

 **Commonwealth  
Club Travel**



**MIKHAIL  
GORBACHEV**

**Changing Tides  
of History**  
*CRUISING THE*  
**Baltic Sea**



**LECH  
WAŁĘSA**

**DENMARK • LATVIA • ESTONIA  
RUSSIA • FINLAND • SWEDEN**

aboard the  
**Deluxe M.S. LE BORÉAL**

with  
**DR. SERGEI KHRUSHCHEV**

**May 28 to June 8, 2012**



Dear Club Traveler:

We are delighted to offer this spectacular 10-night, six-country, Baltic Sea travel program featuring, by special arrangement, the rare opportunity to hear speeches by two historic world leaders—former President of the Soviet Union **Mikhail Gorbachev** and former President of Poland **Lech Wałęsa**. We are also pleased that **Sergei N. Khrushchev**, son of Nikita Khrushchev, former Premier of the U.S.S.R., will share his historical perspectives during an exclusive lecture. Additional study leaders will present a series of enlightening lectures onboard the ship.

Join us and other educational institutions aboard the deluxe M.S. *LE BORÉAL* to experience the cultural rebirth of the Baltic States and the imperial riches of St. Petersburg. In the tradition of ancient Viking mariners and medieval merchants, cruise under the glistening White Nights of summer from the historic port of Copenhagen, Denmark, to cosmopolitan Stockholm, Sweden, with deluxe hotel accommodations in these fascinating capital cities. Delight in the medieval charms of Riga, Latvia, and Tallinn, Estonia; spend three days in regal St. Petersburg, including a tour of the world-acclaimed State Hermitage Museum and a visit to the Peter and Paul Fortress; and discover the stunning architecture of Helsinki, Finland.

Enjoy this comprehensive look at the diverse countries bordering the Baltic Sea, featuring included shore excursions led by expert, English-speaking guides. I encourage you to place your reservation soon, while Early Booking Savings and space are available!

Best regards,



Kristina Nemeth  
Travel Director  
(415) 597-6720

#### Guest Speaker



**Dr. Sergei N. Khrushchev**, son of Nikita Khrushchev (former Chairman of the Council of Ministers [Prime Minister] of the Soviet Union, 1957-1964), has been at Brown University's Watson Institute for International Studies since 1991.

As a Senior Fellow, he focuses his research on the former Soviet Union's societal and economic transformations. He is also interested in the history of the Cold War and the history of Soviet missiles and space development, in which he played an active role. He helped his father write his memoirs, *The Time, the People, the Power*, and he is a regular commentator for the American media and the author of more than 350 books and articles on engineering, computer science, history and economy. He is also the author of *Khrushchev on Khrushchev* (1990), *Nikita Khrushchev: Crisis and Missiles* (1994) and *Nikita Khrushchev and the Creation of a Super Power* (2000). His most recent work was published in Russia in 2010.

## U.S.

**Monday, May 28**

Depart from the U.S.

## Copenhagen, Denmark

**Tuesday, May 29**

Arrive and transfer to the deluxe

COPENHAGEN MARRIOTT HOTEL.

The afternoon is at leisure.

## Copenhagen, Denmark

**Wednesday, May 30**

After a morning at leisure, enjoy a canal boat cruise through the heart of the city. See Christiansborg Palace, the Naval Church, the Old Stock Exchange and the famous statue of the Little Mermaid, immortalized by Denmark's favorite author, Hans Christian Andersen. Continue by motorcoach to see Tivoli Gardens, Amalienborg Palace, the King's Garden and Christiansborg's Royal Library Garden, built atop an old naval port, en route to Strøget, the famous pedestrian street.

Transfer to the deluxe M.S. LE BORÉAL and depart early this evening. (B,D)

## Cruising the Baltic Sea

**Thursday, May 31**

Spend the day at leisure cruising the Baltic Sea, with lectures presented by the study leaders. This evening, join the Captain for a special welcome reception and dinner. (B,L,R,D)

## Riga, Latvia

**Friday, June 1**

Once a member of the Hanseatic League, Riga has earned its designation as a

UNESCO World Heritage site for its eclectic architecture—National Romantic, Art Nouveau, neo-Gothic, neo-Baroque and ultramodern. See examples on the walking tour, which features a specially arranged organ recital in St. John's Church, one of Riga's oldest buildings, originally a Dominican chapel consecrated in the 13th century. See the Great Guild Hall Square, the Swedish Gate and the artfully designed Blackheads House, completely rebuilt after World War II into a striking duplicate of the original 14th-century guild house. Depart Riga early this afternoon. (B,L,D)

## Tallinn, Estonia/

## Lech Wałęsa

**Saturday, June 2**

Having largely escaped the ravages of World War II, Tallinn's Old Town, now a UNESCO World Heritage site, has remained virtually unchanged for the past 600 years. During the walking tour, see Toompea Castle, the landmark Alexander Nevsky Cathedral and the 13th-century Church of St. Nicholas, and visit the medieval Town Hall, the only intact Gothic-style hall in Northern Europe.

On board the ship this afternoon, by special arrangement, meet the leader of the Solidarity movement, former President of Poland and Nobel Peace Prize winner Lech Wałęsa. President Wałęsa will discuss his perspective on globalization and progress in the region. (B,L,D)

Cover photo: *In Stockholm's most historic district, the Gamla Stan, stately 17th-century palaces and cathedrals are interspersed with narrow alleys and pedestrian walkways lined with charming bookstores, antique shops, cafés and restaurants.*

Photo this page: *The focal point of Petrodvorets, Peter the Great's summer palace, is the magnificent Grand Cascade, the waters of which start at the Great Palace and flow down to the Gulf of Finland.*





## St. Petersburg, Russia Sunday, June 3

Peter the Great founded the majestic city of St. Petersburg in 1703 as his “Window on the West.” This afternoon, see one of the world’s greatest art repositories on the tour of the incomparable State Hermitage Museum, former



*Stroll through Tallinn, a hub of European culture and commerce that retains its history in the 600-year-old spires and gables of its skyline.*

czarist palace of Catherine the Great. The spectacular collection is rivaled only by the museum’s ornate interiors.

The evening is at leisure. An optional opportunity is offered to attend a

ballet performance held in the Hermitage or Palace Theater. (B,L,D)

## St. Petersburg Monday, June 4

Enjoy exploring the city’s legendary landmarks, which are scattered across more than 100 islands linked by six times as many bridges. St. Petersburg’s main thoroughfare, Nevsky Prospect, showcases exquisite examples of Russian Baroque and neoclassical architecture. On the morning tour, see the beautiful Church of Our Savior on Spilled Blood (Church of the Resurrection of Christ), built on the site of Emperor Alexander II’s assassination, and the 19th-century St. Isaac’s Cathedral, with a striking golden dome that is one of the glories of the city’s skyline. Visit St. Petersburg’s first building, the Peter and Paul Fortress, constructed to secure the country’s access to the sea. See the impressive Baroque Cathedral of Sts. Peter and Paul, containing the tombs of 32 czars, from Peter the Great to Nicholas II, the last of the Romanovs.

*The Vikings’ legacy and the maritime character of a traditional Hanseatic city are showcased along Copenhagen’s Nyhavn Waterfront.*





*Admire the neoclassical and contemporary architecture of Helsinki, Finland, the “White City of the North.”*



*To commemorate Riga’s 800th anniversary in 2001, the town’s citizens donated bricks to rebuild the magnificent 14th-century Blackheads House.*

The afternoon is at leisure. Alternatively, join the optional excursion to the imperial compound of Pushkin and Catherine the Great’s elaborate rococo palace, highlighted by a special visit to the extraordinary Amber Room.

The evening is at leisure, or you may choose to attend an optional Russian folklore show performed in the Nikolaevsky Art Center. (B,L,D)

## **St. Petersburg**

**Tuesday, June 5**

This morning, experience the treasures of this magnificent city at your own pace, or join the optional excursion to the splendid parklands and palace of Petrodvorets, a UNESCO World Heritage site, commissioned by Peter the Great. Return to St. Petersburg by hydrofoil, skimming over the Gulf of Finland.

The afternoon is free for pursuing individual interests. The ship departs St. Petersburg early this evening. (B,L,D)

## **Helsinki, Finland**

**Wednesday, June 6**

On the morning tour of Finland’s dynamic capital, see the old

fortifications of Suomenlinna, a UNESCO World Heritage site, stately Senate Square, lively Market Square and the diplomatic quarter of Kaivopuisto. Tour the modernistic Tempeliaukio Church, or “Church of the Rock,” impressively hewn out of natural bedrock. Then, visit Sibelius Park, where Eila Hiltunen’s remarkable sculpture honors Finland’s most beloved composer, Jean Sibelius. Enjoy a private concert in the prestigious Sibelius Academy.

This evening, attend the Captain’s farewell reception. (B,L,R,D)

## **Stockholm, Sweden/ Mikhail Gorbachev**

**Thursday, June 7**

Arrive in Stockholm and disembark. Highlights of this morning’s orientation tour include visits to the National Romantic-style City Hall, where the Nobel Prize ceremonies have been held since 1930, and the fascinating Vasa Museum, home of the magnificently restored *Vasa*, which sank in Stockholm Harbor on its maiden voyage and is the only nearly intact 17th-century warship. Lunch is on your own.

By exclusive arrangement this afternoon, **meet with former President of the Soviet Union and Nobel Peace Prize winner Mikhail Gorbachev.** Attend a meet-and-greet reception with Mr. Gorbachev, who will speak about the Soviet Union’s evolution into modern Russia, with time to answer questions.

Check into the ideally located, deluxe GRAND HOTEL and enjoy an evening at leisure. (B)

## **Stockholm/U.S.**

**Friday, June 8**

Transfer to the airport for your return flight to the U.S. (B)



## M.S. LE BORÉAL

### Small Ship, State-of-the-Art Design

The M.S. LE BORÉAL, launched in 2010, represents the newest generation of deluxe small ships with only 120 Staterooms and features distinctive French sophistication.

### Spacious Suites and Staterooms, Most with Balconies

Ninety-five percent of the large, deluxe, air-conditioned, outside Staterooms and Suites (from 200 to 484 square feet) feature private balconies. Most accommodations have two twin beds that convert to one queen-size bed; each has a private bathroom with shower (bathtub in limited number of Staterooms), and the luxurious amenities of a fine hotel, including: individual climate control, satellite flatscreen television, wireless Internet access, safe, minibar, full-length closet, writing desk/dressing table and plush robes.

### Chic and Casual Dining

International and regional cuisine is served in the stylish, spacious La Licorne dining room in single, unassigned seatings, alfresco in the casual indoor-outdoor La Boussole restaurant or from 24-hour room service. Continental and buffet breakfast, buffet lunch, afternoon tea and a four-course dinner are served daily. Complimentary wine and beer are served with lunch and dinner.

### Spacious Public Areas/ World-Class Service and Facilities

Inviting and spacious public areas accommodate all passengers comfortably. Enjoy views from the Panoramic Lounge; nightly entertainment in the Main Lounge and lectures, cultural performances and film screenings in the state-of-the-art theater. There is a library, Internet salon, Sun Deck, swimming pool, beauty salon, spa, Turkish bath-style steam room, full range of fitness equipment and two elevators. The infirmary is staffed with a doctor and nurse. The highly trained and personable English-speaking international crew provides attentive service.

### Respect for the Environment

The state-of-the-art propulsion system provides an exceptionally smooth, quiet and comfortable voyage by creating little vibration and significantly reduced engine noise. The ship is designed to prevent contact with environmentally sensitive seabeds and meets the latest "Clean Ship" standards. The ship has two tenders.



*Stateroom with balcony*



*Dining Room*



*Lounge*



*Sun Deck*

## Distinguished World Leaders



Mikhail Gorbachev



Meet Mikhail Gorbachev, former President of the Soviet Union (1985-1991) and one of the 20th century's most pivotal leaders, having ended the 50 years of nuclear brinkmanship known as the Cold War. During our private engagement, President Gorbachev will speak about the Soviet Union's evolution into modern Russia and his introduction of glasnost and perestroika, catalysts for the inception of democracy in Russia and Eastern Europe. Gorbachev built an extraordinary relationship between the Soviet Union and the United States at that time, and in so doing was awarded the 1990 Nobel Peace Prize. Retired from politics, Gorbachev continues to strive toward achieving his global vision of peace through the Gorbachev Foundation, founded in 1992 and dedicated to addressing the challenges of the post-Cold War world, and Green Cross International, founded in 1993 with the mission of securing a just and sustainable future through global interdependence and shared responsibility in humanity's relationship with nature.



Lech Wałęsa



By exclusive arrangement, Lech Wałęsa, former president of Poland, Polish hero and international symbol of the pursuit of freedom and democracy, will meet with our group to discuss his perspective on world progress through globalization. A worker in Gdańsk's Lenin Shipyard, Wałęsa emerged as a worldwide symbol of the resistance against Communism during the shipyard workers' strike of 1980 and the establishment of the Solidarity labor movement. Despite winning the right to form an independent union, Wałęsa and Solidarity were forced to continue their struggle against the Soviet-backed regime of General Jaruzelski, which jailed Wałęsa and imposed martial law in Poland in December 1981. In 1983, Wałęsa received the Nobel Peace Prize, a watershed moment widely considered to have been the first crack in the Iron Curtain of Soviet Communism that crumbled with the Berlin Wall in 1989. Only the third foreign dignitary, after the Marquis de Lafayette and Winston Churchill, to address a joint session of the U.S. Congress in 1989, Wałęsa served as President of Poland from 1990 to 1995.

*Scheduled guest speakers may be altered due to circumstances beyond our control. See Terms and Conditions.*

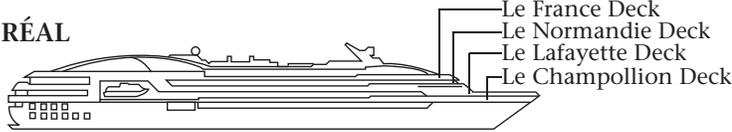
## Included

- ◆ Exclusive lectures and guest speaker presentations
- ◆ Two nights deluxe hotel accommodations
- ◆ Eight nights aboard the deluxe M.S. LE BORÉAL
- ◆ Baltic Sea cruise from Copenhagen, Denmark, to Stockholm, Sweden (Accommodations in a spacious, deluxe outside Stateroom with private bathroom and individual climate control)
- ◆ All entrance fees and tours as described in the itinerary
- ◆ Meals as specified in the itinerary, with wine and beer included with lunch and dinner on the ship
- ◆ Captain's welcome and farewell receptions
- ◆ All transfers and luggage handling abroad for all participants who have purchased their air tickets through Gohagan & Company and whose arrival(s)/departure(s) coincide with the scheduled group transfer(s)
- ◆ Experienced, English-speaking local guides
- ◆ Gratuities to local guides and drivers on included excursions and transfers
- ◆ Gratuities for included group meals
- ◆ Experienced Travel Director to accompany you throughout the travel program
- ◆ Hospitality desk aboard the ship and in hotels
- ◆ Travel document wallet, name badge and pre-departure information.
- ◆ Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company

## Not Included

- ◆ International airfare
- ◆ Taxes of \$450 per person (subject to change)
- ◆ Ship gratuities of approximately \$96 per person
- ◆ Hotel staff gratuities and gratuities for activities on your own
- ◆ Optional sightseeing excursions
- ◆ Passport and visa fees
- ◆ Meals and alcoholic beverages not listed as included
- ◆ Transfers and baggage handling to/from airport/hotel on day(s) of arrival and/or departure 1) if you have not purchased your air arrangements through Thomas P. Gohagan & Company, or 2) if you are arriving earlier or later than and/or departing earlier or later than the scheduled group transfer(s)
- ◆ Any overnight on land due to flight schedule(s)
- ◆ Personal expenses such as laundry, telephone calls and Internet access
- ◆ Accident/sickness, trip cancellation and baggage insurance
- ◆ Excess baggage charges on aircraft; airfare and associated local taxes not listed as included
- ◆ Airport facility taxes and federal inspection fees not listed as included
- ◆ All other services not specifically mentioned in the "Included" section

**M.S. LE BORÉAL**



<b>Land/Cruise Tariff</b> (per person, based on double occupancy)			
Stateroom Category*	Description- Staterooms range from 200 to 484 sq. ft. and most have two twin beds that convert to make one queen bed. All feature a private bathroom and individual climate control.	Early Booking Price through October 31, 2011	Regular Price after October 31, 2011
8	Ocean-view, one large window, shower. <i>Le Champollion Deck, forward.</i> (limited availability)	<b>\$7695</b>	<b>\$8695</b>
7	Ocean-view, small window and door onto private, partial wall balcony, shower. <i>Le Champollion Deck, aft.</i> (limited availability)	<b>\$9095</b>	<b>\$10095</b>
6	Ocean-view, small window and door onto private, partial wall balcony, shower. <i>Le Champollion Deck, midship.</i>	<b>\$9395</b>	<b>\$10395</b>
5	Ocean-view, sliding glass door onto private, partial wall balcony, shower. <i>Le Lafayette Deck, forward.</i>	<b>\$9695</b>	<b>\$10695</b>
4	Ocean-view, sliding glass door onto private balcony, shower. <i>Le Lafayette Deck.</i>	<b>\$10195</b>	<b>\$11195</b>
3	Ocean-view, sliding glass door onto private, partial wall balcony, shower. <i>Le Normandie Deck, forward.</i>	<b>\$10695</b>	<b>\$11695</b>
2	Ocean-view, sliding glass door onto private balcony, shower or tub/shower. <i>Le Normandie Deck.</i>	<b>\$11095</b>	<b>\$12095</b>
1	Ocean-view, sliding glass door onto private balcony, shower or tub/shower. <i>Le France Deck.</i>	<b>\$11395</b>	<b>\$12395</b>
Deluxe Suite	Ocean-view, sliding glass door onto private balcony, tub/shower and sitting area with sofa. <i>Le France Deck.</i> (limited availability)	<b>\$12195</b>	<b>\$13195</b>
Prestige Suite II	Two-room, ocean-view, sliding glass door onto large private balcony, two bathrooms: tub/shower and shower, large sitting area with sofa, two closets, writing desk and dressing table. <i>Le Normandie Deck.</i> (limited availability)	<b>\$13195</b>	<b>\$14195</b>
Prestige Suite I	Two-room, ocean-view, sliding glass door onto large private balcony, two bathrooms: tub/shower and shower, large sitting area with sofa, two closets, writing desk and dressing table. <i>Le France Deck.</i> (limited availability)	<b>\$15195</b>	<b>\$16195</b>
♦ An Owner's Suite ( <i>Le France Deck</i> ) is available upon request at a cost to be advised, on a first-come first-served basis.			
♦ Singles are available in category 6 at \$16595 and in category 4 at \$17995 on or before October 31, 2011. Add \$1000 for reservations made after October 31, 2011.			
♦ Taxes are an additional \$450 per person and are subject to change.			
*M.S. LE BORÉAL has been specially contracted for this tour, and the applicable deck plan is available on request from Gohagan & Company and reflects the only valid cabin categorization of the vessel.			

**Changing Tides of History Reservation Form**

<p><b>Send to:</b>  <b>Commonwealth Club Travel</b>  <b>595 Market Street, 2nd Floor</b>  <b>San Francisco, CA 94105</b></p> <p><b>Fax to:</b>  <b>(415) 597-6729</b>  <b>or call:</b>  <b>(415) 597-6720</b></p> <p>_____          Title Full name (exactly as it appears on your passport)</p> <p>_____          Title Full name (exactly as it appears on your passport)</p> <p>_____          Address (no P.O. Box number please)</p> <p>_____          City State ZIP Code</p> <p>_____          Telephone: (Home) (Business)</p> <p>_____          Email Address (Mobile)</p> <p>_____          Preferred name(s) on badge(s) Tour No. 034-05/28/12-252</p> <p>Program reservations require a deposit of \$800 per person.          By forwarding of deposit, I/we accept and agree to the Terms and Conditions.</p> <p><input type="checkbox"/> Enclosed is my/our check(s) for \$ _____ as deposit.          Make checks payable to <b>Thomas P. Gohagan &amp; Company.</b></p> <p><input type="checkbox"/> I/We authorize you to charge my/our deposit of \$ _____ to:  <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard</p> <p>_____          Card Number Exp. Date</p> <p>_____          Signature as it appears on credit card</p> <p><b>All FINAL PAYMENTS are required to be made by check or wire transfer by February 23, 2012.</b></p>	<p><b>Please make my/our reservation(s) in category:</b></p> <p>1st Choice ____ 2nd Choice ____</p> <p><input type="checkbox"/> Double occupancy (one queen bed).</p> <p><input type="checkbox"/> Double occupancy (two twin beds).</p> <p><input type="checkbox"/> Single accommodations.</p> <p><input type="checkbox"/> I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).</p> <p><input type="checkbox"/> I/We want you to book my/our air from _____          (fill in departure city) to Copenhagen, Denmark, with return from Stockholm, Sweden, at additional cost to be advised.‡</p> <p><input type="checkbox"/> Economy Class</p> <p><input type="checkbox"/> Business Class</p> <p><input type="checkbox"/> First Class</p> <p>‡Note: Airfare is subject to change and availability and is nonrefundable.</p> <p><input type="checkbox"/> I/we will make my/our own air arrangements.</p>
--	--



*Tour the renowned State Hermitage Museum, once home to Catherine the Great, now the repository of Russia's greatest art collection.*

**CONTRACT: TERMS & CONDITIONS.  
IMPORTANT READ CAREFULLY.**

**RESPONSIBILITY:** The Commonwealth Club and Thomas P. Gohagan & Company and its and their employees, shareholders, subsidiaries, affiliates, officers, directors or trustees, successors, agents, and assigns (collectively "Gohagan"), do not own or operate any entity which is to or does provide goods or services for your trip including, for example, lodging facilities, airline, vessel, or other transportation companies, guides or guide services, local ground operators, providers or organizers of optional excursions, food service providers, etc. All such persons and entities are independent contractors. As a result, Gohagan is not liable for any negligent or willful act or failure to act of any such person or entity of any third party.

In addition and without limitation, Gohagan is not responsible for any injury, loss, death, inconvenience, delay, or damage to person or property in connection with the provision of any goods or services whether resulting from, but not limited to, acts of God or force majeure, acts of war or civil unrest, insurrection or revolt, animals, strikes or other labor activities, criminal or terrorist activities of any kind, sickness, illness, the lack of availability of or access to appropriate medical attention, overbooking or downgrading of accommodations, mechanical or other failure of airplanes or other means of transportation, or for any failure of any transportation mechanism to arrive or depart on time.

If due to weather, flight schedules or other uncontrollable factors, you are required to spend an additional night(s), you will be responsible for your own hotel, transfers and meal costs. Baggage is entirely at owner's risk. The right is reserved to decline to accept or retain any person as a participant on these trips at any time. Specific room/cabin assignments are within the sole discretion of the hotel/cruise line.

Gohagan reserves the right to change the itinerary or trip features at any time and for any reason, with or without notice, and Gohagan shall not be liable for any loss of any kind as a result of any such changes. Ship schedules, port calls, hours of arrival and departure, sightseeing events, special programs and guest lecture series (if applicable), are subject to change or cancellation without prior notice. Gohagan is not responsible therefore and is not required to compensate passengers under these circumstances. Gohagan may cancel a trip (or an option) for any reason whatsoever; if so, its sole responsibility is to refund monies paid by the participant to it. Gohagan is not required to cancel any trip for any reason including without limitation, United States Department of State, World Health Organization or other Warnings or Advisories of any kind. Gohagan is not responsible for penalties assessed by air carriers resulting from operational and/or itinerary changes, even if Gohagan makes the flight arrangements or cancels the trip. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure.

**AIRFARE:** Airfare is subject to change and availability and is nonrefundable. Your airline ticket constitutes a contract between you and the airline, even if purchased through Gohagan.

**LUGGAGE:** Luggage allowance policies are set by the airlines and may change without prior notice. Please contact your airline(s) for the most current luggage allowance policy.

**HEALTH:** Any physical or mental condition that may require special medical attention or physical assistance (for example, the need for a wheelchair) must be reported in writing when you make your reservation. Participants must be able to climb stairs and step over raised thresholds or bulkheads aboard the ship without assistance.

**DISCOUNTED RESERVATIONS:** Discounts apply only to those reservations received in the offices of The Commonwealth Club in writing, accompanied by the required deposit, by October 31, 2011. In the event a "discounted" reservation must be cancelled, no "replacement" reservation can be substituted at the discounted rate. A "replacement" reservation is a new reservation and can be substituted only at the full-fare tariff. Cancellation penalties may apply.

**CANCELLATIONS:** Cancellations for all or any part of the trip including Pre/Post Program(s) reservation(s) will not be effective until received in writing in the offices of The Commonwealth Club. Should you have to cancel, the following terms will apply:

PRSRT STD  
U.S. Postage  
PAID  
Gohagan &  
Company

Commonwealth Club Travel  
595 Market St., 2nd Floor  
San Francisco, CA 94105  
(415) 597-6720  
[www.commonwealthclub.org/travel](http://www.commonwealthclub.org/travel)

reservation cancellation(s) are subject to a \$200 per person administrative fee from the time of booking through 120 days prior to departure; from 95 through 119 days prior to departure, \$800 per person; from 60 through 94 days prior to departure, 50% of the published full regular tariffs; cancellations 59 days or less prior to departure, a "no-show," or early return from the trip will result in forfeiture of 100% of the published full regular tariffs. In addition, any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

**TRIP INSURANCE:** Because our cancellation policies are strictly enforced, we strongly recommend that you purchase trip cancellation insurance. In the event that you must cancel your participation in a travel program, trip cancellation insurance may be the only source of reimbursement. Trip cancellation insurance is available through The Commonwealth Club for comprehensive coverage of such expenses in conjunction with cancellation due to illness or accident, and damaged or lost luggage. We will send you an application upon receipt of your reservation.

**RATES:** Prices quoted are based on fares in effect at the time of printing and are subject to change at any time. Gohagan reserves the right to increase the tour price in the event of cost increases due to changes in airfares, currency fluctuations or fuel or energy surcharges and all such increases are to be paid to Gohagan upon notice to the tour participant of such increases.

**REGISTRATION:** Commonwealth Club CST#: 2096889-40; Gohagan CST#: 2031868-40, WST#: 601 767 666, OST#: TA 0905.

**ARBITRATION AGREEMENT:** Any controversy or claim arising out of or relating in any way to these Terms and Conditions, the brochure, or any other information relating in any way to the trip, or to the trip itself, shall be settled solely and exclusively by binding arbitration in Chicago, Illinois, in accordance with the commercial rules of the American Arbitration Association then existent.

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.

**ACCEPTANCE OF CONTRACT:** By forwarding of deposit, the participant certifies that he/she does not have any mental, physical or other condition of disability that would create a hazard for him/herself or other participants and accepts the terms and conditions of this contract.

*Photo Credits:* Alamy; Glow Images; Tallinn Tourist Board; all images are rights managed and cannot be used without permission.



**THOMAS P. GOHAGAN & COMPANY**  
Eleven South LaSalle Street  
Second Floor  
Chicago, Illinois 60603-1240  
(312) 609-1140 or (800) 922-3088

© Thomas P. Gohagan & Company