

Explore. Discover. Learn.



Passage through the
Panama Canal
and
Costa Rica

aboard the Exclusively Chartered Small Ship
Five-Star LE CHAMPLAIN

January 30 to February 7, 2022

- ◆ Daylight Transit through the Panama Canal
- ◆ 100% Private Balcony Staterooms
- ◆ All Shore Excursions Included



BOOK WITH CONFIDENCE!

No land/cruise cancellation fees for new bookings until 96 days prior to trip departure.

Dear Alumni, Parents and Friends:

We invite you to cruise from the Caribbean Sea to the Pacific Ocean and witness one of the greatest accomplishments of the modern age, the Panama Canal. During a specially arranged and narrated daylight transit, experience the mighty locks that raise and lower oceangoing vessels 85 feet, employing the force of gravity to achieve in mere hours what once involved a three-week circumnavigation of South America. The Agua Clara locks, part of the canal's monumental expansion in 2016, have doubled its capacity and enabled larger ships to transit.

This journey-of-a-lifetime showcases Earth's most pristine ecosystems in the rainforests, islands and archipelagos of Panama and Costa Rica. Visit biodiverse Manuel Antonio National Park, where expert naturalists will lead a trail walk through an ecosystem of rare species. Explore the heart of Panama City's UNESCO World Heritage-designated Casco Antiguo and tour the Biodiversity Museum.

Cruise aboard the exclusively chartered, Five-Star LE CHAMPLAIN featuring only 92 Suites and Staterooms, each with a private balcony. Dock in small ports of call inaccessible to larger vessels and enjoy enriching excursions led by experienced onboard naturalists. Space is limited so reserve now.

Warm regards from Hanover,



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



Patrick Bedard
Assistant Director,
Lifelong Learning

Study Leaders



Mona Domosh is Professor of Geography and holds the Joan P. and Edward J. Foley Jr. 1933 Professorship at Dartmouth College. She is also the Director of the Society of Fellows postdoctoral program at Dartmouth. Prof. Domosh is a cultural-historical geographer with research interests in understanding the relationships between different gendered, racialized and classed formations and urban design, form and function. Her recent research focuses on the networks of institutions and individuals who created and maintained what became known as the Black Belt of Chicago – the South Side neighborhood that was home to Chicago's Black community – in the first decades of the 20th-century. She teaches classes in urban and cultural geography and is interested in expanding her analyses by traveling and interrogating different cities around the world.



Francis J. Magilligan is the Frank J. Reagan '09 Chair of Policy Studies, Professor of Geography and Adjunct Professor of Earth Sciences at Dartmouth College. Prof. Magilligan's teaching and research interests focus primarily on the biophysical and social aspects of watershed management. In particular, his research addresses stream channel and watershed response to environmental change – whether that change is generated by natural (e.g. climate change) or anthropogenic (e.g. agriculture, grazing or logging) causes. Currently he is focused on the links between channel processes and riparian ecology, especially the role of dams – and their subsequent removal – on aquatic and floodplain ecological integrity. He received a Guggenheim Award to expand this work to examine the intersection of science and politics of river restoration in the United States. He has conducted international field work in the Peruvian Atacama Desert investigating the long-term evolution of El Niño floods and the regional relationship between climate change and cultural history.

Cover photo: See the historic Panama Canal during a daylight transit.

The safety and well-being of our travelers remains our highest priority. Cruise lines and some other providers of services (as well as, potentially, some countries) require all passengers traveling on our programs to present confirmation of a full COVID-19 vaccination, and, as well, passengers may have to produce evidence of a recent negative COVID test. All our staff are committed to adhering to all health and safety protocols from the start of your trip to the end as directed by the United States Centers for Disease Control and Prevention, overseas health officials as well as those protocols mandated by your cruise company (if applicable) and other suppliers of services. Detailed protocol information tailored to your travel program will be mailed to you along with additional pre-departure information.



NATURE'S WONDERS IN THE COSTA RICAN RAINFOREST

One of the most biodiverse locations on Earth, Costa Rica's habitats and ecosystems preserve a spectacular array of wildlife and unspoiled beauty. More than 25 percent of this country has been designated a national park, wildlife refuge or protected rainforest. Almost five percent of all identified plants and animal species thrive within the nation's 12 distinct ecosystems, ranging from cloud forest to coral reef.

Famed for its easily accessed park system, Costa Rica—a global leader in conservation—represents one of the world's greatest ecotourism destinations. Led by expert naturalists, explore virgin rainforests and jungle-fringed beaches to look for howler monkeys, toucans, three-toed sloths, tree frogs, iguanas, leatherback turtles and over 600 species of non-migratory birds.

The country's national motto, "¡Pura Vida!" or "pure life," is reflected in its commitment to environmental preservation. An economy-wide policy to achieve zero net carbon emissions by 2050 has reinforced the connection between Costa Rica's residents and this primal landscape that flourishes with rare and endemic species.

ITINERARY

LANDSCAPES OF COSTA RICA

Pre-Program Option

- 1 Depart the U.S./
SAN JOSE, COSTA RICA
- 2 SAN JOSÉ/PUERTO CALDERA/
Embark LE CHAMPLAIN
- 3 CURÚ NATIONAL WILDLIFE REFUGE/
TORTUGA ISLAND
- 4 QUEPOS for MANUEL ANTONIO
NATIONAL PARK
- 5 CASA ORQUÍDEAS
- 6 CÉBACO ISLAND, PANAMA
- 7 PANAMA CITY
- 8 PANAMA CANAL TRANSIT/COLÓN
- 9 COLÓN/Disembark ship/
PANAMA CITY/Depart for the U.S.

PANAMA'S RENAISSANCE

Post-Program Option

Photo this page: Visit Manuel Antonio National Park, famed for its pristine trails and prolific wildlife.

San José, Costa Rica

In the heart of the fertile Valle Central is an eclectic mix of museums, landscaped parks, lively cafés, fascinating art galleries and an interesting fusion of Spanish Colonial, Moorish and Modernist architectural styles. Built between 1891 and 1897, the ornate, Neoclassical National Theater—famous for its marble staircases and golden statues—was declared a National Symbol in 2018. The Pre-Columbian Gold Museum's impressive collections showcase the metalsmithing skills and cultural evolution of the civilization that inhabited Costa Rica from 500 B.C. to 1500 A.D.

Curú National Wildlife Refuge

A unique blend of sustainable agriculture, forest management and wildlife protection, Curú National Wildlife Refuge provides sanctuary to terrestrial and marine species, including the scarlet macaw and spider monkey. Encompassing five distinctive untouched habitats that range from mangrove swamps to dry and humid forests, it is the ideal place to observe the intricacies of interdependent ecosystems. Morning is the optimal time for a guided walk to watch for groups of capuchin and howler monkeys, coatis, iguanas and more than 230 species of birds.





Look for the three-toed sloth, the world's slowest mammal.

Tortuga Island

Nestled in a private reserve near the stunning Nicoya Peninsula, idyllic Tortuga Island is named for its tortoise-like volcanic rock formations. Enjoy an opportunity to swim and snorkel in this uninhabited island's clear, sheltered waters, brimming with fascinating marine life including angelfish, spotted eagle rays and seahorses.

Manuel Antonio National Park

A captivating combination of lush rainforest, dramatic beaches and thriving coral reefs, Manuel Antonio National Park preserves more than 100 species of mammals, an estimated 300 species of birds and an array of reptiles and amphibians.

In this biodiverse paradise, expert naturalists assist in spotting and identifying colorful toucans, cacophonous howler monkeys, camouflaged iguanas, red-backed squirrel monkeys, two- and three-toed sloths and rambunctious capuchin monkeys.

Rio Seco Rainforest

Immerse yourself in the ideal off-the-beaten-path destination accessible only by boat. Rio Seco Rainforest is located inside Piedras Blancas National Park, a lush jungle home to howler monkeys, coatis, white-nose capuchin monkeys, toucans and scarlet macaws and renowned for its birdwatching.

Stroll through Panama City's Casco Antiguo, a maze of atmospheric streets dotted with exquisite Neoclassical buildings, pastel-hued colonial mansions, historical churches and fashionable restaurants.

Enjoy a picture-perfect secluded beach along the peaceful waters of Golfo Dulce. Discover local tropical fruits and explore gardens with myriad colorful flora. Expert naturalist's will guide along hiking trails and help search for wildlife while sharing knowledge of this incredible ecosystem.



Listen for the whooping call of the howler monkey, which can be heard up to three miles away.

Cébaco Island

A winding coastline of rarely visited sandy beaches and towering palm trees front the dense rainforests that dominate Cébaco Island, a gem in the sparkling Gulf of Montijo. Snorkel in its emerald





Search the rainforest for Costa Rica's iconic red-eyed tree frogs, who flash their eyes to distract predators.



Seek out capuchin monkeys, known for their intelligent use of tools to forage for food.

waters, where schools of brilliantly colored fish, giant manta rays and four different species of turtles swim amid spectacular coral reefs.

Panama City, Panama

Attractive and cosmopolitan, Panama City is arguably Central America's most enchanting capital city. In the UNESCO World Heritage-designated Casco Antiguo, charming, cobblestone streets are lined with Spanish-, Italian- and French-influenced architecture that lead to flower-filled plazas. Nearby, the Frank Gehry-designed Biodiversity Museum showcases the ecological significance of Panama's exotic flora and fauna. Learn more about the operation of the Panama Canal's locks in the adjacent Miraflores Locks Visitor Center.

Panama Canal

During a specially arranged daylight passage, experience firsthand what former British ambassador James Bryce hailed as the "greatest liberty man has ever taken with nature." A work of mesmerizing genius, the Panama Canal cuts through the Great Continental Divide, spanning almost 50 miles from Panama City in the south to Colón in the north. Taking 33 years, 100,000 laborers and \$400 million to complete, the canal facilitates the passage of approximately 13,000 ships each year.

Snorkel in the vibrant coral reef of the Gulf of Montijo off Cébaco Island, an idyllic paradise.



Landscapes of Costa Rica Pre-Program Option

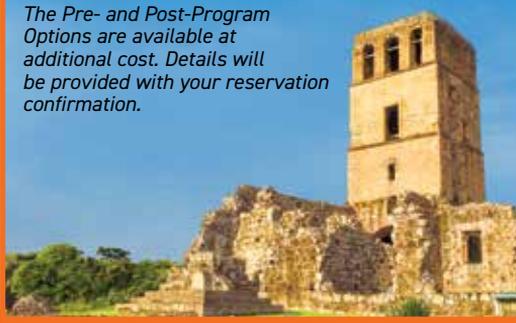
Explore Costa Rica's diverse biospheres, from hot springs to cloud forests. In view of towering Arenal Volcano, walk in the lush rainforest along a series of suspended and fixed bridges. Visit an organic chocolate workshop, an award-winning coffee estate and a traditional artisan town known for intricately hand-painted woodcrafts. Accommodations are for two nights in the deluxe COSTA RICA MARRIOTT HOTEL HACIENDA BELEN and two nights in the ideally located HOTEL ROYAL CORIN.



Panama's Renaissance Post-Program Option

Continue your journey with Panama City's rich indigenous culture and compelling colonial history. Visit the UNESCO World Heritage-designated Panama La Vieja—founded in 1519 and later destroyed by privateer Henry Morgan—to see the ruins of the oldest European settlement on the Pacific-American coast. Visit the fascinating Agua Clara Visitor Center for panoramic views of the Panama Canal expansion and cruise the Gatún River to meet indigenous Emberá people. Spend two nights in the ideally located, deluxe BRISTOL PANAMA HOTEL.

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





EXCLUSIVELY CHARTERED, FIVE-STAR LE CHAMPLAIN

Luxury Small Ship, Innovative Design

LE CHAMPLAIN ushers in a new generation of Five-Star small ships, combining revolutionary design and a new standard of luxury for unparalleled cruising. Dock in smaller ports inaccessible to larger ships.

Blue Eye -World's First Multisensory, Underwater Observation Lounge

View the beauty of marine life through the large, subaquatic windows and integrated digital screens providing live images from underwater cameras, and enjoy the sensory experience of listening to the ocean's underwater universe in the comfort of the exclusive *Blue Eye* lounge.*

Respect for the Environment

A new addition to the Ponant "Clean Ship" fleet, an important certification among ocean-cruising vessels, LE CHAMPLAIN is energy efficient and eco-friendly, protecting fragile marine ecosystems.

World-Class Service

The highly trained, English-speaking crew is personable and attentive, and the ship has a medical center staffed with a doctor and nurse.

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 full breakfast, lunch, afternoon tea and four-course dinner.

Elegant Suites and Staterooms, 100% with Private Balconies

Each of the 92 Five-Star Staterooms and Suites (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, private bathroom with a shower and luxury hotel-style 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 or infinity-style swimming pool. The ship has a beauty salon, a fitness room and three elevators. Complimentary Wi-Fi access is available (conditions permitting).

**Marine life viewing varies by location.*

Stateroom with Balcony



Panoramic Restaurant



Observation Lounge



Panama Canal Passage



Included Features

In San José, Costa Rica

- ◆ One night in the deluxe COSTA RICA MARRIOTT HOTEL HACIENDA BELEN, with breakfast.
- ◆ Tour of San José, including visits to the National Theater and Pre-Columbian Gold Museum, with lunch.

Transfer from San José to Puerto Caldera.

On Board the Exclusively Chartered, Five-Star Small Ship LE CHAMPLAIN

- ◆ Seven-night cruise from Puerto Caldera, Costa Rica, to Colón, Panama.
- ◆ 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.
- ◆ Complimentary Wi-Fi access (conditions permitting).
- ◆ *Blue Eye*—the world's first luxury, multisensory, underwater Observation Lounge.
- ◆ Expert onboard naturalist guides to lead small group excursions.
- ◆ Guided trail walk in **Curú National Wildlife Refuge**.
- ◆ Visit to picture-perfect **Tortuga Island**, an uninhabited paradise.
- ◆ Excursion in stunning and biodiverse **Manuel Antonio National Park**, with a naturalist-led trail walk through the protected rainforest.
- ◆ Excursion to the spectacular **Rio Seco Rainforest** located inside Piedras Blancas National Park.
- ◆ Visit to pristine **Cébaco Island**, with time at leisure to swim and snorkel.
- ◆ Tour of **Panama City**, highlighted by a visit to the UNESCO World Heritage site of Casco Antiguo, the Biodiversity Museum and the Panama Canal Miraflores Locks Museum.
- ◆ **Daylight passage through the Panama Canal**, accompanied by a historical narration.
Transit times through the canal are controlled by the Panama Canal Authority and are subject to traffic conditions.

Transfer from Colón to Panama City.



Always Included

- ◆ Transfers and luggage handling abroad if your arrival(s)/departure(s) coincide with the scheduled group transfer(s).
- ◆ Experienced, English-speaking local guides for included excursions.
- ◆ Gratuities to hotel personnel, local guides and drivers on included excursions and transfers.
- ◆ Hospitality desk aboard ship and in the hotel.
- ◆ Complimentary bottled water in your Suite or Stateroom and on excursions.
- ◆ Experienced Gohagan & Company Travel Directors at your service.
- ◆ Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company.

THE PANAMA CANAL

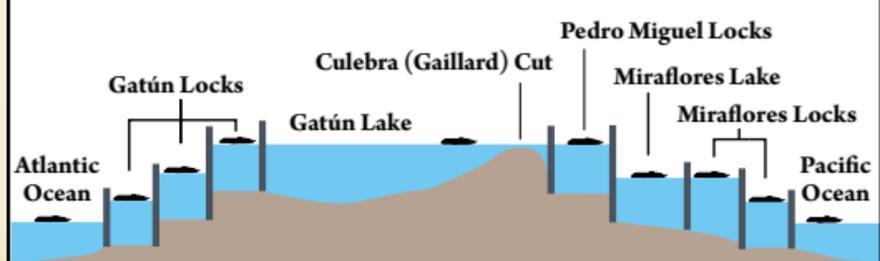
Marvel of Human Engineering More than a Century of Passages

The 580-foot-long SS Kroonland was the largest passenger ship of to transit the Panama Canal in 1915.



Completed in 1914, the Panama Canal is considered one of the Seven Wonders of the Modern World by the American Society of Civil Engineers. France's failed attempt to build a canal in the 19th century and implicit U.S. backing of Panama's independence in 1903 created diplomatic conditions favorable to the U.S.-led effort. In 1904, the Hay-Bunau-Varilla Treaty granted exclusive canal rights to the U.S. across the Isthmus of Panama in exchange for \$10 million and an annuity of \$250,000.

CROSS SECTION OF THE PANAMA CANAL



Under the watchful eye of U.S. President Theodore Roosevelt, the canal's realization hinged on the successful conversion of the original French sea-level plan to a lock-controlled canal system and crucial health-care advances to prevent malaria and yellow fever outbreaks. This historic engineering feat opened new channels of international trade and allowed ships to travel between the Atlantic and Pacific Oceans in a fraction of the time required to circumnavigate South America. Following a \$5.25 billion expansion in 2016, the canal now accommodates more than twice the cargo.

Discover the engineering brilliance of the Panama Canal, one of mankind's great feats.



RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: Gohagan & Company, Dartmouth College, 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 program 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, failure to act, financial failure or other defaults of any such person, entity, supplier or any other third party.

In addition and without limitation, Gohagan is not responsible for any injury, financial or other 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 or orders of government, denial or delay of entry into any country, 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. Further, I release Gohagan from its own negligence and assume all risk thereof.

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 program participant, or remove from a program, 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 program participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the program 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 program 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. Gohagan reserves the right to substitute motorcoach transportation using hotels, inns or lodges for cruise accommodations if necessary due to weather, water conditions or levels, other events of force majeure, mechanical or other conditions beyond the control of Gohagan. Gohagan is not responsible therefor and is not required to compensate passengers under these circumstances. Gohagan may cancel or postpone a program (or an option) for any reason whatsoever. If so, for cancellations based upon acts of God or force majeure, acts or orders of government, epidemics or the threat thereof, terrorism or the threat thereof, strikes or labor disturbances, demonstrations, riots or civil unrest, criminal activity, supplier default or insolvency, or other similar circumstances, its sole obligation is to issue credits in the full amount of moneys paid to Gohagan to the extent its suppliers are crediting Gohagan with those monies paid by Gohagan to them. Under no circumstances is Gohagan obligated to refund the cost of any purchased travel insurance. Gohagan is not required to cancel any program for any reason including without limitation, United States Department of State, Centers for Disease Control, World Health Organization or other Warnings or Advisories of any kind. Gohagan is not responsible for fees assessed by air carriers resulting from operational and/or itinerary changes, even if Gohagan makes the flight arrangements or cancels the program. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure.

NOT INCLUDED: Taxes; passport, visas and associated fees; COVID-19 related expenses and associated fees; personal expenses such as laundry, telephone calls and Internet access or any other expenses unless specifically otherwise described; accident/sickness, trip cancellation, and baggage insurance; gratuities to ship personnel; optional sightseeing excursions; baggage charges on aircraft; local departure air/airport tax(es); airfare and associated local taxes, airport facility and security taxes and federal inspection fees not listed as included in the travel program; transfers and baggage handling to/from airport/hotel/ship 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), meals, alcoholic or other beverages and all other services not specifically mentioned as included in the travel program.

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.

LUCCAGE: Luggage allowance policies are set by the airlines and may change without notice.

DISCOUNTED RESERVATIONS: Discounts apply only to those reservations received in the offices of Gohagan in writing, accompanied by the required deposit. 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.

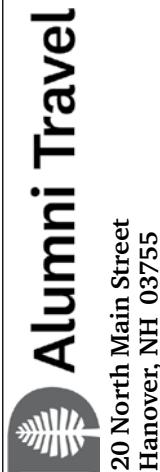
CANCELLATION FEES: Final payment due at least 95 days prior to departure. Cancellation fees and penalties apply as follows:

PRIOR TO DEPARTURE	FEES
96 days or more prior	Full refund
95-61 days prior*	50% of program price
60-45 days prior*	75% of program price
44-0 days prior	100% of program price

*In the event of a cancellation between 45 and 95 days prior to departure, the refund will be by credit, usable on a future Gohagan & Company trip which commences on or before December 31, 2023. In addition, for all bookings, any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

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

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make your reservation. Participants 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. Participants requiring assistance must travel with a companion who will be responsible for handling equipment.

TRAVEL 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, even after full payment, Gohagan reserves the right to increase the program 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 program 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: CST#: 2031868-40, WST#: 601 767 666, OST#: TA 0905.

CHOICE OF LAW: This agreement and any issues regarding the program will be governed by substantive Illinois law.

BINDING ARBITRATION: Any dispute concerning, relating or referring to this Agreement, the brochure or any other literature concerning the program, or the program itself, shall be resolved exclusively by binding arbitration pursuant to the Federal Arbitration Act, 9 U.S.C. Sections 1-16, either according to the then existing Commercial Rules of the American Arbitration Association (AAA) or pursuant to the Comprehensive Arbitration 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. Any arbitration commenced against Gohagan must be on behalf of only the signatory to this Agreement and his or her immediate family members who traveled with signatory, such as a spouse or child. Under no circumstances can participant be part of a class or other joint action.

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 for this program or for any program to which he/she may transfer.

TRAVEL ARRANGEMENTS BY: Gohagan & Company.



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