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ID 1409



**The Fifth Annual
Veterinary Endocrinology & Internal Medicine Seminar**
December 2-9, 2003
MAUI, HAWAII

The Fifth Annual

**Veterinary Endocrinology &
Internal Medicine Seminar**

A Postgraduate Symposium

December 2-9, 2003

**Renaissance Wailea Beach Resort
Maui, Hawaii**

Presented by



Program Chairmen
Edward C. Feldman, DVM
Richard W. Nelson, DVM
Donald J. Klingborg, DVM

School of Veterinary Medicine



PROGRAM OBJECTIVES

The theme of this year's program is the practical diagnostic and therapeutic management of endocrine and renal diseases that are commonly seen in private practice with an emphasis on diagnostic imaging of the endocrine and urinary systems and the use of case-based material to illustrate clinically-relevant concepts.

Diabetes mellitus - Update your knowledge about the management of diabetes mellitus in cats and dogs including understanding fluctuating insulin requirements and reviewing newer treatments, methods to monitor patients, dietary recommendations, and associated diseases

Feline Cushing's disease - Enhance your diagnostic and therapeutic skills relative to feline Cushing's disease with this review of the clinical manifestations and diagnostic testing for feline Cushing's disease, with an emphasis on new at-home diagnostic protocols.

Feline hyperthyroidism - Update your knowledge about the diagnosis and management of feline hyperthyroidism, including use of ultrasound, ultrasound-guided ablation procedures, and our experiences with topical methimazole treatment.

Practical approaches to chronic renal failure - A presentation on the clinically significant consequences of chronic renal failure and their management in dogs and cats, including rational approaches to dietary protein, hyperphosphatemia and hyperparathyroidism, anemia, metabolic acidosis, and systemic hypertension. Includes discussion on the methods to monitor the clinical and therapeutic outcomes.

Diagnostic imaging of the urinary system - Focuses on diagnostic imaging techniques for the urinary system, concentrating on radiology and ultrasound but with an introduction to those advanced imaging techniques necessary to handle some situations.

Topics will use case-based real time ultrasound images, and cover the more common disorders of the urinary system in dogs and cats, including pyelonephritis, acute and chronic renal failure, cystic calculi, transitional cell carcinoma, and urinary incontinence.

Diagnosis and treatment of acute renal failure -An overview of acute renal failure in dogs and cats, including discussions on contemporary causes of acute renal failure, the minimum laboratory information required to confirm and treat it, and the clinically significant consequences with discussions about conventional and non-conventional management.

Hypercalcemia and primary hyperparathyroidism - Reviews the clinical manifestations and diagnostic testing for hypercalcemia and primary hyperparathyroidism based on experiences with a large group of dogs seen at our hospital. Will include discussions on the efficacy of ultrasound-guided percutaneous therapies, and review our current understanding of idiopathic hypercalcemia in cats.

Canine Cushing's disease -An update on the pitfalls in the diagnosis and management of dogs with this common endocrine disorder, including a discussion of new medical therapies.

Case-based presentations/discussion of frequent endocrine disorders in dogs and cats - A variety of interesting endocrine cases illustrating important points regarding clinical case presentation, diagnostic approaches including interpretation of hormonal test results, diagnostic imaging, and treatment, with a few carefully selected "gee whiz" cases. The interplay between multiple endocrine and non-endocrine diseases identified in the same animal will also be illustrated. Cases will be presented in a 'rounds' format and audience participation will be encouraged.

SCHEDULE

Tuesday, December 2
Travel Day—Hotel Check-In

Wednesday, December 3
5-6:00pm Conference Registration
6-7:00pm Opening Reception

Thursday, December 4
7-7:50am Refreshments & Exhibits
7:50am Welcome & Announcements—
Klingborg
8:00am Diabetes Mellitus—Nelson
8:50am Stretch Break
9:00am Diabetes Mellitus (Continued)—
Nelson
9:50am Refreshments & Exhibits
10:20am Feline Cushing's Disease—
Feldman
11:10am Stretch Break
11:20am Feline Hyperthyroidism—
Feldman
12:10pm Adjourn

Friday, December 5
7-7:50am Refreshments & Exhibits
7:50am Announcements
8:00am Practical Approaches to Chronic
Renal Failure—Cowgill
8:50am Stretch Break
9:00am Practical Approaches to Chronic
Renal Failure (Continued)—
Cowgill

9:50am Refreshments & Exhibits
10:20am Diagnostic Imaging of the
Urinary System—Herrgesell
11:10am Stretch Break
11:20am Diagnostic Imaging of the
Urinary System (Continued)—
Herrgesell
12:10pm Adjourn

Saturday, December 6
Free Day

Sunday, December 7
7-7:50am Refreshments & Exhibits
7:50am Announcements
8:00am Diagnosis and Treatment of Acute
Renal Failure—Cowgill
8:50am Stretch Break
9:00am Diagnosis and Treatment of Acute
Renal Failure (Continued)—
Cowgill
9:50am Refreshments & Exhibits
10:20am Hypercalcemia and Primary
Hyperparathyroidism—Feldman
11:10am Stretch Break
11:20am Canine Cushing's Disease—
Feldman
12:10pm Adjourn
1:30-4:30pm Business and Practice Manage-
ment Session—Klingborg

Monday, December 8
7-7:50am Refreshments & Exhibits
7:50am Announcements
8:00am Case-based Presentations/
Discussions of Frequent
Endocrine Disorders in Dogs
and Cats—Cowgill, Feldman,
Herrgesell, Nelson
8:50am Stretch Break
9:00am Case-based Presentations/
Discussions of Frequent
Endocrine Disorders in Dogs
and Cats (Continued)—Cowgill,
Feldman, Herrgesell, Nelson
9:50am Refreshments & Exhibits
10:20am Case-based Presentations/
Discussions of Frequent
Endocrine Disorders in Dogs
and Cats (Continued)—Cowgill,
Feldman, Herrgesell, Nelson
11:10am Stretch Break
11:20am Case-based Presentations/
Discussions of Frequent
Endocrine Disorders in Dogs
and Cats (Continued)—Cowgill,
Feldman, Herrgesell, Nelson
12:10pm Adjourn

Tuesday, December 9
Travel Day

SPEAKERS FROM THE UC DAVIS SCHOOL OF VETERINARY MEDICINE

Dr. Larry D. Cowgill

Professor, Department of Medicine
& Epidemiology

Dr. Edward C. Feldman

Professor, Department of Medicine
& Epidemiology

Dr. Eric J. Herrgesell

Lecturer, Department of Surgical
& Radiological Sciences

Dr. Donald J. Klingborg

Associate Dean, Veterinary Extension
& Public Programs

Dr. Richard W. Nelson

Professor and Chair, Department of Medicine
& Epidemiology

ACCREDITATION

The UC Davis School of Veterinary Medicine has approved this program for up to 19 hours of scientific continuing education credit.

SEMINAR TUITION

Tuition received on or before Friday, August 30, 2003 is \$495. There is a \$50 non-refundable deposit. **After August 30, the full registration fee is \$595. We will limit enrollment to the first 150 applicants and provide a valuable free gift to applicants who register on or before August 30.**

MEETING CANCELLATION POLICY

A tuition refund of the course registration fee, minus the \$50 deposit, will be made provided notice is received in writing or by telephone followed up by a letter on or before **NOVEMBER 4th, 2003**. Because we are committed to costs, we are unable to refund after **NOVEMBER 4th, 2003**. Cancellation insurance is strongly recommended.

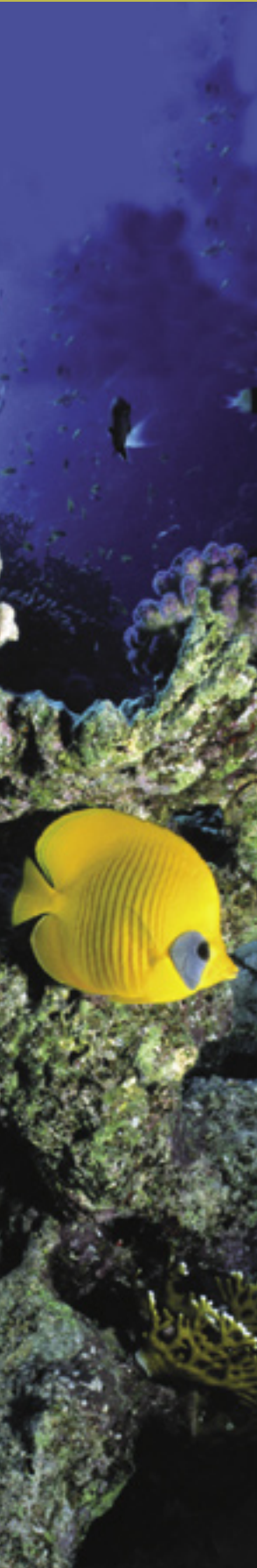
BUSINESS AND PRACTICE MANAGEMENT SESSION

Critical aspects of practice that relate to profitability and informative interactive training on team-building for associates and staff. The program provides for a tax deduction for companions who work in a veterinary practice and are traveling with the practitioner, and frequently both the practitioner and staff choose to attend. Tuition is \$30 per person and the session will be limited to the first 50 enrollments. The session will run on Sunday, December 7th from 1:30-4:30pm and is worth an additional 3 hours of continuing education credit.

SOCIAL ACTIVITIES

OPENING RECEPTION

Wednesday December 3rd, following registration from 6:00pm-7:00pm. Come and meet your fellow meeting attendees, and enjoy light refreshments. Family and companions are invited too!



YOUR ISLAND EXPERTS

Why not extend your stay in Paradise? Our Hawaii specialists can arrange pre- and post-meeting extensions.

PRE-OR POST-MEETING EXTENSIONS

Option 1 – Begin your pre-meeting vacation with “Freestyle Cruising” in Hawaii on the Norwegian Star followed by 3-day extension in Honolulu at the Radisson Waikiki Prince Kuhio then continue on to your meeting on Maui.

Option 2 – If your flight arrangements will be bringing you through Honolulu, consider a stopover at the Radisson Waikiki Prince Kuhio with an excursion out to Pearl Harbor Arizona Memorial & the Mighty Missouri or a day at the Polynesian Cultural Center. Indicate your interest on the travel application.

TRILOGY SNORKEL SAIL DISCOVER LANAI

Enjoy a day of sailing, snorkeling and touring the private island of Lanai. Stop at Kaunalu Bay for snorkeling, swimming or to sunbathe. Discover Lanai with an ultimate tour of the island through the back roads in a Jeep. This is an exclusive tour & price for our UC Davis Endocrinology Group. Includes continental breakfast with Mom’s famous homemade cinnamon rolls & BBQ lunch at Hale O’Manele pavilion overlooking picturesque Manele Bay.

Date: Saturday, December 6
Time: 8:00 AM – 5:00 PM
Price: \$212.00 Adult

HALEAKALA ATV TOURS

Go for the ultimate Maui ATV Adventure. Maui’s legendary Haleakala Ranch offers towering forests, rolling pastures, rocky streambeds, steep climbs and much more. Panoramic vistas from the uplands to the sea are yours to admire as you ride the land wave adventure. A snack, water and soda provided on this 2-hour tour. Must be 16 years of age.

Date: Wednesday, December 3 & Saturday, December 6
Time: 9:00 AM – 11:00 AM or 2:00 PM – 4:00 PM
Date: Thursday, December 4; Friday, December 5
Sunday, December 7; Monday, December 8
Time: 2:00 PM – 4:00 PM
Price: \$95.00

ATLANTIS SUBMARINES

Enter the incredible world under the sea in a 48-passenger submarine. View coral reefs and marine life unique to Hawaii. Descend to depths of up to 120’ in the channel between Maui and Lanai. The experienced crew will narrate and identify the sea life on this 45-minute dive from Lahaina. Allow 1½ hrs for total tour time.

Date: Sunday, December 7; Monday, December 8
Time: 2:00 PM – 3:00 PM
Price: \$85.00 Adult / \$43.00 Child (12 & Under must be 3 ft tall)

WARREN & ANNABELLE’S MAGIC NIGHTCLUB

ROYAL FLUSH PACKAGE - Be entertained in the parlor by the resident ghost “Annabelle.” Request your favorite song or ask her a question and she’ll respond on her piano! Then, move into an intimate theater with Warren Gibson, renowned magician and showman, for an interactive magic show. Includes one hour in the parlor with appetizers, two premium drinks, dessert, magic show and gratuity. Must be 21, ID required and checked.

Date: Thursday, December 4 & Friday, December 5
Time: 5:45 PM – 9:00 PM
Price: \$81.00



MAUI MYTH & MAGIC ULALENA SHOW

A tribute to the cultures and traditions of Hawaii. The 75-minute production features a cast of more than 20 performers. Experience a magical journey into the myths and history through music, dance, song, humor, and acrobatics. The theater features surround-sound, the latest in lighting technology and a rotating stage, which guarantees a fantastic show. Producers Package with preferred seating.

Date: Friday, December 5; & Saturday, December 6
Time: 6:00 PM – 7:30 PM
Price: \$71.00

PONY EXPRESS TOURS – HORSEBACK RIDING

Enjoy a three-hour picnic ride across beautiful Haleakala Ranch with panoramic views of the valley below while riding across lush pastures and through tall, fragrant Eucalyptus trees. Stop at a scenic location where a delicious deli-style lunch is served.

Date: Wednesday, December 3 & Saturday, December 6
Time: 11:30 AM – 2:30 PM
Price: \$110.00

One hour rides for those looking for a short ride while touring the Haleakala National Park, the Tedeschi Winery & the Protea Farms.

Date: Thursday, December 4; Friday, December 5
Sunday, December 7; Monday, December 8
Time: 3:00 PM
Price: \$58.00

*Crater Rides for Experienced Riders, Price Available, And Medical Release Required.

LUAU’S

Old Lahaina Luau – Feast at Lele. Fresh Flower Lei & Mai Tai Greeting. Five-course dinner, featuring cuisine of Hawaii, Tonga, Tahiti, Samoa & Desserts. Each course presented with Dramatic Polynesian entertainment from each island.

Date: Sunday, December 7
Time: 5:30 PM
Price: \$99.00

Wailea Sunset Luau. Enjoy the beauty of a traditional Hawaiian Luau and Polynesian show set in the beautiful gardens of the Renaissance Wailea Beach Hotel.

Date: Thursday, December 4
Time: 5:30 PM
Price: \$73.00 Adult / \$35.00 Child (5-12)

MAUI DOWNHILL BICYCLE SAFARI

Experience the Bicycle Adventure of a lifetime. This fully guided sunrise safari begins atop Haleakala Crater with continental breakfast. Begin your descent with 30 miles of downhill coasting offering several stops and photo opportunities along the way. Only 400 yards of pedaling required from the summit to the sea. Minimum height 5 ft with 26” inseam required.

Date: Wednesday, December 3
Time: 3:15 AM – 2:00 PM
Price: \$120.00

HIKE MAUI

“Hike Maui” provides guidance into pristine and breath-taking environments, learning the history and workings of nature. You will hike into tropical Hawaii along two streams that wind through the lush, enchanting forest.

Date: Wednesday, December 3 & Saturday, December 6
Time: 8:15 AM – 1:30 PM
Price: \$99.00

OPTIONAL TOUR CANCELLATION POLICY

All optional tour cancellations must be made by November 15th to receive a refund.

ACCOMMODATIONS & TRAVEL ARRANGEMENTS

UC Davis has appointed PASSPORT TO TRAVEL, INC., a professional travel management firm; to arrange personal travel for participants at reduced prices. You may call toll free at (800) 456-3378 or FAX (209) 571-5602. Please make all of your travel arrangements through Passport To Travel on the enclosed Travel Application.

RENAISSANCE WAILEA BEACH RESORT

This sunny beachfront resort features exceptional service in a deluxe country setting. With 15 tropical acres, guests can enjoy two fresh-water pools, tennis, an exercise room, and four whirlpools. The resort's beautiful guest rooms and suites provide spacious sitting areas, complimentary newspaper delivery and private lanais.

SEVEN NIGHT INCLUSIVE PACKAGE

Available from San Francisco or Los Angeles include: round-trip airfare, hotel accommodations for seven nights, compact 2-door car rental, and all airfare and hotel taxes. Seminar participants have an option as to the category of accommodations they prefer. Some categories have limited availability and require early reservations.

ROOM TYPE	ROOM OCCUPANCY	COST PER PERSON
Terrace View	Double	\$1455.00
	Single	\$2410.00
Garden View	Double	\$1525.00
	Single	\$2550.00
Ocean View	Double	\$1645.00
	Single	\$2790.00
Mokapu Beach Front	Double	\$1925.00
	Single	\$3350.00

**The Seven Night Inclusive Package price is based on the travel dates of Tuesday, December 2 through Tuesday, December 9, 2003. The car rental is based on a 7-day rental (24 hour clock) and includes unlimited mileage. Passport To Travel is not responsible for overtime charges, infant seat rentals, extra days not prepaid, fuel charges, insurance, surcharges, car taxes, or extra driver fees. The airfare included in this price is subject to change until package is paid in full.*

CAR RENTAL UPGRADES

Are available on the Inclusive Package for the following total weekly fee:

Mid-Size - \$25.00

Full-Size - \$50.00

Convertible / SUV Chevy Tracker / Mini-Van - \$195.00

HOTEL ACCOMMODATIONS (when not using the inclusive package)

Seminar participants have an option as to the category of accommodations they prefer. Some categories have limited availability and require early reservations. The rates are per room and include the present Hawaii State Tax of 11.416%. The rates are the same for single or double occupancy.

ROOM TYPE	SEVEN NIGHT RATE	DAILY RATE
Terrace View	\$1670.00	\$249.00
Garden View	\$1810.00	\$270.00
Ocean View	\$2050.00	\$310.00
Mokapu BeachFront	\$2610.00	\$395.00

**Includes tax & portorage. Minimum of 3 nights required when booking a room at the daily rate. Extra person charges apply.*

HOTEL PARKING

Self-Parking is Free. Valet parking per day is \$8.00 plus tip.

EXTRA PERSON CHARGE

Children under 18 years of age, who utilize the existing bedding in parents' room, are \$15.00 per week per child. There is no charge for a crib. Extra adult in the same room is \$65.00 per night and includes tax and a rollaway bed. The maximum number of persons per room are 3 adults or 2 adults and 2 children.

CONDOMINIUM RESERVATIONS

For our conference attendees who will be traveling with their families, or those wishing to have larger accommodations with cooking facilities, we have secured several one and two bedroom condominium units. If you are interested, please call us.

AIRLINE RESERVATIONS – REDUCED RATES

(when not using the inclusive package)

PASSPORT TO TRAVEL has negotiated reduced airline rates for seminar participants who do not originate from the West Coast (San Francisco or Los Angeles Package). We will make every effort to provide the least expensive and most convenient method of travel for you. Discounts apply for both coach and first class. Request airline reservations on the enclosed travel application or call toll free (800) 456-3378. Airfare prices are subject to change until ticketed.

CAR RENTAL RESERVATIONS

(when not using the inclusive package)

Car Rentals are recommended for travel around the island of Maui. If you are not using the inclusive package, we can reserve one of the following types of cars for you: Compact, Midsize, Fullsize, Convertible, SUV Chevy Tracker or Minivan.

TRAVEL CANCELLATION POLICY

Cancellations made any time after deposit is received will incur a \$50.00 per person administrative charge. Cancellations made 90-60 days prior to departure will be charged \$150.00 per person, 59-45 days prior to departure will be charged \$250.00 per person, and less than 45 days prior, there will be NO REFUND. Most airfares are non-refundable from date of purchase.

CANCELLATION INSURANCE IS STRONGLY RECOMMENDED

To cover your investment due to unexpected illness of yourself or immediate family members (Medical exam is required by MD). The insurance will protect you from loss of monies due from cancellation penalties. Insurance must be purchased within 14 days of deposit.

CONSUMER DISCLOSURE NOTICE

U.C. Davis School of Veterinary Medicine and Passport To Travel, retail travel agent, are acting as intermediaries or as agents for suppliers in selling services, which are not directly supplied by this travel agency (such as air carriage, hotel accommodations, ground transportation, meals, tours, cruises, etc.). University of California and this agency, therefore, shall not be responsible for breach of contract or any intentional or careless actions or omissions on the part of such suppliers, which result in any loss, damage, delay, or injury to you or your travel companions or group members. Unless the term "guaranteed" is specifically stated in writing on your ticket, invoice or reservation itinerary, we do not guarantee any such suppliers' rates, booking, or reservations. Your retention of tickets, reservations, or booking after issuance shall constitute a consent to the above, and an agreement on your part to convey the contents hereof to your travel companions or group members.

Please type or print. Please fill out all categories on both applications.

1. APPLICATION FOR ENROLLMENT

Veterinary Endocrinology & Internal Medicine Seminar 2003
On or before August 30, 2003: tuition is \$495. After August 30, 2003: tuition is \$595

Name Last First Mid.Init Degree SS# (for lifetime learning tax credit)

Practice Name City State ZIP

Address Phone Fax E-Mail Address

Name as you wish to appear on nametag Name of Spouse/Companion

Business Practice Management Session (include \$30 per person): Name(s)

2. Tuition Fee (\$495/\$595) Business Session (\$30/ea) Total Check enclosed (Payable to UC Regents) Visa # MC # AMEX # Exp. Date Name as it appears on Credit Card

Signature Date

Tuition check must be in U.S. dollars payable through U.S. bank

Detach and mail/fax to: Center for Continuing Professional Education, School of Veterinary Medicine, University of California, One Shields Avenue, Davis, CA 95616-8736. Phone (530) 752-3905 TOLL FREE (866) 426-5693 Fax: (530) 752-7563 Web address: www.vetmed.ucdavis.edu/ce

TRAVEL APPLICATION (Please type or print)

(Send application with deposit to reserve your space to Passport To Travel. Deposit amount: \$950.00). Reservations cannot be confirmed by phone. You must Fax or Mail your signed application to: Passport To Travel, 3501 McHenry Ave. Ste F-18, Modesto, CA 95356, FAX: 209-571-5602

1. Name/s (As it appears on your driver's license or passport identification)

Last/First/Title / / /DVM / Mr. / Mrs. / Ms. / Miss / Mstr. Date of Birth / / /

Address City State Zip

Office/Clinic/Daytime Phone Home/Evening Phone Fax

2. PLEASE INDICATE INCLUSIVE TRAVEL PACKAGE BELOW:

Seven Night Inclusive Package (December 2 - December 9 Only) San Francisco or Los Angeles Airline Frequent Flyer Numbers: Seat Preference: Window Window & Next Aisle Aisles Across I HAVE MADE MY OWN AIR TRAVEL ARRANGEMENTS AND THEY ARE AS FOLLOWS: Airline/s Departure City & Date Flight Time & #

OR PLEASE ARRANGE MY AIR TRAVEL AS INDICATED BELOW:

Departure Date Return Date Departure & Alternate City Preferred Airline: *Airline Reservations may be requested by calling toll free (800) 456-3378

PLEASE INDICATE YOUR HOTEL PREFERENCES BELOW:

(Some categories have limited availability) Terrace View Garden View Ocean View Mokapu Beach Front King Bed Two Double Beds Non-Smoking Smoking

PLEASE INDICATE YOUR CAR RENTAL PREFERENCE BELOW:

Compact Mid-Size Full-Size SUV Convertible Mini-Van *NOTE: If you are using the Inclusive package, a compact car rental is included. Upgrades are available.

3. OPTIONAL ACTIVITIES & TOURS

Trilogy Snorkel Sail Discover Lanai Date: Saturday, December 6 Time: 8:00 AM - 5:00 PM Price: \$212.00 # Pony Express Tours - Horseback Riding - Picnic Ride Date: Dec 3 or Dec 6 Time: 11:30 AM - 2:30 PM Price: \$110.00 # Pony Express Tours - Horseback Riding - One Hour Ride Date: Dec 4 Dec 5 Dec 7 Dec 8 Time: 3:00 PM - 4 PM Price: \$58.00 # Haleakala ATV Tour (Must be 16 years old) (Please indicate date & time preference) Date: Wednesday, Dec 3 or Saturday, Dec 6 Time: 9:00 AM - 11:00 AM or 2:00 PM - 4:00 PM or Date: Dec 3 Dec 6 Dec 7 Dec 8 Time: 2:00 PM - 4:00 PM Price: \$95.00 # Maui Downhill Bicycle Safari Date: Wednesday, Dec 3 Time: 3:15 AM - 2:00 PM Price: \$120.00 # Additional Interest: Hawaii Cruise Other Island Extensions

Warren & Annabelle's Magic Nightclub Royal Flush Package

Date: Thursday, Dec 4 or Friday, Dec 5 Time: 5:45 PM - 9:00 PM (Must be 21 years old) Price: \$81.00 Adult # Maui Myth & Magic Ualena Show Date: Friday, Dec 5 or Saturday, Dec 6 Time: 6:00 PM - 7:30 PM Price: \$71.00 Adult # Old Lahaina Luau - Feast at Lele Date: Sunday, December 7 Time: 5:30 PM Price: \$99.00 # Wailea Sunset Luau Date: Thursday, December 4 Time: 5:30 PM Price: \$73.00 # Atlantis Submarines Date: Sunday, December 7 or Monday, December 8 Time: 2:00 PM - 3:00 PM Price: \$85.00 Adult # \$43.00 Child # Hike Maui Date: Wednesday, Dec 3 or Saturday, Dec 6 Time: 8:15 AM - 1:30 PM Price: \$99.00 #

4. CANCELLATION INSURANCE (Please indicate Date of Birth above as needed for cost calculations.)

5. DEPOSITS AND PAYMENTS:

A deposit of \$950.00 will reserve your hotel accommodations. Deposit may be made by check to Passport To Travel or by credit card. *Cancellation fees apply after deposit has been received. See Cancellation Policy. All reservations must be paid in full 90 days prior to your departure. Final payment date: September 3, 2003.

Check Enclosed (Payable to Passport To Travel) Visa Master Card American Express Card # Exp Date Name as it appears on Credit Card Credit Card Billing Address Card Holder Signature

Travel Accommodations Optional Island Activities Cancellation Insurance Total Cost

Check Box to authorize use of credit card for final payment on Sept 3.

I have read the Cancellation Policy as stated in the brochure and understand that I/WE, and all those for whom this payment applies are subject to those provisions. Signature Date