Explore. Discover. Learn.

Dartmouth Alumni Travel

ANCIENT EMPIRES

Rome ♦ Pompeii ♦ Amalfi Coast
Isle of Capri ♦ Sicily ♦ Malta

A voyage aboard the
Exclusively Chartered,
Newly Launched, Five-Star LE LAPÉROUSE

September 20 to 28, 2018
with Kevin Reinhart, Associate Professor of Religion
Dear Alumni, Parents, and Friends:

Discover the intriguing mélange of cultures that flourished in the wake of ancient empires while cruising along the resplendent shores of Malta, Sicily and Italy. This outstanding, custom-designed itinerary showcases the very best of these historic islands and coastal areas where grand civilizations created indelible influence on the land, cities and seas.

Cruise with us, along with travelers from Duke, Georgetown, Yale, and other like-minded institutions, aboard Five-Star **Le Lapérouse**, to be launched in 2018. **Le Lapérouse** introduces the deluxe and exclusive **Blue Eye**, the world’s first multisensory underwater lounge. Featuring only 92 Suites and Staterooms, this elegant **small ship** is able to call on ports inaccessible to larger vessels.

This custom-designed itinerary cruises from Rome, Italy, to Valletta, Malta, along two of Europe’s most dramatic coastlines, through the fabled Strait of Messina and the Tyrrhenian and Mediterranean Seas. En route, visit seven impressive UNESCO World Heritage sites and marvel at Italy’s stunning Amalfi Coast and quintessential colorful seaside towns of Positano and Sorrento. Gain insight into the Roman way of life in A.D. 79 at the superbly excavated site of Pompeii and visit the legendary Isle of Capri. Discover Sicily’s storied town of Taormina in the shadow of Mount Etna, as well as the legendary city of Syracuse—once the most powerful city of the ancient Greek world and today an open-air museum of monumental antiquities—and Agrigento’s unforgettable Valley of the Temples. Experience the rich history of Malta, the island nation where St. Paul the Apostle was shipwrecked and the Order of the Knights of St. John, Caravaggio, Sir Walter Scott and Queen Elizabeth II once called home.

Onboard lecturers will further illuminate these ancient cities and islands, medieval ports and scenic landscapes—once coveted territories of the world’s most powerful empires. This inimitable cruise is popular and an excellent value, provides unique and captivating experiences in several of the most spectacular historical and cultural places in the world. Reserve now while space and Early Booking Savings are available!

Warm regards from Hanover,

Robin K. Albing, Tu’81
Director, Lifelong Learning and Advancement Special Projects

**Study Leader**

Kevin Reinhart is an Associate Professor in the Department of Religion, specializing in Islamic religious studies. He was trained in the study of religion at Harvard (M.A. 1978; Ph.D. 1986) and in Middle Eastern and Arabic Studies at the University of Texas, Austin (1974); he joined the faculty of Dartmouth in 1986. His first book, *Before Revelation: The Boundaries of Muslim Moral Knowledge*, which is a study of Islamic theories of moral knowledge, was published by SUNY press in 1995. He has just finished a book on the variety of Islamic practices in different locales called *Lived Islam: Colloquial Religion in a Cosmopolitan Tradition*. His next book is on Islamic ritual. He has been visiting or living in the Middle East for 40 years. He has lived in Turkey, Cairo, Syria, Yemen, Iraq, and he regularly leads Dartmouth’s Foreign Study Program in Fez, Morocco.
Rome, Italy
This UNESCO World Heritage site, former seat of the Roman Empire, today is the historic heart of Italy. From the iconic Colosseum and the Vatican to the Spanish Steps and the Catacombs, the treasures of ancient Rome continue to astonish modern visitors.

Sorrento
An outpost of the ancient Roman Republic, today Sorrento is one of the most scenic towns in Italy, the gateway to Mt. Vesuvius and the ancient ruins of Pompeii. This quaint seaside town of rose-flushed buildings was built into picturesque cliffs high above the Tyrrhenian Sea and, as the world’s limoncello capital, is abundant with fragrant lemon and orange groves.

Experience the diverse cultural legacy of Malta, Sicily and Italy originating over 7000 years ago and shaped by their strategic location between Europe and Africa and the seemingly endless roll call of empires who vied for control of their ancient coasts. Malta has held a strong connection to Italy and Sicily since A.D. 60, when a shipwrecked St. Paul brought Christianity by happenstance to the tiny archipelago. Perhaps none were more influential than the Crusader-era Knights of St. John who settled on Malta in 1530 and remained for almost 300 years, while artisans, designers and craftsmen came to Malta from Italy, Sicily and Greece to build castles, cathedrals and the extraordinary capital city of Valletta. On Sicily, traces of the Italians, Greeks, Goths, Moors, Normans, Castilians, Turks, Jesuits, Spanish and French are imprinted on the spectacular landscape and etched into ancient architecture, from Grecian temples and mosaic-adorned Roman villas to Norman palaces and medieval churches. The timeless beauty and mystique of these history-laden lands beckon you today just as they once lured explorers, artists and powerful rulers.

Cover photo: The well-preserved ruins of Taormina’s classical Greco-Roman theater exemplify the ancient Greek philosophy that a city’s most important buildings should complement nature.

Photo this page: The iconic drive along the Amalfi Coast, is famous for its winding corniche road offering spectacular views from the cliffs and hillsides.
Pompeii
Discovered and excavated 17 centuries after the tephra of Mt. Vesuvius engulfed Pompeii in A.D. 79, the incredibly well-preserved ruins are today a UNESCO World Heritage site. The walking tour provides an intimate look into the daily rituals of Roman life during the reign of Emperor Titus. See the house of the wealthy Vetti family, and the extraordinary amphitheater and Temple of Jupiter.

Amalfi Coast
Italy’s spectacular UNESCO World Heritage-designated Amalfi Coast is legendary for its natural splendor and dramatic cliffs dotted with secluded villages, opulent villas and sun-kissed beaches epitomizing the allure of the Italian Mediterranean seaside. Enjoy time on your own in the lovely village of Positano—frequented by Picasso, Toscanini and Bernstein, and popularized by John Steinbeck.

Isle of Capri
Legend has it that along the stunning shores of Capri, Homer’s Odysseus resisted the alluring call of the sirens. Enjoy this captivating island at your own pace.

Stromboli, Aeolian Islands
Be on deck this morning as the ship cruises in view of the UNESCO World Heritage-designated Aeolian Island of Stromboli, the “Lighthouse of the Mediterranean”—a volcano mildly active for more than two millennia.

Taormina, Sicily, Italy
This charming medieval center of Sicilian culture and commerce commands one of the most impressive settings on the island. See the imposing, snowcapped Mt. Etna, Europe’s highest volcano and a UNESCO World Heritage site, and enjoy stunning panoramic views of Calabria across the Strait of Messina. Visit the remarkably preserved third-century B.C. Greco-Roman theater, still in use today. Admire the 14th-century Gothic-Catalan-style Corvaia Palace, the medieval Baroque portal of the Cathedral of St. Nicola, and the

UNESCO World Heritage Site
Cruise Itinerary
Air Routing
Land Routing

The façade of Agrigento’s well-preserved Temple of Concordia, depicted in the UNESCO logo, is one of the world’s most notable examples of ancient Greek architecture.
Roman Odeon, the “small theater” built in 21 B.C. Stroll along Taormina’s famous Corso Umberto, a distinctively Mediterranean pedestrian thoroughfare.

**Syracuse**

Extolled for its grandeur since classical antiquity, enchanting Syracuse reached its zenith of wealth and power under Dionysius the Elder, who established it as a center of philosophy and the arts 350 years after Greek colonists first settled there in 734 B.C. Today, this UNESCO World Heritage site is an open-air museum of well-preserved classical monuments.

Visit the magnificent Greek Theater, still in use today and where Aeschylus once spoke to ancient Siracusans; the Roman Amphitheater, where gladiators competed for the crowds; the Altar of Hieron II; the limestone Ear of Dionysius cave; and the impressive Archaeological Museum. Enjoy walking the hallowed small island of Ortygia, Syracuse’s maritime heart, where, in the remains of Piazza Pancali, the monumental sixth-century B.C. Temple of Apollo stands as the most ancient Doric temple in Sicily. The city’s Baroque cathedral incorporates the ruins of a fifth-century B.C. temple dedicated to the goddess Athena, where you can admire the unique baptismal font, an ancient Greek marble krater (large vase) dating from the 13th century. The landmark Piazza Archimede showcases the dazzling, Baroque-style Fountain of Diana, adorned with rearing horses, charging tritons and maternal sea nymphs.

**Agrigento**

The classical Greek world is reanimated in Agrigento’s monumental Valle dei Templi [Valley of the Temples], a UNESCO World Heritage site. Here, the landscape features eight Doric shrines dating from the fifth century B.C., including the Temple of Hera, with its graceful northern colonnade; and the Temple of Concordia, said to be one of the most beautifully preserved Greek monuments still standing. See the temples honoring Zeus and Heracles and the Sanctuary of the Chthonic Divinities—mythological lords of Earth and the underworld. Visit the Agrigento Archaeological Museum, arguably Sicily’s finest collection of Greek, Etruscan, Phoenician, Carthaginian and Roman artifacts.

**Valletta, Malta**

Be on deck for unforgettable views while cruising past the shores of Selmunett, the small island where St. Paul the Apostle shipwrecked en route to Rome around A.D. 60 to the picturesque bay of Valletta. Founded in 1566 by the French Grand Master of the Order of the Knights of St. John, this magnificent “Fortress City” a UNESCO World Heritage site, is one of the world’s earliest planned cities. Today, this 2018 European Capital of Culture showcases incredible architecture from the 16th century onward, including splendid examples of high Baroque, neoclassical and modern styles.

Visit the iconic and ornate 16th-century St. John’s Co-Cathedral, featuring masterpieces such as Caravaggio’s The Beheading of Saint John the Baptist and Flemish tapestries designed by Sir Peter Paul Rubens. Tour the colonnaded Lower Barrakka Gardens, and enjoy unforgettable vistas of Valletta’s Grand Harbor and the Grand Master’s Palace. A member of the de Piro family of Maltese nobility leads your private tour through the 430-year-old Casa Rocca Piccola, the family’s ancestral home and a showcase of historical Maltese aristocracy.
Luxury Small Ship, Innovative Design

LE LAPÉROUSE, launching in 2018, ushers in a new generation of Five-Star small ships, combining revolutionary design and a new standard of luxury for an unparalleled cruising experience. Dock in smaller ports inaccessible to larger ships and where authentic cultural experiences and majestic scenery await you.

Respect for the Environment

The newest addition to the Ponant “Clean Ship” fleet, a rare designation among ocean-cruising vessels, the ship is energy efficient and eco-friendly, protecting fragile marine ecosystems while providing a safe and comfortable voyage.

Chic and Casual Dining

Dine indoors or alfresco on international and regional cuisine served in the stylish, spacious indoor-outdoor restaurant, at the casual pool deck grill or from 24-hour room service. Daily meals include continental and buffet breakfasts, buffet lunch, afternoon tea and four-course dinner.

92 Elegant Suites and Staterooms, 100% with Private Balconies

Each Five-Star Stateroom and Suite (up to 484 square feet) features a private balcony. Grand Deluxe Suites have a bay window and spacious private terrace. Accommodations offer two twin beds or one queen bed, individual climate control and luxurious hotel amenities.

Life on Board

Enjoy sweeping views from the lounges, which open to the outdoors, and lectures, cultural performances or film screenings in the state-of-the-art theater. Relax in the spa and sauna or the Sun Deck’s infinity-style swimming pool. There is a beauty salon, fitness room and two elevators. Complimentary Wi-Fi is available throughout the ship.

World-Class Service

The highly trained, English-speaking crew are personable and attentive, and the ship has an infirmary staffed with a doctor and a nurse.

Blue Eye – The World’s First Luxury Underwater Observatory

Exclusive to the Ponant fleet is the extraordinary Blue Eye, a multisensory underwater observation lounge that incorporates bionic and biomimetic technology to immerse you in the beauty of the ocean’s ecosystem. Observe marine life through the large subaquatic windows and on digital screens projecting undersea activity in real time, while specially designed hydrophones echo the ocean’s ebb and flow, and relay the sounds and senses beneath the water’s surface. Wildlife viewing varies by location.
Included Features

On Board the Exclusively Chartered, Five-Star, Small Ship Le LAPÉROUSE
◆ Seven-night cruise from Civitavecchia, Italy, to Valletta, Malta.
◆ Elegantly appointed, Five-Star Suite or Stateroom.
◆ Captain’s Welcome and Farewell Receptions.
◆ Complimentary alcoholic and nonalcoholic beverages available throughout the cruise.
◆ All meals aboard ship, including wine served at your table with lunch and dinner.
◆ Complimentary Wi-Fi throughout the ship.
◆ Blue Eye—the world’s first luxury, multisensory, underwater observatory.
◆ Time on your own to explore the quaint seaside town of Sorrento, the spectacular Isle of Capri and the picturesque Amalfi Coast village of Positano.
◆ Walking tour of Sicily’s ancient town of Taormina, featuring the third-century B.C. Greco-Roman theater.
◆ Private tour of Casa Rocca Piccola and its lovely gardens, hosted by a member of the noble de Piro family.

UNESCO World Heritage Highlights
◆ Guided tour of the remarkable archaeological preservation of Pompeii.
◆ Scenic drive along the famous Amalfi Coast showcasing Italy’s natural beauty.
◆ Views of imposing Sicily’s Mt. Etna, Europe’s highest volcano.
◆ Cruise past the island of Stromboli, the “Lighthouse of the Mediterranean.”
◆ Tour of Sicily’s Syracuse, with visits to one of the best-preserved ancient Greek theaters in the world and the historic island of Ortygia, the legendary “Old City” of Syracuse.
◆ Excursion to Sicily’s Agrigento and its majestic Valley of the Temples, known for its exceptionally well-preserved classical Doric temples.
◆ Walking tour of Valletta, Malta, featuring a visit to the iconic St. John’s Co-Cathedral to see the tombs of the legendary Knights of St. John and masterpieces by Caravaggio.

Always Included
◆ Transfers and luggage handling abroad if your arrival(s)/departure(s) coincide with the scheduled group transfer(s).
◆ Experienced local guides for included excursions.
◆ Gratuities to local guides and drivers on included excursions and transfers.
◆ Complimentary bottled water in your Suite or Stateroom and on excursions.
◆ Hospitality desk aboard ship.
◆ Experienced Gohagan & Company Travel Directors at your service.
◆ Complimentary use of an audio headset during guided excursions.
◆ Automatic $250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company.
Eternal Rome
Pre-Cruise Option
Capital of the Roman Empire and a UNESCO World Heritage site, the “Eternal City” of Rome showcases its spectacular ancient landmarks from centuries as a nucleus of power, culture and religion. Visit the iconic Colosseum, the historic Roman Forum and the fifth-century Church of St. Peter in Chains, which houses Michelangelo’s famed sculpture of Moses. Tour iconic St. Peter’s Basilica and walk through the opulent Vatican Museums, including the Sistine Chapel, featuring Michelangelo’s famous ceiling frescoes. Enjoy three nights in the deluxe Westin Excelsior Rome, ideally located within walking distance of the grand Via Veneto.

Timeless Malta
Post-Cruise Option
The extraordinary island of Malta is “one of the most concentrated historic areas in the world.” Walk the medieval streets of the beautifully preserved walled town of Medina, where settlement predates 4000 B.C., and explore its impressive Baroque architecture. Experience the fabled Blue Grotto, a sea cave illuminated by the brilliant blue reflection of glistening underwater sunlight (weather permitting). Visit the underground Lascaris War Rooms, where General Eisenhower directed the invasion of Sicily during World War II’s American-led “Operation Husky.” Tour the opulent interiors and magnificent gardens of the family-owned, 18th-century Palazzo Parisio, a “miniature Versailles.” Enjoy two nights in the Five-Star Phoenicia Hotel.

The Renaissance dome of St. Peter’s Basilica has commanded the skyline of Rome since the 17th century.

Valletta’s strategic position on Malta’s Grand Harbor made it a coveted territory for countless civilizations.

The Pre- and Post-Cruise Options are available at additional cost. Details will be provided with your reservation confirmation.
Deck 6

**LAND/Cruise TARIFF excluding taxes**

Per person, based on double occupancy

<table>
<thead>
<tr>
<th>Category</th>
<th>Suite</th>
<th>Description</th>
<th>Deck</th>
<th>Price (Early Booking)</th>
<th>Price (After)</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>Picture window, single door onto private partial-wall balcony, shower. Deck 3, forward.</td>
<td></td>
<td></td>
<td>$4595</td>
<td>$5595</td>
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<tr>
<td>7</td>
<td>Picture window, single door onto private partial-wall balcony, shower. Deck 3, midship.</td>
<td></td>
<td></td>
<td>$4995</td>
<td>$5995</td>
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<tr>
<td>6</td>
<td>Expansive sliding glass door, <strong>private balcony</strong>, shower. Deck 4, forward.</td>
<td></td>
<td></td>
<td>$5995</td>
<td>$6995</td>
</tr>
<tr>
<td>5</td>
<td>Expansive sliding glass door, <strong>private balcony</strong>, shower. Decks 5 and 6, aft. (limited availability)</td>
<td></td>
<td></td>
<td>$6795</td>
<td>$7795</td>
</tr>
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<td>$8395</td>
</tr>
<tr>
<td>3</td>
<td>Expansive sliding glass door, <strong>private balcony</strong>, shower. Deck 5, midship.</td>
<td></td>
<td></td>
<td>$7995</td>
<td>$8995</td>
</tr>
<tr>
<td>2</td>
<td>Expansive sliding glass door, <strong>private balcony</strong>, shower. Deck 5, midship.</td>
<td></td>
<td></td>
<td>$8295</td>
<td>$9295</td>
</tr>
<tr>
<td>1</td>
<td>Expansive sliding glass door, <strong>private balcony</strong>, shower. Deck 6, midship.</td>
<td></td>
<td></td>
<td>$8795</td>
<td>$9795</td>
</tr>
<tr>
<td>Deluxe Suite</td>
<td>Suite with expansive sliding glass door, <strong>large private balcony</strong>, shower, sitting area with sofa. Decks 3, 4, 5 and 6. (limited availability)</td>
<td></td>
<td></td>
<td>$10395</td>
<td>$11395</td>
</tr>
<tr>
<td>Prestige Suite</td>
<td>Large Suite with expansive sliding glass door, <strong>large private balcony</strong>, shower, sitting area with sofa. Decks 5. (limited availability)</td>
<td></td>
<td></td>
<td>$11395</td>
<td>$12395</td>
</tr>
<tr>
<td></td>
<td>Large two-room Suite, expansive sliding glass door, <strong>spacious private terrace</strong>, full bathroom with tub and separate shower, additional private powder room, sitting area with sofa. Decks 5 and 6. (limited availability)</td>
<td></td>
<td></td>
<td>$11695</td>
<td>$12695</td>
</tr>
<tr>
<td>Grand Deluxe Suite</td>
<td>Large two-room Suite, expansive sliding glass door, <strong>spacious private terrace</strong> with outdoor Jacuzzi, full bathroom with tub and separate shower, additional private powder room, sitting area with sofa. Deck 6. (limited availability)</td>
<td></td>
<td></td>
<td>$12795</td>
<td>$13795</td>
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<tr>
<td>Owner's Suite</td>
<td>Large two-room Suite, expansive sliding glass door, <strong>spacious private terrace</strong> with outdoor Jacuzzi, full bathroom with tub and separate shower, additional private powder room, sitting area with sofa. Deck 6. (limited availability)</td>
<td></td>
<td></td>
<td>$12995</td>
<td>$13995</td>
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</table>

Singles are available in category 5 at $11795* and in category 2 at $14395* on or before March 22, 2018. Add $1000 for reservations made after March 22, 2018.

*Taxes are an additional $465 per person and are subject to change.

Le Lapérouse 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.

**ANCIENT EMPIRES**

**RESERVATION FORM**

Send to: Thomas P. Gohagan & Company
209 South LaSalle Street, Suite 500
Chicago, Illinois 60604-1446
(800) 922-3088
Dartmouth Alumni Travel

**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):**

**Eternal Rome Pre-Cruise Option**

- Double at $1595 per person.
- Single at $2495 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).

**Timeless Malta Post-Cruise Option**

- Double at $895 per person.
- Single at $1395 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, at an additional cost to be advised, from:

  (fill in departure city)

- Economy Class
- Upgraded Economy
- Business Class
- First Class

- Note: Airfare is subject to change and availability and is nonrefundable.
- We will make my/our own air arrangements.

**Program reservations require a deposit of $800 per person and $200 per person Eternal Rome Pre-Cruise Option and/or $200 per person Timeless Malta 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 2018 Ancient Empires.
- 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 June 15, 2018.**
Amalfi Coast, a UNESCO World Heritage site.

The impossibly picturesque coastal village of Positano forms part of the world-famous Amalfi Coast, a UNESCO World Heritage site.

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 Gohagan. Should you have to cancel, the following terms will apply: reservation cancellations are subject to a $2000/$50 Pre/Post 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 the 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: 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 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, 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 participant and becomes a part of the program price. On programs which include Gohagan purchased interest or international (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.


BINDING ARBITRATION: Any dispute concerning, relating or referring to this Agreement, the brokerage, or any other literature concerning the trip, or to the trip shall be resolved exclusively by binding arbitration pursuant to the Federal Arbitration Act, 9 U.S.C. Sections 1-16, or other according to the then existing Commercial Rules of the American Arbitration Association (AAA) or pursuant to the Comprehensive Rules & Procedures of the Judicial Arbitration and Mediation Services, Inc. (JAMS). Such proceedings will be governed by substantive but not procedural Illinois law and will take place in Chicago, IL. 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. Please understand that by agreeing to these terms and conditions, the participant and Gohagan are waiving the right to a trial by jury.

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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