

Trade Routes of COASTAL IBERIA

Lisbon · Andalusia · Gibraltar Granada · Balearic Islands · Barcelona





Dear Club Members and Friends:

Cruise the ancient trade routes of Phoenician, Roman and Moorish mariners aboard the Five-Star small ship M.V. TERE MOANA on this comprehensive itinerary to the coastal jewels of the Iberian Peninsula—during the best time of year!

The exclusively chartered, **Five-Star** M.V. TERE MOANA, a sophisticated and authentic **small ship**, accommodates only 90 guests, features complimentary alcoholic and nonalcoholic beverages and includes all shipboard gratuities. Travel in style while enjoying the benefits afforded by small ship cruising, the camaraderie of like-minded travelers, and exemplary service aboard the M.V. TERE MOANA, which was relaunched in 2013 under new ownership following an extensive multimillion-dollar refurbishment.

En route from Barcelona to Lisbon, visit three UNESCO World Heritage sites and Portugal's lesser-traveled Algarve region. Call on two of the enchanting Balearic Islands— Palma de Mallorca and Ibiza. Visit the regal city of Granada. A journey highlight is a cruise into the heart of Seville on Spain's legendary Guadalquivir River, only available on a small ship like ours. See the magnificent Alhambra Palace and the spectacular sights that inspired works by Gaudí and Picasso. Stand on Gibraltar's "Top of the Rock" to see the Pillars of Hercules spanning the scenic Strait of Gibraltar. Enjoy the melancholy rhythms of *fado* music and the joyful beat of flamenco. Lectures by onboard study leaders enlighten you with the history, legends and modern life of these dramatic cities and villages.

In addition, we are co-sponsoring this voyage with several educational institutions that have been great partners for the Commonwealth Club in the past, including the National Trust for Historic Preservation.

Please join us for this outstanding program. The combination of an exclusive itinerary, intimate small ship and Early Booking Savings proved to be a quick sellout last season. I encourage you to make your plans early and reserve soon while space is still available. Early Booking Savings are only available through March 6, 2015.

Best regards,

Kristina Nemeth Travel Director (415) 597-6720

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medieval towns and modern cities that retain the artistic and architectural treasures from the Moorish Period. Previous exposure to the Greeks and Romans and the Moors' acceptance of both Jewish and Christian life allowed for the coexistence of diverse cultural groups, which led to great leaps forward inalgebra, medicine, optics, horticulture, art and architecture. This blossoming of knowledge and ability was the impetus behind the Golden Age of Discovery, when ships sailed from these shores to the New World. It was those journeys, which brought the bounty back to Iberia, that created great wealth and established an aristocratic tradition of savoring the leisurely pace of Mediterranean life in the idyllic seaside cities, towns and villages that you will experience on this voyage.



- Five-Star Small Ship.
- Exclusively chartered.
- Intimate small ship cruising experience.
- Only 45 Staterooms.
- No waiting in long lines.
- Specially designed one-of-a-kind itinerary.
- Opportunities to visit six
 UNESCO World Heritage sites.
- Unique cruise into the heart of Seville.
- Complimentary alcoholic and nonalcoholic beverages aboard ship.
- All shipboard gratuities included.
- Gratuities to local guides and drivers on included excursions and transfers.
- One port call every day.
- A shore excursion included in every port.
- Eight Staterooms with private veranda.
- Spacious, 100% ocean-view Five-Star accommodations.
- Special educational lectures.
- Two-star Michelin chef-designed signature dishes.
- One crew member for every 1.5 guests.
- Complimentary flowers and fruit in your Stateroom upon embarkation.
- Elegant indoor and alfresco dining.
- Early Booking Savings!

Cover photo: Seville's Plaza de España, built for the 1929 Ibero-American Exposition, is a masterpiece of Renaissance Revival and Neo-Mudéjar architectural styles.





Renaissance fortifications and the historic Las Salinas Reserve, where the Carthaginians began extracting salt from the sea over 2000 years ago.

Granada, Andalusia

Granada is scenically located atop three hills framed by the dramatic backdrop of the snow-clad Sierra Nevada Mountains. From here, monarchs of the Nasrid Dynasty ruled for 250 years over the last Muslim kingdom in Spain, leaving a priceless architectural legacy—the magnificent Alhambra, a UNESCO World Heritage site.

Barcelona, Spain

The lively and beautiful quarters of Barcelona's Mediterranean metropolis are filled with the artistic treasures of Antoni Gaudí, Picasso and Dalí. The city center has the greatest concentration of Gothic architecture in Europe and proudly displays its heritage and roots as a Roman trading port.

Palma de Mallorca, Balearic Islands

The imposing citadel overlooking the harbor was converted into the Spanish Royal Palace of La Almudaina in the 13th century. See the magnificent sandstone Palma Cathedral, begun in 1230 and constructed over 300 years; it represents the heights of the Catalan Gothic style. In the village of Valldemossa, visit the famous Carthusian Monastery, the former residence of composer Frédéric Chopin.

Ibiza, Balearic Islands

Be on deck as we approach the Mediterranean island of Ibiza, a spectacular UNESCO World Heritage site not often visited by Americans. Visit the well-preserved, walled Old Town and tour the island's

ALL-INCLUSIVE ITINERARY



Day

- ♦ BARCELONA Pre-Cruise Option
- 1 Depart the U.S.
- 2 Barcelona, Spain/ Embark m.v. Tere Moana (l,r,d)
- 3 Palma de Mallorca, Balearic Islands (b,l,d)
- 4 IBIZA (B,L,D)
- 5 Motril for Granada, Andalusia (b,l,d)
- 6 GIBRALTAR, BRITISH CROWN COLONY (B,L,D)
- 7 CRUISE THE GUADALQUIVIR RIVER INTO SEVILLE, ANDALUSIA, SPAIN (B,L,D)
- 8 PORTIMÃO, THE ALGARVE, PORTUGAL (B,L,R,D)
- 9 Lisbon/Disembark ship/ Return to the U.S. (B)
- **♦ LISBON POST-CRUISE OPTION**

The idyllic Balearic Island of Ibiza, a UNESCO World Heritage site, is famous for its cove beaches, mesmerizing crystal-clear waters and high towering cliffs, and it is one of Europe's oldest towns.





Known locally as La Seu, the Catalan Gothic cathedral in Old Palma was built on the site of a former Moorish temple following the conquest of Mallorca by King James I of Aragon.

Enjoy time at leisure to walk through its outer precincts, admire the genius of medieval Moorish craftsmen within and then stroll through the beautifully landscaped Generalife Gardens.

Gibraltar, British Crown Colony

The southernmost tip of the Iberian Peninsula, Gibraltar was considered by the ancient Greeks and Romans to be one of the two Pillars of Hercules that marked the boundary of the known world. Drive to the "Top of the Rock," the 1400-foot-high limestone promontory guarding the Strait of Gibraltar, which separates Europe and Africa. Observe the amusing antics of Gibraltar's Barbary apes, the only colony of wild monkeys in Europe. See the impressive geological wonders in St. Michael's Cave and, across the strait, Jebel Moussa, the mountain said to be the second Pillar of Hercules. Enjoy an afternoon at leisure to explore "The Rock" on your own.

Seville, Andalusia, Spain

Enjoy the unique experience of cruising into the heart of extraordinary Seville, Andalusia's lively capital, on the Guadalquivir River. Then drive along Colón Avenue, lined with typical Sevillana houses, to the neoclassical Maestranza Bullring (the largest in Spain)

of Seville's Moorish fortifications. Walk through Santa Cruz Quarter, the old part of the city, a gleaming maze of white houses and flower-filled patios. Tour the legendary Alcázar, a UNESCO World Heritage site featuring the distinctive 14th-century, Mudéjar-style former residence of Seville's Moroccan and Spanish rulers. The magnificent Cathedral is a classic example of late Gothic architecture and is Europe's second-largest Christian house of worship after St. Peter's Basilica in Rome. Inside, view the monument to Christopher Columbus, whose remains were transported here from Havana, Cuba, in 1902. Later, enjoy a traditional flamenco dance performance on board the ship.

and the Golden Tower, a remnant

Portimão, the Algarve, Portugal

On Portugal's charming, sun-washed southern coast, in the historic province of Algarve, lies Portimão. Settled in ancient times by the Phoenicians and Romans, the Algarve was later ruled by the Moors, and today its Moorish heritage survives in its distinctive architecture and savory regional cuisine. During the 15th and 16th centuries, intrepid Portuguese mariners, including Vasco da Gama, set sail from the Algarve's shores on voyages of discovery that eventually circled the globe before triumphantly returning to Lisbon.

Visit the scenic port town of Lagos,

once the center of trade between Moorish Portugal and Africa, where weathered sandstone cliffs form pillars rising 60 feet from sparkling turquoise seawater. Here, admire the Baroque Church of St. Anthony, with its stunning interior of gold-gilded, carved wood.

Lisbon

Lisbon's rich cultural heritage is reflected in its well-preserved palaces, magnificent churches and impressive castle.

Known during the Classical Age as one of the Pillars of Hercules, the Rock of Gibraltar has stood as a symbol of Britain's imperial might since 1713, when it was ceded by Spain.





M.V. TERE MOANA

The exclusively chartered Five-Star, 90-passenger M.V. TERE MOANA fits the profile of small ship cruising and was named Top Small Ship Cruise Line from the readers of *Travel + Leisure* in its 2014 World's Best Awards. Travel in Five-Star comfort and style while experiencing exemplary service and enjoying the benefits afforded by small ship cruising without the long lines and other inconveniences of larger ships. M.V. TERE MOANA can dock in ports inaccessible to larger vessels. Following a multimillion-dollar renovation under new ownership, the ship re-entered service in 2013.

Eight of the spacious, Five-Star, ocean-view 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, in-suite complimentary beverages, luxurious European linens and amenities, individual climate control, robes, cotton slippers, satellite television, minibar, safe and hair dryer. Complimentary welcome flowers and fruit are provided in each Stateroom upon arrival.

Complimentary alcoholic and nonalcoholic beverages are served throughout the cruise. 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 the L'Etoile dining room, with a menu featuring two-star Michelin chef-designed signature dishes. Complimentary room service and vegetarian and wellness meal options are available.

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



Category 1 Stateroom



Dining Room



Lounge



Alfresco dining on the Sun Deck

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.

Included

- Exclusive lectures by study leaders
- Seven nights aboard the exclusively chartered, Five-Star small ship M.V. TERE MOANA
- ◆ Cruise from Barcelona, Spain, to Lisbon, Portugal, with port calls at Palma de Mallorca and Ibiza, Balearic Islands, Spain; in Andalusia at Seville and Motril for Granada, Spain; Gibraltar, British Crown Colony; and Portimão, Portugal
- Meals as specified in the itinerary
- Complimentary alcoholic and nonalcoholic beverages served throughout the cruise
- Captain's Welcome and Farewell Receptions
- All entrance fees and tours as described in the itinerary
- Complimentary state-of-the-art audio headsets for each participant during guided excursions
- Transfers and luggage handling abroad for participants whose arrival(s)/departure(s) coincide with the scheduled group transfer(s)
- Gratuities to shipboard personnel and local guides and drivers on included excursions and transfers
- Hospitality desk 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 \$365 per person (subject to change)
- 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



The lovely statues and fountains of Rossio Square are just a few of the cultural treasures that lure residents and visitors alike to Lisbon's refreshing city center.

Lisbon • Barcelona

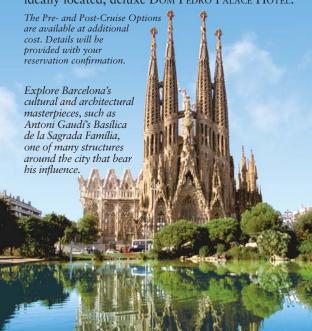
Barcelona Pre-Cruise Option
Explore the heart of Barcelona, the capital city of Catalonia, a former Roman trading port originally named Barcino. Enjoy a panoramic tour featuring the Gothic Quarter, Barcelona's original Old City. See Antoni Gaudí's Casa Mila and visit Basílica de la Sagrada Família, both UNESCO World Heritage sites. Spend a full day exploring Catalonia's multi-peaked Montserrat Mountain, including the Benedictine monastery of Santa María and its 16th-century basilica.

Five-Star Majestic Hotel and Spa Barcelona.

Lisbon Post-Cruise Option

Accommodations are for two nights in the

Lisbon Post-Cruise Option
Lisbon enchants travelers with its shoreline along the Atlantic Ocean, its dramatic cityscape of white limestone buildings and its well-preserved medieval monuments.
Visit Jerónimos Monastery, part of a UNESCO World Heritage site, which honors the expeditions of Vasco da Gama, and see Belém Tower and the grandiose Monument to Discoveries. Enjoy a tour of the charming village of Sintra, a UNESCO World Heritage site, to explore the former royal palace of Queluz, known as the Portuguese Versailles. Accommodations for two nights are in the ideally located, deluxe Dom Pedro Palace Hotel.



LAND/CRUISE TARIFF (per person, based on double occupa
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Stateroom Category*	Description - Staterooms range from 161 sq. ft. to 205 sq. ft. with two twin beds that convert to 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 March 6, 2015	Regular Price after March 6, 2015				
6	Ocean-view Stateroom with one large window. Decks 3 and 4, forward. (limited availability)	\$5295	\$6295				
5	Ocean-view Stateroom with one large window and sitting area. Deck 3, forward.	\$5795	\$6795				
4	Ocean-view Stateroom with one large window and sitting area. Deck 3.	\$5995	\$6995				
3	Ocean-view Stateroom with one large window and sitting area. Deck 4, forward.	\$6295	\$7295				
2	Ocean-view Stateroom with one large window and sitting area. Deck 4.	\$6495	\$7495				
1	Ocean-view Stateroom with expansive floor-to-ceiling sliding glass door that opens to a private balcony , sitting area. <i>Deck 5</i> .	\$7295	\$8295				

	Ocean-view Stateroom plass door that opens to		\$8295			
♦ Singles a Add \$10	re available in catego 00 for reservations m	ory 4 at \$10295 and nade after March 6,	d category 2 at \$1 2015.	0995 on or before M	March 6, 2015.	
◆ Taxes are	e an additional \$365	per person and are	subject to chang	e.		
	Moana has been speci t from Gohagan & Co					
TRAI	DE ROUTES	OF COASTA	AL IBERIA	RESERVATIO	N FORM	
Send to: The Commonwealth Club Attn: Travel Department		Fax to: (415) 59 or call:	7-6729	Please make my/our reservation Stateroom Category: 1st Choice 2nd Choice		
P.O. Box 194210 San Francisco, CA 94119		(415) 59	7-6720	Double occupancy (two twin beds).		
				Double occupand (one queen bed).	•	
Title Full Na	ıme (exactly as it appea	ars on your passport)		☐ Single accommodations.		
		☐ I am reserving as a single but prefer to share accommodations and will allow you to select				
Title Full Na	ame (exactly as it appea		my roommate (shares cannot be guaranteed).			
Street Mailing	g Address (no P.O. Box		Please make my/our reservation(s):			
	,	, ,		Barcelona Pre-Cruis ☐ Double at \$1040		
City		State ZIF	P Code	☐ Single at \$1440 p☐ I am reserving as	per person.	
Telephone: (F	Home)	(Mobile)		prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).		
Email Addres	S	(Business)		Lisbon Post-Cruise © ☐ Double at \$595 p		
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Program res \$200 per pe person Lisbo	ervations require a drson Barcelona Pre-Con Post-Cruise Option agree to the Release of 1	☐ I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).				
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□ Visa □	orize you to charge n MasterCard	(fill in departure city) to Barcelona, Spain, with return from Lisbon, Portugal, at additional cost to be advised. [‡]				
Card Number			Exp. Date	Class: 🗆 Economy 🗆	Business 🖵 First	
	Signature as it ap	ppears on credit card	,	[‡] Note: Airfare is subje availability and is not	ct to change and nrefundable.	
	PAYMENTS are requer by May 14, 2015.	☐ I/we will make my/our own air arrangements.				



The white marble lions encircling the Alhambra's celebrated fountain were not only symbols of power but also part of an ingenious hydraulic system.

RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

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 nigury, 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

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, 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.

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 timerary or trip features at

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) 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

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.

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LIGGACE: Lyagare allowance policies are set by the airlines and may

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, 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 March 6, 2015. In the

writing, accompanied by the required deposit, by March 6, 2015. 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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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, \$800 (\$200 Pre/Post Program(s)) per person; from 95 through 119 days prior to departure; 50% of the published full regular tariffs; from 61 through 94 days prior to departure, 75% of the published full regular tariffs; cancellations 60 days or less prior to departure, "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.

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;

except for subsequently imposed governmental tax increases. REGISTRATION: Commonwealth Club CST#: 2096889-40; Gohagan CST#: 2031868-40, WST#: 610 767 666, 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. or voidable.

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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