



# 101<sup>ST</sup> Anniversary Passage through the **PANAMA CANAL** and **COSTA RICA**

A voyage aboard the  
Five-Star Small Ship  
**M.V. TERE MOANA**

February 26 to March 6, 2015

- ◆ Luxury Small Ship—*only* 45 Staterooms!
- ◆ 100% Ocean-View Staterooms
- ◆ All Shore Excursions Included
- ◆ All Shipboard Gratuities Included
- ◆ All Beverages Included Aboard Ship





# Commonwealth Club Travel

Dear Club Members and Friends:

Few experiences can match one of the world's most dramatic voyages, a cruise from the Pacific Ocean to the Atlantic through one of the greatest man-made wonders of the world, the Panama Canal. An engineering marvel when it opened one hundred and one years ago, the 50-mile passage through the Panama Canal continues to astonish even the most veteran traveler. Experience firsthand the mighty locks that raise and lower ships 85 feet using no other power than the force of gravity, accomplishing in mere hours what would have taken a three-week circumnavigation of South America in years gone by.

We invite you to join us for this voyage of a lifetime featuring a passage through the historic Panama Canal, following its centennial anniversary, and the unspoiled rainforests of Costa Rica and Panama at the best time of year. During our comprehensive itinerary, visit two UNESCO World Heritage sites and Panama's ancient San Blas Islands, where the Guna Indians live much as they did centuries ago. Tour one of acclaimed architect Frank Gehry's newest designs, Panama City's Biodiversity Museum. Experience Panama's and Costa Rica's world-renowned and protected national parks—rainforests, islands and archipelagos that foster one of the most pristine ecosystems on our planet.

This exclusive offering features the **Five-Star** M.V. TERE MOANA, relaunched in 2013 under new ownership following a multimillion-dollar refurbishment. A true **small ship**, M.V. TERE MOANA carries only 90 guests and provides the best of deluxe accommodations, an intimate atmosphere to enjoy the camaraderie of like-minded travelers and an all-inclusive cruise experience. We are co-sponsoring this trip with Smithsonian Journeys, Notre Dame and Vanderbilt University.

This is an exclusive opportunity available only to travelers from educational organizations like ours, and it is an excellent value. I encourage you to book now while space is available.

Best regards,



Kristina Nemeth  
Travel Director  
(415) 597-6720

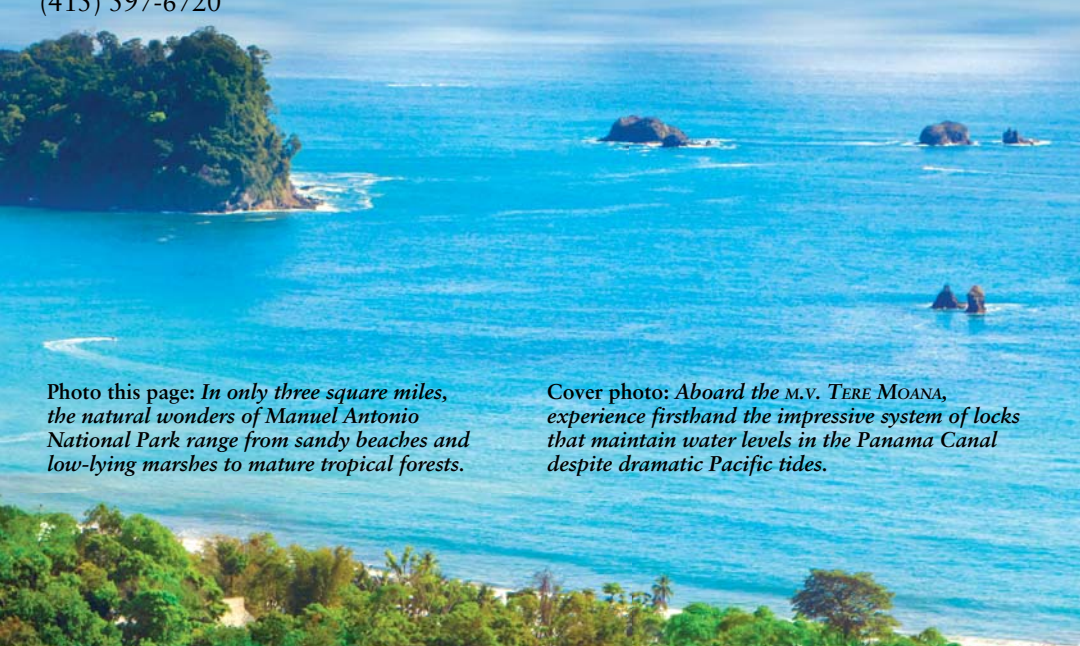


Photo this page: *In only three square miles, the natural wonders of Manuel Antonio National Park range from sandy beaches and low-lying marshes to mature tropical forests.*

Cover photo: *Aboard the M.V. TERE MOANA, experience firsthand the impressive system of locks that maintain water levels in the Panama Canal despite dramatic Pacific tides.*





# NATURE'S WONDERS

## in the Heart of the Rainforest

*Called the "coast of riches" by the Spanish conquistadors who discovered it in 1502, Costa Rica offers visitors incredibly beautiful, ecologically diverse and fascinating cultural experiences. More than 25% of the country is a national park, wildlife refuge or protected rainforest, earning Costa Rica the distinction of the greenest country in the world and the leading eco-tourism destination. Explore lush rainforests, walk along exquisite beaches and see a stunning palette of wildlife, where rare and endemic species flourish, including howler monkeys, colorful tree frogs and Costa Rica's 600 species of non-migratory birds. Costa Rica's national motto is "Pura vida!" which translates literally as "pure life" but is better expressed by the optimistic, carefree spirit and the smiling faces of the ticos (Costa Rican natives) who welcome you to this spectacular landscape.*



**DISTINCTIVELY  
GOHAGAN & COMPANY**

- ◆ **Exclusively chartered.**
- ◆ **Five-Star small ship.**
- ◆ Specially designed itinerary exclusively available to our affinity travelers.
- ◆ Grand passage through the Panama Canal.
- ◆ Early Booking Savings!
- ◆ Complimentary alcoholic and nonalcoholic beverages.
- ◆ All shipboard gratuities included.
- ◆ One port call every day.
- ◆ All shore excursions included.
- ◆ Only 90 guests.
- ◆ Eight Staterooms with private veranda.
- ◆ Spacious, 100% **ocean-view** accommodations.
- ◆ Special educational lectures.
- ◆ Welcome flowers and fruit in your stateroom upon embarkation.
- ◆ Two-star Michelin chef-designed signature dishes.
- ◆ Elegant indoor and alfresco dining.
- ◆ One crew member for every 1.5 guests.

### San José

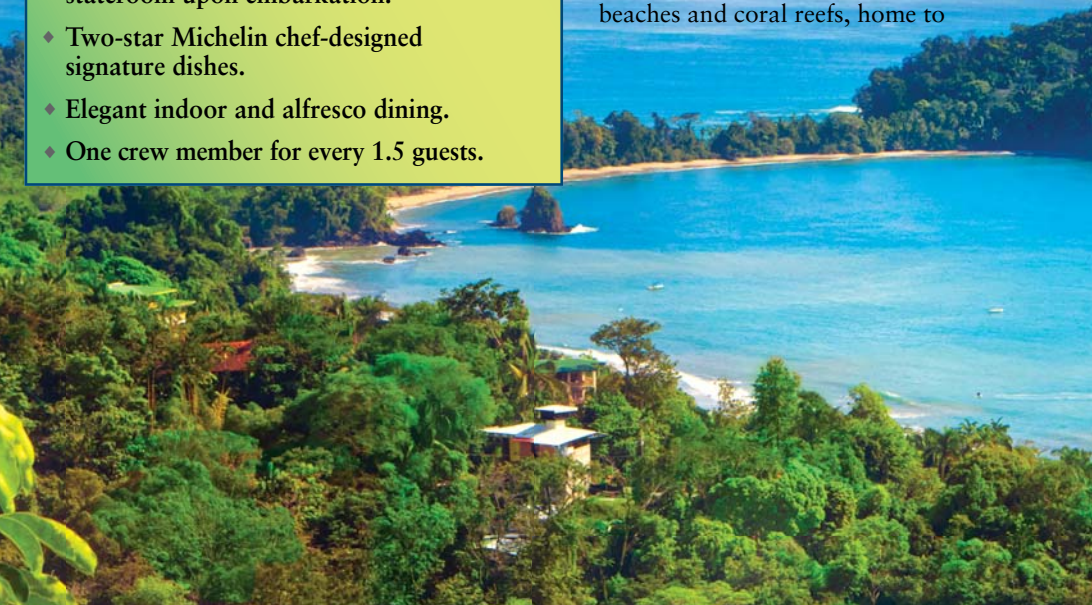
The horticultural diversity of Costa Rica, the "Garden of the Americas," is evident in the parks of this vibrant capital city. San José is also an interesting mix of architectural styles, including Spanish Colonial, Moorish and Modernist. Its National Theater is a regal Baroque edifice modeled on Milan's La Scala. The National Museum's exhibits feature impressive pre-Columbian Central American artifacts.

### Curú National Wildlife Refuge

Unlike traditional nature reserves, Curú Wildlife Refuge is a unique blend of sustainable agriculture, forest management and wildlife protection, encompassing five distinctly different untouched habitats making it the ideal place to see entire ecosystems coexisting. During a guided walk, look for the diversity of wildlife including pumas, anteaters, ocelots, otters and more than 230 species of birds.

### Manuel Antonio National Park

Experience an unparalleled diversity of wildlife in this lush tropical paradise, a captivating combination of rainforest, beaches and coral reefs, home to





Costa Rica is famous for its hundreds of stunning freshwater falls.

more than 100 species of mammals, almost 200 species of birds and various reptiles and amphibians. In this “Living Eden,” expert naturalists will help you spot colorful toucans, screeching howler monkeys, camouflaged iguanas, squirrel monkeys and rare and endangered species such as the scarlet macaw and quetzal, protected by law in this natural haven.

## Golfo Dulce, Costa Rica

Located along the southern Pacific coast, this secluded natural wonderland was declared “one of the most biologically intense places on earth.” Explore flora and fauna firsthand on the grounds of the Saladero Eco Lodge, an exclusive, pristine private property accessible only by boat and encompassing nearly 500 acres of primary old-growth rainforest, tropical gardens and beach, offering spectacular viewing of Costa Rica’s rich wildlife, including scarlet macaws and the endangered spider monkey. In nearby Casa Orquídeas, a stunning, maze-like botanical garden of over 100 species of orchids, bromeliads, heliconias and edible plants, visitors can observe colorful toucans, scarlet macaws and jewel-hued hummingbirds.

## Coiba National Park

Designated a UNESCO World Heritage site, Coiba National Park and its Special Zone of Marine Protection has emerged as a rich

*Panama’s Guna Indians proudly wear vibrant molas and wrap their legs with colorful and patterned beaded winis.*



laboratory for studying coral, mammals and plants. In addition to 69 species of fish, humpback, orca, sperm and Cuvier’s beaked whales are known to migrate through the marine park’s perimeter.

## ITINERARY

### Date

#### ♦ COSTA RICA PRE-PROGRAM OPTION

- 2/26 Depart the U.S./  
SAN JOSÉ, COSTA RICA
- 2/27 SAN JOSE/PUERTO CALDERA/  
Embark m.v. TERE MOANA (B,L,D)
- 2/28 CURÚ NATIONAL WILDLIFE REFUGE/  
MANUEL ANTONIO NATIONAL PARK (B,L,R,D)
- 3/1 GOLFO DULCE, COSTA RICA, FOR  
SALADERO ECO LODGE AND  
CASA ORQUÍDEAS (B,L,D)
- 3/2 GRANITO DE ORO, PANAMA/ISLA COIBA (B,L,D)
- 3/3 PANAMA CITY (B,L,D)
- 3/4 PANAMA CITY/PANAMA CANAL/  
COLÓN (B,L,D)
- 3/5 SAN BLAS ISLANDS (B,L,R,D)
- 3/6 COLÓN/Disembark ship/  
PANAMA CITY/Return to the U.S. (B)

#### ♦ PANAMA POST-PROGRAM OPTION

Linked by an underwater mountain chain to the Galápagos, Granito de Oro is a small island within the park known as the “live aquarium of Coiba.” Enjoy an afternoon snorkeling among its vast array of exquisite marine life including parrotfish and orange-sided triggerfish.

The largest island in Central America and once an isolated political prison, Isla Coiba today is a host of terrestrial wonders—untouched rainforest, rugged headlands, pristine white-sand beaches and mangrove thickets—the perfect environment for the evolution of new and endemic subspecies and for the preservation and protection of endangered species.

## Panama City

Central America’s most attractive capital city was founded in 1519 by Spanish explorers and rebuilt in the late 17<sup>th</sup> century. Many historic edifices remain today within the designated UNESCO World Heritage site—Panama Viejo, the oldest European settlement in the Americas, and Casco Antiguo, with its cobblestone streets and its stunning 16<sup>th</sup>-century cathedral.





Once a forgotten neighborhood, Panama City's Casco Antiguo, the walled colonial quarter, is now a vibrant UNESCO World Heritage site where the culture is a blend of old and new, local and imported.

Adjacent to the Panama Canal, the Miraflores Locks Visitor Center provides an opportunity to see how the locks operate. Nearby, the new Biodiversity Museum, designed by architect Frank Gehry of Guggenheim fame, showcases the ecological significance of Panama's exotic flora and fauna.

### San Blas Islands, Panama

Located on the Caribbean side of Panama, the sun-drenched San Blas Islands are an extraordinary testament to Panama's commitment to the

indigenous Guna Indians, also known as the Kuna Indians, and their centuries-old language, customs and culture. Villagers live in typical thatched roof huts, barter or trade in fish and agricultural products and paddle dugout canoes, their main mode of transportation. Guna women continue to hand stitch traditional colorful *molas* (reverse appliqué panels) and wear *winis*, long strings of tiny beads wrapped around their forearms and legs in striking geometric patterns.



Formed by damming the Chagres River, the Panama Canal's stunning Gatún Lake is the largest man-made lake in the world.

### Costa Rica's Cloud Forests and Volcanoes Pre-Program Option

A medley of Costa Rica's diverse biospheres, this spectacular extension features the mysterious cloud forest, a walk across hanging bridges in the rainforest, a dip in soothing geothermal springs nestled among powerful volcanoes, historic San José and a taste of the rich culture—coffee and chocolate. Accommodations are for two nights in the ideally located HOTEL ROYAL CORIN and one night in the hacienda-style COSTA RICA MARRIOTT HOTEL SAN JOSÉ.

### Panama, Old and New Post-Program Option

The perfect complement to Panama's man-made wonder and "the crossroads of the Americas" is an exploration of old and new Panama City. Tour Panama Viejo, the remains of the 16<sup>th</sup>-century Spanish town; enjoy an architectural tour featuring Panama City's more modern structures; and cruise on the Chagres River through the rainforest to learn more about Panama's indigenous people. Accommodations for two nights are in the deluxe BRISTOL PANAMA hotel.

*The Pre- and Post-Program Options are available at additional cost. Details will be provided with your reservation confirmation.*



# FIVE-STAR SMALL SHIP



## M.V. TERE MOANA

The **Five-Star** M.V. TERE MOANA entered service in 2013 under new ownership following a multimillion-dollar refurbishment. This exclusively chartered, deluxe, 90-passenger vessel fits the profile of **small ship cruising** perfectly and can cruise into ports inaccessible to larger vessels.

Eight of the Five-Star, **ocean-view**, spacious accommodations have private verandas. Each Stateroom features a large picture window, private marble- and teak-appointed bathroom with shower, one queen bed or two twin beds, luxurious European linens and amenities, individual climate control, robes, cotton slippers, satellite television, safe, hair dryer and minibar featuring a selection of complimentary beverages. Complimentary welcome flowers and fruit are provided in each Stateroom upon arrival.

The elegant L'Etoile dining room and La Veranda restaurant accommodate all guests at a single, unassigned seating, and an attentive staff serves international cuisine featuring fresh local ingredients. Early-risers' coffee, buffet breakfast, buffet lunch, afternoon tea and dinner are served daily. Enjoy indoor or outdoor dining in La Veranda for breakfast and lunch. Dinner is served nightly in L'Etoile dining room, with a menu featuring two-star Michelin-rated chef culinary creations. Complimentary room service and vegetarian and wellness meal options are available. Complimentary alcoholic and nonalcoholic beverages are served throughout the cruise.

The inviting and spacious public areas are tastefully appointed and include a large lounge, where a program of enriching lectures is held, two bars, a comfortable library with computers, wireless Internet hotspots, spa, fitness center, boutique and outdoor swimming pool.

The M.V. TERE MOANA's English-speaking crew provides courteous, professional service and sails with an onboard physician. There is one crew member for every 1.5 guests. The ship has an elevator.



*Category 1 Stateroom*



*Dining Room*



*Lounge*



*Alfresco dining on the Sun Deck*

## Included

- ◆ Exclusive lectures and presentations by the study leaders and onboard team of naturalists
- ◆ One night in the *hacienda*-style COSTA RICA MARRIOTT HOTEL SAN JOSÉ
- ◆ Seven nights aboard the exclusively chartered, Five-Star M.V. TERE MOANA
- ◆ Cruise from Puerto Caldera, Costa Rica, to Colón, Panama, and the Panama Canal transit, with port calls at Manuel Antonio National Park, Curú National Wildlife Refuge and Golfo Dulce for Casa Orquídeas and Saladero Eco Lodge, Costa Rica; and Isla Coiba, Granito de Oro, Panama City and the San Blas Islands, Panama
- ◆ Meals as specified in the itinerary
- ◆ Complimentary alcoholic and non-alcoholic beverages served throughout the cruise
- ◆ Captain's Welcome and Farewell Receptions
- ◆ All entrance fees and tours as described in the itinerary
- ◆ Transfers and luggage handling abroad for participants whose arrival(s)/departure(s) coincide with the scheduled group transfer(s)
- ◆ Gratuities to local guides and drivers on included excursions and transfers
- ◆ Gratuities to ship personnel
- ◆ Hospitality desk in the hotel and aboard ship
- ◆ Experienced team of 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

- ◆ International airfare
- ◆ Taxes of \$520 per person (subject to change)
- ◆ Hotel staff gratuities 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
- ◆ 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

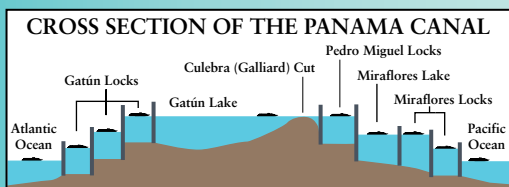




*The 580-foot-long S.S. Kroonland was the largest passenger ship of its time to transit the Panama Canal in 1915.*

## The Panama Canal 101<sup>st</sup> Anniversary

Experience firsthand the “greatest liberty ever taken with nature,” which cuts through the Great Continental Divide, spans 50 miles and took 33 years to complete at a cost of \$400 million. This historic engineering feat changed the world, opening up new channels of international trade and allowing ships to travel between the Atlantic and Pacific Oceans in a fraction of the time.



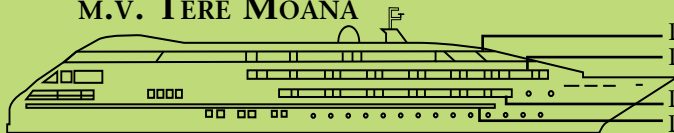
After France’s failed attempt to build a sea-level canal here in the 19<sup>th</sup> century and following the U.S. involvement in Panama’s independence, the project was turned over to the U.S. in 1903 and construction began during the presidency of Theodore Roosevelt. Among the 100,000 workers involved in the construction was French Post-Impressionist artist Paul Gauguin. When completed in 1914, the Panama Canal was considered one of the seven wonders of the modern world. Now, one hundred one years later, the Panama Canal is undergoing a \$5.25 billion expansion, adding a wider third lane that can accommodate more than twice the cargo of the current lanes, maintaining its status as the gateway to the world.

*Tens of thousands of workers labored and sacrificed to complete the largest engineering endeavor of the early 20<sup>th</sup> century.*





# M.V. TERE MOANA



Deck 5, Bougainville  
Deck 4, La Pérouse  
Deck 3, Champlain  
Deck 2, La Fayette

## LAND/CRUISE TARIFF *(per person, based on double occupancy)*

Stateroom Category*	Description - Staterooms range from 161 sq. ft. to 205 sq. ft. with two twin beds that convert to make one queen bed and have a marble-appointed bathroom with shower, individual climate control, satellite television, telephone, desk, minibar stocked and replenished, safe, closet, hair dryer and bathrobes.	Early Booking Price through August 5, 2014	Regular Price after August 5, 2014
6	Ocean-view stateroom with one large window. Decks 3 and 4, forward. (limited availability)	<b>\$4195</b>	<b>\$5195</b>
5	Ocean-view stateroom with one large window and sitting area. Deck 3, forward.	<b>\$4895</b>	<b>\$5895</b>
4	Ocean-view stateroom with one large window and sitting area. Deck 3.	<b>\$5495</b>	<b>\$6495</b>
3	Ocean-view stateroom with one large window and sitting area. Deck 4, forward.	<b>\$5595</b>	<b>\$6595</b>
2	Ocean-view stateroom with one large window and sitting area. Deck 4.	<b>\$6595</b>	<b>\$7595</b>
1	Ocean-view stateroom with sliding glass doors that open to a private balcony, sitting area. Deck 5.	<b>\$7195</b>	<b>\$8195</b>

♦ Singles are available in category 4 at \$8695 and category 2 at \$9495 on or before August 5, 2014. Add \$1000 for reservations made after August 5, 2014.

♦ Taxes are an additional \$520 per person and are subject to change.

\*M.V. TERE MOANA 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.

## THE PANAMA CANAL AND COSTA RICA RESERVATION FORM

Send to:

Commonwealth Club Travel  
595 Market Street, 2nd Floor  
San Francisco, CA 94105

Fax to:

(415) 597-6729

or call:

(415) 597-6720

Title Full Name (exactly as it appears on your passport)

Title Full Name (exactly as it appears on your passport)

Street Mailing Address (no P.O. Box number please)

City State ZIP Code

Telephone: (Home) (Mobile)

Email Address (Business)

Preferred Name(s) on Badge(s) Tour No. 096-02/26/15-262

Program reservations require a deposit of \$600 per person and \$200 per person Costa Rica Pre-Program Option and \$200 per person Panama 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.

☐ Enclosed is my/our check(s) for \$\_\_\_\_\_ as deposit.  
Make checks payable to **Thomas P. 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 October 29, 2014.

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

**Costa Rica Pre-Program Option**

- ☐ Double at \$995 per person.  
☐ Single at \$1450 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).

**Panama Post-Program Option**

- ☐ Double at \$750 per person.  
☐ Single at \$950 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 from

\_\_\_\_\_ (fill in departure city)  
to San José, Costa Rica, with return from Panama City, Panama, at additional cost to be advised.<sup>†</sup>

- ☐ Economy Class  
☐ Business Class  
☐ First Class

<sup>†</sup>Note: Airfare is subject to change and availability and is nonrefundable.

☐ I/we will make my/our own air arrangements.



*Listen for the throaty call of the howler monkey, one of Costa Rica's most common species.*

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

**RESPONSIBILITY:** The Commonwealth Club and Thomas P. Gohagan & Company 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 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 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 resulting from, but 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, 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.

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 not insured at owner's risk. The right is reserved to decline to accept as a trip participant, or remove from a trip, 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 trip participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the trip 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 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. Transit times through the canal are controlled by the Panama Canal Authority and traffic conditions. Daylight crossings are not guaranteed. 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 therefor 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, 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 prior notice. Please contact your airline(s) for the most current luggage allowance policy.

**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 make your reservation. Travelers 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. Travelers requiring assistance must travel with a companion who will be responsible for handling equipment.

**DISCOUNTED RESERVATIONS:** Discounts apply only to those reservations received in the offices of The Commonwealth Club in writing, accompanied by the required deposit, by August 5, 2014. 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.

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U.S. Postage  
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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)

**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: reservation cancellation(s) are subject to a \$200 (\$50 Pre/Post Program(s)) per person administrative fee from the time of booking through 180 days prior to departure; from 120 through 179 days prior to departure, \$600 (\$200 Pre/Post Program(s)) per person; from 61 through 119 days prior to departure, 50% of the published full regular tariffs; cancellations 60 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. Information about trip insurance will be sent with your confirmation.

**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 tour 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 tour 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, OST#: TA 0905.

**BINDING ARBITRATION:** Any controversy or claim arising out of or relating in any way to this Release of Liability, Assumption of Risk and Binding Arbitration Agreement, 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. In any such proceeding, the substantive, but not procedural law of Illinois will apply. 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 contained in this Release of Liability, Assumption of Risk and Binding Arbitration Agreement.

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