



# Changing Tides of History

CRUISING THE

# Baltic Sea

DENMARK ♦ POLAND ♦ ESTONIA ♦ RUSSIA ♦ FINLAND ♦ SWEDEN

Featuring Guest Speakers



**LECH WAŁĘSA**

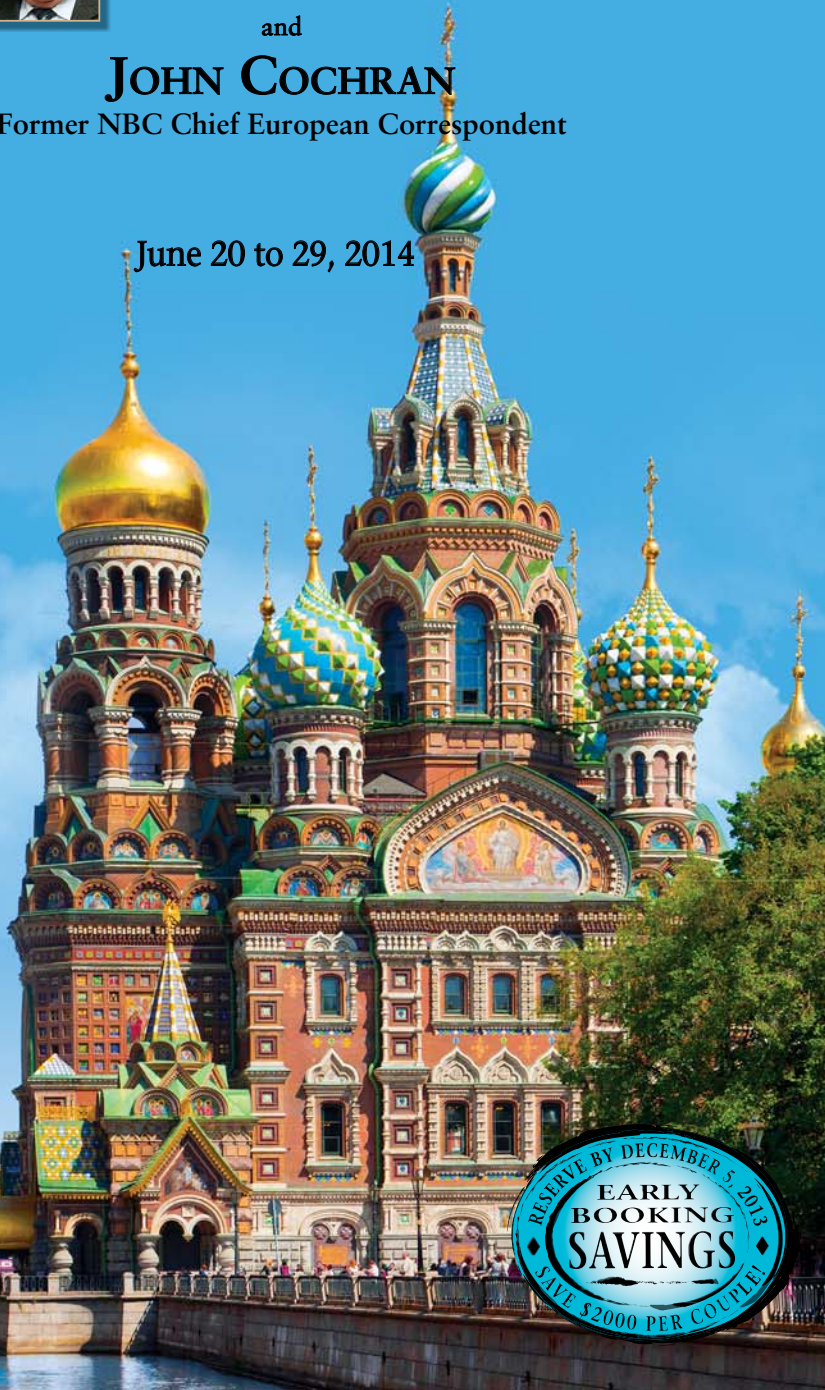
Former President of Poland

and

**JOHN COCHRAN**

Former NBC Chief European Correspondent

June 20 to 29, 2014





# Commonwealth Club Travel

Dear Traveler:

We are pleased to offer this rare opportunity to attend enriching lectures by a historic former world leader, former President of Poland Lech Wałęsa, and the former NBC Chief European Correspondent covering Mr. Wałęsa during the struggle of the Polish Solidarity movement, John Cochran. This unique Baltic Sea journey, one of the great cruises of the world, features five Baltic countries and Russia and seven UNESCO World Heritage sites.

Experience the cultural rebirth of the Baltic States and the imperial treasures of St. Petersburg, Russia, while cruising aboard the exclusively chartered, Five-Star small ship M.S. LE BORÉAL. In the tradition of ancient Viking mariners and medieval merchants, cruise under the glistening White Nights of summer from Denmark's beautiful and sophisticated, innovative and exceptionally "green" capital city of Copenhagen to the cosmopolitan and royal Swedish capital of Stockholm. Immerse yourself in the historic epicenter of the Solidarity movement in Gdańsk, Poland; enjoy the well-preserved medieval Old Town of Tallinn, Estonia; spend two days in regal St. Petersburg, including a tour of the world-acclaimed State Hermitage Museum and visits to the Peter and Paul Fortress and the spectacular czarist palaces at Petrodvorets and Pushkin; discover the stunning architecture of Helsinki, Finland; and tour the seldom-visited Hanseatic town of Visby, Sweden.

This comprehensive travel offering to the diverse countries bordering the Baltic Sea includes one shore excursion in each port and is an excellent value. We are co-sponsoring this trip with several other educational organizations including the Smithsonian, Dartmouth University and the National Trust for Historic Preservation. I urge you to make your reservation soon, as space sold out quickly for 2013, and Early Booking Savings will only be available through December 5, 2013!

Best regards,



Kristina Nemeth  
Travel Director  
(415) 597-6720







## U.S.

**Friday, June 20**

Depart the U.S.

## Copenhagen,

### Denmark

*Hanseatic  
Cog Ship*

**Saturday, June 21**

Arrive in Copenhagen and embark the Five-Star M.S. LE BORÉAL. This evening, attend the Captain's Welcome Reception and dinner. (R,D)

## Gdańsk, Poland/Lech Wałęsa

**Sunday, June 22**

The historic city of Gdańsk features several examples of Poland's finest medieval and Renaissance architecture. Walk past elegant patrician mansions featuring late Renaissance and Baroque façades in the Old Town and see the famous Neptune's Fountain. Visit the 14<sup>th</sup>-century Artus Court, a meticulously restored Gothic guildhall that houses a fascinating collection of Polish art.

In 1980, workers led by Lech Wałęsa founded the Solidarity movement, the first independent trade union in Eastern Europe and the key factor in winning the Polish struggle against Communism. See the historic Lenin Shipyard and its Monument to the Fallen Shipyard Workers.

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

## Cruising the Baltic Sea

**Monday, June 23**

Spend the day at leisure cruising the Baltic Sea and enjoying a series of enriching lectures. (B,L,D)

## Tallinn, Estonia

**Tuesday, June 24**

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

## St. Petersburg, Russia

**Wednesday, June 25**

Peter the Great founded the majestic city of St. Petersburg in 1703 as his "Window on the West." Explore the city's historic center, a UNESCO World Heritage site whose legendary landmarks are scattered across more than 100 islands linked by more than three times as many bridges. St. Petersburg's main thoroughfare, Nevsky Prospekt, showcases exquisite examples of Russian Baroque and neoclassical architecture.



*Admire the neoclassical and contemporary architecture of Helsinki, a fascinating journey through the centuries.*

On the morning tour, see the beautiful Church of Our Savior on Spilled Blood (Church of the Resurrection of Christ), built on the site of Emperor Alexander II's assassination, and the 19<sup>th</sup>-century St. Isaac's Cathedral, with a striking golden dome that is one of the glories of the city's skyline.

Cover photo: *The colorful Church of Our Savior on Spilled Blood features over 80,000 square feet of intricate mosaics.*

Photo this page: *Built on 14 small islands, Stockholm balances modern urban design with medieval and Renaissance structures and peaceful green space.*





This afternoon, visit the splendid parklands and palace of Petrodvorets, a UNESCO World Heritage site, commissioned by Peter the Great to rival Versailles. The grounds are elaborately landscaped and include formal gardens, fountains and cascades, as well as the extravagant Grand Palace.

Visit St. Petersburg's first building, the Peter and Paul Fortress, constructed to secure the country's access to the sea. See the impressive Baroque Cathedral of Sts. Peter and Paul, containing the tombs of 32 czars, from Peter the Great to Nicholas II, the last of the Romanovs.

Later, see one of the world's greatest art repositories on the tour of the incomparable State Hermitage Museum, former czarist palace of Catherine the Great and a UNESCO World Heritage site. The spectacular collection is rivaled only by the museum's ornate interior.

The evening is at leisure. Optional opportunities are offered to attend a ballet performance held in the Hermitage or Palace Theater, or a Russian folklore show performed in the Nikolaevsky Art Centre. (B,L,D)

**St. Petersburg  
Thursday, June 26**

This morning, visit the imperial compound of Pushkin and Catherine the Great's elaborate rococo palace, a UNESCO World Heritage site, highlighted by a special visit to the extraordinary Amber Room. Then, enjoy a lunch of traditional Russian specialties in a nearby restaurant.

By hydrofoil, skim over the Gulf of Finland to return to St. Petersburg. (B,L,D)



Tallinn, a hub of culture and commerce, retains its history in its 600-year-old spires and gables.

**Helsinki, Finland  
Friday, June 27**

Helsinki was named the 2012 World Design Capital for its use of innovative design as an effective tool for social, cultural and economic development in the city. On the morning tour of Finland's dynamic capital, see the old fortifications of Suomenlinna, a UNESCO World Heritage site, the stately Senate Square, lively Market Square and the diplomatic quarter of Kaivopuisto. Visit the modernistic Tempeliaukio Church, or "Church of

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







*Admire the fountains and statues of the Grand Cascade at Petrodvorets, Peter the Great's summer palace.*

the Rock,” impressively hewn out of natural bedrock, and visit Sibelius Park, where Eila Hiltunen’s remarkable sculpture honors Finland’s most beloved composer, Jean Sibelius. Then, enjoy a private concert in the prestigious Sibelius Academy. (B,L,D)

## **Visby, Sweden**

### **Saturday, June 28**

Call at the Baltic island of Gotland, ancient home of the Goths and one of Sweden’s richest historical areas with more than 100 medieval churches and numerous prehistoric sites. Walk through Visby’s marvelous Old Town, “city of roses.” This former Hanseatic city gained UNESCO World Heritage status for its well-preserved 13<sup>th</sup>-century walls, medieval gates and original towers. See houses built during the Middle Ages, the iconic towers of the Cathedral of St. Mary (the only of Visby’s old churches still in use today) and the small but spectacular botanical gardens that have drawn garden enthusiasts since 1855.

This evening, attend the Captain’s Farewell Reception. (B,L,R,D)

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

### **Sunday, June 29**

Arrive in Stockholm, often referred to as one of the world’s most attractive cities. Disembark and continue on the Post-Cruise Option to explore the historic splendor and dramatic beauty of Stockholm. Or, depart for the U.S. (B)

*Pre- and Post-Cruise Options and Optional Excursions are available at additional cost. Details will be included with your reservation confirmation.*

*The picturesque town of Visby flourished as a Hanseatic center from the 12<sup>th</sup> to 14<sup>th</sup> centuries.*



## **Wonders of Norway Pre-Cruise Option**

This unique five-night journey from Bergen “Across the Roof of Norway” features the snowcapped mountains, cascading waterfalls, alpine lakes and spectacular fjordland as seen from aboard the Bergen Line, Northern Europe’s highest railroad, and the Flåm Railway, a modern engineering marvel. Tour the city of Bergen, including Bryggen, a UNESCO World Heritage site. Enjoy an overnight in the historic HOTEL STALHEIM and a spectacular cruise on Sognefjord and Nærøey Fjord, a UNESCO World Heritage site. Following an Oslo city tour, embark the PEARL SEAWAYS ferry and disembark in Copenhagen the next morning for a scenic cruise along the city’s idyllic canals. Accommodations are for four nights in comfortable hotels and one night aboard the PEARL SEAWAYS ferry.



## **Stockholm, Sweden Post-Cruise Option**

One of the most handsome Scandinavian cities, Stockholm is a harmonious mixture of medieval and modern structures built on 14 small islands. Visit the City Hall, a 20<sup>th</sup>-century architectural masterpiece, where the majority of Nobel Prizes are awarded. Walk through the historic Old Town and visit the Vasa Museum. Accommodations are for two nights in a deluxe hotel.



## **FIVE-STAR, SMALL SHIP** **M.S. LE BORÉAL**

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

The highly acclaimed, exclusively chartered M.S. LE BORÉAL, launched in 2010, represents the newest generation of **Five-Star small ships**, featuring only 120 Suites and Staterooms and distinctive French sophistication.

### **Spacious 100% Ocean-View Suites and Staterooms, 95% with Private Balconies**

Each large, air-conditioned deluxe **Stateroom** and **Suite** (200 to 484 square feet) features a private bathroom with shower and luxurious **Five-Star hotel amenities**. Most accommodations have two twin beds that convert to one queen bed, individual climate control, satellite flat-screen television, wireless Internet access, safe, minibar, full-length closet, writing desk/dressing table, plush robes and slippers.

### **Chic and Casual Dining**

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

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

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

### **Respect for the Environment**

The state-of-the-art propulsion system and custom-built stabilizers provide an exceptionally smooth, quiet and comfortable voyage by minimizing vibration and engine noise. By design, the ship is energy efficient and environmentally protective of marine ecosystems and has been awarded the prestigious “Clean Ship” rating, an extreme rarity among ocean-cruising vessels. The ship has two tenders.



*Stateroom with Balcony*



*Dining Room*



*Lounge*



*Pool Deck*



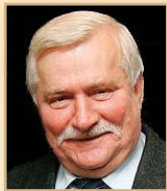
## Included

- ◆ Exclusive lectures and presentations by guest speakers and study leaders
- ◆ Eight nights aboard the exclusively chartered, Five-Star M.S. LE BORÉAL
- ◆ Cruise from Copenhagen, Denmark to Stockholm, Sweden (Spacious, Five-Star, ocean-view accommodations with private bathroom)
- ◆ All entrance fees and tours as described in the itinerary
- ◆ Meals, as specified in the itinerary, with complimentary beer served with lunch and complimentary wine and beer served with dinner on the ship
- ◆ Captain's Welcome and Farewell Receptions
- ◆ All transfers and luggage handling abroad for all participants whose arrival(s)/departure(s) coincide with the scheduled group transfer(s)
- ◆ All excursions and visits, as outlined in the itinerary, with experienced local guides
- ◆ Gratuities to local guides and drivers on included excursions and transfers
- ◆ Experienced team of Gohagan & Company Travel Directors throughout the travel program
- ◆ Hospitality desk aboard the ship
- ◆ Travel document wallet, name badge and pre-departure information
- ◆ Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company

## Not Included

- ◆ International airfare
- ◆ Taxes of \$528 per person (subject to change)
- ◆ Ship gratuities of approximately \$135 per person
- ◆ Hotel staff gratuities and gratuities for activities on your own
- ◆ Optional sightseeing excursions
- ◆ Passport and visa fees
- ◆ Meals and alcoholic beverages not listed as included
- ◆ Transfers and baggage handling to/from airport/hotel on day(s) of arrival and/or departure 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

## Distinguished World Leader



*Lech Wałęsa*



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



## Guest Speaker

*John Cochran*

Former White House correspondent John Cochran has enjoyed a distinguished career in journalism and broadcasting.

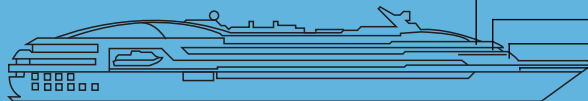
He spent 17 years with ABC News followed by 21 years with NBC during which time he was NBC's Chief European Correspondent during the struggle of the Solidarity Union in Poland. After the Communist crackdown of the media (December 1981) when Wałęsa was put under house arrest, Cochran smuggled videotaped reports out of Poland. A decade later while on honeymoon in London with his bride Barbara Stubbs Cochran, then President Wałęsa of Poland granted Cochran the only interview by an American TV correspondent during a scheduled visit by President George H.W. Bush to Poland; they both flew to Warsaw to do the interview. Barbara Stubbs Cochran was the executive producer of NBC's "Meet the Press," former CBS bureau chief in Washington and an alumna of Columbia University. Barbara will be joining John on our cruise.

Cochran has won three Emmy awards and the Peabody and Alfred I. duPont awards. A native of Montgomery, Alabama, he is an alumnus of the University of Alabama and received a master's degree from the University of Iowa.

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



# M.S. LE BORÉAL



- Deck 6, Le France
- Deck 5, Le Normandie
- Deck 4, Le Lafayette
- Deck 3, Le Champollion

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

Stateroom Category*	Description- Staterooms range from 200 to 484 sq. ft. and most have two twin beds that convert to make one queen bed. All feature a private bathroom and individual climate control.	Early Booking Price through December 5, 2013	Regular Price after December 5, 2013
8	Ocean-view, one large window, shower. Deck 3, Le Champollion, forward. (limited availability)	<b>\$5995</b>	<b>\$6995</b>
7	Ocean-view, small window and single door onto private, partial wall balcony, shower. Deck 3, Le Champollion, aft. (limited availability)	<b>\$7595</b>	<b>\$8595</b>
6	Ocean-view, small window and single door onto private, partial wall balcony, shower. Deck 3, Le Champollion, midship.	<b>\$7995</b>	<b>\$8995</b>
5	Ocean-view, expansive floor-to-ceiling sliding glass door onto private, partial wall balcony, shower. Deck 4, Le Lafayette, forward.	<b>\$8195</b>	<b>\$9195</b>
4	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower. Deck 4, Le Lafayette, midship.	<b>\$8795</b>	<b>\$9795</b>
3	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower. Deck 5, Le Normandie, forward.	<b>\$9195</b>	<b>\$10195</b>
2	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower or tub/shower. Deck 5, Le Normandie, midship.	<b>\$9595</b>	<b>\$10595</b>
1	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower or tub/shower. Deck 6, Le France.	<b>\$9995</b>	<b>\$10995</b>
Deluxe Suite	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, tub/shower and sitting area with sofa. Deck 6, Le France. (limited availability)	<b>\$10695</b>	<b>\$11695</b>
Prestige Suite II	Two-room, ocean-view, expansive floor-to-ceiling sliding glass door onto large private balcony, two bathrooms: tub/shower and shower, large sitting area with sofa, two closets, writing desk and dressing table. Deck 5, Le Normandie. (limited availability)	<b>\$11695</b>	<b>\$12695</b>
Prestige Suite I	Two-room, ocean-view, expansive floor-to-ceiling sliding glass door onto large private balcony, two bathrooms: tub/shower and shower, large sitting area with sofa, two closets, writing desk and dressing table. Deck 6, Le France. (limited availability)	<b>\$12695</b>	<b>\$13695</b>

◆ An Owner's Suite (Deck 6, Le France) is available upon request at a cost to be advised, on a first-come first-served basis.

◆ Singles are available in category 6 at \$15095 and in category 4 at \$17495 on or before December 5, 2013. Add \$1000 for reservations made after December 5, 2013.

◆ Taxes are an additional \$528 per person and are subject to change.

\*M.S. LE BORÉAL has been specially contracted for this tour, and the applicable deck plan is available on request from Gohagan & Company and reflects the only valid cabin categorization of the vessel.

## CRUISING THE BALTIC SEA 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) (Business)

Email Address (Mobile)

Preferred Name(s) on Badge(s) Tour No. 034-06/20/14-252

Program reservations require a deposit of \$800 per person and \$200 per person Wonders of Norway Pre-Cruise Option and \$200 per person Stockholm Post-Cruise Option. *By reserving and depositing on this program, I/we accept and agree to the Terms and Conditions.*

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 March 17, 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): **Wonders of Norway Pre-Cruise Option**

Double at \$2595 per person.

Single at \$3295 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).

**Stockholm Post-Cruise Option**

Double at \$795 per person.

Single at \$1160 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 Copenhagen, Denmark, with return from Stockholm, Sweden, at an additional cost to be advised.†

Economy Class

Business Class

First Class

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

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



Stroll through Gdańsk's Old Town, rebuilt and restored after World War II in pre-19<sup>th</sup>-century architectural styles.

**CONTRACT: TERMS & CONDITIONS AND ARBITRATION CLAUSE. IMPORTANT, READ CAREFULLY.**

**RESPONSIBILITY:** The Commonwealth Club and Thomas P. Gohagan & Company and its and their employees, shareholders, subsidiaries, affiliates, officers, directors or trustees, successors, 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 war or civil unrest, insurrection or revolt, pests, insects, or animals, 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 on time.

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

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

**AIRFARE:** Airfare is subject to change and availability and, 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 December 5, 2013. In the event a "discounted" reservation must be cancelled, no "replacement" reservation can be substituted at the discounted rate. A "replacement" reservation is a new reservation and can be substituted only at the full-fare tariff. Cancellation penalties may apply.

**CANCELLATIONS:** Cancellations for all or any part of the trip including Pre/Post Program(s) reservation(s) will not be effective until received in writing in the offices of The Commonwealth Club. Should you have to cancel, the following terms will apply: reservation cancellation(s) are subject to a \$200 (\$50 Pre/Post Program(s)) per

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

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

**RATES:** Prices quoted are based on fares in effect at the time of printing and are subject to change at any time. 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.

**REGISTRATION:** Commonwealth Club CST#: 2096889-40; Gohagan CST#: 2031868-40, WST#: 601 767 666, OST#: TA 0905. **ARBITRATION AGREEMENT:** Any controversy or claim arising out of or relating in any way to these Terms and Conditions, the brochure, or any other information relating in any way to the trip, or to the trip itself, shall be settled solely and exclusively by binding arbitration in Chicago, Illinois, in accordance with the commercial rules of the American Arbitration Association then existent.

The arbitrator and not any federal, state, or local court or agency shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this contract, including but not limited to any claim that all or any part of this contract is void or voidable.

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

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