Cruising THE GREAT LAKES

Mackinac Island • Sault Sainte Marie • Niagara Falls
Milwaukee • Tobermory • Detroit • Toronto

A voyage aboard the Exclusively Chartered Small Ship
Five-Star Le Champlain

September 12 to 19, 2020

SAVE $2000 PER COUPLE!

RESERVE BY FEBRUARY 24, 2020
Dear Club Members,

The largest surface of freshwater on Earth and the gateway between the Eastern Seaboard and the Midwest, the Great Lakes are ideal for exploring North America’s rich maritime history, passion for invention and sublime natural wonders. This expertly created program cruises all five of the Great Lakes—Michigan, Huron, Superior, Erie and Ontario.

Journey from Wisconsin’s commercial heart, Milwaukee, to cosmopolitan Toronto during early autumn, when the region’s foliage begins to put on its breathtaking, vibrant show. Cruise for seven nights aboard the exclusively chartered, state-of-the-art, Five-Star Le Champlain, featuring only 92 Suites and Staterooms, each with a private balcony. Call at smaller ports and discover some of North America’s most alluring towns, visionary cities and magnificent coastal scenery. Enjoy a nostalgic horse-drawn carriage ride along the picturesque streets of quaint Mackinac Island—unchanged for over 100 years—to the iconic Grand Hotel. Cruise the protected waters near Tobermory, Ontario, Canada, part of a UNESCO Biosphere Reserve. Transit the historic Soo Locks at Sault Sainte Marie and the Welland Canal near Niagara Falls, two of the world’s most celebrated 19th-century engineering feats and major catalysts for industrial growth and innovation.

A historic focal point of invention, an archetype for 20th-century urban growth and the birthplace of Motown, Detroit is currently undergoing a renaissance. Experience the Motor City’s fascinating cultural legacy at the Detroit Institute of Arts, the Edsel and Eleanor Ford Mansion and the Henry Ford Museum of American Innovation. This enriching journey through the Great Lakes’s history and natural splendor culminates with a visit to awe-inspiring Niagara Falls, where a thunderous cascade of crashing water enshrouded with plumes of mist summons one of life’s most mesmerizing spectacles.

This refined itinerary—aboard the Five-Star Le Champlain, with all meals and excursions included—triumphs the vitality, dynamism and natural beauty of North America’s five Great Lakes. We are pleased to be traveling with several other educational organizations, including Dartmouth, Duke University and Harvard. We encourage you to make your reservations while space and Early Booking Savings are still available!

Best regards,

Kristina Nemeth
Travel Director
(415) 597-6720
EXPLORING THE GREAT LAKES

In the heart of North America lies the world’s largest reservoir of fresh water, carved by glaciers 10,000 years ago. Surrounded by 11,000 miles of spectacularly sculpted shoreline, the five Great Lakes inspired generations of immigrants whose contributions irrevocably changed the world. Rich in natural resources from an abundance of wildlife to lumber and iron ore and the benefits of four seasons, the Great Lakes region provides a diversity like no other place on Earth. Experience the best of Americana on Mackinac Island and in Sault Sainte Marie, admire a revitalized Detroit and visit the Henry Ford Museum of American Innovation. Explore the maritime heritage and spirit of innovation that inextricably altered the face of transportation and the course of World War II. Enjoy unspoiled natural beauty, the power of Niagara Falls and stunning sunrises and sunsets while exploring the North America’s Great Lakes.

**Itinerary**

**Milwaukee Pre-Program Option**

1. Depart Home City/Arrive in Milwaukee, Wisconsin, U.S./Embark Le Champlain/Lake Michigan (R,D)

2. Lake Michigan/Lake Huron/Mackinac Island, Michigan (B,L,D)

3. Lake Superior/Sault Sainte Marie/Transit the Soo Locks between Lake Superior and Lake Huron (B,L,D)

4. Tobermory, Ontario, Canada/Lake Huron (B,L,D)

5. Lake Huron/St. Clair River/Lake St. Clair/Detroit, Michigan, U.S. (B,L,D)

6. Detroit for Dearborn/Lake Erie (B,L,D)

7. Lake Erie/Port Colborne, Ontario, Canada, for Niagara Falls/Transit of the Welland Canal/Lake Ontario (B,L,R,D)

8. Lake Ontario/Toronto/Disembark the ship/Return to Home City (B)

**Toronto Post-Program Option**

*Available at additional cost.

Cover photo: Experience the beauty and force of Horseshoe Falls, where over 750,000 gallons of water flows over each second.

Photo this page: In the same family for over 85 years, the Grand Hotel has preserved its elegance and dignity.

Remote Gereaux Island Lighthouse is a rare extant example of a light station built with a square wooden tower to provide greater comfort for the keeper.

Milwaukee, Wisconsin, U.S.

On the shores of Lake Michigan, the only Great Lake located entirely in the U.S., lies Wisconsin's largest city, Milwaukee, best known for its famous breweries. Milwaukee also has a rich cultural history, as it was the meeting place for Menominee, Ojibwe and Potawatomi people long before the arrival of European settlers in the early 19th century.

Mackinac Island, Michigan

Located in Lake Huron between Michigan’s Upper and Lower Peninsulas, Mackinac Island was a lucrative port in the North American fur trade. With its white-sand beaches, forested parklands and charming streets lined with genteel Victorian homes, art galleries and quaint fudge shops, few places capture a bygone era more graciously than automobile-free Mackinac Island. Delight in a horse-drawn carriage ride to the Grand Hotel, the “Lady on the Hill,”

Remote Gereaux Island Lighthouse is a rare extant example of a light station built with a square wooden tower to provide greater comfort for the keeper.
Cruise the azure waters of Fathom Five National Marine Park and discover the ethereal beauty of Flowerpot Island, where ancient cedars rise above surreal rock formations.

Delight in Edsel Ford's authentically rendered, magnificent Cotswold-style mansion.

Tobermory, Ontario, Canada
Cruise the coastline of Bruce Peninsula National Park, a biodiversity hot spot and part of the Niagara Escarpment UNESCO Biosphere Reserve. In the traditional harbor village of Tobermory, embark on a glass-bottom boat cruise from Little Tub Harbor to Big Tub Harbor, which preserves almost two dozen 19th-century shipwrecks. See the remains of the schooner Sweepstakes, submerged in only 20 feet of water with its hull almost completely intact. Observe photogenic Big Tub Lighthouse which has been guiding ships since 1885, and the charm of Flowerpot Island, famous for its natural "flowerpot" rock pillars, sea stacks and wave-carved caverns.

Detroit, Michigan, U.S.
Chart Detroit's rise to the apex of American idealism. Visit the Detroit Institute of Arts, one of the nation's most significant collections of art, housed in a magnificent Beaux Arts building.

Lake Superior
Cruise into Lake Superior—the deepest of the Great Lakes—to Whitefish Point, the eastern end of the 50-mile Skeleton Coast named for the nautical remains of over 300 shipwrecks, including the famed Edmund Fitzgerald. Enjoy breathtaking views of the Lake Superior shoreline.

Sault Sainte Marie, Michigan
Known to Native Americans as the “Gathering Place” and referred to by locals as “The Soo,” the historic town of Sault Sainte Marie became one of the Great Lakes' most important economic axes following construction of the Soo Locks, one of the greatest engineering accomplishments of the 19th century. Maritime history is evocatively presented at SS Valley Camp, a retired lake freighter built in 1917, featuring the faithfully restored living quarters of Great Lakes sailors and the tragic loss of the Edmund Fitzgerald. Transit the impressive locks, tour the Soo Locks Interpretation Center and watch as colossal freighters lower 21 feet from Lake Superior to enter Lake Huron.

a treasured institution for over 130 years with a gleaming white Colonial facade, over 2000 trademark red geraniums and a procession of American flags. Enjoy lunch overlooking the world's longest porch, as romantic today as it was during the 1800s when it was dubbed “Flirtation Walk.” Stop at dramatic limestone Arch Rock, a portal to the spirit world according to Native American legend, and tour Fort Mackinac, built by the British in 1779 and garrisoned until 1875.
See Diego Rivera's monumental Detroit Industry mural which captures the city's blue collar history, as well as masterworks by Rodin, Caravaggio, Van Gogh, Degas and Cézanne. Discover the rich architectural legacy of the Gilded Age at Grosse Point where grandiose mansions replete with lavish period furnishings reflect Detroit's commitment to architectural preservation. Tour the Edsel and Eleanor Ford Mansion, a polished window on the grandeur and rich aesthetic lives of America's industrial aristocracy. The manor was designed by Detroit's preeminent architect, Albert Kahn, to resemble Cotswold village cottages and showcases an Art Deco design with rooms filled with ancient, Renaissance and 18th-century art, including presciently acquired works by Van Gogh, Cézanne and Rivera. Visit the acclaimed Henry Ford Museum of American Innovation, which spotlights the creative genius of American inventors and innovators from baseball to vintage cars and airplanes to civil rights heroes and artifacts that represent defining moments in American history, or tour historic Greenfield Village, "America's Hometown Celebration," which preserves 80 famous historic structures, relocated from across the nation, as well as a lavish collection of vintage automobiles. See Henry Ford's birthplace, two of Thomas Edison's workshops, the Wright brothers' bicycle shop and Luther Burbank's garden office.

**Welland Canal**
Cruise through seven locks of the Welland Canal, one of North America's most important economic lifelines. Constructed in the early 19th century, the canal links Lake Ontario to Lake Erie and was instrumental in opening the Great Lakes to commerce and prosperity—the canal carries nearly 40 million tons of cargo per year.

**Toronto, Ontario**
Dynamic Toronto is Canada's largest and most welcoming city and offers outstanding museums, galleries and restaurants which speak to its remarkable diversity.

**Port Colborne, Ontario, Canada, for Niagara Falls**
One of the world's most awe-inspiring natural phenomena, Niagara Falls never fails to impress. Cruise toward the mist-enshrouded base of Horseshoe Falls and experience firsthand the sheer force of this geological wonder.

See the 410-million-year-old rock layers of the Niagara Gorge and the formidable Whirlpool Rapids, among the world's most extreme Class VI rapids. Enjoy a specially arranged lunch with spectacular falls views. See the Sir Adam Beck Power Station, the world's first large-scale hydroelectric generation project, and admire Niagara's famous Floral Clock, intricately filled with 20,000 plants and flowers. The historically important Niagara area was the site of the Battle of Chippewa, a major milestone in the development of the U.S. Army during the War of 1812.

See the limousine originally used by President Kennedy, leased by Ford to the Secret Service for $500 a year.
Luxury Small Ship, Innovative Design
Le Champlain, launched in 2018, ushers in a new generation of Five-Star small ships, combining revolutionary design and a new standard of luxury for unparalleled cruising. Dock in smaller ports inaccessible to larger ships and where authentic cultural experiences and majestic scenery await you.

Life on Board
Experience the Blue Eye, the world’s first multisensory underwater Observation Lounge. Enjoy sweeping views from the lounges—which open to the outdoors—and lectures and cultural performances in the state-of-the-art theater. Relax in the spa, sauna or infinity-style swimming pool. There is a beauty salon, a fitness room and there are three elevators. Complimentary Wi-Fi access is available (conditions permitting).

World-Class Service
The highly trained crew is personable and attentive, and the ship has a medical center staffed with a doctor and a nurse.

Elegant Suites and Staterooms, 100% with Private Balconies
Each of the 92 Five-Star Staterooms and Suites (up to 484 square feet) features a private balcony. Grand Deluxe Suites have a bay window and spacious private terrace. Accommodations offer two twin beds or one queen bed, individual climate control, private bathroom with shower and luxury hotel-style amenities.

Chic and Casual Dining
Dine indoors or alfresco on international and regional cuisine served in the stylish, spacious indoor-outdoor restaurant, at the casual pool deck grill or from 24-hour room service. Daily meals include continental and buffet breakfasts, buffet lunch, afternoon tea and four-course dinner.

Respect for the Environment
A new addition to the Ponant “Clean Ship” fleet, an important distinction among ocean-cruising vessels, Le Champlain is energy efficient and eco-friendly, protecting fragile freshwater ecosystems.
Included

- Seven nights aboard the exclusively chartered, Five-Star Le Champlain
- Cruise from Milwaukee, Wisconsin, U.S., to Toronto, Ontario, Canada, U.S. featuring port calls at Mackinac Island, Michigan, U.S., Sault Sainte Marie; Tobermory, Ontario, Canada; Detroit, Michigan, U.S.; Port Colborne, Ontario, Canada, and Toronto
- Meals as specified in the itinerary
- Complimentary alcoholic and nonalcoholic beverages available throughout the program
- Captain’s Welcome and Farewell Receptions
- All entrance fees and tours as described in the itinerary
- Complimentary Wi-Fi on board ship (conditions permitting)
- Transfers and luggage handling if your arrival(s)/departure(s) coincide with the scheduled group transfer(s)
- Gratuities to local guides and drivers on included excursions and transfers
- Hospitality desk aboard ship
- Complimentary bottled water in your Suite or Stateroom and on excursions
- Complimentary use of an audio headset during guided excursions
- Experienced Gohagan & Company Travel Directors throughout the program
- Pre-departure materials, including a reading list
- Automatic $250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company

Not Included

- Airfare
- Taxes of $465 per person (subject to change)
- Gratuities to ship personnel (approximately $15 per person per day)
- Hotel staff gratuities (Pre-/Post-Program Options) ($1 to $2 per person per day) and gratuities for activities on your own
- 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 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 unless otherwise specified
- Accident/sickness, trip cancellation and baggage insurance
- 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
Milwaukee
Pride and Preservation
Pre-Program Option*
Rich in architectural treasures and world-class institutions that reflect its storied history, vibrant Milwaukee is the perfect introduction to your Great Lakes cruise. Enjoy a panoramic tour of the historic North Point neighborhood—home to one of the finest collections of Victorian mansions in the Midwest—and tour the expansive Milwaukee Art Museum, an impressive addition to Milwaukee’s revitalized waterfront, with more than 25,000 pieces of art. Enjoy a downtown walking tour where modern high-rises share the skyline with meticulously preserved 19th-century buildings fashioned from the city’s signature cream-colored local brick. Visit the striking Pabst Mansion, built in Flemish style by Pabst Brewing Company president Frederick Pabst. Accommodations for two nights are in the deluxe, centrally located The Pfister Hotel.

Toronto
Cultural Mosaic
Post-Program Option*
Conclude your Great Lakes voyage in cosmopolitan Toronto, one of North America’s most celebrated cultural melting pots. Enjoy a walking tour of the Distillery District, Canada’s premier arts, culture and entertainment destination, and visit Fort York, built in 1793 on the shores of Lake Ontario. Enjoy a specially arranged lunch at the top of the CN Tower’s 360-degree revolving restaurant. Visit Casa Loma, a Gothic Revival mansion and garden, built in the style of a European castle by Sir Henry Mill Pellatt. Tour the Art Gallery of Ontario, Toronto’s crowning jewel with a collection of over 80,000 works, including the world’s largest collection of Henry Moore sculptures, housed in a visionary building designed by renowned native son, architect Frank Gehry. Accommodations for two nights are in the historical deluxe Fairmont Royal York.

*The Pre- and Post-Program Options are available at additional cost. Details will be provided with your reservation confirmation.
CRUISING THE GREAT LAKES RESERVATION FORM

Send to: Commonwealth Club Travel
110 The Embarcadero
San Francisco, CA 94105
Fax to: (415) 597-6729
or call: (415) 597-6720

<table>
<thead>
<tr>
<th>Title</th>
<th>Full Name (exactly as it appears on your passport)</th>
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Street Mailing Address (no P.O. Box number please)
City: [ ] State [ ] ZIP Code [ ]

Telephone: (Home) [ ] (Mobile) [ ]
Email Address [ ]

Preferred Name(s) on Badge(s) [ ]
Program No. 008-09/12/20-252

Program reservations require a deposit of $600 per person and $200 per person Milwaukee Pre-Program Option and/or $200 per person Toronto Post-Program Option. By reserving and depositing on this program, I/we agree to the Release of Liability, Assumption of Risk and Binding Arbitration Agreement as printed on the outside back cover of this brochure.

- Endorsed is my/our check(s) for $ [ ] as deposit.
- Make checks payable to Gohagan & Company.
- I/We authorize you to charge my/our deposit of $ [ ] to: [ ] Visa [ ] MasterCard

Card Number [ ] Exp. Date [ ]

Signature as it appears on credit card

All FINAL PAYMENTS are required to be made by check or wire transfer by June 9, 2020.

Please make my/our reservation(s) in category:

1st choice [ ] 2nd choice [ ]
- Double occupancy (two twin beds).
- Double occupancy (one queen bed).
- Single accommodations.
- I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).

Please make my/our reservation(s):
Milwaukee Pre-Program Option
- Double at $795 per person.
- Single at $1195 per person.
- I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).

Toronto Post-Program Option
- Double at $1145 per person.
- Single at $1545 per person.
- I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).

- I/We want you to book my/our air, at an additional cost to be advised, from:

(Fill in departure city)
- Economy Class [ ]
- Upgraded Economy [ ]
- Business Class [ ]
- First Class [ ]

*Note: Airfare is subject to change and availability and is nonrefundable.

- I/We will make my/our own air arrangements.

We require membership to the Commonwealth Club to travel with us.
Please check one:
- I am a current member of the Commonwealth Club.
- I/We want to book my/our air, at an additional cost to be advised, from:
- I/We will make my/our own air arrangements.

MV Le Champlain

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<thead>
<tr>
<th>Category</th>
<th>LAND/CRUISE TARIFF excluding taxes*</th>
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<tbody>
<tr>
<td>8</td>
<td>Picture window, single door onto private partial-wall balcony. Deck 3, forward. (limited availability)</td>
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<tr>
<td>7</td>
<td>Picture window, single door onto private partial-wall balcony. Deck 3, midship.</td>
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<tr>
<td>6</td>
<td>Expansive sliding glass door, private balcony. Deck 4, forward.</td>
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<td>5</td>
<td>Expansive sliding glass door, private balcony. Deck 4, midship.</td>
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<tr>
<td>4</td>
<td>Expansive sliding glass door, private balcony. Decks 5 and 6, aft. (limited availability)</td>
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<tr>
<td>3</td>
<td>Expansive sliding glass door, private balcony. Deck 5, midship.</td>
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<tr>
<td>2</td>
<td>Expansive sliding glass door, private balcony. Deck 6, midship.</td>
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</tbody>
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| 1        | Deluxe Suite

- Suite with expansive sliding glass door, large private balcony, sitting area with sofa. Decks 3, 4, 5 and 6. (limited availability) $10695
- Two-room Suite, expansive sliding glass door, larger private balcony, two bathrooms, two closets, large sitting area with sofa. Deck 5. (limited availability) $11995
- Large Suite with expansive sliding glass door, larger private balcony, sitting area with sofa. Decks 5 and 6. (limited availability) $13195
- Large two-room Suite, expansive sliding glass door, spacious private terrace, full bathroom with tub and separate shower, additional half bath, sitting area with sofa. Decks 5 and 6. (limited availability) $13495

- Prestige Suite

- Suite with expansive sliding glass door, large private balcony, sitting area with sofa. Decks 3 and 4. (limited availability) $9295
- Two-room Suite, expansive sliding glass door, larger private balcony, two bathrooms, two closets, large sitting area with sofa. Deck 5. (limited availability) $9895
- Large Suite with expansive sliding glass door, larger private balcony, sitting area with sofa. Decks 5 and 6. (limited availability) $10295
- Large two-room Suite, expansive sliding glass door, spacious private terrace, full bathroom with tub and separate shower, additional half bath, sitting area with sofa. Decks 5 and 6. (limited availability) $10695

- Privilege Suite

- Suite with expansive sliding glass door, large private balcony, sitting area with sofa. Decks 3, 4, 5 and 6. (limited availability) $9295
- Two-room Suite, expansive sliding glass door, larger private balcony, two bathrooms, two closets, large sitting area with sofa. Deck 5. (limited availability) $9895
- Large Suite with expansive sliding glass door, larger private balcony, sitting area with sofa. Decks 5 and 6. (limited availability) $10295
- Large two-room Suite, expansive sliding glass door, spacious private terrace, full bathroom with tub and separate shower, additional half bath, sitting area with sofa. Decks 5 and 6. (limited availability) $10695

- Grand Deluxe Suite

- Suite with expansive sliding glass door, large private balcony, sitting area with sofa. Decks 3, 4, 5 and 6. (limited availability) $9295
- Two-room Suite, expansive sliding glass door, larger private balcony, two bathrooms, two closets, large sitting area with sofa. Deck 5. (limited availability) $9895
- Large Suite with expansive sliding glass door, larger private balcony, sitting area with sofa. Decks 5 and 6. (limited availability) $10295
- Large two-room Suite, expansive sliding glass door, spacious private terrace, full bathroom with tub and separate shower, additional half bath, sitting area with sofa. Decks 5 and 6. (limited availability) $10695

- Owner's Suite

- Suite with expansive sliding glass door, large private balcony, sitting area with sofa. Decks 3, 4, 5 and 6. (limited availability) $9295
- Two-room Suite, expansive sliding glass door, larger private balcony, two bathrooms, two closets, large sitting area with sofa. Deck 5. (limited availability) $9895
- Large Suite with expansive sliding glass door, larger private balcony, sitting area with sofa. Decks 5 and 6. (limited availability) $10295
- Large two-room Suite, expansive sliding glass door, spacious private terrace, full bathroom with tub and separate shower, additional half bath, sitting area with sofa. Decks 5 and 6. (limited availability) $10695

Singles are available in category 5 at $12195* and in category 2 at $14495* on or before February 24, 2020. Add $1000 for reservations made after February 24, 2020.

*Notes:
- Category 5
- Category 2
- Double at $1195 per person.
- Single at $1195 per person.
- I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).

$12995
$14195
$14995
RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: The Commonwealth Club and Gohagan & Company and its and their employees, the sponsoring associations/organizations, and its and their employees, shareholders, subsidiaries, affiliates, officers, directors or trustees, successors, and assigns (collectively “Gohagan”), do not operate or operate any entity which is to or does provide goods or services for your program including, for example, lodging facilities, airline, vehicle, ground transportation, travel insurance, local ground operators, providers or organizers of optional excursions, food service or entertainment 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 or of any other 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 resultant from acts or omissions or not limited to, acts of God or force majeure, acts of government, acts of war or civil unrest, insurrection or revolt, bites from or attacks by animals, insects or pests, strikes or other labor activities, criminal or terrorist activities of any kind or the threat thereof, sickness, illness, epidemics or the threat thereof, the lack of availability of or access to medical attention or the quality thereof, overbooking or downgrading of accommodations, failure to provide airline tickets as a result of the airline's failure to accept reservations, the weather, natural disasters, fire, strikes, lockouts, civil disturbances, events of war, armed conflict, insurrection, rebellion, changes in government, governmental tax increases. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar nature, even if Gohagan makes the flight arrangements or cancels the program. In the event a traveler is accompanied by the required deposit, by 300 days prior to the departure date. 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. Gohagan reserves the right to substitute motorcoach transportation using buses, trolleys, and/or autos for cruise accommodations if necessary due to weather, water conditions or levels, other events of force majeure, mechanical or other conditions beyond the control of Gohagan. Gohagan is not responsible therefor and is not required to compensate passengers under these circumstances. Gohagan may cancel a program (or an option) for any reason whatsoever; if so, refunds of all monies (less $250 administrative fee paid by the participant to Gohagan, however, is not required under these circumstances to refund the cost of any purchased travel insurance. Gohagan is not required to cancel any program 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 any governmental organization without prior notice, the U.S. Department of State, World Health Organization or other Warnings or Advisories of any kind. Gohagan is not responsible for penalties assessed by any governmental organization. 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 or of any other third party.

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CANCELLATIONS: Cancellations for all or any part of the program including Pre/Post Program(s) reservation(s) will not be effective until received in writing in the offices of Gohagan. Should you have to cancel, the following terms will apply: reservation cancellation(s) are subject to a $200 ($50 Pre/Post Program(s)) per person administrative fee from the time of booking through 120 days prior to departure; from 119 through 95 days prior to departure, $600 ($200 Pre/Post Program(s)) per person; from 94 through 60 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 program 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.

BINDING ARBITRATION: Any dispute concerning, relating or referring to this Agreement, the brochure or any other literature concerning the program, or the program itself, shall be resolved exclusively by binding arbitration pursuant to the Federal Arbitration Act, 9 U.S.C. Sections 1-16, either according to the then existing Commercial Rules of the American Arbitration Association (AAA) or pursuant to the Comprehensive Arbitration Rules & Procedures of the Judicial Arbitration and Mediation Services, Inc. (JAMS). Such proceedings will be governed by substantive (but not procedural) Illinois law and will take place in Chicago, Ill. 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, validity, 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. Please understand that by agreeing to these terms and conditions, the participant and Gohagan are waiving the right to a trial by jury.

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 contained in this Release of Liability, Assumption of Risk and Binding Arbitration Agreement.