



Iowa Falls  
State Bank

www.ifsbank.com  
641-648-5171

Millennium Club



**UPCOMING MILLENNIUM CLUB ACTIVITIES**

Thursday, November 14  
6:00 pm  
MC Night at the IF Comm Theater Dinner and Show

Thursday, November 21  
MC Thanksgiving Potluck  
12:00 Noon  
at Highland Golf Club

**NEW!!!**  
Saturday, December 7  
Holiday Grande with  
Jim McDonough & Orchestra  
at Hoyt Sherman Place  
(see brochure)

Thursday January 23  
From 1:30 -3:30 pm.  
Millennium Club 20th Birthday  
Party at the Carnegie  
Building/Chamber-Main  
Street.Turn of the Century  
and 2020 Vision.

May 1 – May 5  
Virginia Beach, Norfolk and  
the Outer Banks of North  
Carolina  
(see brochure)

September 21-30  
California Cruise – Tour  
the beautiful coastal trip  
is aboard the Oceania  
Regatta.  
(see brochure)

***Dinner / Theater in Iowa Falls - November 14th***

If you have ever experienced any of the symptoms seasonal allergies can bring, then here is a comedy you won't want to miss. "Seasonal Allergies" will be performed at the Iowa Falls Community Theater for the Millennium Club on the evening of Thursday, November 14th. Dinner begins at 6:00 pm, with the performance upstairs following the meal at 7:00 pm. Cost for this evening is \$25 for the meal and show. "Let's laugh away those throat tickles and clear our sinuses with a healthy dose of Holiday Fun." Reservations and payment must be in by November 8th.

***Thanksgiving Potluck - Sign up!***

Have you signed up to join us for the Potluck Lunch on Thursday, November 21st? You won't want to miss our annual Millennium Club Thanksgiving luncheon. It will once again be at the Highland Golf Club at 12:00 noon. We will honor our Veterans and enjoy a light-hearted speaker following our delicious feast. Please bring a salad, vegetable or pre-cut dessert to share. The turkey meal will be provided by the Iowa Falls State Bank. Please plan to join us by calling #641-648-5171 to register for this event.

***Iowa Falls State Bank Holiday Open House  
Thursday, December 3***

You are personally invited to the Iowa Falls State Bank Holiday Open House between the hours of 9:00 am and 3:00 pm on Thursday, December 3rd. We look forward to welcoming you into the Bank for refreshments, time to visit with your friends, and to get your 2020 calendar. No need to register, just come and enjoy our Holiday Open House.

***Holiday Grande at the Hoyt Sherman Place***

Jim McDonough and his 14 piece orchestra will be in concert on Saturday, December 7, and we would love to have you join us for this wonderful event. We will meet at the Flying J by Williams at 10:30 am that morning, board a bus, stop for a leisurely lunch at the Ankeny Outback Steakhouse and have time to tour the spectacular Hoyt Sherman Place in Des Moines before the 2:30 concert. A brochure with the details is included with this newsletter. The cost \$119, includes the transportation, gratuity for the driver, admission to Hoyt Sherman Place and art gallery, and the concert. Please call or stop in the bank soon with your reservation and to make payment. Final payment date is November 7.

## **More to come!**

### **Millennium Club 20TH Birthday Party Celebration - Thursday, January 23**

Join us for our 20th birthday celebration!! We will meet at the Iowa Falls Chamber Main Street, 520 Rocksylvania Avenue at 1:30 pm on January 23rd. We will enjoy a tour of the turn of the Century exhibits, as well as a tour of the Pat Clark Art exhibit upstairs. There is an elevator, if needed, so please join us for a wonderful opportunity to explore some of the history of Iowa Falls. We will also have time to visit the Dow House and have birthday refreshments following at the Iowa Falls Community Theater building. Please call to sign up for this free event.

### **Virginia Beach, Norfolk & the Outer Banks of North Carolina**

If you have been looking for a get-a-way, but perhaps can't take too many days away from your regular schedule, we have a 5 day and 4 night trip planned for those interested in exploring some of our historical roots. Thursday, May 1 through Tuesday, May 5, we will stay in one beachside hotel on Virginia Beach facing the beautiful Atlantic Ocean and the Chesapeake Bay. From exploring Colonial Williamsburg to Cape Henry Lighthouse, Elizabethan Gardens to the Wright Brother National Memorial, our informative guide will make our adventure one we will long remember. Please review the brochure with all of the details and stop by with your completed application and \$350 deposit.

### **Sail Away with us on a 10 Day California Coastal Cruise and Tour - September 21-30**

Sign up is now underway to reserve your special cabin on Oceania Regatta for our Pacific Coastal trip from Los Angeles to Catalina Island, Ensenada, Mexico, to San Francisco, Monterey, Santa Barbara, and back to Los Angeles. The cost of this trip includes transportation to the airport, airfare, insurance, a Los Angeles city tour, the cruise, plus paid gratuities and more. Please look over the brochure and contact me if you are interested. This is a 684 guest ship, so reserving the cabin you would like is very important.

## **~ Enjoying the Moments ~**

*Millennium Club Friends,*

*It has been a pleasure traveling the last few months with you.*

- We had a beautiful day to enjoy everything at the Iowa State Fair.*
- We enjoyed afternoon refreshments and our special speaker instructed us on phone and computer safety at our Over Coffee with the Scenic Living Community.*
- We traveled through Missouri from Hannibal and the mighty Mississippi to St Charles and the dangerous waters of the Missouri River. We saw one of our own onstage as part of a game show, and another one doing magic aboard the Branson Belle. We viewed the wildlife and cascading waterfalls near Springfield, discovered the secret of Samson's strength, listened to a talented family making music together, took an open aired jeep ride through a hidden cave and ate our way across the state and back.*
- We snuck in a 3-day trip to meet the Amish and learn their ways, to ride the Celebration Belle in Dubuque, watch monks creating beautiful final resting places, talk with Mae Capone, tour Stone City and learned how the unique quarry and Grant Woods continue to make this town famous, and enjoyed two other special artists through an in-home concert with Jim McDonough and viewing the work of Patrick Acton from Matchstick Marvels.*

*It is always a pleasure to talk with you on the phone or at our activities. I look forward to you responding to this newsletter and signing up for the activities you would like to attend. As we enjoy this autumn season, we have much to be thankful for. Thank you for being a part of the Iowa Falls State Bank Millennium Club.*

*Kathy Bengtson*

Your Millennium Club Director



Member FDIC



**Featuring spectacular sets, a cast of singers and dancers  
and Jim McDonough with his 14-piece orchestra**

You'll be wrapped up in the spirit of Christmas as you depart from Algona (8:45 AM), Fort Dodge (9:50 AM) or Williams (10:50AM).

Order something extra tasty for an **on-your-own lunch at Outback Steakhouse** in Ankeny



Arrive at **Hoyt Sherman Place** in Des Moines for a **self-guided tour** of one of the area's most magnificent entertainment, banquet and meeting facilities. Built in 1877, the spectacular family home is graced with marble fireplaces, parquet floors and a carved mahogany entryway and also includes an impressive and elegant art gallery as well as a grand, historic theater.

View the **art gallery** which recently completed an 8-year art restoration program, taking 53 paintings to their original grandeur. See the rediscovered Old Master painting, Otto van Veen's "Apollo and Venus" (Flemish, ca. 1600, unsigned), a 400-year-old early Baroque panel painting, discovered in a storeroom. Four months of work were required to return the painting to its pristine visual appearance.

Celebrate the holiday season in your **special reserved seats** at the exciting, **all-new** Christmas show, "**Jim McDonough's Holiday Grande 2019!**" These shows are a tradition for the past 18 years and this year's show promises to be the most spectacular yet.

2:30 PM – The presentation begins, featuring acclaimed International Steinway Artist Jim McDonough on the concert grand piano, his 14-piece professional orchestra, a cast of sensational singers & dancers, stunning sets and costumes, all performing your favorite Christmas music in the true spirit of the season. Jim McDonough has entertained hundreds of thousands in venues from cruise ships to concert halls and has recorded 17 CDs. Your "presence" at the concert is a "present" to others - **proceeds of this very special stage production benefit Camp Courageous of Iowa, a year-round recreational and respite care facility for individuals with disabilities.**

4:30 PM – The concert concludes, but the incredible memories live on. Chat about your concert favorites with your fellow passengers as you stop at Culver's for an on-your-own snack on the way home.

Return to your departure points, ready for the magic of the holiday season to unfold.  
(Williams 7:30 PM, Fort Dodge 8:15 PM and Algona 9:15 PM)

**Inclusions:** (each passenger receives the following)  
Admission to Hoyt Sherman Place and art gallery  
Reserved Seating at Holiday Grande  
Motorcoach transportation with professional driver (gratuity included)

**The per person fee for this festive outing is: \$119**

**Final payment: November 7, 2019 (No refunds after final payment date)**



**For more information or to make reservations, contact:**  
Kathy Bengtson, Millennium Club Director  
601 Washington Ave., Iowa Falls, IA 50126-2255  
641-648-5171





**Millennium Club** *presents:*

**Virginia Beach, Norfolk and the  
Outer Banks of NC  
May 1-5, 2020  
5 Days/4 Nights**



Norfolk Naval Base \* USS Wisconsin \* MacArthur Memorial \* The VA International Tattoo \* Virginia Beach \* Military Aviation Museum \* Cape Henry Lighthouse \* The Outer Banks of North Carolina \* Roanoke Island \* Bodie Island Lighthouse \* Wright Brothers National Memorial \* Colonial Williamsburg



**Double Occupancy - \$2,625.00 pp**  
**Single Occupancy - \$3,025.00 pp**

\*Triple & Quad prices available

*Price includes airfare.*

*Price does not include comprehensive travel insurance, which can be individually purchased for \$165.00 per person.*

**Tour Package Includes:**

4 nights hotel accommodations in one Beachside Hotel

Hotel baggage handling of one large suitcase per person \* All attractions, admissions and fees as outlined in the itinerary \* International Tattoo Festival

5 days professional tour manager service and deluxe motorcoach and hometown transfers

8 Meals: 4 Dinners and 4 breakfasts

All applicable taxes and gratuities including the guide and driver

**For Reservations Contact:**

**Kathy Bengtson - Millennium Club Director**

**Iowa Falls State Bank**

**601 Washington Ave.**

**Iowa Falls, IA 50126**

**PH: 641-648-5171**

**Email: kbengtson@ifsbank.com**

**Name:** \_\_\_\_\_ **Roommate:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Cell phone:** \_\_\_\_\_

**Deposit Amount Included: \$** \_\_\_\_\_ **Other Special Requests:** \_\_\_\_\_

*\$350.00 Deposit due at time of reservation booking. Final Payment due February 1, 2020. Please make checks payable to: Iowa Falls State Bank - Millennium Club*

**Day One - Friday May 1:****Arrival; Colonial Williamsburg****(D)**

Today we will fly into Richmond, VA and travel down to Virginia Beach. Depending on our flight schedule today and on departure, we will spend time exploring **Colonial Williamsburg**. For much of the 18th century, Williamsburg served as the political and cultural center of the American British Colonies. There is no better place than Williamsburg to connect with the historical roots of this country! Colonial Williamsburg is a historic district restored to much as it was during the height of its influence. We will be amazed how completely we are transported back to the years prior to America's independence. A visit to **Governor's Mansion** is a must. It played host to the royal governor during the colonial era. It is one of the finest examples of period homes of its kind. We never know who we will meet strolling the streets of this influential town, we may come face to face with Martha Washington, Patrick Henry or Thomas Jefferson. What would you ask? Give it some thought because you never know! We can learn a lot in this town about our country's history. We will visit the first English permanent settlement in America – **Historic Jamestown**. Here we will experience the Jamestown story of survival and encounters with the native peoples. Following this we will visit **Yorktown**, where the revolutionary war officially ended, where General Cornwallis surrendered to George Washington. We will tour the **Yorktown battlefield and visitors center** getting a very clear picture of those days. Then we arrive at our hotel for the next 4 nights. Relax and unpack knowing you don't have to pack up again until we head home on Tuesday. **Dinner is included this evening.**

**Day Two - Saturday May 2:****Norfolk****(B, D, E)**

We will enjoy another full day today following a great breakfast at the hotel. Just half an hour away from Virginia Beach is **Norfolk, VA home to the world's biggest Naval base**. We will be gone all day from our hotel today, as we will be having dinner in Norfolk and then enjoying the Virginia International Tattoo performance one of the largest spectacles of music and might in the United States. Our day will begin with tours by land and sea as we visit the **Nauticus and Battleship Wisconsin**. Nauticus is the science center and museum known as the National Maritime Center, which features one of the largest battleships in the US - Wisconsin. We will have a tour of the museum and the battleship. Following the Nauticus visit we will have a special treat as we have reserved seating for the **Parade of Nations** as the performers we will be seeing later at the Tattoo will be marching in the parade along the streets of Norfolk. Following the parade, we will enjoy a **crruise around Norfolk and see these magnificent Naval ships with a narrated tour by sea**. This afternoon, we will visit **The MacArthur Memorial**. This is a museum and research center dedicated to preserving and presenting the story of the life of General of the Army Douglas MacArthur. The Memorial also pays tribute to the millions of men and women who served with General MacArthur in World War I, World War II, and the Korean War. Situated in downtown Norfolk, VA the Memorial consists of a museum, archive and research center, education center, theater, welcome center, and a gift shop. A visit to the Memorial will allow us to explore the life of one of America's greatest and most complex leaders. We will have an **early dinner in Norfolk**. Then we are going to be treated to "the largest spectacle of Music and Might in the United States of America." This is an astounding display of inspirational military music, majestic massed pipes and drums, show stopping drill team maneuvers, colorful and elegant dancers, and much more at the **Virginia International Tattoo**. Following the performance we make the short drive back to our hotel for the night.

**Day Three - Sunday May 3:****Virginia Beach****(B, D)**

**Live The Life!** Yesterday was a very busy day, so we can sleep in a little bit, have breakfast and then begin our tour of Virginia Beach. We explore the place where the Chesapeake Bay meets the Atlantic Ocean, the vibrant coastal city of **Virginia Beach** is home to a flourishing local culinary scene, rich history, a variety of arts and entertainment and family-friendly attractions that keeps locals and visitors entertained year-round. Located in the Coastal Virginia region, their unique districts are open and thriving year-round with residents ready to show us how they happily live the life. From the lively oceanfront area to remote Sandbridge, the calming Chesapeake Bay to bustling Town Center, or the eclectic ViBe creative district our well-earned Virginia Beach visit awaits. It's true. Virginia Beach is more than just a beach. In fact, there are multiple beautiful beaches and eclectic districts, each with its own distinct personality. Every corner of the coastal city offers unique ways to live the life, whether on the ocean or on the bay, or somewhere in between. We will visit the **Surf and Rescue Museum**, which preserves history of the historic 1903 Life Saving Station including the rescuers who worked there and how they helped create modern Virginia Beach. **The Military Aviation Museum** is home to one of the largest private collections of WWI and WWII era military aircraft in the world. Each plane beautifully restored using original parts whenever possible. We will see the **Cape Henry Lighthouse**. Built in 1792 commissioned by George Washington and overseen by Alexander Hamilton. It sits next to the site of the "**First Landing**" where the English arrived in 1607 prior to settling Jamestowne. And, of course, we will visit Town Center and drive the Atlantic Avenue Oceanfront drive. Tonight we will have **dinner included** before settling in for the night.

**Day Four - Monday May 4:****Outer Banks, NC****(B, D)**

Following another **complete breakfast** this morning we will drive south out of Virginia Beach and even out of Virginia to the incredible **Outer Banks of North Carolina** just one hour away. The Outer Banks has a way of connecting with people, staying with them long after their visit is over. Uncrowded beaches that stretch for miles and the endless possibilities that come with them. This is America's First Beach. The site of **our country's first National Seashore** and the place where the English first tried to settle in the New World. National and state parks share those stories and more. We'll find hospitable people in the towns and villages of the Outer Banks and not many big box stores or chain restaurants out here. In Manteo, we will stroll through the majestic **Elizabethan Gardens**, which were designed in 1960 as a living memorial to Queen Elizabeth, Sir Walter Raleigh and the members of the Lost Colony. A highlight of the gardens is an outstanding collection of antique statuary. Then it is on to **Fort Raleigh National Historic Site**. Located on **Roanoke Island**. We will visit the newly renovated visitor center; the historic site features the restoration of an earthen fort believed to have been built by Ralph Lane's colonists in 1585. Here the story of the "Lost Colony" and their plight to set up the first attempt of English civilization in the New World. We will walk around downtown **Historic Manteo** and explore **Roanoke Marshes Light and the George Washington Creef (working) Boat shop**: The replica of the 1850s screw-pile light that once stood guard over nearby Croatan Sound, will offer us a unique glimpse into the maritime history of the island, as well as the lightkeepers who once lived at the station. The working boat shop gives us a glance of the Ella View, an authentic shad fishing boat made from native Outer Banks trees. This fishing boat is an example of the historical boat developed over a century ago at Roanoke Island. The Downtown area is also full of locally owned shops, boutiques, and restaurants. **Bodie Island Lighthouse** was completed in 1872. This Lighthouse sits on the north side of Oregon Inlet near the northern border of the **Cape Hatteras National Seashore**. Standing 156 feet tall and equipped with a first-order Fresnel lens, it flashes its 160,000 candlepower beacon 19 miles over the ocean. **Jockey's Ridge State Park** is where the tallest natural sand dunes on the East Coast are located. We will learn how these sand dunes shift and move with the wind. Take a nature walk to the top of the dunes to view the Roanoke Sound. We will hear stories of Andy Griffith and drive by his property (not open to the public) as he considered Manteo and the Outer Banks his home. He once performed in the long running "Lost Colony" production that has been on the summer stage in Manteo since 1937! We will visit the **Wright Brother National Memorial**, where Orville and Wilbur Wright broke our bond with the earth in 1903. Listen to an interpretive talk about the first flight from a park ranger, see the reconstructed campsites, view the markers that indicate where the Flyer landed, and walk up the monument itself. **Dinner is included this evening.**

**Day Five - Tuesday May 5:****Home****(B)**

Today, depending on our flight schedules on the first day, we will visit the attractions we could not include on the arrival day - **Williamsburg, Jamestowne and Yorktown** and then back to Richmond for our flight home. What a week at the beach! Who would have thought there was so much so close to the Atlantic Ocean in one of America's great playgrounds!



**Millennium Club presents September 21 - 30, 2020  
 10 Day 'Grapes, Gardens & Galas' California Coastal Cruise-Tour!  
 Reserve your cabin on the beautiful 'Oceania Regatta' Now!**

You can enjoy a spectacular 10 day Pacific Coastal Cruise Tour. We'll depart for the airport on Monday, September 21, 2020 and the cruise returns to Los Angeles on Wednesday, September 30, 2020. Enjoy visiting the highlights of the California coast on a smaller ship!

Adventures abound and the warm kiss of the sea breeze brings with it the scent of nature's wonders on this lighthearted jaunt along California's coast. A visit to Catalina Island's Wrigley Memorial & Botanic Gardens is a great way to get this cruise off to a fragrant start. And an overnight in San Francisco is the perfect excuse to spend a day touring wineries in California's gorgeous Napa Valley. Just off the coast of Southern California, lovely Catalina Island offers endless adventures on both land and sea. Snorkel the clear waters or venture out on a glass-bottom boat tour to view the colorful marine life and sunken shipwrecks. With icons like the orange-colored Golden Gate Bridge, clanging streetcars, rolling fog and impossibly steep hills, scenic San Francisco never fails to capture your heart. The rugged cliffs, lush cypress and cerulean waters of the Monterey Peninsula are so stunningly beautiful that one of the area's most famous attractions is simply a 17-mile drive along the coast. Known as The American Riviera, the enchanting town of Santa Barbara is nestled between the picturesque coastline of its southern shores and the verdant Santa Ynez Mountains rising steeply to the north. The warm sunshine of a Mediterranean climate illuminates the red-tiled roofs and adobe façades of the town's Spanish Colonial architecture, including the grand Old Mission founded by the first Spanish settlers in the 18th century. With the convenience of sailing round trip from Los Angeles, the adventure is complete.

**Bonus – Select one of Oceania's OLife Choice Amenities per stateroom:  
 FREE - 4 Shore Excursions  
 FREE - Beverage Package  
 FREE - \$400 Shipboard Credit**

**Key Features of cruising California's Pacific Coast on the 'Oceania Regatta' include:**

- 8 nights onboard ship; 1-night pre-cruise in Los Angeles Area; Exciting Los Angeles tour prior to cruise
- Round trip airfare to Los Angeles; All transfers; **\$200 Bonus Shipboard Credit per cabin**
- Trip cancellation/medical insurance purchased on your behalf; All Gratuities are Included
- Free 'Unlimited' Internet for one 'sign-in' per cabin; Complimentary bottled water, soft drinks and specialty coffee's
- On board ship - Four complimentary restaurants (two require reservations - but no fees); 24-hour room service
- Fully-equipped Spa/fitness center; swimming pool, whirlpool, sauna & massage
- Interesting port/cultural lectures, live entertainment, casino, movies, boutiques

**'Oceania Regatta' 8-day California Coastal Cruise-Tour Itinerary:**

Date	Day	Port	Arrive	Depart
Sep 21	1	Transfer to airport; Fly to Los Angeles, transfer to hotel for overnight		
Sep 22	2	Breakfast, Los Angeles Tour & transfer to ship 6:00 pm		
Sep 23	3	Catalina Island, CA	8:00 am	6:00 pm
Sep 24	4	Ensenada, Mexico	8:00 am	6:00 pm
Sep 25	5	Day at Sea		
Sep 26	6	San Francisco, CA	8:00 am	Overnight
Sep 27	7	San Francisco, CA		7:00 pm
Sep 28	8	Monterey, CA	7:00 am	5:00 pm
Sep 29	9	Santa Barbara, CA	8:00 am	6:00 pm
Sep 30	10	Los Angeles	Disembark, transfer to airport and fly home	

# 2020 Millennium Club California Coastal Cruise-tour Registration Form

Monday, September 21 to Wednesday, September 30, 2020

Passport Name (1st passenger): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Passport # \_\_\_\_\_ Place of Issue: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Citizenship: \_\_\_\_\_ Country of Birth: \_\_\_\_\_ Gender: [ ] M [ ] F

Passport Name (2nd passenger): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Passport # \_\_\_\_\_ Place of Issue: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Citizenship: \_\_\_\_\_ Country of Birth: \_\_\_\_\_ Gender: [ ] M [ ] F

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

Phone: \_\_\_\_\_ Handicapped Needs: \_\_\_\_\_

Emergency Contact: \_\_\_\_\_ Emergency Phone: \_\_\_\_\_

Cabin Pref.: 1st choice \_\_\_\_ 2nd choice \_\_\_\_ Bed Pref.: [ ] King/Queen [ ] 2 beds; Dining is Open Seating  
Oceania 'Amenity' Choice: 4 Free Shore Excursions [ ] Free Beverage Package \$400 Shipboard Credit [ ]

- Payment by check or credit card made payable to Millennium Club

- For best cabin/dining selection a deposit of US\$ 800 per person is required as soon as possible.

- Final payment is due by April 15, 2020. Trip Cancellation/Medical Insurance is purchased on your behalf.

Credit Card: [ ] American Express [ ] Discover Card [ ] Master Card [ ] Visa 3 or 4 Digit Sec. Code: \_\_\_\_\_ (Required)

Card Number \_\_\_\_\_ Exp Date \_\_\_\_\_ Signature \_\_\_\_\_

Category	Cabin/Location	Special Group Rate* (US\$)
F	Inside – Decks 7 & 8	2,899 (very limited)
C2	Ocean View - Deck 4	3,339
C1	Ocean View - Deck 4	3,439
B2	Veranda - Deck 6	3,999
B1	Veranda - Deck 6	4,159
A3	Concierge Veranda – Deck 7	4,299
A2	Concierge Veranda – Deck 7	4,359
A1	Concierge Veranda – Deck 7	4,459
PH3	Penthouse Suite – Deck 8	4,999

\* Rates are per person based on 2 people sharing a cabin, and include all transfers, round trip airfare, one night pre-cruise in Los Angeles with breakfast, Los Angeles Tour, cruise fare, free internet, regular and customary gratuities, and all port charges and taxes. The Group Protection plan has been purchased on behalf of all travelers. Rates are subject to change and availability including possible fuel surcharges, which cruise line may levy up until the day of sailing. Information and rates for single supplement are available upon request. **Valid Passport is Required with Expiration Date at least 6 months after trip return date.** This vacation is sponsored by the Millennium Club and Islands in the Sun Cruises & Tours ("Islands in the Sun") is the travel agent. The Millennium Club as sponsor and Islands in the Sun as travel agent, provides no travel accommodations, transportation or other activities on the vacations it sponsors or sells. Therefore, the Millennium Club and Islands in the Sun assume no responsibility or liability for any loss, damage or injury to any travelers or their property prior to or during this vacation. The Millennium Club and Islands in the Sun, in accepting bookings for this tour, clearly stipulate that they are not liable for faults or defaults of other companies and persons that may be used in the carrying-out of the tour services, also for accidents, baggage losses, delays, or cancellations, strikes, political unrest, riots, and acts of God and war, and changes in schedules. In the event it becomes necessary or advisable, for the comfort and well-being of the passengers, or for any reason whatsoever, to alter the itinerary or arrangements, such alterations may be made without penalty to the operator. Additional expenses, if any, shall be borne by the passengers. The right is reserved to withdraw the tour due to insufficient participation or for any reason whatsoever; also to decline to accept or to retain any person as members of the tour. The airlines, cruise lines and bus lines concerned are not to be held responsible for any acts, omissions, or events during the time the passengers are not onboard. The passage contract in use by the airlines, cruise lines or bus companies concerned constitutes the sole contract between the company and purchase of this tour and/or passengers. The issuance and acceptance of receipt tickets and/or tour membership coupons, along with making the initial deposit, shall be deemed to be consent to and acceptance of the foregoing terms and conditions. **Please provide correct spelling for legal names—change fees after documents are printed will be assessed at \$200 per change. Cancellations and Refunds:** Cancellation notices must be received in writing. Cancellations received prior to the final payment date for any reason will receive a full refund. Cancellation notices must be received in writing. Cancellations received after final payment for a covered reason may be reimbursed up to the total trip cost. A claim needs to be submitted to Travel Insured for cancellations after final payment.

Signature represents acceptance of above terms & conditions: \_\_\_\_\_ Date: \_\_\_\_\_

For Further Information Contact:  
Kathy Bengtson 641-648-5171  
Millennium Club  
Iowa Falls State Bank  
601 Washington Ave.  
Iowa Falls, IA 50126

**Space is Limited! Register Today!**