



Celtic Lands

FRANCE ♦ IRELAND ♦ WALES ♦ SCOTLAND

Featuring Guest Speakers

DWIGHT DAVID EISENHOWER II

accompanies you to the Normandy Beaches

and

LORD CHARLES SPENCER-CHURCHILL

A voyage aboard the
Exclusively Chartered Small Ship
Five-Star M.S. LE BORÉAL

May 20 to 29, 2015

D-DAY NORMANDY

LAND OF LIBERTY

71st ANNIVERSARY





Commonwealth Club Travel

Dear Club Members and Friends:

We extend a special invitation to you to join us for this opportunity to commemorate the 71st anniversary of the historic D-Day landings during this Celtic Lands voyage. By exclusive arrangement, walk the hallowed beaches of Normandy, France, with Dwight David Eisenhower II, grandson of General and President Dwight D. Eisenhower, and meet Lord Charles Spencer-Churchill, cousin of British Prime Minister Sir Winston Churchill. Both Professor Eisenhower and Lord Spencer-Churchill will join us for a portion of the cruise to lecture and share their personal insights about two of the most influential figures of the 20th century.

From the coast of France to the British Isles, our Celtic Lands itinerary explores the lands and seas traversed by the Iron Age tribes known as the Celts, along with their enduring influence and the captivating historical legacies of more recent times. Their immeasurable contributions to the culture of Europe's civilizations are surrounded in mystery, legend and folklore, and rooted in a wealth of art, science and mythology.

Cruise aboard the **exclusively chartered, Five-Star, small ship** M.S. LE BORÉAL to explore cities, villages and islands that abound with living Celtic heritage, calling at ports accessible only to a small ship.

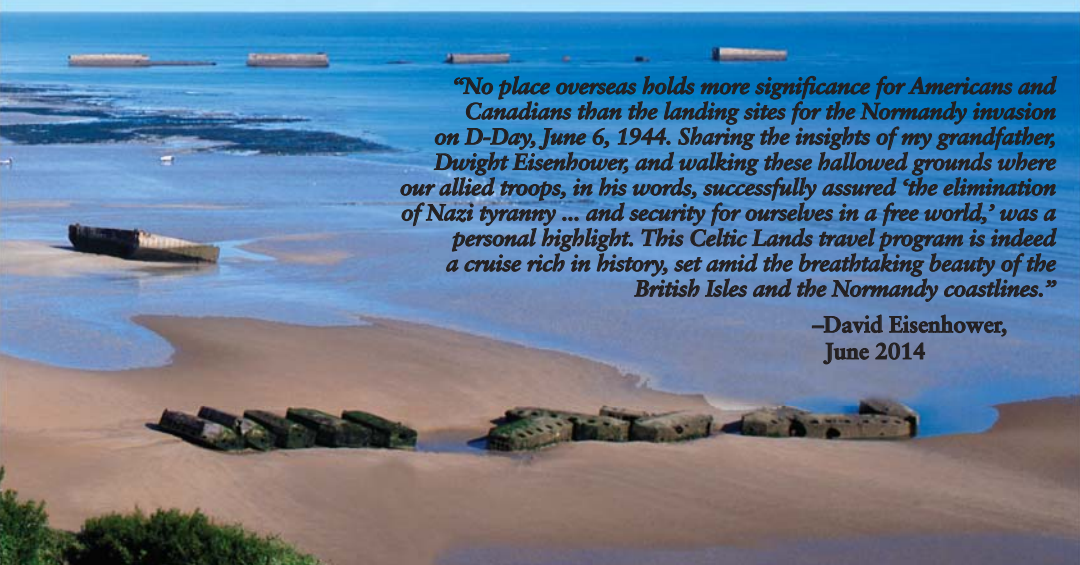
Journey from northern France and the beaches of Normandy through the English Channel and into the waters of the Celtic and Irish Seas to view the treasures of Celtic heritage in Dublin, Republic of Ireland, and follow in the footsteps of medieval and modern princes in North Wales. Our voyage calls on the seldom-visited, charming seaside town of Ayr, the birthplace of poet Robert Burns and home to the impressive, 16th-century Culzean Castle—dubbed the “Scottish White House” when Dwight D. Eisenhower stayed here during his presidency. Continue on to admire the austere beauty of Scotland's Highlands and cruise among its misty, legend-haunted Inner Hebridean Islands.

This extraordinary 71st anniversary D-Day commemoration and exclusive travel offering is an excellent value and is not available to the general public. We are co-sponsoring this trip with like-minded travelers from Dartmouth College, Duke University and the National Trust for Historic Preservation. We encourage you to reserve now as capacity is limited, and year after year, this program sells out quickly!

Best regards,



Kristina Nemeth
Travel Director
(415) 597-6720



“No place overseas holds more significance for Americans and Canadians than the landing sites for the Normandy invasion on D-Day, June 6, 1944. Sharing the insights of my grandfather, Dwight Eisenhower, and walking these hallowed grounds where our allied troops, in his words, successfully assured ‘the elimination of Nazi tyranny ... and security for ourselves in a free world,’ was a personal highlight. This Celtic Lands travel program is indeed a cruise rich in history, set amid the breathtaking beauty of the British Isles and the Normandy coastlines.”

—David Eisenhower,
June 2014

the LEGACY of the CELTS

The Celts, whose civilization spanned two thousand years, had no written history, no written language and no prevailing ethnic unity. They never built an empire nor founded a centralized state, yet at the height of their power, in the third century B.C., the Celts' domain extended from the Iberian Peninsula to the Black Sea and from the Mediterranean Sea to the North Sea. Today, the Celts are most associated with the heritage, cultural identity and national consciousness of Ireland, although their roots run deep in England, Wales, Scotland and Normandy, France, where Celtic dialects formed the original languages.

U.S./Paris, France/Honfleur Wednesday and Thursday, May 20 and 21

Depart the U.S. On arrival in Paris, transfer to Honfleur and embark the Five-Star M.S. LE BORÉAL.

Professor David Eisenhower shares captivating details about his grandfather, whose leadership reshaped the world. He provides fascinating insight on the worldwide ramifications of Operation Overlord, the Allies' code name for the World War II military campaign that launched the D-Day airborne and amphibious invasion on Normandy. (D)

Caen/Normandy Beaches Friday, May 22

Travel through the scenic countryside to the historic Normandy beaches. In the company of David Eisenhower, walk where Allied forces landed on June 6, 1944, and visit the American Military Cemetery at St. Laurent, overlooking Omaha Beach. At Pointe du Hoc, envision the brave American rangers who scaled 200-foot heights to capture German gun emplacements.

See remnants of the floating artificial harbor code-named "Mulberry," constructed to support Allied landings at Gold Beach, followed by an opportunity to see the D-Day Museum or visit the impressive 230-foot-long Bayeux Tapestry, a stunning

visual chronicle of the Norman conquest of 1066.

This evening, attend the Captain's Welcome Reception and dinner. (B,L,R,D)

Cruising the English Channel/ Celtic and Irish Seas Saturday, May 23

Enjoy educational lectures today, including Eisenhower's "Triumph and Tragedy," while cruising the English Channel and Celtic and Irish Seas. (B,L,D)

Dublin, Ireland Sunday, May 24

Built astride the River Liffey, Ireland's historic capital has retained its rich heritage of Georgian architecture while confidently playing a major role in the New Europe. Enjoy an overview tour of the city; stroll through the stately quadrangles of Trinity College; view the incandescent illuminations of the ninth-century *Book of Kells*; and, by special arrangement, visit the infamous 18th-century Kilmainham Gaol (prison) that held many leaders of the five Irish rebellions, now a museum and great introduction to 18th-, 19th- and 20th-century Irish history.

The afternoon is at leisure. Walk along colorful Grafton Street, savor a pint of

Cover: *Duart Castle on the Isle of Mull, built in the 13th century, is the seat of Scotland's Clan Maclean.*

Photo this page: *The seaside town of Arromanches overlooks Gold Beach and Mulberry "B," military code names for one of the D-Day beaches and its associated artificial harbor that was used to land troops and equipment.*





The traditional way of life in the Scottish Isles remains unchanged in the port of Tobermory, where brightly painted houses overlook the harbor.

Guinness in a neighborhood pub or visit the National Museum of Ireland, one of the best repositories of Celtic treasures in the world.

Enjoy traditional Irish music and dance aboard the ship this evening. (B,L,D)

Holyhead, Wales/ Caernarfon Castle Monday, May 25

From Holyhead, travel across the Isle of Anglesey and over the Menai Strait to North Wales, one of the cradles of Celtic culture. Here, the people hold fast to the old ways and Welsh remains their mother tongue.

Visit beautiful Bodnant Garden, one of the finest examples of 19th-century Victorian landscape artistry. Enjoy lunch in a local restaurant and listen to a stirring private choir performance of Welsh hymns. Tour the imposing Caernarfon Castle, an impregnable 13th-century fortress built by Edward I of England as a defense against



Isle of Skye's rolling moors have captivated generations of visitors to Scotland's Inner Hebrides.

the marauding Welsh. Following tradition in place since 1301, Queen Elizabeth II invested the future heir to the British throne, her son Charles, as "Prince of Wales" at Caernarfon in 1969.

En route to the ship, view the beautiful, glacier-sculpted peaks and valleys of the Snowdonia Mountains in the distance. (B,L,D)

Ayr, Scotland Tuesday, May 26

Dock in the charming seaside town of Ayr, birthplace of Scotland's favorite son, Robert Burns, Romantic Movement pioneer and poet, and lyricist of the perennial favorite, "Auld Lang Syne."

Tour the Robert Burns Birthplace Museum, situated on 10 acres of beautiful countryside. It comprises the most comprehensive and important Burns collection in the world, including the cottage where he was born in 1759 and Brig O' Doon, the bridge immortalized in his famous poem "Tam O' Shanter." Then, explore the impressive 16th-century Culzean Castle, a National Trust for Scotland property once owned by the ancient Scottish Clan Kennedy. Tour the museum dedicated to General and President Dwight D. Eisenhower, who visited the castle once during his presidency—when it was dubbed the "Scottish White House," and later during his retirement, when he enjoyed painting and walking in Culzean's peaceful, beautiful gardens. (B,L,D)

Portree, Isle of Skye/Dunvegan Wednesday, May 27

Skye, dubbed "the Winged Island" after its birdlike shape, is the largest and one of the most scenic of the Inner Hebrides. Visit Dunvegan Castle, the seat of the powerful Clan MacLeod since 1270, built atop a rocky promontory overlooking the sea. Tour Dunvegan's richly appointed public rooms and view the Fairy Flag, a silken banner that legend claims had the power to save the clan from defeat on three occasions. View the castle's lush gardens, ablaze with azaleas and rhododendrons.

Lord Charles Spencer-Churchill will present a lecture about his cousin, the legendary British Prime Minister Sir Winston Churchill, this afternoon. (B,L,D)

Tobermory, Isle of Mull/ Isle of Iona

Thursday, May 28

Go ashore at the sheltered port of Tobermory on the Isle of Mull, where vividly painted houses are nestled between the hills and the harbor.



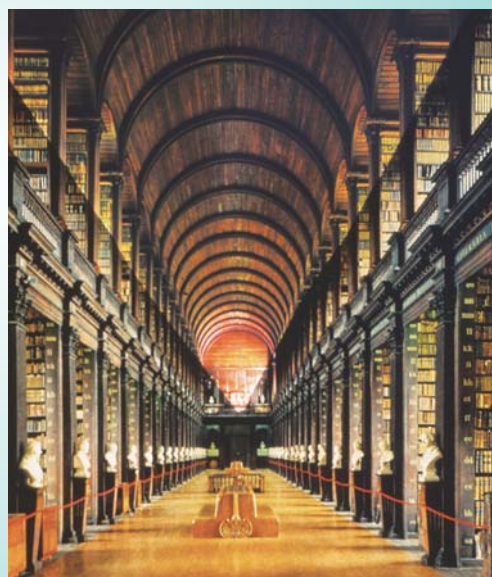
Engaged in the colorful fishing life in the Sound of Mull.



Explore Edward I's impressive Caernarfon Castle, the mightiest link in his Iron Ring of 13th-century fortresses across North Wales and where Queen Elizabeth II invested Prince Charles of Wales in 1969.

After free time, visit the 13th-century Duart Castle, the ancestral home of the Clan Maclean, and have lunch in the castle's tea room.

Ferry across the Sound of Iona to the neighboring Hebridean Isle of Iona, birthplace of Scottish Christianity. In 563 A.D., the Irish monk Columba founded a monastery here,



The Long Room of Trinity College's Old Library showcases 200,000 of the library's oldest books, with the Book of Kells on display in the adjacent Treasury.

where scribes would spend their entire lives painstakingly copying and illuminating religious tracts and transcribing ancient Celtic sagas into written form, preserving a record of oral bardic tradition. In later years, Iona became the burial place of Scotland's kings, including Duncan and Macbeth. At Iona Abbey, stroll through the serene, restored monastery and see the churchyard's intricate Celtic crosses. (B,L,R,D)

Glasgow/U.S.

Friday, May 29

Disembark and continue on the Glasgow and Edinburgh Post-Cruise Option or transfer to Glasgow Airport for your return flight to the U.S. (B)



Coats of Arms

Paris (Left), Scotland (Right)



Paris ♦ Giverny Pre-Cruise Option

Paris, the "City of Light," has been a thriving center of intellectual and artistic achievement for centuries, with influences from the Celtic peoples woven into the city's rich heritage. See Paris' famous landmarks and admire the vast, eclectic art collection in the grand Musée d'Orsay. En route to Honfleur, stop in Giverny to visit Claude Monet's garden and house, where he painted many of his iconic masterpieces. Spend two nights in Paris' Five-Star INTERCONTINENTAL PARIS LE GRAND, ideally located adjacent to the Opéra Garnier and a short walk to the Louvre.

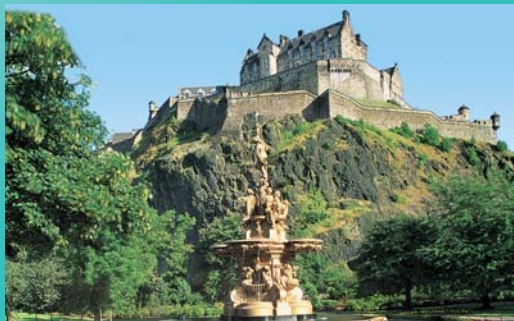
Glasgow ♦ Edinburgh

Post-Cruise Option

Intertwined with Celtic history for almost a millennium, Scotland's vibrant cities of Glasgow and Edinburgh are an exceptional conclusion to your cruise. Visit the medieval Glasgow Cathedral; appreciate religious life and art displays in the St. Mungo Museum; and tour the Kelvingrove Art Gallery and Museum to see its extensive collections of art and antiquities. In Edinburgh, stroll through the historic Old Town and discover Celtic history along the Royal Mile and during tours of the prominent 12th-century Edinburgh Castle and the Museum of Scotland. Spend two nights in the Five-Star WALDORF ASTORIA EDINBURGH - THE CALEDONIAN, located in the heart of Edinburgh's New Town.

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

Scotland's Edinburgh Castle served as a royal residence from the ninth to 16th centuries.





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

Spacious Public Areas/ World-Class Service and Facilities

Inviting and spacious public areas accommodate all passengers comfortably. Enjoy views from the Panoramic Lounge, nightly entertainment in the Main Lounge and lectures, cultural performances and film screenings in the state-of-the-art theater. There is a library, Internet salon, Sun Deck, swimming pool, beauty salon, spa, Turkish bath-style steam room, full range of fitness equipment and two elevators. The infirmary is staffed with a doctor and nurse. The highly trained, personable and 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 it 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 Dwight David Eisenhower II, Lord Charles Spencer-Churchill and study leaders
- ◆ Eight nights aboard the exclusively chartered, Five-Star M.S. LE BORÉAL
- ◆ Cruise from Honfleur, France, to Glasgow, Scotland, featuring port calls at Caen, France, for the Normandy beaches; Dublin, Ireland; Holyhead, Wales; Ayr, Scotland, and the Hebridean Islands: Skye for Dunvegan, Mull for Tobermory, and Iona
- ◆ Meals as specified in the itinerary
- ◆ Complimentary wine and beer are served with lunch and dinner
- ◆ 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
- ◆ Hospitality desk in the hotel and aboard ship
- ◆ Experienced Gohagan & Company Travel Directors throughout the program
- ◆ Pre-departure materials, including a reading list
- ◆ Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company

Not Included

- ◆ International airfare
- ◆ Taxes of \$625 per person (subject to change)
- ◆ Gratuities to ship personnel
- ◆ Hotel staff gratuities (Pre-/Post-Cruise Options) 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

71st Anniversary D-Day Remembered

Featured Guest Speakers

Dwight David Eisenhower II

and

Lord Charles Spencer-Churchill

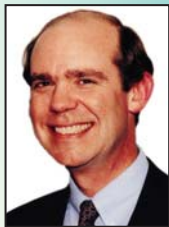
Attend dynamic lectures and enjoy informal discussions with relatives of and experts on two of the most powerful world leaders of the 20th century and World War II.

DWIGHT DAVID EISENHOWER II, grandson of General and President Dwight D. Eisenhower, is a noted historian of World War II and the Cold War. His 1986, 900-page bestseller, *Eisenhower: At War 1943-1945*, was a finalist for the Pulitzer Prize in history.

Eisenhower is Senior Fellow of the Foreign Policy Research Institute and a Public Policy Fellow at the Annenberg School of Communication and the School of Arts and Sciences at the University of Pennsylvania, where he teaches "Communication and the Presidency."

His lectures will feature:

- ◆ *Operation Overlord*—the concept, planning and personalities behind the D-Day invasion; and
- ◆ *Triumph and Tragedy*—big-picture consequences of the Allied Forces' Normandy landings.



LORD CHARLES SPENCER-CHURCHILL,

cousin of Sir Winston Churchill and brother of the current Duke of Marlborough, is a noted speaker

and host of events at his ancestral home, Blenheim Palace, where Winston Churchill was born in 1874. Lord Charles was born in wartime London on July 13, 1940, and spent many of his formative years at Blenheim. During World War II, the lives of those who lived and worked

at Blenheim changed forever. Members of staff were trained to be Air Raid Precaution wardens, windows were blacked out and roof beams were fire proofed. In 1952, Lord Charles left for the iconic campus of Eton College and later attended Vanderbilt University in Nashville, Tennessee. With his wife Elizabeth Jane Wyndham, Lord Charles has three children. His lectures will highlight:

- ◆ *Reflections of Winston Churchill*—a 50th anniversary commemoration; and
- ◆ *Churchill's England*.

Scheduled guest speakers may be altered due to circumstances beyond our control. See Release of Liability, Assumption of Risk and Binding Arbitration Agreement.

Gain a unique and personal perspective on two of the most distinguished figures of the 20th century and World War II, Dwight D. Eisenhower and Sir Winston Churchill.



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 October 14, 2014	Regular Price after October 14, 2014
8	Ocean-view, one large window, shower. Deck 3, Le Champollion, forward. (limited availability)	\$5695	\$6695
7	Ocean-view, small window and single door onto private, partial wall balcony, shower. Deck 3, Le Champollion, aft. (limited availability)	\$6795	\$7795
6	Ocean-view, small window and single door onto private, partial wall balcony, shower. Deck 3, Le Champollion, midship.	\$7295	\$8295
5	Ocean-view, expansive floor-to-ceiling sliding glass door onto private, partial wall balcony, shower. Deck 4, Le Lafayette, forward.	\$7495	\$8495
4	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower. Deck 4, Le Lafayette, midship.	\$7995	\$8995
3	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower. Deck 5, Le Normandie, forward.	\$8395	\$9395
2	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower or tub/shower. Deck 5, Le Normandie, midship.	\$8895	\$9895
1	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower or tub/shower. Deck 6, Le France.	\$9395	\$10395
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)	\$10195	\$11195
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)	\$11195	\$12195
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)	\$12195	\$13195

♦ 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 \$13495 and in category 4 at \$14495 on or before October 14, 2014. Add \$1000 for reservations made after October 14, 2014.

♦ Taxes are an additional \$625 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.

CELTIC LANDS 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. 043-05/20/15-252

Program reservations require a deposit of \$800 per person and \$200 per person Paris ♦ Giverny Pre-Cruise Option and/or \$200 per person Glasgow ♦ Edinburgh Post-Cruise 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 February 13, 2015.

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): Paris ♦ Giverny Pre-Cruise Option

- Double at \$1095 per person.
 Single at \$1795 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).

Glasgow ♦ Edinburgh Post-Cruise Option

- Double at \$895 per person.
 Single at \$1295 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 Paris, France, with return from Glasgow, Scotland, at additional cost to be advised.†

Class: Economy Business First

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

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



Tour Iona Abbey, Scotland's holiest place since the sixth century A.D. and traditionally believed to be where the Book of Kells was created.

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Gohagan &
Company

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 entirely 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. 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 **October 14, 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.

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

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

Program(s) per 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. 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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