



COMMONWEALTH  
CLUB TRAVEL

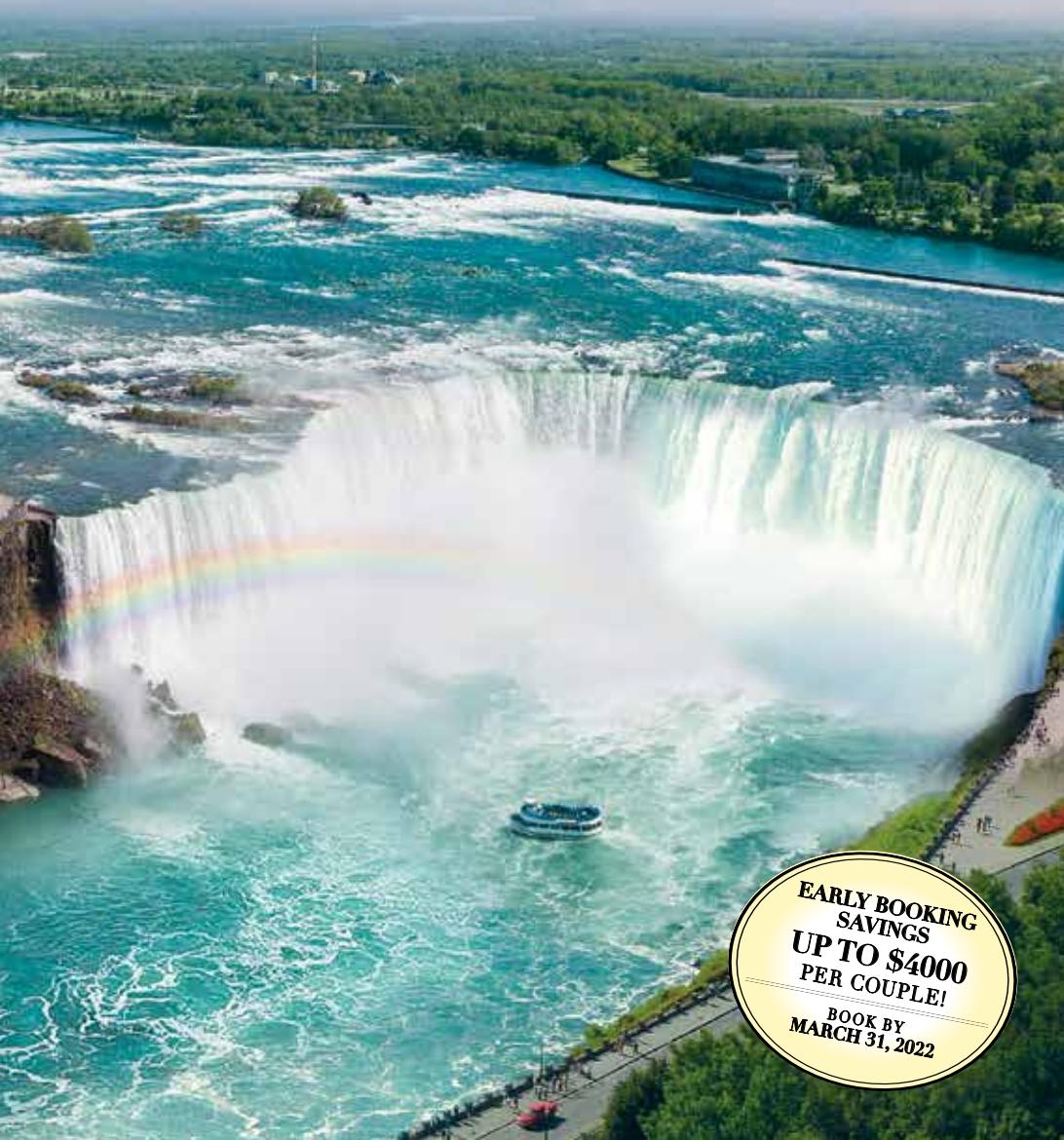
*Cruising*  
THE  
**GREAT LAKES**

Milwaukee ♦ Mackinac Island ♦ Sault Ste. Marie  
Tobermory ♦ Detroit ♦ Niagara Falls ♦ Toronto

aboard the Exclusively Chartered, Small Ship

**Five-Star LE DUMONT-D'URVILLE**

September 17 to 24, 2022



**EARLY BOOKING  
SAVINGS  
UP TO \$4000  
PER COUPLE!**  
BOOK BY  
MARCH 31, 2022



# COMMONWEALTH CLUB TRAVEL

Dear Club Members,

As the largest surface of fresh water 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 captivating 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 DUMONT-D'URVILLE, 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 19<sup>th</sup>-century engineering feats and major catalysts for industrial growth and innovation.

A historic focal point of invention, an archetype for 20<sup>th</sup>-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' 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—co-sponsored with several educational organizations including Duke University, National Trust and the University of California, Berkeley—aboard the Five-Star LE DUMONT-D'URVILLE, with all meals and excursions included triumphs the vitality, dynamism and natural beauty of North America's five Great Lakes. 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

*The safety and well-being of our travelers remains our highest priority. Cruise lines and some other providers of services (as well as, potentially, some countries) require all passengers traveling on our programs to present confirmation of a full COVID-19 vaccination, and, as well, passengers may have to produce evidence of a recent negative COVID test. All our staff are committed to adhering to all health and safety protocols from the start of your trip to the end as directed by the United States Centers for Disease Control and Prevention, overseas health officials as well as those protocols mandated by your cruise company (if applicable) and other suppliers of services. Detailed protocol information tailored to your travel program will be mailed to you along with additional pre-departure information.*



# EXPLORING THE GREAT LAKES

**I**n 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 with 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 North America's Great Lakes.

See remote lighthouses built with a square wooden tower for greater comfort for the keeper.



## ITINERARY

### MILWAUKEE Pre-Program Option

- 1 Depart home city/ Arrive in Milwaukee, Wisconsin/  
Embark LE DUMONT-D'URVILLE (D,R)
- 2 LAKE MICHIGAN/  
Mackinac Island, Michigan/  
LAKE HURON (B,L,D)
- 3 LAKE SUPERIOR/Sault Sainte Marie/  
Transit the Soo Locks (B,L,D)
- 4 Tobermory, Ontario, Canada/  
LAKE HURON (B,L,D)
- 5 St. Clair River/Lake St. Clair/  
Detroit, Michigan for Dearborn (B,L,D)
- 6 Detroit/LAKE ERIE (B,L,D)
- 7 Port Colborne, Ontario, Canada, for  
Niagara Falls/Cruise the Welland Canal/  
LAKE ONTARIO (B,L,R,D)
- 8 Toronto/Disembark the ship/  
Return to home city (B)

### TORONTO Post-Program Option

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

Photo this page: The landmark GRAND HOTEL opened in 1887 as a summer retreat for vacationers who came to Mackinac Island via steamer and boat.



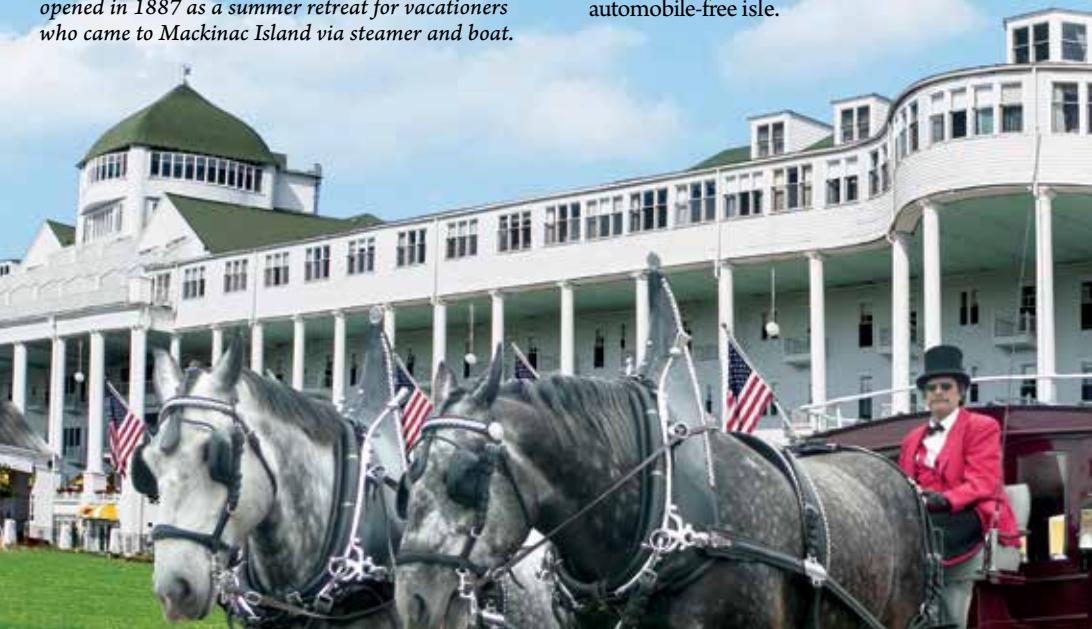
Discover the natural limestone of Arch Rock, rising 146 feet over Mackinac Island.

### Milwaukee, Wisconsin, U.S.

Wisconsin's largest city, Milwaukee, lies on the shores of Lake Michigan, the only Great Lake located entirely in the U.S. While better known today 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 19<sup>th</sup> 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 this automobile-free isle.





Be on deck to witness the engineering of the longest suspension bridge, as the ship

Delight in a horse-drawn carriage ride to the GRAND HOTEL, the “Lady on the Hill”—a treasured national landmark for over 130 years with a gleaming white Colonial facade, over 2,000 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.

### Lake Superior

Cruise into Lake Superior—deepest of the Great Lakes—and where in the eastern part of the lake are the remains of over 300 shipwrecks, including the famed *Edmund Fitzgerald*. Take out the reference to enjoying 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 assets following construction of the Soo Locks—a 19th century engineering marvel. 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.

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 19<sup>th</sup>-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.





*“miracle” of Mackinac Bridge, the Western Hemisphere’s longest suspension bridge, spans the straits and cruises beneath.*



*See the limousine originally used by President Kennedy, leased by Ford to the Secret Service for \$500 a year.*



*Admire Diego Rivera’s iconic Detroit Industry murals, inspired by months of research at Ford’s Rouge River plant.*

See Diego Rivera’s monumental Detroit Industry mural which captures the city’s blue collar history, as well as masterworks by Auguste Rodin, Michelangelo Merisi da Caravaggio, Vincent Van Gogh, Edgar Degas and Paul Cézanne. Discover the rich architectural legacy of the Gilded Age at Grosse Pointe 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 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 18<sup>th</sup>-century art.

Visit the acclaimed Henry Ford Museum of American Innovation, which spotlights the creative genius of American inventor and innovators that represent defining moments in U.S. 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.

### **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 significant 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.

### **Welland Canal**

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

### **Toronto, Ontario**

Cosmopolitan Toronto is Canada’s largest and most welcoming city and offers outstanding museums, galleries and restaurants which speak to its remarkable diversity and sophistication.

*The Milwaukee Pierhead Light has marked where the Milwaukee River flows into Lake Michigan since 1872.*





Stateroom with Balcony



Panoramic Restaurant

## EXCLUSIVELY CHARTERED, FIVE-STAR LE DUMONT-D'URVILLE

### Luxury Small Ship, Innovative Design

LE DUMONT-D'URVILLE, 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, where authentic cultural experiences and majestic scenery await you.

### Respect for the Environment

A new addition to the Ponant "Clean Ship" fleet, an important distinction among ocean-cruising vessels, LE DUMONT-D'URVILLE is energy efficient and eco-friendly, protecting fragile marine ecosystems.

### 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 floor-to-ceiling window and spacious private terrace. Accommodations offer two twin beds or one queen bed, individual climate control, a private bathroom with shower and luxury hotel-style amenities.

### Chic and Casual Dining

Dine indoors or al fresco 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 full breakfasts, lunch, afternoon tea and four-course dinner.

### Life on Board

Experience the *Blue Eye*, the world's first underwater, multisensory Observation Lounge. Enjoy sweeping views from the upper lounges—which open to the outdoors—and lectures, cultural performances or film screenings in the state-of-the-art theater. Relax in the spa, sauna or the infinity-style swimming pool. The ship has a beauty salon, a fitness room and three elevators. Complimentary Wi-Fi access is available.

### World-Class Service

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

Observation Lounge



Sun Deck



## Included

- ◆ Eight nights aboard the exclusively chartered, Five-Star, Small Ship LE DUMONT-D'URVILLE
- ◆ Cruise from Milwaukee, Wisconsin, U.S., to Toronto, Ontario, Canada featuring all five Great Lakes—Michigan, Huron, Superior, Erie and Ontario.
- ◆ Meals as specified in the itinerary
- ◆ Complimentary alcoholic and nonalcoholic beverages available throughout the cruise
- ◆ Captain's Welcome and Farewell Receptions
- ◆ All entrance fees and tours as described in the itinerary
- ◆ Complimentary Wi-Fi on board ship
- ◆ Transfers and luggage handling if your arrival(s)/departure(s) coincide with the scheduled group transfer(s).
- ◆ Experienced local guides for included excursions.
- ◆ Gratuities to local guides and drivers on included excursions and transfers.
- ◆ Complimentary bottled water in your Suite or Stateroom and on excursions.
- ◆ Hospitality desk in the hotel and aboard ship.
- ◆ Experienced Gohagan & Company Travel Directors at your service.
- ◆ Complimentary use of an audio headset during guided excursions.
- ◆ Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company.

## Not Included

- ◆ International airfare
- ◆ Taxes of \$440 per person (subject to change)
- ◆ Gratuities to ship personnel (\$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** **Pre-Program Option** *September 15-17, 2022*

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 historical 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. Experience a downtown walking tour where modern high-rises share the skyline with meticulously preserved 19<sup>th</sup>-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.

*Price per person, based on double occupancy: \$845*

*Price per person, based on single occupancy: \$1,095*

## **Toronto** **Post-Program Option** *September 24-24, 2022*

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 in 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.

*Price per person, based on double occupancy: \$1,095*

*Price per person, based on single occupancy: \$1,295*



*Futher details will be provided  
with your reservation confirmation.*

**MV LE DUMONT-D'URVILLE**



Category	LAND/CRUISE TARIFF <i>excluding taxes*</i> <i>Per person, based on double occupancy</i>	Early Booking Tariff** through Mar. 31, 2022	Full Tariff** after Mar. 31, 2022
8	Picture window, single door onto private, partial-wall balcony. <i>Deck 3, forward.</i> (limited availability)	<b>\$4995</b>	\$5745
7	Picture window, single door onto private, partial-wall balcony. <i>Deck 3, midship.</i>	<b>\$5495</b>	\$6320
6	Expansive sliding glass door, <b>private balcony.</b> <i>Deck 4, forward.</i>	<b>\$5995</b>	\$6895
5	Expansive sliding glass door, <b>private balcony.</b> <i>Deck 4, midship.</i>	<b>\$6395</b>	\$7355
4	Expansive sliding glass door, <b>private balcony.</b> <i>Decks 5 and 6, aft.</i> (limited availability)	<b>\$6995</b>	\$7995
3	Expansive sliding glass door, <b>private balcony.</b> <i>Deck 5, forward.</i> (limited availability)	<b>\$7395</b>	\$8495
2	Expansive sliding glass door, <b>private balcony.</b> <i>Deck 5, midship.</i>	<b>\$7995</b>	\$9195
1	Expansive sliding glass door, <b>private balcony.</b> <i>Deck 6, midship.</i>	<b>\$8895</b>	\$10230
<b>Deluxe Suite</b>	Suite with expansive sliding glass door, <b>large private balcony,</b> sitting area with sofa. <i>Decks 3, 4, 5 and 6.</i> (limited availability)	<b>\$10395</b>	\$11955
<b>Prestige Suite</b>	Two-room Suite, expansive sliding glass door, <b>larger private balcony,</b> two bathrooms, two closets, large sitting area with sofa. <i>Deck 5.</i> (limited availability)	<b>\$11695</b>	\$13450
<b>Privilege Suite</b>	Large Suite with expansive sliding glass door, <b>larger private balcony,</b> sitting area with sofa. <i>Decks 5 and 6.</i> (limited availability)	<b>\$11995</b>	\$13795
<b>Grand Deluxe Suite</b>	Extra-large, one-bedroom Suite and separate sitting room with sofa, expansive sliding glass door, <b>spacious private terrace,</b> full bathroom with tub and separate shower, additional half bath. <i>Deck 6, aft.</i> (limited availability)	<b>\$13195</b>	\$15175
<b>Owner's Suite</b>	Extra-large, one-bedroom Suite and separate sitting room with sofa, expansive sliding glass door, <b>spacious private terrace</b> with outdoor Jacuzzi, full bathroom with tub and separate shower, additional half bath. <i>Deck 5, aft.</i> (limited availability)	<b>\$13495</b>	\$15495

Singles supplements apply across all categories at 160% of the per person double price\*

\*Taxes are an additional \$440 per person and are subject to change.

†LE DUMONT-D'URVILLE has been specially contracted for this program, and the applicable deck plan is available on request from Gohagan & Company and reflects the only valid cabin categorization of the vessel.

**CRUISING THE GREAT LAKES REGISTRATION FORM**

Send to: Commonwealth Club Travel  
P.O. Box 194210  
San Francisco, CA 94119-9801  
Fax to: (415) 597-6729  
or call: (415) 597-6720  
008-09/17/22-252

Title Surname (exactly as it appears on your passport) Sex: M  F   
Given Names (exactly as it appears on your passport) Date of Birth  
Title Surname (exactly as it appears on your passport) Sex: M  F   
Given Names (exactly as it appears on your passport) Date of Birth  
Street Mailing Address (no P.O. Box number please)  
City State ZIP Code  
Home Telephone Cell Phone  
Email Address Business Telephone

Program reservations require a deposit of \$800 per person  
 Enclosed is my/our check(s) for \$ \_\_\_\_\_ as deposit.  
Make check(s) payable to **Gohagan & Company.**  
 I/We authorize you to charge my/our deposit of \$ \_\_\_\_\_ to:  
 American Express  Discover  MasterCard  Visa  
 I/We request that you contact me/us via telephone or email for deposit via ACH or wire transfer.

Card Number Exp. Date  
Signature as it appears on credit card

**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.**

First participant's signature Today's date  
Second participant's signature Today's date

**We require membership to the Commonwealth Club to travel with us. Please check one:**  
 I am a current member of the Commonwealth Club.  
 Please sign me up/renew my membership with the credit card information provided here.  
 I will visit commonwealthclub.org/membership to sign up for a membership.

**Please make my/our reservation(s) :**

Category: 1st Choice 2nd Choice  
 Double occupancy (two twin beds).  
 Double occupancy (one queen bed).  
 Single accommodations.  
 Single but prefer to share and will allow you to select my roommate (shares cannot be guaranteed).

**Milwaukee Pre-Program Option**  
 Double at \$845 per person.  
 Single at \$1095 per person.  
 I am reserving as a single but prefer to share accommodations.

**Toronto Post-Program Option**  
 Double at \$1095 per person.  
 Single at \$1295 per person.  
 I am reserving as a single but prefer to share accommodations.

I/We want you to book my/our air, at an additional cost to be advised, from:  
  
(fill in departure city)

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

**FINAL PAYMENT due June 13, 2022; make by check, ACH or wire transfer only. No land/cruise cancellation fees until 95 days prior to September 17, 2022!**

## RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

**RESPONSIBILITY:** Gohagan & Company, The Commonwealth Club, and its and their employees, shareholders, subsidiaries, affiliates, officers, directors or trustees, successors, and assigns (collectively "Gohagan"), do not own or operate any entity which is to or does provide goods or services for your program 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 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, failure to act, financial failure or other defaults of any such person, entity, supplier or any other third party.

In addition and without limitation, Gohagan is not responsible for any injury, financial or other 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 or orders of government, denial or delay of entry into any country, 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, mechanical or other failure of airplanes, vessels or other means of transportation, or for any failure of any transportation mechanism to arrive or depart timely or safely. Further, I release Gohagan from its own negligence and assume all risk thereof.

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 as a program participant, or remove from a program, without refund, any person Gohagan judges to be incapable of meeting the rigors and requirements of participating in the activities, or who is abusive to other program participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the program by others. Specific room/cabin assignments are within the sole discretion of the hotel or cruise line.

Gohagan reserves the right to change the itinerary or program 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. Gohagan reserves the right to substitute motorcoach transportation using hotels, inns or lodges 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 or postpone a program (or an option) for any reason whatsoever. If so, for cancellations based upon acts of God or force majeure, acts or orders of government, epidemics or the threat thereof, terrorism or the threat thereof, strikes or labor disturbances, demonstrations, riots or civil unrest, criminal activity, supplier default or insolvency, or other similar circumstances, its sole obligation is to issue credits in the full amount of moneys paid to Gohagan to the extent its suppliers are crediting Gohagan with those monies paid by Gohagan to them. Under no circumstances is Gohagan obligated 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, Centers for Disease Control, World Health Organization or other Warnings or Advisories of any kind. Gohagan is not responsible for fees assessed by air carriers resulting from operational and/or itinerary changes, even if Gohagan makes the flight arrangements or cancels the program. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure.

**NOT INCLUDED:** Taxes; passport, visas and associated fees; COVID-19 related expenses and associated fees; personal expenses such as laundry, telephone calls and Internet access or any other expenses unless specifically otherwise described; accident/sickness, trip cancellation, and baggage insurance; gratuities to ship and hotel personnel; optional sightseeing excursions; baggage charges on aircraft; local departure air/airport tax(es); airfare and associated local taxes, airport facility and security taxes and federal inspection fees not listed as included in the travel program; transfers and baggage handling to/from airport/hotel/ship 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); meals, alcoholic or other beverages and all other services not specifically mentioned as included in the travel program.

**AIRFARE:** Airfare is subject to change and availability and, depending on the fare basis, likely 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 notice.

**DISCOUNTED RESERVATIONS:** Discounts apply only to those reservations received in the offices of The Commonwealth Club in writing, accompanied by the required deposit, by **March 31, 2022**. 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.

**CANCELLATION FEES:** Final payment is due at least 95 days prior to departure. Cancellation fees and penalties apply as follows:

PRIOR TO DEPARTURE	FEE
96 days or more prior	Full refund
95-61 days prior*	50% of program price
60-45 days prior*	75% of program price
44-0 days prior	100% of program price

\*All cancellations must be submitted in writing to The Commonwealth Club. In the event of a cancellation between 45 and 95 days prior to departure, the refund will be by credit, usable on a future Gohagan & Company trip which commences on or before December 31, 2023. In addition, for all bookings, any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

**PHYSICAL ACCESSIBILITY:** All programs require physical independence and mobility. 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

PRSR STD  
U.S. Postage  
PAID  
Gohagan &  
Company

Commonwealth Club Travel  
P.O. Box 194210  
San Francisco, CA 94119-9801  
(415) 597-6720 [www.commonwealthclub.org/travel](http://www.commonwealthclub.org/travel)

make your reservation. Participants must be able to embark or disembark motorcoaches alone or with minimal assistance from your traveling companion and climb stairs and step over raised thresholds without assistance. Participants requiring assistance must travel with a companion who will be responsible for handling equipment.

**TRAVEL INSURANCE:** 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. Information about trip insurance will be sent with your confirmation.x

**RATES:** Prices quoted are based on fares in effect at the time of printing and are subject to change at any time. On land and/or cruise programs, even after full payment, Gohagan reserves the right to increase the program price in the event of cost increases due to changes in supplier costs, currency fluctuations or fuel or energy surcharges and all such increases are to be paid to Gohagan upon notice to the program participant of such increases. On programs which include Gohagan purchased interstate or international air (which originates or returns to the United States), no increased costs will be passed on after final payment except for subsequently imposed governmental tax increases.

**REGISTRATION:** Commonwealth Club CSt#:# 2096889-40;  
Gohagan CSt#:# 2031868-40, WSt#:# 601 767 666, OS#:# TA 0905.

**CHOICE OF LAW:** This agreement and any issues regarding the program will be governed by substantive Illinois law.

**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, IL. 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. Please understand that by agreeing to these terms and conditions, the participant and Gohagan are waiving the right to a trial by jury. Any arbitration commenced against Gohagan must be on behalf of only the signatory to this Agreement and his or her immediate family members who traveled with signatory, such as a spouse or child. Under no circumstances can participant be part of a class or other joint action.

**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 for this program or for any program to which he/she may transfer.

**TRAVEL ARRANGEMENTS BY:** Gohagan & Company.

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