies, their owners, officers, directors, managers, officials, trustees, successors, agents, employees, or other representatives in connection with exposure, infection, and/or spread of any disease/illness, including COVID-19, as well as any financial losses related to quarantine or my inability to access some/all components of a tour due to vaccination status requirements, testing requirements, and/or my inability or unwillingness to follow local protocols. I understand that this waiver means I give up my right to bring any claims including for personal injuries, death, disease or property losses, or any other loss, including but not limited to claims of negligence and give up any claim I may have to seek damages, whether known or unknown, foreseen, or unforeseen.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

service for the duration of our time here for easy access to many attractions, restaurants, and shopping.

### **Sunday, September 28 (Breakfast, Dinner)**

Today's journey takes us along the magnificent **Icefields Parkway**, considered to be one of the best scenic drives in the world. Our first stop will be the vibrant turquoise-colored **Peyto Lake**, another incredible setting for one of the best photographs in Canada. We'll visit the **Glacier Discovery Centre**, where we'll have free time to learn about the icefields through their interpretive displays before we board our **Ice Explorer** all-terrain vehicles that will take us to the **Athabasca Glacier**, a 10,000-year-old sheet of ice. We'll be able to walk on, feel, and even drink from the glacier! Afterwards, we head over to the **glass-floored Skywalk** for a jaw-dropping walk at the cliff's edge. We'll enjoy **dinner** this evening at a popular local restaurant.

### **Monday, September 29 (Breakfast, Lunch)**

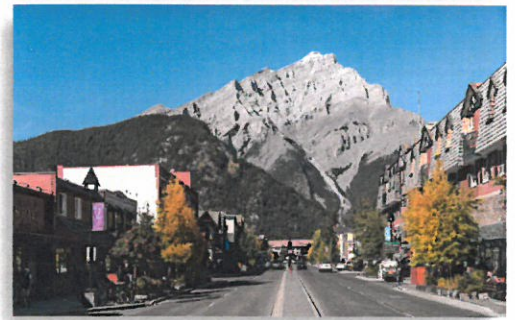
We board our motor coach this morning for a fun day of sightseeing as we head north through **Banff National Park**. Our first stop is the tranquil **Moraine Lake**, a glacier-fed lake that's surrounded by mountains and waterfalls in the rugged Valley of the Ten Peaks. We'll cross the continental divide at Kicking Horse Pass as we enter **Yoho National Park**, where we'll view the **Spiral Tunnels**, the **Natural Bridge**, and pristine **Emerald Lake**. Upon arrival in the picturesque town of **Lake Louise**, we'll enjoy lunch at the **Lodge of the Ten Peaks**. Then we'll experience breathtaking views of **Victoria Glacier** as we ride the **Lake Louise Gondola** to the top of the Rockies! We'll have some free time to explore the grounds at one of Canada's most iconic hotels, **Chateau Lake Louise**. Witness a glistening emerald lake surrounded by soaring mountain peaks—it makes for one of the most photographed scenes in all of the Canadian Rockies.

### **Tuesday, September 30 (Breakfast, Dinner)**

This morning we depart on a morning **sightseeing tour of Banff National Park**. Highlights will include **Bow Falls**, **Surprise Corner**, the **Hoodoo rock formations**, and **Lake Minnewanka**. After stopping in downtown Banff to drop off those who want to shop, we arrive back at the hotel. The afternoon is free for you to explore Banff independently. You may choose to visit the Banff Museum, shop in the unique stores on Banff Avenue, or relax in the mineral pools at Upper Hot Springs. Dinner is included at the hotel's **Keg Steakhouse Restaurant**.

### **Wednesday, October 1 (Breakfast)**

Today we'll take in our last views of the gorgeous Canadian Rockies as we make our way to **Calgary** for our flight home. We will certainly be taking home with us fond memories of our time spent in Vancouver, Victoria and the Canadian Rockies!



# The Canadian Rockies

## September 24 - October 1, 2025



### Tour Cost\* (per person)

**Double: \$6,789   Single: \$7,709   Triple: \$6,525**

*\*The tour cost is based on the value of the Canadian Dollar as of September, 2024. Passengers will be advised prior to the final payment and cancellation date of any change to the tour cost due to the actual exchange rate.*

**TRAVEL PROTECTION:** Optional Travel Protection Premium of \$489 per person in double occupancy, \$555 in single occupancy, and \$470 per person in triple occupancy.

**DOCUMENTATION:** All passengers must carry a passport valid for six months (**April 1, 2026**) beyond the return date of the trip. A passport card is **NOT** acceptable for this trip.

**CANCELLATION POLICY:** **DUE TO THE POLICIES OF THE ROCKY MOUNTAINEER, YOUR \$400 DEPOSIT BECOMES NONREFUNDABLE EFFECTIVE APRIL 24, 2025.** All other payments are fully refundable for cancellations received by **June 6, 2025**. Although every effort will be made to refund passenger payments, cancellations received after this date will be subject to the penalties imposed by our suppliers including, but not exclusive to, the airline used to purchase non-refundable air tickets, as well as a \$150 cancellation fee. It is highly suggested that all travelers help protect their vacation investment by purchasing an optional travel protection plan. Your group representative can provide information on a plan offered by Travel Guard. Should the passenger purchase travel protection and need to cancel after **June 6, 2025**, a travel protection claim must be filed with Travel Guard. Please note that we encourage all travelers to purchase a plan at the time of initial trip deposit and that the premium is refundable for cancellations received before **June 6, 2025**.

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. a Pennsylvania Insurance Company (NAIC #19445), currently authorized to transact business in all states and the District of Columbia.

**Travel arrangements by Cruises and Tours Worldwide, St. Louis, MO** Cruises and Tours Worldwide acts only as an intermediary and agent in handling travel arrangements that are actually provided by other suppliers. This agency, therefore, shall not be responsible for breach of contract or any careless actions or omissions on the part of such suppliers, which result in any loss, damage, delay or injury to tour participants. Cruises and Tours Worldwide may not be held responsible for losses or expenses due to sickness, lack of appropriate medical facilities or practitioners, public health issues, quarantine, weather, strikes, political instability, government restrictions, theft or other criminal acts, war, terrorism or acts of God. Cruises and Tours Worldwide retains the right to substitute accommodations or services of comparable quality if the advertised services become unavailable. Cruises and Tours Worldwide reserves the right to cancel this tour if the minimum number of tour participants is not met. The published price of this tour is based on rates available at the time of booking. Cruises and Tours Worldwide reserves the right to increase the cost of the tour, at any time, in the unlikely event that our tour suppliers impose price increases such as, but not limited to, fuel surcharges. Proof of such rate adjustments from our suppliers will be provided.

### INCLUDED

ROUND TRIP AIRPORT TRANSFERS  
ROUND TRIP AIRFARE  
DELUXE MOTOR COACH TRANSPORTATION  
SEVEN NIGHTS HOTEL ACCOMMODATIONS  
HOTEL BAGGAGE HANDLING WHERE AVAILABLE  
SEVEN BREAKFASTS, THREE LUNCHES, AND THREE DINNERS  
TWO-DAY SILVERLEAF SERVICE ON THE ROCKY MOUNTAINEER - INCLUDING ALCOHOLIC AND NON-ALCOHOLIC BEVERAGES  
ALL ACTIVITIES AND ADMISSIONS AS LISTED IN THE ITINERARY  
ALL TOUR-RELATED TAXES AND GRATUITIES  
SERVICES OF A FARMERS AND MERCHANTS BANK REPRESENTATIVE  
SERVICES OF A CRUISES AND TOURS WORLDWIDE TOUR MANAGER

### NOT INCLUDED

AIRLINE CHECKED BAGGAGE FEES  
OPTIONAL TRAVEL PROTECTION PLAN

### RESERVATIONS

Please complete a reservation form and mail it along with your **\$400 per person deposit** and **travel protection premium**, if desired, to:

**F & M Travel Club**  
**Attn: Joyce Janes**  
**P.O. Box 635**  
**St. Clair, MO 63077**

**Phone: 636-629-2225**

**Email: [jjanes@fmb4banking.com](mailto:jjanes@fmb4banking.com)**

Please make checks payable to **F & M Travel Club.**

**BALANCE DUE: JUNE 6, 2025**



**Farmers & Merchants Bank**  
An Independent Community Bank Since 1913