

Explore. Discover. Learn.

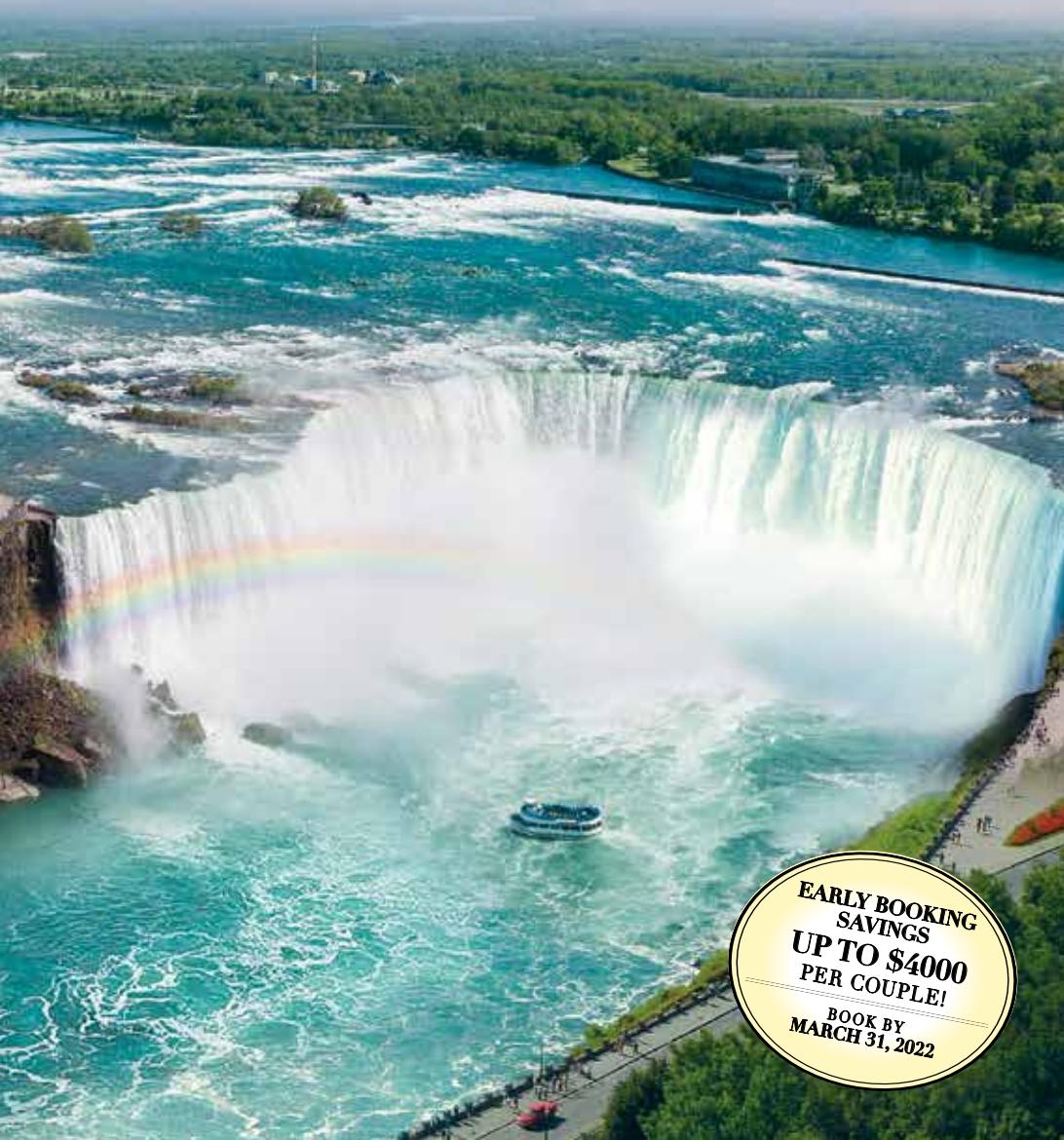


Cruising THE **GREAT LAKES**

Milwaukee ♦ Mackinac Island ♦ Sault Ste. Marie
Tobermory ♦ Detroit ♦ Niagara Falls ♦ Toronto

aboard the Exclusively Chartered, Small Ship
Five-Star LE BELLOT

October 9 to 16, 2022



**EARLY BOOKING
SAVINGS
UP TO \$4000
PER COUPLE!**
BOOK BY
MARCH 31, 2022

Dear Alumni, Parents and Friends:

As the largest surface of fresh water on Earth and the gateway between the Eastern Seaboard and the Midwest, the Great Lakes are ideal for exploring North America's rich maritime history, passion for invention and sublime natural wonders. This expertly created program cruises all five of the Great Lakes—Michigan, Huron, Superior, Erie and Ontario.

Journey from Wisconsin's captivating heart, Milwaukee, to cosmopolitan Toronto during early autumn, when the region's foliage begins to put on its breathtaking, vibrant show. Cruise for seven nights aboard the exclusively chartered, state-of-the-art, Five-Star LE BELLOT, featuring only 92 Suites and Staterooms, each with a private balcony. Call at smaller ports and discover some of North America's most alluring towns, visionary cities and magnificent coastal scenery. Enjoy a nostalgic horse-drawn carriage ride along the picturesque streets of quaint Mackinac Island—unchanged for over 100 years—to the iconic GRAND HOTEL. Cruise the protected waters near Tobermory, Ontario, Canada, part of a UNESCO Biosphere Reserve. Transit the historic Soo Locks at Sault Sainte Marie and the Welland Canal near Niagara Falls, two of the world's most celebrated 19th-century engineering feats and major catalysts for industrial growth and innovation.

A historic focal point of invention, an archetype for 20th-century urban growth, and the birthplace of Motown, Detroit is currently undergoing a renaissance. Experience the Motor City's fascinating cultural legacy at the Detroit Institute of Arts, the Edsel and Eleanor Ford Mansion and the Henry Ford Museum of American Innovation. This enriching journey through the Great Lakes' history and natural splendor culminates with a visit to awe-inspiring Niagara Falls, where a thunderous cascade of crashing water enshrouded with plumes of mist summons one of life's most mesmerizing spectacles.

This refined itinerary aboard the Five-Star LE BELLOT, with all meals and excursions included triumphs the vitality, dynamism and natural beauty of North America's five Great Lakes. Joining us on this program are alumni from University of Arkansas, National Trust for Historic Preservation, and University of Texas. We encourage you to make your reservations while space and early booking savings are still available!

Warm regards from Hanover,



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

Study Leader



Richard Wright is the Orvil E. Dryfoos Chair in Public Affairs and Professor of Geography Emeritus at Dartmouth College. He chaired the Department of Geography for ten years and also served as Associate Dean of Faculty for the Social Sciences as well as Coordinator of the Mellon Mays Undergraduate Fellowship Program at the College. He was a Guggenheim Fellow in 1998. Various grants from the NSF, the Social Science Research Council, and the Russell Sage Foundation have supported his research for the last 30 years. His research focuses on racial segregation in housing and labor markets, migration, immigration, and economic geography.

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.

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EXPLORING THE GREAT LAKES

In the heart of North America lies the world's largest reservoir of fresh water, carved by glaciers 10,000 years ago. Surrounded by 11,000 miles of spectacularly sculpted shoreline, the five Great Lakes inspired generations of immigrants whose contributions irrevocably changed the world. Rich in natural resources with the benefits of four seasons, the Great Lakes region provides a diversity like no other place on Earth. Experience the best of Americana on Mackinac Island and in Sault Sainte Marie, admire a revitalized Detroit and visit the Henry Ford Museum of American Innovation. Explore the maritime heritage and spirit of innovation that inextricably altered the face of transportation and the course of World War II. Enjoy unspoiled natural beauty, the power of Niagara Falls and stunning sunrises and sunsets while exploring North America's Great Lakes.

See remote lighthouses built with a square wooden tower for greater comfort for the keeper.



ITINERARY

MILWAUKEE Pre-Program Option

- 1 Depart home city/Arrive in Milwaukee, Wisconsin/
Embark LE BELLOT
- 2 **LAKE MICHIGAN/**
Mackinac Island, Michigan/**LAKE HURON**
- 3 **LAKE SUPERIOR/Sault Sainte Marie/**
Transit the Soo Locks
- 4 Tobermory, Ontario, Canada/
LAKE HURON
- 5 St. Clair River/Lake St. Clair/
Detroit, Michigan for Dearborn
- 6 Detroit/**LAKE ERIE**
- 7 Port Colborne, Ontario, Canada, for
Niagara Falls/Cruise the
Welland Canal/**LAKE ONTARIO**
- 8 Toronto/Disembark the ship/
Return to home city

TORONTO Post-Program Option

Cover photo: Experience the beauty of Horseshoe Falls, where over 750,000 gallons of water flows over each second.

Photo this page: The landmark GRAND HOTEL opened in 1887 as a summer retreat for vacationers who came to Mackinac Island via steamer and boat.



Discover the natural limestone of Arch Rock, rising 146 feet over Mackinac Island.

Milwaukee, Wisconsin, U.S.

Wisconsin's largest city, Milwaukee, lies on the shores of Lake Michigan, the only Great Lake located entirely in the U.S. While better known today for its famous breweries, Milwaukee also has a rich cultural history, as it was the meeting place for Menominee, Ojibwe and Potawatomi people long before the arrival of European settlers in the early 19th century.

Mackinac Island, Michigan

Located in Lake Huron between Michigan's Upper and Lower Peninsulas, Mackinac Island was a lucrative port in the North American fur trade. With its white-sand beaches, forested parklands and charming streets lined with genteel Victorian homes, art galleries and quaint fudge shops, few places capture a bygone era more graciously than this automobile-free isle.





Be on deck to witness the engineering of the longest suspension bridge, as the ship crosses the Niagara River.

Delight in a horse-drawn carriage ride to the **GRAND HOTEL**, the “Lady on the Hill”—a treasured national landmark for over 130 years with a gleaming white Colonial facade, over 2,000 trademark red geraniums and a procession of American flags. Enjoy lunch overlooking the world's longest porch, as romantic today as it was during the 1800s when it was dubbed “Flirtation Walk.” Stop at dramatic limestone Arch Rock, a portal to the spirit world according to Native American legend, and tour Fort Mackinac, built by the British in 1779 and garrisoned until 1875.



Delight in Edsel Ford's authentically rendered magnificent Cotswold-style mansion.

Lake Superior

Cruise into Lake Superior—deepest of the Great Lakes—and where in the eastern part of the lake are the remains of over 300 shipwrecks, including the famed *Edmund Fitzgerald*. Take out the reference to enjoying breathtaking views of the Lake Superior shoreline.

Sault Sainte Marie, Michigan

Known to Native Americans as the “Gathering Place” and referred to by locals as “The Soo,” the historic town of Sault Sainte Marie became one of the Great Lakes’ most important economic assets following construction of the Soo Locks—a 19th century engineering marvel. Maritime history is evocatively presented at *SS Valley Camp*, a retired lake freighter built in 1917, featuring the faithfully restored living quarters of Great Lakes sailors and the tragic loss of the *Edmund Fitzgerald*. Transit the impressive locks, tour the Soo Locks Interpretation Center and watch as colossal freighters lower 21-foot from Lake Superior to enter Lake Huron.

Tobermory, Ontario, Canada

Cruise the coastline of Bruce Peninsula National Park, a biodiversity hot spot and part of the Niagara Escarpment UNESCO Biosphere Reserve. In the traditional harbor village of Tobermory, embark on a glass-bottom boat cruise from Little Tub Harbor to Big Tub Harbor, which preserves almost two dozen 19th-century shipwrecks. See the remains of the schooner *Sweepstakes*, submerged in only 20 feet of water with its hull almost completely intact. Observe photogenic Big Tub Lighthouse which has been guiding ships since 1885, and the charm of Flowerpot Island, famous for its natural “flowerpot” rock pillars, sea stacks and wave-carved caverns.

Detroit, Michigan, U.S.

Chart Detroit's rise to the apex of American idealism. Visit the Detroit Institute of Arts, one of the nation's most significant collections of art, housed in a magnificent Beaux Arts building. See Diego Rivera's

Cruise the azure waters of Fathom Five National Marine Park and discover the ethereal beauty of Flowerpot Island, where ancient cedars rise above surreal rock formations.





g "miracle" of Mackinac Bridge, the Western Hemisphere's
hip cruises beneath.



See the limousine originally used by President Kennedy,
leased by Ford to the Secret Service for \$500 a year.



Admire Diego Rivera's iconic Detroit Industry murals,
inspired by months of research at Ford's Rouge River plant.

monumental Detroit Industry mural which captures the city's blue collar history, as well as masterworks by Auguste Rodin, Michelangelo Merisi da Caravaggio, Vincent Van Gogh, Edgar Degas and Paul Cézanne. Discover the rich architectural legacy of the Gilded Age at Grosse Pointe where grandiose mansions, replete with lavish period furnishings, reflect Detroit's commitment to architectural preservation. Tour the Edsel and Eleanor Ford Mansion, a polished window on the grandeur of America's industrial aristocracy. The manor was designed by Detroit's preeminent architect, Albert Kahn, to resemble Cotswold village cottages and showcases an Art Deco design with rooms filled with ancient, Renaissance and 18th-century art.

Visit the acclaimed Henry Ford Museum of American Innovation, which spotlights the creative genius of American inventor and innovators that represent defining moments in U.S. history. Or tour historic Greenfield Village, "America's Hometown Celebration," which preserves 80 famous historic structures, relocated from across the nation, as well as a lavish collection of vintage automobiles. See Henry Ford's birthplace, two of Thomas Edison's workshops, the Wright brothers' bicycle shop and Luther Burbank's garden office.

Port Colborne, Ontario, Canada for Niagara Falls

One of the world's most awe-inspiring natural phenomena, Niagara Falls never fails to impress guests. Cruise toward the mist-enshrouded base of Horseshoe Falls and experience firsthand the sheer force of this geological wonder. Catch a look at the 410-million-year-old rock layers of the Niagara Gorge and the formidable

Whirlpool Rapids, among the world's most extreme Class VI rapids. Enjoy a specially arranged lunch with spectacular falls views. See the Sir Adam Beck Power Station, the world's first large-scale hydroelectric generation project, and admire Niagara's famous Floral Clock, intricately filled with 20,000 plants and flowers. The historically significant Niagara area was the site of the Battle of Chippewa, a major milestone in the development of the U.S. Army during the War of 1812.

Welland Canal

Cruise through seven locks of the Welland Canal, one of North America's most important economic lifelines. Constructed in the early 19th century, the canal links Lake Ontario to Lake Erie and was instrumental in opening the Great Lakes to commerce and prosperity—carrying nearly 40 million tons of cargo per year.

Toronto, Ontario

Cosmopolitan Toronto is Canada's largest and most welcoming city and offers outstanding museums, galleries and restaurants which speak to its remarkable diversity and sophistication.

The Milwaukee Pierhead Light has marked where the Milwaukee River flows into Lake Michigan since 1872.





Stateroom with Balcony



Panoramic Restaurant

EXCLUSIVELY CHARTERED, FIVE-STAR LE BELLOT

Luxury Small Ship, Innovative Design

LE BELLOT, 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, where authentic cultural experiences and majestic scenery await you.

Respect for the Environment

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

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 floor-to-ceiling window and spacious private terrace. Accommodations offer two twin beds or one queen bed, individual climate control, a private bathroom with shower and luxury hotel-style amenities.

Observation Lounge



Chic and Casual Dining

Dine indoors or al fresco 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 full breakfasts, lunch, afternoon tea and four-course dinner.

Life on Board

Experience the *Blue Eye*, the world's first underwater, multisensory Observation Lounge. Enjoy sweeping views from the upper lounges—which open to the outdoors—and lectures, cultural performances or film screenings in the state-of-the-art theater. Relax in the spa, sauna or the infinity-style swimming pool. The ship has a beauty salon, a fitness room and three elevators. Complimentary Wi-Fi access is available.

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 a nurse.

Sun Deck



Included Features

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

- ◆ Seven-night cruise from Milwaukee, Wisconsin, U.S., to Toronto, Ontario, Canada, featuring all five Great Lakes—Michigan, Huron, Superior, Erie and Ontario.
- ◆ 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.**
- ◆ *Blue Eye*—the world's first luxury, multisensory underwater Observation Lounge.
- ◆ Excursion on **Mackinac Island**, including a horse-drawn carriage ride to the historic landmark Grand Hotel and a guided tour of Fort Mackinac.
- ◆ Specially arranged lunch in the GRAND HOTEL, the "Grand Dame" of Mackinac Island.
- ◆ Cruise **Lake Superior.**
- ◆ Transit of the impressive **Soo Locks.**
- ◆ Visit to the Soo Locks Interpretation Center and Observation Decks.
- ◆ Tour of the SS Valley Camp Ship Museum, a former lake freighter and fascinating repository of Great Lakes maritime history.
- ◆ Visit to the harbor town of **Tobermory**, part of the Niagara Escarpment UNESCO Biosphere Reserve.
- ◆ **Glass-bottom cruise** to Big Tub Harbor and around Flowerpot Island.
- ◆ City tour of revitalized **Detroit**, including guided visits to the Detroit Institute of Arts and the Edsel and Eleanor Ford House in historic **Grosse Point.**
- ◆ Guided tour of the Henry Ford Museum of American Innovation or visit Greenfield Village, the largest indoor-outdoor museum complex in the U.S.
- ◆ Excursion to **Niagara Falls**, including a cruise toward the base of Horseshoe Falls and viewing of the Whirlpool Rapids.
- ◆ Specially arranged lunch with spectacular views of Niagara Falls.
- ◆ Panoramic tour of the Niagara Falls area, featuring the Sir Adam Beck Power Station and the beloved Floral Clock.
- ◆ Transit the seven locks of the historic **Welland Canal.**

Always Included



- ◆ Transfers and luggage handling 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.



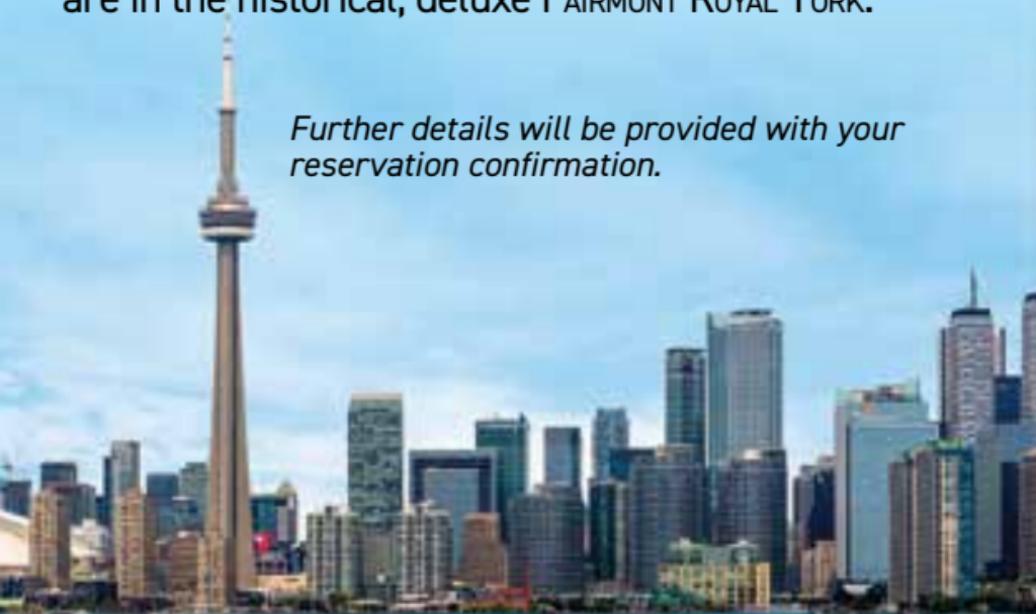
Milwaukee Pre-Program Option

Rich in architectural treasures and world-class institutions that reflect its storied history, vibrant Milwaukee is the perfect introduction to your Great Lakes cruise. Enjoy a panoramic tour of the historical North Point neighborhood—home to one of the finest collections of Victorian mansions in the Midwest—and tour the expansive Milwaukee Art Museum, an impressive addition to Milwaukee's revitalized waterfront, with more than 25,000 pieces of art. Experience a downtown walking tour where modern high-rises share the skyline with meticulously preserved 19th-century buildings fashioned from the city's signature cream-colored local brick. Visit the striking Pabst Mansion, built in Flemish style by Pabst Brewing Company president Frederick Pabst. Accommodations for two nights are in the deluxe, centrally located **THE PFISTER HOTEL**.

Toronto Post-Program Option

Conclude your Great Lakes voyage in cosmopolitan Toronto, one of North America's most celebrated cultural melting pots. Enjoy a walking tour of the Distillery District, Canada's premier arts, culture and entertainment destination, and visit Fort York, built in 1793 on the shores of Lake Ontario. Enjoy a specially arranged lunch in the CN Tower's 360-degree revolving restaurant. Visit Casa Loma, a Gothic Revival mansion and garden, built in the style of a European castle by Sir Henry Mill Pellatt. Tour the Art Gallery of Ontario, Toronto's crowning jewel with a collection of over 80,000 works, including the world's largest collection of Henry Moore sculptures, housed in a visionary building designed by renowned native son, architect Frank Gehry. Accommodations for two nights are in the historical, deluxe **FAIRMONT ROYAL YORK**.

Further details will be provided with your reservation confirmation.



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 moneys 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 and hotel 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.

LUGGAGE: 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, by March 31, 2022. 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.

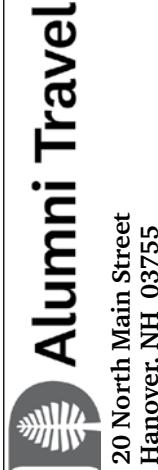
CANCELLATION FEES: Final payment is due at least 95 days prior to departure. Cancellation fees and penalties apply as follows:

| 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 |

*All cancellations must be submitted in writing to Gohagan & Company. 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

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assistance (for example, the need for a wheelchair) must be reported in writing when you 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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