

Society of Financial Examiners



2001 Career Development Seminar  
July 15 - 18, 2001

Wyndham Inner Harbor Hotel  
Baltimore, Maryland



Surviving the Prime

## ***General Information***

The Society of Financial Examiners (SOFE) will lead you on a safari of survival in the regulatory world of insurance, financial institutions, and credit union examinations when you attend the 27<sup>th</sup> annual Career Development Seminar in Baltimore Inner Harbor. Educational programs feature a computer assisted learning exercise which allows participants to be actively involved in the decision making process of operating an insurance company (Prime Game). Additional sessions will feature Insurance Fraud - The Martin Frankel Case, the Commissioner's Roundtable, provisional exempt rules for securities, safety ratings analysis of banks & insurance companies, an economic update, privacy regulation under GLBA, wholesale mortgage operations, financial holding companies under GLBA, and many other regulatory and management development issues. Continuing Regulatory Education (CRE) hours will be offered. In addition, 36 CPE credits are available.

## ***Learning Objectives***

Through lecture, roundtable discussion, and interactive formats participants in the Society of Financial Examiner's 2001 Career Development Seminar will learn of the latest developments, current issues and new solutions in the areas of regulation of banks, insurance companies, and credit unions. Issues will include national and global economy, federal legislation, internet resources, fraud prevention, auditing and current challenges facing the industry.

## ***Course Level***

This program is offered for Intermediate and Advanced Financial Examiners. No advanced preparation or prerequisites are necessary, as this course will provide live delivery of updates and overviews of knowledge to which financial examiners are already exposed.

Total number of CRE hours:	21 CRE
Total number of CPE hours available:	60 CPE
Fields of Study Offered:	
Accounting & Auditing =	21 CPE
Specialized Knowledge =	39 CPE

Registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual course for CPE credit. Complaints regarding registered sponsors may be addressed to the National Association of State Boards of Accountancy, 50 Fourth Ave., North, Nashville, TN 37219-2417, telephone (615) 880-4200.

## ***Travel Arrangements***

For your convenience, SOFE has negotiated discount airfares with Delta Airlines. There is a 5% discount off the lowest applicable fare or a 10% discount on a full coach fare. Any reservation made with a sixty-day advance will receive an additional 5% off the above applicable discount. To make your reservation, call Delta at 800-241-6760 or your travel agent and refer to No. 177543A. Early bookings are encouraged. We are negotiating discounts with other airlines. To obtain information about these additional discounts, visit the SOFE website at [www.sofe.org](http://www.sofe.org).

## ***Hotel Reservations***

Wyndham Baltimore is located in the Inner Harbor area of Baltimore. This recently renovated 707 room property is conveniently located within walking distance of the Harbor, Camden Yards and fifteen minutes from the Baltimore-Washington International Airport. Major attractions such as National Aquarium, Maryland Science Center, ESPN Zone, U.S.S. Constellation, B&O Railroad Museum, Six Flags America, Little Italy and shopping are only minutes away. The Baltimore Shuttle picks up 1 block from the hotel and offers all day transportation throughout the Inner Harbor Area. The property offers two dining options in Shula's Steak House, ranked as one of America's Top 10 Steak Houses and Shula's Steak 2 featuring a casual atmosphere and a variety from steaks to sandwiches. There is an executive fitness center, outdoor pool and recreation deck for your enjoyment.

The Wyndham Baltimore Inner Harbor Hotel offers SOFE CDS delegates a discounted rate of \$135.00 single/double per night plus tax.

Please make your hotel reservations directly with Wyndham Inner Harbor Hotel at (800) 996-3426 or (410) 752-1100. Be sure to mention that you are with the Society of Financial Examiners to receive the special CDS room rate. Reservations must be made **no later than June 22nd**; however, the SOFE room block is expected to be filled much earlier.

## ***Spouse/Guest Tours***

### **Monday, July 16<sup>th</sup>**

Washington DC – A Special Day in a Great City: Visit our Nations' Capital and experience the monuments, museums, and history that abounds. Your driving tour will take you to the Capital, Supreme Court, and the White House. See the most famous memorial in Washington, the Lincoln Memorial with its awesome statue of Lincoln. Adjacent to this memorial is the Vietnam Memorial with its long polished, black stone wall inscribed with 57,000 names of those who died in the Vietnam War. Also visit the newest of the moments, Women in Combat and Korean War Memorial. You will have the opportunity to spend time at the Smithsonian on the Mall in Washington. The Smithsonian is known by some as the "nation's attic", with its hundreds of thousands of exhibits. Enjoy browsing in one of the popular Smithsonian Museum Buildings, Air & Space, Natural History or the near-by National Gallery of Art or the Museum of American History. The tour will depart at 9:00 am and you will meet your shuttle for return to Baltimore at 4:00 pm. Reservations must be made directly with Baltimore Shuttle on the enclosed form. Cost \$35.00 per person. A minimum of 12 persons is required for the tour. You will be notified of any changes in the tour offer should this minimum not be met.

### **Tuesday, July 17<sup>th</sup>**

An Evening in Historical Annapolis. You will receive a guided shuttle tour of the Annapolis, the Capital City of Maryland, nestled on the rivers and creeks of leading to the Chesapeake Bay. Upon arrival in Annapolis, you will begin a guided bus tour of this alive colonial town with sites such as the Governor's Mansion, the Maryland State House, St. John's College and many early mansions that line the narrow streets. A visit to the Naval Academy grounds is being confirmed at this time. After your tour, enjoy your time at leisure for dinner on your own at the Annapolis Dock and visit the shops that line the town's narrow streets. Your tour will depart from the hotel at 6:00 pm and you will meet your shuttle for return to Baltimore at 10:30 pm. The cost of this tour is \$25.00 per person. Reservations must be made directly with Baltimore Shuttle on the enclosed form. For questions, you may contact "The Baltimore Shuttle" at 410-732-5098. A minimum of 12 persons is required for the tour. You will be notified of any changes in the tour offer should this minimum not be met.

### **General Site Seeing or Shopping**

Baltimore Shuttle is an excellent way to see the sites of the Inner Harbor, Little Italy, Ft. McHenry, National Aquarium, Fells Point and Mt. Vernon. Shuttle service picks up at the corner of the Wyndham Inner Harbor Hotel

and stops at 35 points throughout the Inner Harbor and surrounding area. See the sites, shop till you drop or enjoy one of Baltimore's fine restaurants. You can ride all day for \$5.00 or \$2.00 per trip. Exact change only please. Look for the "Welcome SOFE" sign in the window for the best way to travel in style.

### ***"Sunday Welcome" Reception***

Join us for an evening Maryland style. You will enjoy a Baltimore's Best Crabfest aboard the Bay Lady. You can bet we won't be "crabby" while enjoying cocktails as we cruise the beautiful Chesapeake Bay. After enjoying our fill of Maryland's finest cruise, you can dance away the night with a variety of music provided by DJs located on two decks.

Our cruise will last approximately 3 hours. Your evening will include open beer and wine bar with cocktails at cash bar, dinner, and transportation. The cost of your admission is included in your CDS registration fee. Shuttles will depart from the hotel starting at 5:00 pm. **We will set sail at 6:30 pm.**

**“SURVIVING THE PRIME”**

Are you ready? Do you have the skills? Can you and your teammates out plan, out think, and out last the other teams? It’s time to Survive!!!

Join us for the state-of-art Primary Insurance Management Exercise (Prime Game). This is a computerized assisted learning exercise which allows participates to actively participate in the decision making processes involved in operating an insurance company. You will sit in the “hot seat”. With your team, you will make decisions of senior management and see how your decisions impact your company. Success or failure, yes-even Survival – it’s up to you.

**Society of Financial Examiners  
2001 Career Development  
Seminar**

*(Subject to change)*

**Saturday, July 14, 2001**

- 12:00 n - 6:00 pm Registration Desk Open**
- 2:00 - 3:00 pm Continuing Education Committee Meeting**
- 2:00 - 3:00 pm Financial Institutions Education Committee Meeting**
- 2:00 - 3:00 pm Insurance Examination Review Committee Meeting**
- 3:00 - 6:30 pm Executive Committee Meeting**
- 7:00 - 8:00 pm Professional Standards Committee Meeting**

**Sunday, July 15, 2001**

- 8:00 am - 6:00 pm Registration Desk Open**
- 8:30 - 11:30 am Board of Governors Meeting**

- 12:30 - 1:30 pm WELCOME**  
Derick White, CFE, President, SOFE
- 1:30 – 4:45 pm Spouse & Guest’s Hospitality**
- 1:30 - 3:00 pm GENERAL SESSION**  
**Safety Ratings Analysis for Banks and Insurance Companies**  
Melissa Gannon, Weiss Ratings, Inc.
- 3:00 - 3:15 pm Break**
- 3:15 - 4:45 pm GENERAL SESSION**  
Introduction to PRIME 2  
Gary Embleton , GeneralCologne Re  
Valerie Sheehy, GeneralCologne Re
- 6:30 – 10:00 pm Sunday Social**  
Bay Lady Harbor Cruise

**Monday, July 16, 2001**

- 7:00 am - 5:00 pm Registration Desk Open**
- 7:15 - 8:15 am BREAKFAST ROUNDTABLES**  
Buffet Breakfast-  
  
**A1- Financial Fraud and Tools Available to Financial Examiners to Detect and Deal with Fraud**  
Annette Knief, NAIC  
  
**B1- Information Systems Auditing as Part of the Financial Examination Process**  
Tom Farrell, AFE, AES, Illinois Department of Insurance  
  
**C1- New Proposals for Capital Requirements for Credit Risks**  
TBA, FDIC
- 8:00 am – 4:45 pm Spouse & Guest’s Hospitality**
- 8:30 - 10:00 am A2 - GENERAL SESSION**  
**New Era Economy**  
Brian Wesbury, Griffin, Kubik, Stephens & Thompson, Inc.
- 8:30 - 10:00 am B2 - I-Site for Financial Examiners\***  
Lisa Ney, NAIC
- 8:30 am – 4:00 pm Spouse/Guest Tour to DC**  
(Pre-registration necessary with Baltimore Shuttle!)
- 10:00 - 10:15 am Break**

Registration is required for NAIC EDP Workshops (each class limited to 18)

**10:15 - 11:45 am A3- GENERAL SESSION  
PRIME 2 - Round 1**  
Gary Embleton , GeneralCologne Re  
Valerie Sheehy, GeneralCologne Re

**10:15 - 11:45 am B3 - Beginning ACL\***  
Brian Kettering, NAIC

**10:15 – 11:45 am C3 - New Privacy Regulations  
under GLBA**  
TBA

**11:45 am - LUNCHEON AND ANNUAL  
1:15 pm BUSINESS MEETING**

**1:30 - 3:00 pm BREAKOUT SESSIONS**

**A4- Exit Strategies for Run-off Business**  
Jonathan Banks, Managing Director, and  
Marvin Mohn, Tawa Associates Ltd.

**B4- Changes in the Accounting  
Practices & Procedures Manual  
from March 2000 to March 2001**  
Brady Kelley, NAIC  
Robin Marcotte, NAIC  
Teresa Lintz, NAIC

**C4- Managed Care - Downstream Risk &  
Delegation**  
Edward Unger, New Jersey Department of  
Banking and Insurance  
Nancy Hritz, New Jersey Department of  
Banking and Insurance

**D4- Financial Holding Companies - GLBA**  
TBA, Federal Reserve Board

**E4- I-Site for Financial Examiners\***  
Lisa Ney, NAIC

**3:00 - 3:15 pm Break**

**3:15 - 4:45 pm BREAKOUT SESSIONS**

**A5- PRIME 2 - Recap Round 1  
Begin Round 2**  
Gary Embleton, GeneralCologne Re  
Valerie Sheehy, GeneralCologne Re

**B5- Wholesale Mortgage Operations &  
Asset Securitization**  
Mike Leddy, Crescent Mortgage

**C5- Auditing Unearned Premiums  
Using ACL\***  
Brian Kettering, NAIC

## Tuesday, July 17, 2001

**7:00 am - 5:00 pm Registration Desk Open**

**7:15 - 8:15 am BREAKFAST ROUNDTABLES**  
Breakfast Buffet –

**A6- Issues Facing the Examination  
Oversight (E) Task Force and the NAIC  
Financial Regulation and Accreditation  
Program**  
Kim Campbell, NAIC  
Annette Knief, NAIC

**B6- Financial Analysis of Managed Care  
Companies**  
Jeff Martin, Illinois Department of Insurance

**C6- P&C Actuarial Update**  
TBA

**8:00 am - Spouse & Guest's Hospitality  
5:00 pm**

**8:30 – 10:00 am A7- GENERAL SESSION-  
PRIME 2 - Recap Round 2  
Begin Round 3**  
Gary Embleton , GeneralCologne Re  
Valerie Sheehy, GeneralCologne Re

**8:30 – 11:45 am B7- Bank Compensation Packages  
for Executive Officers**  
Roger Hauge, Benchmark  
Mini plenary – Banking

**8:30 - 10:00 am C7- I-Site for Financial  
Examiners\***  
Lisa Ney, NAIC

**10:00 - 10:15 am Break**

**10:15 - 11:45 am A8- GENERAL SESSION  
The Martin Frankel Case - From  
Mississippi to Switzerland and Beyond**  
Betty Cordial, Vista Consulting Group  
Jimmy Blissett, Mississippi Department of  
Insurance

**10:15 - 11:45 am B8 - Beginning ACL\***  
Brian Kettering, NAIC

**11:45 am - LUNCHEON  
1:15 pm**

**11:45 am - State Chair Luncheon &  
1:15 pm Orientation**

\* Registration is required for NAIC EDP Workshops (each class limited to 18)

Sean O'Donnell, CFE, Maryland Insurance Administration  
Gloria Glover, CFE, Alaska Division of Insurance

**1:30 - 3:00 pm BREAKOUT SESSIONS**

**A9- Provisional Exemption Rules for Securities**  
Ray Spudek, NAIC

**B9- SSAP No. 21 Income Taxes**  
Brady Kelley, NAIC  
Robin Marcotte, NAIC

**C9- Automating the Examination Process: ACL, Teammate, and the ISQ - Bringing It All Together\***  
Marlin Kroenke, Kansas Department of Insurance

**D9- Banking and Financial Institutions Update**  
John W. Ryan, Conference of State Bank Supervisors

**E9 - I-Site for Financial Examiners\***  
Lisa Ney, NAIC

**3:00 - 3:15 pm Break**

**3:15 - 4:45 pm BREAKOUT SESSIONS**

**A10- PRIME 2 - Recap Round 3 Begin Round 4**  
Gary Embleton , GeneralCologne Re  
Valerie Sheehy, GeneralCologne Re

**B10- Predatory Lending**  
TBA, FDIC

**C10 - Auditing Policy Loans Using ACL\***  
Brian Kettering, NAIC

**5:00 - 10:00 pm Optional Tour  
Dinner in Annapolis**

## **Wednesday, July 18, 2001**

**7:00 am - 1:00 pm Registration Desk Open**

**7:15 - 8:15 am BREAKFAST ROUNDTABLES**  
Breakfast Buffet

**A11-Chief Insurance Examiner Panel Discussion**  
Stephen Kalber, CFE, Illinois Department of Insurance

**B11- AES Committee Meeting and Roundtable Discussion**  
Tom Farrell, AES, AFE, Illinois Department of Insurance

**C11- Bank Examiner Roundtable Discussion on Liquidity**  
Princess Brown, CFE, Georgia Department of Banking and Finance  
Dennis Shipp, CFE, Tennessee Department of Financial Institutions

**8:00 am– 12:00n Spouse & Guest's Hospitality**

**8:30 - 10:00 am A12- GENERAL SESSION PRIME 2 - Wrap -up**  
Gary Embleton , GeneralCologne Re  
Valerie Sheehy, GeneralCologne Re

**8:30 - 10:00 am B12- Auditing Agents' Balances Using ACL\***  
Brian Kettering, NAIC

**10:00 - 10:15 am Break**

**10:15 - 11:45 am A13- General Session and Conclusion Insurance Commissioners Roundtable Discussion**  
- Kathleen Sebelius, President of the NAIC, Commissioner of Insurance, State of Kansas  
- Steven Larsen, Insurance Commissioner State of Maryland  
- Alfred Gross, Commissioner of Insurance State of Virginia

**10:15 - 11:45 am B13- Bank Examiner Roundtable Discussion**

**10:15 - 11:45 am C13 - Auditing Losses Using ACL\***  
Brian Kettering, NAIC

**12:00 n - 3:00 pm Board of Governors Meeting**

**3:00 - 5:00 pm Executive Committee Meeting**

\* Registration is required for NAIC EDP Workshops (each class limited to 18)

# Looking Forward

Start planning now to attend the Career Development Seminars in 2002 and 2003.

## 2002

Hilton Hotel in the Walt Disney World Resort  
Orlando, Florida  
July 21 - 24, 2002

## 2003

The Astor Crowne Plaza  
New Orleans, Louisiana  
August 4 - 7, 2003

**Check out SOFE's Website!!!!**

**For the latest version of the 2001 agenda, visit SOFE's website at [www.sofe.org](http://www.sofe.org).**



**Society of  
Financial  
Examiners  
P.O. Box 163209  
Altamonte Springs, FL 32716**

# **Surviving the Prime**

# Registration Form

Society of Financial Examiners  
 2001 Career Development Seminar  
 Sunday - Wednesday, July 15-18, 2001  
 Wyndham Inner Harbor - Baltimore, MD

SOFE

Please complete both sides of this registration form and return with check payable to:

P.O. Box 163209, Altamonte Springs, FL 32716  
 Phone: (407) 682-4930 or (800) 787-7633  
 Fax: (407) 682-3175  
 Fed Tax ID #23-7327434

Please print or type:

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

Designation(s) \_\_\_\_\_

First name for badge \_\_\_\_\_

Agency name or company \_\_\_\_\_

Mailing address \_\_\_\_\_

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

Telephone (\_\_\_\_\_) \_\_\_\_\_

E-mail \_\_\_\_\_ Day Time Phone: \_\_\_\_\_

Spouse/Guest's name - if attending \_\_\_\_\_

Youth's name(s) and age(s) - if attending \_\_\_\_\_

Credit Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

**Please indicate your session attendance preference on reverse.**

For the latest schedule of 2001 CDS events, including general sessions, please refer to SOFE's website, [www.sofe.org](http://www.sofe.org).

# Spouse/guest and youth registration fee includes Sunday Social and spouse/guest hospitality only. No breakfasts, lunches, or coffee breaks included. Spouse/guest tour registration is separate.

**Please indicate if any of the persons registering need any of the following special considerations:**

- hearing impaired (H)
- speech or language impairment (S)
- difficulty walking distances (D)
- other handicap (describe) (X)
- wheelchair accessibility (W)
- visually impaired (V)
- learning disabled (L)

**How can we best accommodate your needs?** \_\_\_\_\_

You will be contacted to confirm the auxiliary aid or services to be provided. *Every reasonable effort will be made to accommodate special needs.*

Please send me information on joining SOFE.

+ \* = ♦ Member, non-member, retired member, and other includes Sunday Social, seminar sessions, Monday lunch, Tuesday lunch, 3 breakfasts, and coffee breaks. Lodging at Wyndham Inner Harbor is separate.

**Circle the applicable fees:**

	Postmarked By 6/15/01	Postmarked after 6/15/01
+Members of SOFE or IRES	\$325	\$375
*Non-member Examiner	\$370	\$420
=Retired Members	\$220	\$270
♦Others	\$370	\$420
#Spouse/Guest Youth (up to 18)	\$115	\$165

# 2001 Career Development Seminar

**Sunday - Wednesday, July 15 - 18, 2001**  
**Wyndham Inner Harbor Hotel,**  
**Baltimore, Maryland**

**Please select your specific choice for each concurrent breakout session listed below:**

## Monday, July 16, 2001

### BREAKFAST ROUNDTABLES

#### 7:15 - 8:15 am

- A1 - Financial Fraud and Tools Available to Financial Examiners to Detect and Deal with Fraud
- B1 - Information Systems Auditing as Part of the Financial Examination Process
- C1 - New Proposals for Capital Requirements for Credit Risks

#### 8:30 - 10:00 am

- A2 - New Era Economy
- B2 - I-Site for Financial Examiners\*

#### 10:15 - 11:45 am

- A3 - PRIME 2 - Round 1
- B3 - Beginning ACL\*
- C3 - New Privacy Regulations un GLBA

#### 11:45 am- 1:15 pm

- Luncheon and Annual Business Meeting

#### 1:30 - 3:00 pm

- A4 - Exit Strategies for Run-Off Business
- B4 - Changes in the Accounting Practices & Procedures Manual from March 2000 to March 2001
- C4 - Managed Care - Downstream Risk & Delegation
- D4 - Financial Holding Companies - GLBA
- E4 - I-Site for Financial Examiners\*

#### 3:15 - 4:45 pm

- A5 - PRIME 2 - Recap Round 1/Begin Round 2
- B5 - Wholesale Mortgage Operations & Asset Securitization
- C5 - Auditing Unearned Premium Using ACL\*

## Tuesday, July 17, 2001

#### 7:15 - 8:15 am

- A6 - Issues Facing the Examination Oversight (E) Task Force and the NAIC Financial Regulation and Accreditation Program
- B6 - Financial Analysis of Managed Care Companies
- C6 - P&C Actuarial Update

#### 11:45 am – 1:15 pm

- State Chair Luncheon & Orientation
- General Session Luncheon

#### 8:30 - 10:00 am

- A7 - PRIME 2 - Recap Round 2/Begin Round 3
- B7 - Bank Compensation Packages for Executive Officers
- C7 - I-Site for Financial Examiners\*

#### 10:15 - 11:45 am

- A8 - The Martine Frankel Case - From Mississippi to Switzerland and Beyond
- B8 - Beginning ACL\*

#### 1:30 - 3:00 pm

- A9 - Provisional Exemption Rules for Securities
- B9 - SSAP No. 21 Income Taxes
- C9 - Automating the Examination Process: ACL, Teammate, and the ISQ - Bringing It All Together\*
- D9 - Banking and Financial Institutions Update
- E9 - I-Site for Financial Examiners\*

#### 3:15 - 4:45 pm

- A10 - PRIME 2 - Recap Round 3/Begin Round 4
- B10 - Predatory Lending
- C10 - Auditing Policy Loans Using ACL\*

## Wednesday, July 18, 2001

#### 7:15 - 8:15 am

- A11 - Chief Insurance Examiner Panel Discussion
- B11 - AES Committee Meeting & Roundtable Discussion
- C11 - Bank Examiner Roundtable Discussion on Liquidity

#### 8:30 - 10:00 am

- A12 - PRIME 2 - Wrap Up
- B12 - Auditing Agents' Balances Using ACL\*

#### 10:15 - 11:45 am

- A13 - General Session and Conclusion - Insurance Commissioners Roundtable Discussion
- B13 - Bank Examiner Roundtable Discussion
- C13 - Auditing Losses Using ACL\*

Please complete both side of this registration form and return to:

2001 CDS Registration  
Society of Financial Examiners  
P. O. Box 163209  
Altamonte Springs, FL 32716

Phone: (800) 787-7633  
Fax: (407) 682-3175  
E- Mail: [sofeoffice@aol.com](mailto:sofeoffice@aol.com)

## **The Baltimore Shuttle**

**10 Cree Court, Baltimore, Maryland 21133**  
**410.732.5098 phone 410.496.5475 fax**  
**www.baltimoretransportation.com**

### **WASHINGTON, D.C. - A Special Day in a Great City**

Date: 7/16/01 Time: 9:00 a.m. - 4:00 p.m. Cost: \$35.00 per person (minimum of 12 people)

Relax in a comfort-controlled coach as experienced guides take you on a tour of our nations capital. Experience the monuments, museums and history the abounds. Your driving tour will take you to the Capital, Supreme Court and the White House. See the most famous memorial in Washington, the Lincoln Memorial with its awesome statue of Lincoln. Adjacent to this memorial is the Vietnam memorial with its long polished, black stone wall inscribed with 57,000 names of those who died in the Vietnam war. See the newest of the monuments-- Women in Combat and Korean War Memorial. You will have the opportunity to spend some time at the Smithsonian on the Mall in Washington. The Smithsonian is known by some as the "nation's attic", with it hundreds of thousands of exhibits. Enjoy browsing in one of the popular Smithsonian Museum Buildings, Air & Space, Natural History or near-by National Gallery of Art or the Museum of American History. The tour will depart at 9:00 am and you will meet your shuttle for return to Baltimore at 4:00pm. Reservations must be made directly with "The Baltimore Shuttle" on the enclosed form. Cost \$35.00 per person. A minimum of 12 persons is required for the tour. You will be notified of any changes in the tour offer should this minimum not be met.

### **EVENING IN ANNAPOLIS, MARYLAND TOUR**

Date: 7/17/01 Time: 6:00 p.m. - 10:30 p.m. Cost: \$25.00 per person (minimum of 12 people)

Journey with us in our comfort controlled coach as you enjoy the sights of the United States' first peace-time capital. Also known as the sailing capital of the world and home to the U.S. Naval Academy, Annapolis is full of history and charm. Experience the Chesapeake Bay, the local cuisine and the historic architecture of the mansions and shopping district. You will receive a guided shuttle tour of the Annapolis, the Capital City of Maryland, nestled on the rivers and creeks of leading to the Chesapeake Bay. Upon arrival in Annapolis, you will begin a guides bus tour of this alive colonial town with sites such as the Governor's Mansion, the Maryland State House, St. John's College and many early mansions that line the narrow streets. You will stop at the U.S. Naval Academy, founded in 1884 on the banks of the Severn River. Visit the Visitor Center, The Naval Academy Grounds passing the Academy Chapel, Preble Hal, home of the Academy Museum and Bancroft Hall, world's largest dormitory where over 4,000 "midship person's live". After your tour, enjoy your time at leisure for dinner on your own at the Annapolis Dock and visit the shops that line the town's streets. Your tour will depart from the hotel at 6:00 pm and you will meet your shuttle for return to Baltimore at 10:30 pm. The cost of this tour is \$25.00 per person. Reservations must be made directly with The Baltimore Shuttle on enclosed form. For questions, please contact "The Baltimore Shuttle" at 410-732-5098. A minimum of 12 persons is required for the tour. You will be notified of any changes in the tour offer should this minimum not be met.

**THE BALTIMORE SHUTTLE  
10 CREE COURT  
BALTIMORE, MARYLAND 21133  
410.732.5098 phone  
410.496.5475 fax**

## Tour Sign Up Sheet

**PAYMENT POLICY:** Full payment must be received no later than two weeks prior to the tour start date of the earliest tour. After that date, NO REFUNDS will be made. Our tour escort will check your name off the sign-up sheet as you board the coach. Baltimore Shuttle requires a minimum 12 people for each tour. If the Baltimore Shuttle must cancel the tour due to insufficient sign-ups, a full refund will be made. Any available seats will be sold on a first-come, first serve basis.

Keep tour description for your files, complete and send bottom portion with payment in full to:

**THE BALTIMORE SHUTTLE  
10 CREE COURT  
BALTIMORE, MARYLAND 21133  
410.732.5098 phone  
410.496.5475 fax**

Or

**Make your reservation and payment on line at [www.baltimoretransportation.com](http://www.baltimoretransportation.com)**

Tour Name	Date	Cost	# of Tickets	Total Cost
Washington, D.C.	7/16/01 9 am - 4 pm	\$35.00 per person		
Historic Annapolis	7/17/01 6 pm-10:30 pm	\$25.00 per person		

Total Enclosed: \_\_\_\_\_

Name: \_\_\_\_\_ Phone \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

MasterCard/Visa/American Express/Discover

Card# \_\_\_\_\_ Exp Date \_\_\_\_\_  
 Signature (if using credit card) \_\_\_\_\_