





# Newsletter and Schedule

September/October, 2016

<p><b>Learning Club Council Contact Information</b></p> <p><b>Chair</b> Ann Kohner <a href="mailto:kohnerad@charter.net">kohnerad@charter.net</a></p> <p><b>Vice Chairs and Program Committee Chairs:</b> Walt Carroll <a href="mailto:wandm@usfamily.net">wandm@usfamily.net</a></p> <p><b>Secretary:</b> Dick Dahl <a href="mailto:richard.dahl580@gmail.com">richard.dahl580@gmail.com</a></p> <p><b>Membership/Hospitality Chair:</b> Mary Jane Sobeck 454-2094</p> <p><b>Publicity Chair:</b> Carole Stever <a href="mailto:carolestever@charter.net">carolestever@charter.net</a></p>	<p><b>WSU Learning Club</b></p>  <p><b>Learning in Retirement</b></p>  <p><b>WSU Liaison:</b></p> <p>Jess Kauphusman, Director, Retiree Center <a href="mailto:jkauphusman@winona.edu">jkauphusman@winona.edu</a></p> <p>Nancy Amann, Office Mgr, Retiree Center <a href="mailto:namann@winona.edu">namann@winona.edu</a></p>	<p><b>The Learning Club Mailing Address:</b></p> <p>Winona State University WSU Retiree Center P.O. Box 5838 Winona MN 55987</p> <p><b>Location:</b> 1<sup>st</sup> floor/ WSU Alumni House 227 West Seventh Street Corner of Winona &amp; Wabasha Streets</p> <p><a href="mailto:retiree@winona.edu">retiree@winona.edu</a></p> <p><a href="http://www.winona.edu/retiree">http://www.winona.edu/retiree</a></p> <p><b>Learning Club Memberships</b> \$20/person annually Contact: 507-457-2331 for details</p>
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*The Learning Club  
invites all members to  
share ideas for programs  
and attend  
programming meetings.  
The next meeting is 8/29/16  
10:00 am - History Center*

*Go green - The Learning Club Newsletter is  
available online the 15th of even months  
[www.winona.edu/retiree](http://www.winona.edu/retiree)  
(click The Learning Club on the left navigation bar)  
You may print a copy or read online*

*Save trees - receive an email copy*

*Sign up- 457-2331*

## How to Register for Classes and Events:

1. **Phone:** call 507-457-2331
2. **Email:** [retiree@winona.edu](mailto:retiree@winona.edu)
3. **By Mail:** The Learning Club, c/o WSU Retiree Center, PO Box 5838, Winona, MN 55987
4. **In Person:** WSU Retiree Center located on the 1<sup>st</sup> floor of the WSU Alumni House, 227 West 7th Street (Corner of Winona & Wabasha Streets). Parking is available in the back.

All programs/events requiring an additional fee must be paid in advance of the deadline indicated (by mail or in person as indicated above). Reservation for the program/event is not secured until payment is received.



## Addiction and Treatment

What is it like to live with an alcoholic or addict? What are the symptoms? What is it like to end up in treatment? What happens there? How does recovery develop? These are questions that Jim Wineski will answer based on his 20+ years in the treatment profession. He will be joined by his wife, Maisie Kashka for this presentation.

Jim, who grew up on the East side of Winona, has been an alcohol and drug treatment counselor, coordinator, and supervisor for over 20 years in Minnesota, Kansas, Indiana and Texas. Maisie has a PhD in Nursing, a profession she has practiced for most of her adult life apart from time spent raising her children. She is a retired faculty member from the Nursing program at Texas Women's University. She is also writing grants for a homeless shelter in Denton, Texas where she and Jim spend their winter months.

**Date:** Thursday, September 1, 2016

**Time:** 10:00 a.m.

**Location:** Winona County History Center

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## NEUROSCIENCE & HUMAN BEHAVIOR: Changing the questions that we ask

There has been significant development in neuroscience that has been applied to the field of human behavior. The "ACE study" found that adverse experiences when young can increase physical, mental and behavioral problems later in life. By asking the right questions, we can understand that some behavior is not out of rebellion but is biologically based.



Ruth Charles has an MSW and PhD from Syracuse University in Syracuse, New York. Ruth's central interests are policy analysis and qualitative research methods. The current welfare reform is of crucial interest as it affects how we all do our work. Ruth's activism and social justice has her involved in grant writing and local community planning/implementation with welfare reform. Other areas of interest are women/gender studies, multi-cultural issues, international social welfare policy and developing internet knowledge for policy work.

**Date:** Thursday, September 8, 2016

**Time:** 1:00 p.m.

**Location:** Winona County History Center

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## Immigration



John Keller graduated *Cum Laude*, from Hamline School of Law. He worked for the Immigrant Law Center of Minnesota (ILCM) as a staff attorney from 1998 through 2003, specializing in naturalization, deportation defense and family reunification. In 2005, he became Executive Director and has overseen the growth of ILCM into the state's largest provider of immigration legal, education and policy services. He helped create a state governmental task force on immigration and several strong and diverse coalitions for immigration reform and

improved public policies. In 2007, leadership in responding to the immigration raids in Worthington, MN lead to individual and organization recognition. Mr. Keller's leadership has been honored by the MN Hispanic Bar Association, immigrants' rights organizations, the Mexican Consulate, and two *Minnesota Lawyer's* 'Attorney of the Year' designations.

Attend this presentation to hear John talk about this timely, hot-button issue.

**Date:** Thursday, September 15, 2016

**Time:** 1:00 p.m.

**Location:** Winona County History Center

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## Bluff Country Co-op Expansion

Bluff Country Co-op is currently undergoing an expansion that will double the store's size. This presentation will provide a brief overview of what co-ops are and how they positively impact their communities as well as explore what Bluff Country Co-op's expansion means for Winona.

Melissa Gordon is the Marketing and Owner Services Manager at Bluff Country Co-op. She came to the co-op in 2014 after having spent eight years working at Saint Mary's University. She and her family live in Winona and enjoy biking, hiking, and canoeing.

**Date:** Wednesday, September 21, 2016

**Time:** 9:30 a.m.

**Location:** Winona County History Center

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## **Reforming Minnesota's Legislative Process**



Monday, May 9, 2016 marked the 95th Day of Minnesota's 2015-2016 legislative session. The week ended with the **4,000th** bill being introduced in the Minnesota House. Minnesota's constitution allows the legislature to be in session only 120 days over each two year period, known as a biennium. A part time legislature cannot input infinite items into a finite process and expect anything other than a breakdown. The increasingly common occurrence of special sessions is evidence of such a breakdown.

This presentation will cover the problems faced during the 2015-2016 legislative sessions and possible solutions, such as those proposed in the [2008 Government Operations and Reform Committee Report](#), to avoid future special sessions and government shut downs and allow the Minnesota Legislature to complete its work on time.

Gene Pelowski taught History at Winona Senior High School for over 35 years. He has also served as Winona's State Representative in the MN House of Representatives since 1986. He currently teaches at Winona State University and is the advisor for the Winona Model Legislature program.

**Date:** Monday, September 26, 2016

**Time:** 1:00 p.m.

**Location:** Winona County History Center – Wanek Room

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## **Modern Jewelry Design and Manufacture**

Quinn Holtan of Holtan's Jewelry will go over how the manufacturing of jewelry has changed over the years from hand carving waxes to CAD (Computer Aided Drafting) designing, 3D printing and casting. Quinn will have Holtan's master goldsmith along to help answer any technical questions.

**Date:** Thursday, September 29, 2016

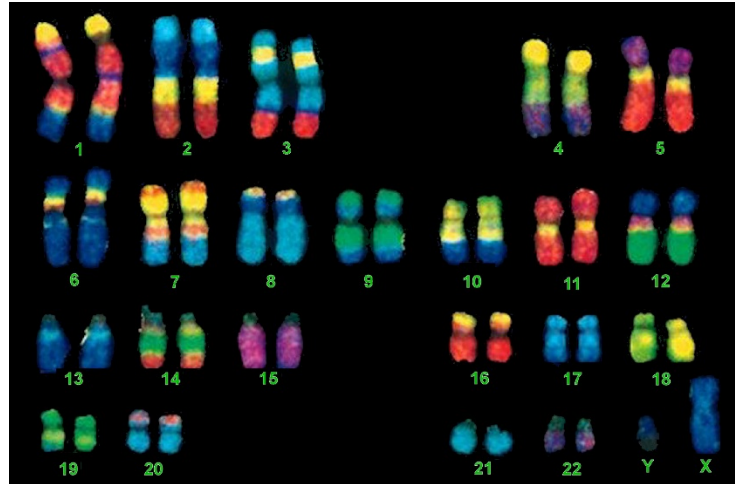
**Time:** 10:00 a.m.

**Location:** Winona County History Center



## Genetics: Imperfect Chromosomes and Consequences

A discussion and accompanying power point presentation will detail the genetics of imperfect chromosomes. The number of chromosomes in the cells of humans can deviate from the normal forty-six. Taking into account all of the many different abnormalities, it has been shown that these changes occur rather frequently. In addition, irregularities also occur in the structure of chromosomes. Almost all of these aberrations can have serious consequences such as physical and mental disabilities, sterility, abortion, and even cancer.



Richard Kowles is Distinguished Professor Emeritus in Biology at Saint Mary's University of Minnesota in Winona, MN. His undergraduate degree was obtained from Winona State University and after completing two master degrees, one in biology and one in education, he earned a Ph.D. in genetics at the University of Minnesota. He has taught for 58 years at various levels, the last 40 years as a geneticist and cell biologist at Saint Mary's University. Kowles is the author of two college textbooks, *Genetics, Society, and Decisions* and *Problem Solving in Genetics*, and more recently a trade book, *The Wonder of Genetics*. His latest book, *A Passion to Teach. Fifty-eight Years of Humorous, Weird, and Engaging Tales*, was published in 2013.

**Date:** Monday, October 3, 2016

**Time:** 10:00 a.m.

**Location:** Winona County History Center

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### Woodlawn Cemetery Walk

The Woodlawn Cemetery Walk Committee will present a program on the annual Winona event. Woodlawn Cemetery is the final resting place for many interesting Winona citizens and the Cemetery Walk tells their stories. The committee will highlight past walks, the process for selecting a theme, and writing scripts and stories from previous years. Jonelle Moore, Ann Kohner, and Mary Alice Anderson will be part of the program.

**Date:** Wednesday, October 5, 2016

**Time:** 1:00 p.m.

**Location:** Winona County History Center

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## Winona Levee Park Revitalization Project

Frank Pomeroy will discuss the Winona Levee Park Revitalization Project during this presentation. Frank served as Winona Police Chief for over 22 years retiring in 2009. He has served as the Levee Revitalization Committee chairman for almost 4 years.



**Date:** Wednesday, October 12, 2016

**Time:** 1:00 p.m.

**Location:** Winona County History Center

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## Upper Mississippi River National Wildlife and Fish Refuge



“Many years ago when I was 13 years old I was lucky enough to get a summer job on a Youth Conservation Corps crew. My assignment took me to Shawnee National Forest in southern Illinois. I was sitting on the banks of the Ohio River in Cairo, Illinois. I asked myself “Why is it that I love this job?” I liked digging post holes, making trails with a Pulaski axe and learning masonry techniques to repair old Civil Conservation Corps walls, but I **loved** sitting on the banks of the river.

I loved listening to the river, the birds and watching sunsets. These moments gave me complete peace and joy. I knew sitting on the banks of that river I wanted a career in nature. I worked as a Youth Conservation Corps counselor when I was 19 and 21. In 1980 I got my first Park Ranger job and I have done this my whole professional career.

In 2013, I suffered a ruptured brain aneurysm. I healed by sitting on the banks of the Mississippi River. I prayed to the birds because they remind me of what I love rather than what I fear. And at the end of my prayers, they teach me how to listen. (Modified quote by Terry Tempest Williams). I pray to God that I can walk, talk, see and hear. I am celebrating that I have had the career I wanted and I continue to see sunsets, hear bird songs, walk on bluff top trails and share my connection with nature.

This is my story, this is who I am.”

Cindy Samples, Refuge Ranger, Upper Mississippi River National Wildlife & Fish Refuge

Come and hear Cindy speak about the refuge at this presentation.

**Date:** Tuesday, October 25, 2016

**Time:** 10:00 a.m.

**Location:** Winona County History Center

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## Agriculture, Land Rights, and Immigration

Eric Nelson and Debi Niebuhr traveled with the Land Stewardship Project on a Witness for Peace delegation to Oaxaca in southern Mexico to witness the impacts of US policies on indigenous people. After sharing stories with farmers, artisans, and displaced people, they developed a greater understanding and empathy towards migration to the US and the social justice issues within Mexico and Central America.



**Date:** Thursday, October 27, 2016

**Time:** 1:00 p.m.

**Location:** Winona County History Center

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## MYSTERY READERS BOOK CLUB

The Mystery Readers Book Club meets on the 4th Tuesday of every month at Callista Court. Members read any work by the author chosen for the month. To begin discussion one member gives a biographic summary of the author and information about his/her work.



**Date:** Tuesday, September 27, 2016 - Author: Michael Connelly

Tuesday, October 25, 2016 - Author: Louise Penny

**Time:** 10:30 a.m.

**Location:** Callista Court - 1455 West Broadway

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## STORYTELLING GROUP

**September to May**

**Meeting Date:** 3<sup>rd</sup> Wednesday of the Month

**Location:** WSU Retiree Center, WSU Alumni House, 227 West Wabasha.



**Dates:** Wednesday, September 21, 2016 - 1:00 p.m.

Wednesday, October 19, 2016 - 1:00 p.m.

Visitors or participants are always welcome. Parking is available in the driveway behind the Alumni House and the front door is handicap accessible. New members are welcome to come and listen or participate by telling a short story.

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## Learning Club Calendar of Events – September/October, 2016

Date	Event	Location	Time
<i>September</i>			
1 - Thursday	Addiction and Treatment	Winona County History Center	10:00 AM
8 - Thursday	Neuroscience and Human Behavior	Winona County History Center	1:00 PM
15 - Thursday	Immigration	Winona County History Center	1:00 PM
21 - Wednesday	Bluff Country Co-op Expansion	Winona County History Center-Wanek	9:30 AM
21 - Wednesday	Storytellers Group	WSU Retiree Center – 227 W. 7 <sup>th</sup> St.	1:00 PM
26 - Monday	Learning Club Council Meeting	Winona County History Center	10:00 AM
26 - Monday	Legislative Reform	Winona County History Center	1:00 PM
27 - Tuesday	Mystery Readers Book Club	Callista Court – 1455 W. Broadway	10:30 AM
29 - Thursday	Jewelry Design and Manufacturing	Winona County History Center	10:00 AM
<i>October</i>			
3 - Monday	Genetics – Imperfect Chromosomes	Winona County History Center	10:00 AM
5 - Wednesday	Woodlawn Cemetery Walk	Winona County History Center	1:00 PM
12 - Wednesday	Winona Levee Park Project	Winona County History Center	1:00 PM
19 - Wednesday	Storytellers Group	WSU Retiree Center – 227 W. 7 <sup>th</sup> St.	1:00 PM
25 - Tuesday	Upper Mississippi Wildlife Refuge	Winona County History Center	10:00 AM
25 - Tuesday	Mystery Readers Book Club	Callista Court – 1455 W. Broadway	10:30 AM
27 - Thursday	Agriculture, Land Rights, and Immigration	Winona County History Center	1:00 PM
31 - Monday	Learning Club Council Meeting	Winona County History Center	10:00 AM

**Stay Curious – Keep Learning!!**





# SENIOR UNIVERSITY

**FOLLOWING THE  
LAKOTA WAY OF LIFE**

**JAMES REIDY**

August 17, 24, 31  
September 7, 14, 21  
Wednesday  
2:30-4:00 p.m.  
Maxwell Hall, Room 257  
\$40.00

This course is now open  
for registration!

[Register here](#)

**YOU CANT RETIRE  
FROM DATA SECURITY**

**TOBIAS SCHMIDT**

September 8, 15, 22, 29  
October 6, 13  
Thursday  
3:00-5:00 p.m.  
Maxwell Hall, Room 257  
\$40.00

**DISCOVER  
YOUR ANCESTORS**

**JANIS MARTIN**

October 4, 11, 18, 25  
Tuesday  
1:00-3:00 p.m.  
Krueger Library, Room 102  
\$40.00

Registration  
for all other  
courses will  
open in early  
August.

**ELECTION 2016:  
FOLLOW THE MONEY**

**JAMES BROMELAND**

October 20, 27  
November 3, 10  
Thursday  
2:15-4:00 p.m.  
Maxwell Hall, Room 257  
\$40.00

**A HISTORY OF  
RELIGIOUS INTOLERANCE  
IN WESTERN SOCIETIES**

**TIM FORESTER**

November 1, 8, 15, 22, 29  
December 6  
Tuesday  
2:15-4:00 p.m.  
Maxwell Hall, Room 158  
\$40.00





WSU Retiree Center presents

# Cape Cod & the Islands

featuring Boston, Martha's Vineyard, Nantucket & Newport

7 Days **September 17, 2017**

## Highlights

- 6 Nights at One Hotel
- Nantucket Island Visit
- Nantucket Whaling Museum
- Boston City Tour
- Plimoth Plantation
- Plymouth Rock
- Mayflower II
- Hyannis
- Martha's Vineyard Tour
- Newport's Ocean Drive
- Breakers Mansion Tour
- Heritage Plantation
- Sandwich
- New England Lobster Dinner
- Faneuil Hall Marketplace

## Inclusions

- Roundtrip Airfare - MSP
- 6 Nights First Class Hotel
- 9 Meals: 6 - Breakfasts & 3 - Dinners
- Daily Sightseeing
- Admissions per Itinerary
- Professional Tour Director
- Deluxe Motorcoach
- Baggage Handling
- Hotel Transfers



**Booking Discount - Save \$200 per couple!\***

## Tour Rates

Booking Discount\*: **\$2045** pp double  
 Regular Rate: **\$2145** pp double  
 Single Supplement: **+\$650**

*\*See Reservation Info for Booking Discount details*

## Contact Information

WSU Retiree Center • Attn: Jessica Kauphusman  
 PO Box 5838 • Winona, MN 55987  
 (507) 457-5565  
[jkauphusman@winona.edu](mailto:jkauphusman@winona.edu)      Booking #99429

## Cape Cod & the Islands Itinerary

### Day 1: Flight to Boston

Today fly to Boston. Upon arrival meet your **Tour Director** and transfer to your Cape Cod hotel to begin a six night stay.

*Overnight: Hyannis/Yarmouth, MA*

### Day 2: Hyannis, Plymouth & Sandwich

Today enjoy a **Hyannis Tour** to learn more about the history of the Kennedys and this seaside resort. Travel through **Hyannis Port**, home of the Kennedy Compound and see the **Kennedy Memorial & St. Francis Church**. Later visit **Plimoth Plantation**, an accurate re-creation of the Pilgrim's 1627 village where costumed interpreters portray colony residents in this living history museum. Later board the **Mayflower II**, a reproduction of the original ship that brought the pilgrims to the new world in 1620. Also see famous **Plymouth Rock**, the place where the Pilgrims first stepped ashore after a 66 day trans-Atlantic voyage. Later journey to the charming village of **Sandwich**. Incorporated in 1639, it is the oldest town on Cape Cod and known for its glassware. Visit the **Heritage Plantation**, where a collection of Americana ranges from early art and artifacts to horticulture, military history and a 1912 carousel. Enjoy a **Welcome Dinner** this evening with your fellow travelers.

*Meals: (B,D) Overnight: Hyannis/Yarmouth, MA*

### Day 3: Nantucket Island

This morning board a ferry and cruise to scenic and historic **Nantucket Island** featuring a cobblestoned Main Street, unspoiled beaches, sea captains' houses and art galleries. Enjoy a visit to the **Nantucket Whaling Museum** including its rooftop observation deck overlooking the harbor and other whaling exhibits all reflections of an island that some 300 years ago was the whaling capital of the world. Enjoy some time at your own pace to shop or explore the yacht filled harbor and waterfront. This afternoon board a ferry and return to your Cape Cod hotel.

*Meal: (B) Overnight: Hyannis/Yarmouth, MA*

### Day 4: Boston City Tour

Today visit the historic city of **Boston**. Enjoy a **Boston City Tour** featuring Boston Commons, the Old State House, the Old North Church from where Paul Revere got the signal to start his famous ride, the Old South Meeting House, Beacon Hill and Old Ironsides. Visit the **Faneuil Hall Marketplace**, located in downtown Boston near the waterfront and originally gifted to the city in 1742. Enjoy leisure time to grab a bite to eat, wander, people watch and shop. This evening enjoy dinner in Boston at a popular local restaurant then return to the Cape.

*Meals: (B,D) Overnight: Hyannis/Yarmouth, MA*

### Day 5: Martha's Vineyard Tour

This morning enjoy a scenic ferry ride to famous **Martha's Vineyard** where little has changed since European settlers arrived early in the 17th century. The island's resident population includes writers, artists, entertainers and fishermen. Your **Martha's Vineyard Tour** includes the colorful Victorian cottages of **Oak Bluffs, Edgartown** with its stately houses built by whaling captains, pristine beaches and colorful yacht harbors. Also view the picturesque Aquinnah Lighthouse and Gay Head. Later return via ferry and back to your hotel.

*Meal: (B) Overnight: Hyannis/Yarmouth, MA*

### Day 6: Newport Sightseeing

Today visit **Newport, Rhode Island**, one of New England's most delightful coastal cities and a long time favorite vacation site of affluent socialites and yachting enthusiasts. Enjoy a **Newport City Tour** and drive by the Touro Synagogue, the oldest synagogue in America, the International Tennis Hall of Fame and the splendid estates along Bellevue Avenue. Marvel at the extravagant life-style of a bygone era with a guided tour of **The Breakers Mansion**, the Vanderbilt's lavishly decorated turn of the century mansion. Follow "**Ten-Mile-Drive**" along the magnificent rocky coast which boasts exquisite estates from the early 1900's. Enjoy some leisure time in Newport to explore the galleries and quaint shops. Tonight's **Farewell Dinner** is a traditional **New England Lobster Dinner**.

*Meals: (B,D) Overnight: Hyannis/Yarmouth, MA*

### Day 7: Cape Cod - Boston Flight Home

Today transfer to the Boston airport filled with wonderful memories of your **Cape Cod & the Islands Tour**.

*Meal: (B)*

## Accommodations

•6 Nights First Class Hotel  
Blue Water Resort, Yarmouth, MA, Doubletree Hyannis or Cape Codder Resort, Hyannis, MA

## Tour Activity Level

Easy **1** **2** **3** **4** Active

## Reservation Information & Notes

### CANCELLATION WAIVER & POST DEPARTURE PLAN

Payment of the per person Cancellation Waiver (waiver fee) guarantees full refund on all payments (including deposit), except the waiver fee itself, made for tour rates in case of cancellation up to the time & date of departure due to the passenger's personal illness (medical documentation required) or death of a member of the immediate family (official documentation required). If the passenger must return early due to the passenger's personal illness or death of a member of the immediate family, payment of the waiver fee guarantees a refund for the unused services. Payment of the waiver fee guarantees your return air transportation utilizing your original airlines tickets with no additional supplement. The waiver does not cover return transportation costs other than return air transportation utilizing original airline tickets. The waiver fee is fully refundable until 180 days prior to departure. **The waiver fee does not cover any single supplement charges which arise from an individual's traveling companion electing to cancel for any reason prior to departure.** The waiver is non-transferable and valid for each applicant only. The waiver does not cover any services such as airline tickets not purchased through Premier World Discovery. Post Departure coverage (Accident/Medical) is included. Brief description of coverage/benefits:

**Part A - Cancellation Waiver** (Up to Trip Cost)

**Part B - Post Departure Plan:** Trip Delay (\$100/Day-Max \$500), Baggage & Personal Effects (\$2,000), Baggage Delay (\$100/Day-Max \$500), Emergency Accident/Sickness Medical Expense (\$30,000), Emergency Evacuation/Repatriation (\$50,000), Accidental Death & Dismemberment (\$25,000), Emergency Travel Assistance (24/7-Included). All Cancellations, Claims & Inquiries under Part A will be handled by Premier World Discovery. All Claims & Inquiries under Part B will be handled by the Plan B Administrator. Full policy details available. Please note that your cancelled check or credit card statement will serve as your receipt for the policy.

**Cancellation Waiver & Post Departure Plan - \$210 per person**

### CANCELLATION FEES

Cancellations not covered by the waiver or if the waiver is not purchased, are subject to the following per person fees:

- Cancel more than 180 days prior to departure: Full Refund
- Cancel 179-75 days prior to departure: Deposit or Waiver is Retained
- Cancel 74-45 days prior to departure: 25% of total price
- Cancel 44-15 days prior to departure: 50% of total price
- Cancel 14 days or less prior to departure/no shows: No refunds

### IMPORTANT CONDITIONS/NOTES

- Tour rates are subject to increase until you are paid in full.
- Itinerary and hotels are subject to change.
- Responsibility Statement available on Reservation Form Page
- Reservation Form Page available as attached page 3, from your group organizer or by visiting [premierworlddiscovery.com/reservations](http://premierworlddiscovery.com/reservations)
- CST #2048841-40

### DEPOSIT & FINAL PAYMENT

*Deposit of \$300 per person is due with Reservation Form to secure reservations. Final Payment Due Date is 75 days prior to departure.*

#### \*BOOKING DISCOUNT

*Make your Final Payment by check prior to the Final Payment Due Date & receive \$200 per couple/\$100 per person Booking Discount!*

- Initial Deposit can be made by check or credit card to be eligible.
- Payments after Initial Deposit are considered part of Final Payment & must be made by check.

# Premier World Discovery Reservation Form (USA)



## CANCELLATION WAIVER & POST DEPARTURE PLAN

Payment of the per person Cancellation Waiver (waiver fee) guarantees full refund on all payments (including deposit), except the waiver fee itself, made for tour rates in case of cancellation up to the time & date of departure due to the passenger's personal illness (medical documentation required) or death of a member of the immediate family (official documentation required). If the passenger must return early due to the passenger's personal illness or death of a member of the immediate family, payment of the waiver fee guarantees a refund for the unused services. Payment of the waiver fee guarantees your return air transportation utilizing your original airlines tickets with no additional supplement. The waiver does not cover return transportation costs other than return air transportation utilizing original airline tickets. The waiver fee is fully refundable until 180 days prior to departure. **The waiver fee does not cover any single supplement charges which arise from an individual's traveling companion electing to cancel for any reason prior to departure.** The waiver is non-transferable and valid for each applicant only. The waiver does not cover any services such as airline tickets not purchased through Premier World Discovery. Post Departure coverage (Accident/Medical) is included. Brief description of coverage/benefits:

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**Part B - Post Departure Plan:** Trip Delay (\$100/Day-Max \$500), Baggage & Personal Effects (\$2,000), Baggage Delay (\$100/Day-Max \$500), Emergency Accident/Sickness Medical Expense (\$30,000), Emergency Evacuation/Repatriation (\$50,000), Accidental Death & Dismemberment (\$25,000), Emergency Travel Assistance (24/7-Included). All Cancellations, Claims & Inquiries under Part A will be handled by Premier World Discovery. All Claims & Inquiries under Part B will be handled by the Plan B Administrator. Full policy details available. Please note that your cancelled check or credit card statement will serve as your receipt for the policy.

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## RESPONSIBILITY

Premier World Tours LLC dba Premier World Discovery (hereafter PWD), whose vouchers are used by respective agents for the passenger in all matters pertaining to hotel accommodations, sightseeing tours and transportation, hold themselves free of responsibility for any damages occasioned from any cause whatsoever. PWD will not be responsible for any damages or inconvenience caused by late arrivals, departures and change of schedule or other conditions nor will they be responsible for any act, omission, or event during the time the passenger is not on board their conveyance. The passage contract in use by the airline concerned, when issued, shall constitute the sole contract between the airline and the purchaser of this tour/cruise, and/or passenger. PWD does not hold any responsibility for the conduct of any of its members, hotel, motorcoach, cruiseline, train, airline or other personnel. PWD reserves the right to decline to accept or retain any person as a member of a tour/cruise at its discretion. PWD &/or its Tour Director retain the right to require any participant to withdraw from a tour/cruise at any time, if determined to be in the best interests of health, safety & general welfare of the tour/cruise group or of the individual participant. *Arbitration - I/We agree, any and all disputes concerning this contract or any other material concerning the trip, or the trip itself must be resolved exclusively pursuant to binding arbitration in the state of California, pursuant to the then current rules of the American Arbitration Association.* Payment of the deposit for this tour/cruise constitutes acceptance of these terms and conditions. CST #2048841-40

## IMPORTANT CONDITIONS/NOTES

- Tour rates are subject to increase until you are paid in full.
- Itinerary and hotels are subject to change.

## DEPOSIT & FINAL PAYMENT

Deposit of \$300 per person is due with Reservation Form to secure reservations. Final Payment Due Date is 75 days prior to departure.

### \*BOOKING DISCOUNT

Make your Final Payment by check prior to the Final Payment Due Date & receive \$200 per couple/\$100 per person Booking Discount!

- Initial Deposit can be made by check or credit card to be eligible.
- Payments after Initial Deposit are considered part of Final Payment & must be made by check.

## Reservation Form

Cape Cod & the Islands  
September 17, 2017  
Booking #99429

Make Checks Payable to: Premier World Discovery

## Contact Information/Mail Reservation Form to:

WSU Retiree Center • Attn: Jessica Kauphusman  
PO Box 5838 • Winona, MN 55987  
(507) 457-5565  
jkauphusman@winona.edu

Enclosed please find a deposit in the amount of \$ \_\_\_\_\_ (\$300 per person) to secure reservations for \_\_\_\_\_ # of people.

I (We) wish to purchase Cancellation Waiver & Post Departure Plan at this time Yes  No

Enclosed please find payment in the amount of \$ \_\_\_\_\_ (\$210 per person) to secure the Cancellation Waiver & Post Departure Plan.

Total Payment \$ \_\_\_\_\_

RT AIR GATEWAY \_\_\_\_\_

ROOMMATE'S RT AIR GATEWAY \_\_\_\_\_

see flyer page 1 for included group RT air gateway/departure city, additional charges apply for other RT air gateways

To avoid change fees, submit full legal names (first/mid/last) exactly as they appear on government issued travel documentation

Legal Name \_\_\_\_\_ DOB (MM/DD/YY) \_\_\_\_\_ Gender  M  F

Roommate's Legal Name \_\_\_\_\_ DOB (MM/DD/YY) \_\_\_\_\_ Gender  M  F

Your Address \_\_\_\_\_  Check if Roommate's address is the same

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Tel # \_\_\_\_\_

Email Address \_\_\_\_\_ Mbl # \_\_\_\_\_

Emergency Contact/Tel # \_\_\_\_\_ Other Notes \_\_\_\_\_

Cardholder Name (if paying by credit card) \_\_\_\_\_



Amount to be charged \$ \_\_\_\_\_ Credit Card # \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Cardholder Billing Address:  Check if address is the same as above \_\_\_\_\_

Signature Required (for credit card use & acceptance of terms\*): \_\_\_\_\_ Today's Date: \_\_\_\_\_

\*I (We) agree to pay according to the credit card issuer agreement. I understand and accept the cancellation fees/policy and other terms.