



PACIFIC NORTHWEST SPLENDOR

Oct 6 - 14, 2024

Embrace dramatic scenery and relive the daring exploits of Lewis & Clark on the Snake and Columbia Rivers for the trip of a lifetime.

Embark on a river cruise to see that the natural world is alive here – unlike anywhere else on earth – and through historic sites and locks and dams, it flows. Sea lions sunbathe on buoys as the distant horizon unblankets the sky to reveal its snow-capped mountains between Spokane and Portland. Crystal waters and plunging cliffsides captivate the eye. Serenity and relaxation capture the spirit as you cruise down the river aboard the American Empress. Take time to linger on the decks of your paddle-wheeler as you cruise through the Columbia River Gorge.

Oct 6 | Spokane, WA - Upon arrival at the Spokane airport you will be met by your Universal Travel staff member and assisted with your transfer to the hotel, located in Downtown Spokane. At the hotel you will have time to visit with the AQSC's friendly staff in the lobby area. They will assist with everything from general questions about your upcoming voyage to reserving premium experiences. After some time to freshen up, enjoy a welcome dinner with your fellow travelers.

Overnight: Downtown Spokane, Davenport or similar (D)

Oct 7 | Spokane to Clarkston, WA Embarkation - After a leisurely breakfast, enjoy a private tour of the rich history, historic homes, and attractions of Spokane. See the historic area of Browne's Addition where many of the old mansions have been restored to their original splendor. Discover Manito Park, voted one of the Top 25 Parks in the US, featuring the formal French Renaissance Gardens, Perennial Gardens, and Rose Gardens. Stop at Bing Crosby's childhood home to see the largest public collection of his memorabilia in the US. Learn about the Native Americans that first discovered this area. Travel along the Spokane River, view the Spokane Falls and the grounds of the former Expo 74 site. Stop for a ride at the historic Loeffel Carousel, built in 1909, and rated one of the Top 10 Carousels in the US. Enjoy an included picnic lunch complete with a wine tasting in a beautiful setting at Riblet Mansion. Early this afternoon journey to Clarkston, and embark on the beautiful American Empress, your luxurious floating hotel for the next 7 nights.

Overnight: American Empress

(B,D)

Oct 8 | Clarkston, WA - Today explore the Clarkston area on your complimentary hop on, hop off shore excursion. Nestled at the union of the Snake and Clearwater Rivers in

southeast Washington, the Clarkston-Lewiston Valley is the gateway to North America's deepest gorge, Hell's Canyon. The picturesque vistas, year-round mild climates and a rich history make these scenic inland ports the perfect destination! Learn how these cities can trace their heritage and their names back to 1804, as you trace the footsteps of Captains Meriwether Lewiston and William Clark. Both cities are filled with artifacts and stories that depict the journeys of the two famous explorers. Clarkston and Lewiston also have the ideal climate for visitors to enjoy countless activities including fishing, scenic walks along their trails, shopping and exploring. The ship sets sail this afternoon.

Overnight: American Empress

(B,L,D)

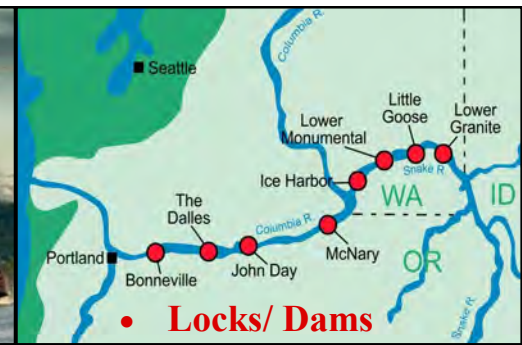
Oct 9 | Richland, WA

Step off the boat directly into a perfectly polished park and take a short stroll to downtown shops, eateries, and attractions. Incorporated in 1910, Richland remained a small agricultural community until it was acquired by the U.S. Army for the site of the Hanford Engineer Works, used to produce plutonium during World War II and the Cold War. Today the historic B Reactor and other important historic venues are part of the Manhattan Project National Historic Park. This and many other intriguing locations are offered as part of your experience in Richland.

Overnight: American Empress

(B,L,D)

Oct 10 | The Dalles, OR - At the end of the overland Oregon Trail, the city of The Dalles holds a unique place in history as a jumping-off spot for pioneers, soldiers, gold miners, adventurers, gun-slingers, floozies and scallywags. Lewis and Clark camped at this location at Rock Fort Camp during their historic journey in 1805 and 1806. Fort Dalles was established in 1850. Oregon Trail pioneers ended their



overland journey at The Dalles, forced to build rafts and take the "river road" west to Fort Vancouver, then into the Willamette River Valley. Ten thousand years of Native American trading took place on the banks of the Columbia River, shaped by the Ice Age Missoula floods. The town was located at the foot of a series of dangerous rapids which the Hudson's Bay Company fur traders called "The Dalles of the Columbia."

Overnight: American Empress (B,L,D)

Oct 11 | Stevenson, WA - Stevenson embraces the adventurer, with hiking trails, hot springs and local wineries, a visitor is sure to find plenty to do. The town's location is in the heart of the Columbia River Gorge National Scenic Area. Opportunities for educational enlightenment abound within the Columbia River Gorge Interpretive Center and at Bonneville Dam. Consider a stop downtown to visit restaurants, cafés, and small locally owned shops filled with treasures of the Pacific Northwest.

Overnight: American Empress (B,L,D)

Oct 12 | River Cruising - Watch small river towns and lush landscapes slowly become lost in the horizon as sunlight plays upon the deck. Take hold of a literary classic, curl up on a plush chair in a cozy corner and relish in the moment of tranquility. Experience the fulfillment that river cruising offers.

Overnight: American Empress (B,L,D)

Oct 13 | Astoria, OR - In 1811, John Jacob Astor's Pacific Fur Trading Company settled in Astoria, making it the oldest American settlement west of the Rocky Mountains. For thousands of years Clatsop Indians inhabited the lands that are now known as Astoria. In 1805, Lewis and Clark led their expedition through the area and spent the winter at Fort Clatsop. In 1813, a British warship sailed into the Columbia River, gaining possession of the city and holding control until 1818, when they finally agreed to a joint occupation of the land. There is no doubting the rich history has deep roots grounded in this Columbia River town. When the history combines with the town's scenery, an incredible harmony is created that will surely bring you back for more!

Overnight: American Empress (B,L,D)

Oct 14 | Vancouver, WA/ Portland, OR
Early this morning the Empress docks in Vancouver. After disembarkation board your luxury motor coach for a half day panoramic city tour of Portland. Enjoy windshield views of downtown, traditional neighborhoods, china town and more. Next, stop and stroll through the famous International Rose Test Garden, home to 10,000 blooms during the season. Early this afternoon check in at the Portland airport for your flight home. The memories of the Snake and Columbia Rivers will last forever.

(B)

**itinerary is subject to change*

Inclusions:

- Roundtrip transfer to the Sioux Falls airport
- Roundtrip air from FSD to Spokane and from Portland, OR to FSD
- 1 pre-night accommodation in Spokane including a welcome dinner and breakfast
- Half day private city tour of Spokane including a lunch and wine tasting
- Panoramic city tour of Portland including a stop at the International Rose Test Garden
- 7 nights aboard the American Empress
- All onboard meals, incl. both fine dining and casual cuisine
- Complimentary cappuccino, espresso, specialty coffees, tea, bottled water, and soft drinks throughout your voyage
- Gracious onboard service from a friendly, all-American Staff
- Acclaimed entertainment worthy of Broadway
- Hop-On/Hop-Off Standard Shore Excursions (Premium Shore Excursions for more in-depth experiences are available at an additional cost)
- Free internet while onboard
- 24 hour Room Service
- Hotel taxes and Port-charges
- Porterage of one suitcase per person
- Prepaid ship gratuities
- All gratuities for drivers & guides (except for Hop-On/ Hop-Off shore excursions)



Contact Fran Rietveld
605.995.7910
frietveld@firstdakota.com

First Dakota National Bank
1712 N Main Street
Mitchell, SD 57301




\$750.00 deposit due when making a reservation
Final payment due is 26 May, 2024
Cancellation Penalties:
\$250.00 non-refundable at the time of sign up
 50% non-refundable June 1, 2024
 100% non-refundable July 1, 2024

An optional Travel Protection plan is available with coverage for trip cancellation/ interruption, see enclosed product flyer for more information.

- E - \$6,599.00**per person
E | Veranda Deck 4
(Open Veranda)
-
- D - \$6,099.00**per person
D | Outside Deck 1
(Picture Window)
-
- C - \$6,599.00**per person
Deluxe Veranda Deck 2 & 3
(Private Veranda)
-
- B - \$8,399.00**per person
Superior Veranda Deck 2 & 3
(Private Veranda)
-
- A - \$8,999.00**per person
Suite Deck 4
(Open Veranda)
-
- Cash or Check payment only**



Group tours are an exciting way to explore the world, and a Travelex travel protection plan can help ensure that you stay safe during your next tour. Our 360° Group Premier plan provides maximum travel protection for all ages at competitive group rates. Benefits include trip cancellation and interruption, emergency medical coverage, and 24/7 travel assistance services.



360° Group Premier | Group Travel Protection

Plan highlights

- Trip cancellation/interruption benefit includes:
 - Sickness, injury, or death¹
 - Inclement weather & natural disasters
 - Financial insolvency² & labor strike
 - Involuntary unemployment
- Primary coverage, no deductibles³
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims⁴

360° Group Premier plan rates³

Trip cost	0-59	60-74	75+
\$0	\$36	\$47	\$64
\$1 - \$250	\$44	\$58	\$81
\$251 - \$500	\$57	\$74	\$105
\$501 - \$1,000	\$86	\$114	\$168
\$1,001 - \$1,500	\$109	\$143	\$211
\$1,501 - \$2,000	\$149	\$191	\$215
\$2,001 - \$2,500	\$191	\$245	\$277
\$2,501 - \$3,000	\$234	\$300	\$338
\$3,001 - \$3,500	\$276	\$354	\$400
\$3,501 - \$4,000	\$319	\$409	\$461
\$4,001 - \$4,500	\$361	\$463	\$523
\$4,501 - \$5,000	\$404	\$518	\$584
\$5,001 - \$5,500	\$446	\$572	\$646
\$5,501 - \$6,000	\$489	\$627	\$707
\$6,001 - \$6,500	\$531	\$681	\$769
\$6,501 - \$7,000	\$574	\$736	\$830
\$7,001 - \$8,000	\$638	\$818	\$923
\$8,001 - \$9,000	\$723	\$927	\$1,046
\$9,001 - \$10,000	\$808	\$1,036	\$1,169
\$10,001 - \$11,000	\$893	\$1,145	\$1,292
\$11,001 - \$12,000	\$978	\$1,254	\$1,415
\$12,001 - \$13,000	\$1,063	\$1,363	\$1,538
\$13,001 - \$14,000	\$1,148	\$1,472	\$1,661
\$14,001 - \$15,000	\$1,233	\$1,581	\$1,784
\$15,001 - \$16,000	\$1,318	\$1,690	\$1,907
\$16,001 - \$17,000	\$1,403	\$1,799	\$2,030
\$17,001 - \$18,000	\$1,488	\$1,908	\$2,153
\$18,001 - \$19,000	\$1,573	\$2,017	\$2,276
\$19,001 - \$20,000	\$1,658	\$2,126	\$2,399

360° Group Premier plan benefits³

Benefits	Coverage
Trip cancellation	100% of trip cost (up to \$20,000)
Trip interruption	150% of trip cost (up to \$30,000)
Trip interruption—return air only ⁵	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay ³	\$600
Baggage delay	\$250
Emergency medical expenses ⁶	\$50,000
Emergency dental expenses ⁶	\$500
Emergency evacuation & repatriation	\$250,000
Accidental death & dismemberment	\$10,000
Travel assistance services ⁷	Included

¹Of you, a traveling companion, family member, or business partner. ²Coverage when plan is purchased at or before the final trip payment. ³All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. ⁴Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. ⁵Coverage for trip interruption and trip interruption—return air only cannot be combined. ⁶\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ⁷Provided by the designated provider listed in the policy. 10.23 GRPFLY3





Questions about plan benefits?

Call +1.888.574.7026 and use Plan GPZ-1023, or email 360Group@travelexinsurance.com.

Trip cancellation & trip interruption

Protect travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death¹
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency²
- Terrorist incident
- Theft of passport/visa
- Involuntary termination

Travel delay

Reimbursement for reasonable additional costs — such as accommodations, local transportation, and meals — if travel is delayed five hours or longer.

Baggage & personal effects

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.

Emergency medical & dental expenses⁶

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation expenses.

Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

Pre-existing medical condition exclusion waiver³

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased at or before the final trip payment

A pre-existing condition is an injury, sickness, or other condition (excluding any condition from which death ensues) of an insured, traveling companion, or family member traveling with the insured within the 60-day period immediately preceding the insured's plan purchase date.

Plan details

View policy at policy.travelexinsurance.com/GPZ-1023

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing medical condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip, or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Any inquiry regarding claims may be directed to Zurich Travel Assist at claims@zurichtravelassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIN-100/110-A CW, #U-TIGV-100-A CW, #U-TIGV-100-A CW; in DC #U-TIIV-100-A DC & #U-TIGV-100-A DC; in IN #U-TIIN-100/110-A IN & #U-TIGV-100-A IN; in KS #U-TIIN-110-A KS; in MN #U-TIIV-100-B MN & #U-TIGV-100-B MN; in MO #U-TIIN-110-A MO; in MT #U-TIIN-100/110 MT & #U-TIGV-100-A CW; in NH #U-TIIV-100-A NH; #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-100-A VA; in VT #U-TIIN-100/110-A VT. 10.23 GRPFLY3



Dream. Explore. Travel On.

GENERAL DISCLAIMER: UNIVERSAL TRAVEL and its affiliated entities (acting through and its and their employees, shareholders, officers, directors, successors, agents, and assigns), does not own, operate or supervise any person or entity which is to or does provide goods or services for these trips. UNIVERSAL TRAVEL does not maintain control or operate the personnel, equipment, or operations of the suppliers it uses and as such UNIVERSAL TRAVEL assumes no responsibility for and disclaims any and all liability for any personal injury, death, property damage or other loss, accident, delay, inconvenience, or irregularity which may be occasioned by reason of: (1) any wrongful, negligent, willful or unauthorized acts or omissions on the part of any of the third party suppliers or other employees or agents, (2) any defect in or failure of any vehicle, equipment, or instrument owned, operated or otherwise used by any of these third party suppliers, or (3) any wrongful, willful or negligent act or omission on the part of any other party not under the supervision and control of UNIVERSAL TRAVEL. Additionally, UNIVERSAL TRAVEL disclaims and does not accept any responsibility for losses or expenses due to sickness, lack of appropriate medical facilities or practitioners, weather, strikes, theft or other criminal acts, war, terrorism, computer problems, or other such causes. All services and accommodations are subject to the laws of the country in which they are provided. UNIVERSAL TRAVEL reserves the right to make changes in the published itinerary whenever, in its sole judgment, conditions warrant, or if UNIVERSAL TRAVEL deems it necessary for the comfort, convenience, or safety of the tour. UNIVERSAL TRAVEL reserves the right to withdraw any tour announced. UNIVERSAL TRAVEL reserves the right to decline to accept any person as a member of the tour, or to require any participant to withdraw from the tour at any time, when such action is determined by the tour manager to be in the best interests of the health, safety, and general welfare of the tour group or of the individual participant. Neither does UNIVERSAL TRAVEL accept liability for any carrier's cancellation penalty incurred by the purchase of a nonrefundable airline or other ticket to the tour departure city and return or otherwise. Baggage and personal effects are the sole responsibility of the owner at all times. Participants may be photographed for the promotional purposes of UNIVERSAL TRAVEL. Payment of the deposit to UNIVERSAL TRAVEL constitutes acceptance of these terms and conditions.

ASSUMPTION OF RISK: By contracting with Universal Travel, clients unconditionally and irrevocably agree to assume any and all risk associated with COVID-19. The client expressly release Universal Travel of and from any and all claims, losses, damages, and expenses that any clients or related parties may suffer or incur if they become infected with or exposed to COVID-19 while traveling. Additionally, clients agree to familiarize themselves with local legislation and restrictions regarding COVID-19 and follow as written while traveling with Universal Travel.

ARBITRATION: The Customer agrees that any dispute concerning, relating, or referring to this contract, the brochure or any other literature concerning my trip, or the trip itself, shall be resolved exclusively by binding arbitration according to the then existing rules of the American Arbitration Association. Such proceedings will be held in and governed by the substantive law of Arkansas. The arbitrator and not any federal, state, or local court or agency shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this contract, including but not limited to any claim that all or any part of this contract is void or voidable.

Customer name: _____

Customer signature: _____

Date: _____



Please complete the reservation form (one per person for tours including air) and return it to your FirstPartners Advisor or mail along with your deposit and insurance payment to:

First Dakota National Bank
Attn: Fran Rietveld
1712 N Main St | PO Box 1306
Mitchell, SD 57301-7306
Phone: (605) 995-7910 (605) 770-3290 cell
email: frrietveld@firstdakota.com

Name of Tour _____ Today's Date: _____

PLEASE PRINT

Legal Name: _____

Street Address: _____

City/State/Zip: _____

Phone number (with area code): Home: _____ Cell _____

E-mail: _____

Birth date: _____ Gender: _____ Male _____ Female
(Month/day/year Ex: May 9, 1965)

Roommate's name, if applicable: _____

Please indicate your room/cabin preference: _____ One Bed/type or _____ Two Beds/type

Do you have any food restrictions? (Diabetic, gluten free, etc) _____

Notate if your birthday or anniversary occur during the tour: _____

Occasion _____ Date of celebration _____

IF THIS TRIP INVOLVES AIR – COMPLETE THIS SECTION

Name “**EXACTLY**” as it appears on your identification: _____
(A Passport is required for all travel outside of the U.S. – a current Driver's License is acceptable within the U.S.) Please send in **COPY** of identification being used for flight.

Passport #: _____ Issue Date: _____ Expiration Date: _____
Passport *must* be valid for six months beyond the date of departure (month/day/year Ex: May 9, 2030)

Do you need wheel chair assistance in the airport? _____

Airline frequent flyer # / TSA# _____

CANCELLATION POLICY

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

First Dakota National Bank recommends Trip Interruption and Cancellation Insurance for all participants. The insurance provides certain refund rights in the event you are unable to attend a FirstPartners Travel event due to medical emergency or other defined reasons. An insurance policy is provided and additional information regarding the insurance, its coverage, exclusions, and limitations is available upon request.

First Dakota National Bank reserves the right to take photographs of tour participants that may or may not be used in newsletters or FirstPartners and First Dakota Travel publications.

- ☐ I agree First Dakota National Bank is not liable for any losses, financial or otherwise.
- ☐ I ACCEPT the optional travel protection plan and have paid the premium of \$_____
- ☐ I DECLINE the optional travel protection plan and in doing so realize 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 I will be 100% responsible for all expenses incurred due to cancelled or delayed flights; if I become sick, injured, or die while on the trip; or if I must leave the tour to return home. I will also not have coverage for lost or damaged luggage, additional lodging or meals if delayed or for any unused portion of the tour.
- ☐ I am an independent traveler and can care for myself.
- ☐ My emergency contact has a valid passport.

Name: _____ Date: _____

