



#### Dear Traveler:

Across the length and breadth of Scotland and Norway lies an unsurpassed richness of archaeological heritage left from the age of the Vikings and before, where ancient stone monuments and castles present an enigmatic and imposing face to the world. Explore this fascinating land of ruins and castles, Viking and Celtic clans, and the spectacular natural features of misty isles, wild glens, lochs and moors. Hear Gaelic still spoken in the Highlands, where the history of the people that lived here for centuries cries out from the heather-covered hillsides. Experience the seldom-visited gems of the North Atlantic on a journey to the distant and mysterious islands along the idyllic seascapes and splendid coastlines of Scotland, Norway and Denmark.

This unusual itinerary follows along the stepping-stones of Nordic and Scottish civilizations during the best time of year, when the weather is mild and days are long, a unique voyage that can only be accomplished aboard a **small ship** that can access many of these smaller ports, where larger vessels cannot. The exclusively chartered, **Five-Star** M.S. LE BORÉAL has only 120 deluxe Suites and Staterooms and provides all the luxury and sophistication of a fine hotel.

Cruise from Copenhagen to Glasgow, two great cultural capitals, with opportunities to visit two UNESCO World Heritage sites, some of the most remote islands of the North Atlantic and incredible natural wonders of Scandinavia. Cruise through some of the finest scenery Scandinavia has to offer, a highlight of which are its coastal wonders—waterways, islands and Norwegian fjords. Travel the ancient shipping lanes of the Vikings as you cross the North Sea from historic Bergen; admire the natural beauty of the Shetland Islands with their remarkable links to the ancient past; learn more about Viking history on the tradition-steeped Orkney Islands; marvel at the astonishing 5000-year-old Callanish Standing Stones, which are considerably older than Stonehenge, on the Isle of Lewis; and, tour an iconic medieval castle on the majestic and tranquil Isle of Skye.

Throughout our voyage, hear from several guest lecturers who illuminate the places we visit. Join your fellow members along with travelers from like-minded organizations such as the Smithsonian and the National Trust for Historic Preservation for this small ship voyage and great value—all meals, excursions and accommodations are included. I encourage you to book now while Early Booking Savings and space are available.



# LEGACY OF VIKINGS

During the Viking Age, which began around the mid-eighth century and lasted almost three centuries, the Men of the North were cast as fierce barbarians who plundered their way across the known world. Viking depictions of

Thor's hammer and Odin's ravens, symbols of their pagan gods, helped propagate through oral traditions their mythos as fearsome invaders in the world's imagination for over a millennium. Yet hints of their legacy found in runic inscriptions offer a splendid pageant of history and show them as practical opportunists and traders with a heavy cultural emphasis on poetry, artistry and technology. Vikings were extraordinary mariners, setting their long ships out to crisscross half the world and vastly extending its known boundaries, founding new colonies as far west as North America, as far south as North Africa and as far east as the Caspian Sea. They created a network of merchants and trade that linked directly to the Hanseatic League in Bergen, which immensely contributed to the development of the 15th-century economy on the Shetland and Orkney Islands. The many-sided achievements of their culture impressed themselves upon the non-Scandinavian world, and the complexity and nuances of their culture lie in wait of your rediscovery across their remote lands.

#### U.S.

Wednesday, May 21 Depart the U.S.

#### Copenhagen, Denmark

Thursday, May 22 Arrive in Denmark, the spiritual and historic home of the Vikings and from whence sailed their intrepid predecessors—Angles, Saxons and Jutes.

depart for Norway. (D)



Look for black guillemots along the coast of the Orkney Islands.

Transfer to the Five-Star M.S. LE BORÉAL and

#### Cruising the Norwegian Fjords and North Sea

Friday, May 23

Norway's fjords and islands offer some of the most stunning coastal scenery in Europe. Watch the light play off granite cliffs and pristine cobalt blue waters, while cruising past the inland waterways once plied by Viking longships, passing traditional farms and villages.

Cover: Overlooking Loch Leathan and the Sound of Raasay, the Old Man of Storr is the most recognizable of Skye's otherworldly rock pinnacles, remnants of ancient landslides.

Photo this page: Eilean Donan Castle has been rebuilt at least four times as Scotland's feudal history unfolded.

Join the Captain for a Welcome Reception on board this evening. (B,L,R,D)

#### Bergen, Norway Saturday, May 24

The city of Bergen was founded on an old Viking settlement in 1070 and has a proud history as an important part of the Hanseatic League's trading empire from the 14th to mid-16th centuries.

Today Bergen's Bryggen (the wharf) still flaunts its colorfully characteristic wooden houses, which are listed on UNESCO's World Heritage list. Tour Troldhaugen, the summer home of Edvard Grieg, Norway's most famous composer, and walk the grounds of his estate, where he composed many of his finest works. (B,L,D)







Lerwick, a modern seaport that yet retains its old of for 17th-century Dutch herring fleets and is Shetlan

#### Lerwick, Shetland Islands Sunday, May 25

Explore the majestic Shetland Islands, declared a Global Geopark by UNESCO for their geologically diverse landscapes and seascapes carved and shaped by ice. Admire nature's endlessly changing colors and textures and listen for the clamor of gannets and puffins crowding the extraordinary cliffs. Though remote, these islands have a unique 6000-year-old culture, where Scotland meets Scandinavia at this North Atlantic crossroads and legacies linger in the archaeology, dialect and traditional music. From Lerwick, the capital of Shetland, journey to the southernmost point of the island to visit Jarlshof, a pending UNESCO World Heritage site and an extraordinary settlement revealing 5000 years of human history, including late Neolithic stone houses, a Bronze-Age village, an Iron-Age broch and wheelhouse, Norse longhouses, a medieval farmstead and a 16th-century laird's house. (B,L,D)



Experience the mystique of the Orkney Islands, remote islands ringed with red sandstone shimmering in the sea mist. Kirkwall, founded around 1035, is noted for having Britain's most northerly cathedral, the 12<sup>th</sup>-century Viking-built St. Magnus Cathedral. Enjoy the gentle rolling landscape of the Neolithic heartland of Orkney, designated a UNESCO World Heritage site for its wealth of prehistoric archaeology. Pass the standing stones of Stenness and stop at the Ring of Brodgar, a huge semicircle of



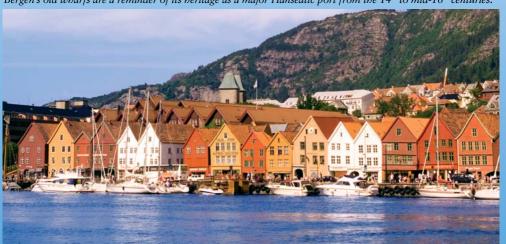
Walk through the ages, from prehistory to the Norse era to medieval times, at Jarlshof.

stones dating back to 3000 B.C. Continue to the 5000-year-old village of Skara Brae, a settlement built of stone that was only rediscovered in 1850 when a great storm wiped away its veil of sand. See Scapa Flow, one of the world's largest natural harbors, first used by the Vikings and later made famous for its role in both world wars.

Enjoy a tasting of authentic Scotch whisky during a tour of the award-winning Highland Park Distillery, believed to be founded in 1798 by the notorious smuggler Magnus Eunson.

During afternoon tea on board the ship, listen to a *seanachaí* tell traditional stories that have been handed down by fireside hearths over the centuries in these remote isles. (B,L,D)

Bergen's old wharfs are a reminder of its heritage as a major Hanseatic port from the 14th to mid-16th centuries.





d's only town.



Dun Carloway is just one of Scotland's Iron-Age brochs, impressive circular towers representing the pinnacle of drystone construction.

#### Stornoway, Isle of Lewis Tuesday, May 27

On the northwest coast of the Isle of Lewis, in the "necklace" of the Outer Hebrides Islands, walk amongst the mysterious standing stones of Callanish (or Calanais in Gaelic), undoubtedly the ancient jewel of the British Isles, and learn more about the ingenuity of this astronomical structure, which accurately aligns the equinoctial sunset and the Pleiades while charting the lunar cycle. Travel along the beautiful west coast of the island, a spectacular blend of rugged mountains, peat moors, pristine beaches, flower-speckled machair grazing land and barren rocky landscapes. Visit the site of Dun Carloway, a Pictish broch, built as a defensible residence around the last century B.C. Explore the restored Gearrannan Blackhouse Village settlement, with dramatic views of the Atlantic coast, and listen for Gaelic being spoken as you view displays of traditional crofting activities such as weaving or butter-making. (B,L,D)

#### Kyle of Lochalsh/Isle of Skye Wednesday, May 28

Anchor in the Kyle of Lochalsh, tender ashore and visit Eilean Donan Castle, named for the sixth-century Irish saint who founded the first community on the island. Constructed in the 13<sup>th</sup> century and destroyed during the Jacobite rising before being completely rebuilt in the 1930s, it now stands as one of the most iconic and recognizable castles in the world. At the ruins of Armadale Castle, stroll through a spectacular array of flora in the 17<sup>th</sup>-century

gardens and learn about the powerful reign of Clan Donald, Lords of the Isles until 1493, during a tour of the Museum of the Isles.



Though small, Shetland ponies are a strong breed, essential to farm work on the isles for centuries.

The Isle of Skye is home to some of Scotland's most phenomenal geography, and the mist, shafts of sunlight and vivid rainbows congregate here in a dazzling array of colors that seem to make the glens greener and the sea bluer. This afternoon, sail the coastline of romantic and ethereal Skye, from where Bonnie Prince Charlie, against the odds and with the help of Flora MacDonald, was able to escape to France. Attend the Captain's Farewell Reception this evening. (B,L,R,D)

### Glasgow, Scotland/U.S. Thursday, May 29

Arrive in Glasgow, a dynamic Scottish city where the indelible mark of Viking conquest still permeates the art and culture. Disembark and continue on the Post-Cruise Option to further explore the rich heritage of the Men of the North in Glasgow and Edinburgh. Or, depart for the U.S. (B)

Norway's most breathtaking scenery lies in its western fjords, where the mountains meet the sea.





#### FIVE-STAR 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.

#### **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.



Stateroom with Balcony



Dining Room



Lounge



Pool Deck

#### 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.

#### Included

- Exclusive lectures and presentations
- Seven nights aboard the exclusively chartered,
   Five-Star M.S. LE BORÉAL
- Cruise from Copenhagen, Denmark to Glasgow, Scotland (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 \$462 per person (subject to change)
- ◆ Ship gratuities of approximately \$100 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



Standing guard over Scotland's historic capital, Edinburgh Castle served as a royal residence from the ninth to 16th centuries.

# HOME TO THE MEN OF THE NORTH Copenhagen Pre-Cruise Option

Scandinavia's most cosmopolitan city and the capital of Denmark is an inviting and exuberant showcase of culture rooted in Viking ancestry, Hans Christian Anderson stories and historical architecture. See Amalienborg Palace and Tivoli Gardens and cruise the 400-year-old canals past Christiansborg Palace, the King's Palace and gardens. In the nearby town of Roskilde visit its ancient cathedral, a UNESCO World Heritage site, and explore the Vikings' life at sea in the fascinating Viking Ship Museum. Accommodations for two nights are in the centrally located, deluxe COPENHAGEN MARRIOTT HOTEL. (B)

### SCOTTISH HIGHLIGHTS Edinburgh • Glasgow Post-Cruise Option

Explore Scotland's two great cities and their histories of feuding warlords, medieval villains and royal and religious intrigue. During a panoramic tour of Glasgow, walk through George Square, visit the city Chambers and the Tolbooth of Glasgow, Scotland's most remarkable 17th-century building. See the extensive collection of art and antiquities during a visit to the Kelvingrove Art Gallery and Museum. In Edinburgh, discover the historic Old Town, Royal Mile and iconic Edinburgh Castle and visit the Museum of Scotland for a glimpse of the nation's formative years from the Bronze Age to Viking and Roman invasions. Accommodations for two nights are in the deluxe Crown Plaza Edinburgh - The Roxburghe located in the heart of Edinburgh's New Town. (2B,1L)

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



LAND/CRUISE TARIFF (per person, based on double occupancy)				
Stateroom Category*	<b>Description</b> - 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 November 15, 2013	Regular Price after November 15, 2013	
8	Ocean-view, one large window, shower.  Deck 3, Le Champollion, forward. (limited availability)	\$3995	\$4995	
7	Ocean-view, small window and single door onto private, partial wall balcony, shower. Deck 3, Le Champollion, aft. (limited availability)	\$5395	\$6395	
6	Ocean-view, small window and single door onto private, partial wall balcony, shower. Deck 3, Le Champollion, midship.	\$5795	\$6795	
5	Ocean-view, expansive floor-to-ceiling sliding glass door onto private, partial wall balcony, shower. Deck 4, Le Lafayette, forward.	\$6295	\$7295	
4	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower. Deck 4, Le Lafayette, midship.	\$6995	\$7995	
3	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower. Deck 5, Le Normandie, forward.	\$7195	\$8195	
2	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower or tub/shower. Deck 5, Le Normandie, midship.	\$7595	\$8595	
1	Ocean-view, expansive floor-to-ceiling sliding glass door onto private balcony, shower or tub/shower. Deck 6, Le France.	\$7995	\$8995	
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)	\$8395	\$9395	
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)	\$9595	\$10595	
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)	\$10595	\$11595	

- ♦ 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 \$10495 and in category 4 at \$12595 on or before November 15, 2013.

Add \$1000 for reservations made a	ittel Novellibel 15, 2015.			
◆ Taxes are an additional \$462 per p	erson and are subject to change.			
	tracted for this tour, and the applicable only valid cabin categorization of	ole deck plan is available on request from the vessel.		
IN THE WAKE O	F THE VIKINGS RI	ESERVATION FORM		
Send to: Commonwealth Club Trav 595 Market Street, 2nd Flo San Francisco, CA 94105	- /	Please make my/our reservation(s) in Stateroom Category:  1st Choice 2nd Choice  Double occupancy (two twin bed:  Double occupancy (one queen bed:  Single accommodations.		
Title Full Name (exactly as it appear		☐ I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).		
Title Full Name (exactly as it appear	Please make my/our reservation(s) Copenhagen Pre-Cruise Option			
Street Mailing Address (no P.O. Box	□ Double at \$895 per person. □ Single at \$1395 per person. □ I am reserving as a single but			
City Telephone: (Home)	State ZIP Code  (Business)	prefer to share accommodation and will allow you to select my roommate (shares cannot		
тегернопе. (потте)	(Dusiness)	be guaranteed).  Scottish Highlights Post-Cruise Option		
Email Address	(Mobile)	☐ Double at \$795 per person.☐ Single at \$1095 per person.		
Preferred Name(s) on Badge(s)	I am reserving as a single but			
Program reservations require a del \$200 per person Copenhagen Pre- person Scottish Highlights Post-Ci	prefer to share accommodation and will allow you to select my roommate (shares cannot be guaranteed).			
depositing on this program, I/we accep ☐ Enclosed is my/our check(s) for Make checks payable to Thom:	ons. ☐ I/We want you to book my/our air from			
□ I/We authorize you to charge m □ Visa □ MasterCard	to Copenhagen, Denmark, with return from Glasgow, Scotland, at additional cost to be advised			
Card Number	Class: ☐ Economy ☐ Business ☐ Fir			

Signature as it appears on credit card

All FINAL PAYMENTS are required to be made by check or wire transfer by February 14, 2014.

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

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



See traditional crofting life as it was 400 years ago in the Gearrannan Blackhouse Village on the Isle of Lewis.

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

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 any 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 Gobagan

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.

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 November 15, 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

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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. 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 portice to the tour participant of such increases.

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

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.

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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#### THOMAS P. GOHAGAN & COMPANY

Eleven South LaSalle Street Second Floor Chicago, Illinois 60603-1240 (312) 609-1140 or (800) 922-3088 http://www.gohagantravel.com © Thomas P. Gohagan & Company