

JOHNS HOPKINS
UNIVERSITY

VILLAGE LIFE™

in the
ITALIAN LAKE DISTRICT

with special host, Professor Louis Maccini

May 25 to June 2, 2013



RESERVE BY OCTOBER 31, 2012
EARLY
BOOKING
SAVINGS
SAVE \$600 PER COUPLE!

JOHNS HOPKINS UNIVERSITY

Dear Alumni & Friends:

High on the list of the most captivating destinations in the world is northern Italy's fabled Lake District. Its unique setting of glacial waters and Alpine peaks, sub-tropical climate, ancient towns painted in terra cotta and ochre, and distinctly *bella figura* Italian style combined with a rich history, has inspired poets, composers, musicians, artists and philosophers for centuries.

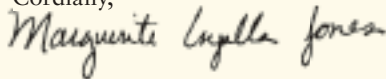
We are delighted to offer this seven-night VILLAGE LIFE™ in the ITALIAN LAKE DISTRICT program, a wonderful way to experience the true essence of life in, and the incomparable beauty and charm of, the fascinating region of Lombardy. Our expert-guided tours explore the artistic and architectural treasures left by Roman patricians, medieval lords and Renaissance princes, while enriching lectures and the exclusive VILLAGE FORUM™ featuring local residents bring you personal perspectives on Lombardy's cultural heritage and modern life. You will have opportunities to taste northern Italy's acclaimed cuisine and learn to speak basic Italian, making your visits to Como's lively market all the more enjoyable.

Complementing this one-of-a-kind comprehensive *soggiorno* are accommodations in the charming HOTEL REGINA OLGA, overlooking Lake Como, and located in the heart of the ancient town of Cernobbio, just north of Milan.

VILLAGE LIFE™ in the ITALIAN LAKE DISTRICT is a popular travel program, an excellent value and a great opportunity to really experience daily life in one of Italy's most unique settings with the convenience of unpacking only once. You will want fellow alumni, family and friends to join you on this tour! I encourage you to book now while Early Booking Savings and space are still available.

Arrivederci!

Cordially,



Marguerite Ingalls Jones, A&S '74, Bus '88
Travel Program Director
Office of Alumni Relations
The Johns Hopkins University

Special Host



Louis J. Maccini is currently Professor of Economics and a Senior Advisor to the Center for Financial Economics at Johns Hopkins University. In his capacity as host, Professor Maccini will be available to discuss what is happening at Johns Hopkins and economic issues. He received a B.S. in Economics from Boston College in 1965 and a Ph.D. in Economics from Northwestern University in 1970. He began teaching at Hopkins in 1969 as an Assistant Professor. He was promoted to Associate Professor in 1975 and to Full Professor in 1986. He was

Chair of the Department of Economics from 1992 to 2007. He estimates to have taught more than 5,000 undergraduates during his career. He has been a Visiting Scholar at Australian National University, the Federal Reserve Board, the University of Michigan and the Einaudi Institute for Economics and Finance in Rome, Italy. He is a member of the American Economic Association, the Econometric Society, and the International Society for Inventory Research. He was elected a Fellow of the International Society for Inventory Research in 2004 and currently serves as president of the Society. He appears in *Who's Who in Economics*. He has had a number of research grants from the National Science Foundation. His major areas of teaching and research interest are macroeconomics and applied econometrics.

Cover: *The stunning beauty and magnificent architecture of the Italian Lake District have made it one of Italy's premier destinations for 2,000 years.*



Stroll along Bellagio's narrow cobblestone streets and experience its authentic old-world charm and beauty.

VILLAGE LIFE™

in the ITALIAN LAKE DISTRICT



Experience firsthand the true character of Italy's romantic Lombard province during this comprehensive *soggiorno* featuring the charming lakeside *città* of Cernobbio, Como, Varenna, Bellagio and Stresa along the shores of Lake Como and Lake Maggiore. Enjoy an enriching travel experience like no other, including specially designed excursions and all accommodations and most meals, providing an **excellent value**. Explore the history and culture, art, language, cuisine and the rhythm of daily life in the Italian Lake District; interact with local people and **unpack just once!** This popular program is one of the VILLAGE LIFE™ series that immerses you in a comprehensive and intimate travel experience at just the right pace.

The featured **CULTURAL ENRICHMENTS** are only available on this specially designed itinerary:

- ♦ **Hear it from the Experts!** Experienced, English-speaking local guides will accompany you throughout the program and discuss historical, cultural and contemporary Italy.
- ♦ **Engage** local Lombards during the VILLAGE FORUM™ where they share their candid perspectives on daily life in the Lake District.
- ♦ **Meet** a Como scholar who will present a lecture on his *luogo natio* (hometown), and a local resident with a multi-generational family lineage in Como, who will present lectures on the magnificent villas and history of the Italian Lake District.
- ♦ **Savor** northern Italian cuisine while dining in a typical Cernobbio ristorante.
- ♦ **Sample** northern Italy's famous Prosecco sparkling wine.
- ♦ **Learn key phrases** and pronunciation during "Parliamo Italiano," the specially arranged introduction to the Italian language.
- ♦ **Enjoy time on your own**—explore the colorful three times weekly market in Como, ride a funicular up the mountain to the village of Brunate and observe daily village life from a sidewalk café, just like the Lombards do.



Visit picturesque Bellagio, a splendid combination of fin-de-siècle architecture and stunning panoramic views of Lake Como and the majestic Alps. Inset above: Statue at Villa del Balbianello.

DAY BY DAY ITINERARY

Day

MILAN PRE-PROGRAM OPTION

- 1 Depart from the U.S.
- 2 MILAN, ITALY/CERNOBBIO, LAKE COMO
Check into HOTEL REGINA OLGA.
- 3 COMO/CERNOBBIO
 - ◆ Walking tour of “Old” Como.CULTURAL ENRICHMENT:
 - ◆ Lecture by Como scholar.
 - ◆ Cernobbio VILLAGE FORUM™.
- 4 LAKE COMO/BELLAGIO/VARENNA
 - ◆ Scenic private cruise on Lake Como.
 - ◆ Specially arranged tour of Villa del Balbianello.
 - ◆ Leisure time in Bellagio and Varenna.
- 5 CERNOBBIO
 - ◆ Day at leisure in Cernobbio.
- 6 LAKE MAGGIORE/STRESA/ISOLA BELLA
 - ◆ Private cruise on Lake Maggiore around the Borromean Islands.
 - ◆ Tour of Isola Bella’s magnificent palazzo and gardens.
 - ◆ Leisure time in Stresa.
- 7 LUGANO, SWITZERLAND
 - ◆ Full-day excursion to Lugano.CULTURAL ENRICHMENT:
 - ◆ Visit Santa Maria degli Angioli Church.
 - ◆ Swiss chocolate factory museum visit.
- 8 CERNOBBIO/COMO
 - ◆ Day at leisure.
 - ◆ Opportunity to mingle with locals at Como’s colorful market.
- 9 CERNOBBIO/MILAN/Return to the U.S.



Cernobbio

This delightful town, located at the foot of Mount Bisbino, is the perfect village “home” for our program. Stroll along Cernobbio’s bustling waterfront. Wander down the village’s narrow medieval streets and amble through its romantic piazzas, faced with handsome buildings painted in the soft buttery hue seen throughout the Lake District. CULTURAL ENRICHMENT: A local scholar presents an exclusive private lecture about Como from Roman times to the present. CULTURAL ENRICHMENT: During the exclusive VILLAGE FORUM™, residents of the Lake District will discuss daily life in this extraordinarily beautiful and historic region.

Como

Founded by the Romans in 196 B.C., Como’s cobblestoned passages wind past medieval towers and walls, Renaissance palaces and churches, Neoclassical 19th-century villas,



Isola Bella is the most spectacular of the three Borromean Islands, located on the Italian side of Lake Maggiore. Visit the magnificent 16th-century villa and stroll through one of the most beautiful gardens in the world.



A funicular ride to the top of Switzerland's Monte Brè offers magnificent views of the resort towns of Lake Lugano.

and small family-owned shops to the Piazza Cavour and the tranquil lakeside promenade. The Piazza del Duomo, considered to be the most beautiful cathedral in Lombardy, took nearly 400 years to complete and reflects a seamless blend of Gothic and Renaissance styles.

Lake Como

Composer Franz Liszt romanticized about Como saying “When you write the story of two happy lovers, place them on the shores of Lake Como.” Cruise by private boat across the sparkling waters of Italy’s deepest—and perhaps most spectacular—lake. Its allure is enhanced by quaint coastal villages like Bellagio and Varenna, and grand Renaissance villas built on the snow-capped mountainsides surrounding Lake Como.

Varenna

Splendidly located on the shores of Lake Como, Varenna’s narrow, pine-shaded streets lead through the village’s beautifully preserved medieval center. It is famous as the source for the quarried black marble used to decorate the floors of Milan’s famous Duomo as well as the villas and cathedrals throughout Lombardy.

Bellagio

Perched on a promontory punctuated by cypress trees, Bellagio is one of the Lake District’s most famous towns and has been a popular European holiday destination since Roman times. In the 18th and 19th centuries Milanese nobility flocked here to build elaborate villas and cultivate sub-tropical gardens.

Villa del Balbianello

Just across the lake from Bellagio is the exquisite Villa del Balbianello and its magnificent terraced gardens. Built in 1787 by Cardinal Angelo Maria Durini, it was renovated in the early 20th century by an American veteran of World War I and more recently purchased by Italy’s first explorer to summit Mt. Everest, Guido Monzino, who bequeathed it to the Italian National Trust. Today, it remains an authentic Italian villa masterpiece and repository of 18th-century French and English furniture and Monzino’s collection of Chinese, pre-Columbian and African art.

Lake Maggiore

Italy’s second-largest lake and the natural boundary between the regions of Lombardy and Piedmont, Lake Maggiore rivals Lake Como as the most remarkable in the Lake District. The lake’s mild climate allows for the gardens to grow rare and exotic plants in the beautiful landscape beneath the high Alps. The deep, clear waters have been a draw for many including Flaubert, Wagner and Goethe.

Borromean Islands

Cruise among Lake Maggiore’s Isola Bella, Isola di San Giovanni, Isola Madre and Isola dei Pescatori, collectively known as the Borromean Islands, named after the powerful and influential Borromeo family.



Visit Milan’s towering Duomo on the Pre-Program option, home to some of Italy’s finest religious art.

HOTEL REGINA OLGA

Overlooking Lake Como in the charming village of Cernobbio, HOTEL REGINA OLGA combines traditional Italian ambiance with modern facilities, exceptional service and comfortable accommodations. It is a short water taxi ride from Como and within easy walking distance to boutiques and trattorias. Its classic 19th-century Italian style takes you back to the golden age of travel when the hotel opened. By special arrangement, your room will feature a lovely view of legendary Lake Como, a private bathroom and amenities including air conditioning, direct dial telephone, satellite television, minibar, hair dryer and ample closet space. The elegant Cenobio Dining Room serves northern Italian cuisine, and the lounge, coffee lounge and cocktail terrace bar provide ideal settings for conversation and refreshments. For your leisure, the hotel also offers beautifully landscaped gardens, bicycles and an outdoor swimming pool.



Visit the exquisitely preserved Isola Bella where Count Carlo Borromeo III commissioned architect Angelo Crivelli in 1632 to design and build a magnificent Baroque retreat dedicated to his wife, Isabella. Walk through Isola Bella's breathtaking gardens, where white peacocks stroll among the seasonal blaze of roses, gardenias, camellias, azaleas and rhododendrons. Tour the palazzo, filled with priceless masterpieces by such artists as Tiepolo and the sculptor Canova, and see the magnificent grotto, decorated with shells, pebbles and pink marble creating mosaics of marine life.

Stresa

An 18th- and 19th-century "grand tour" of Europe was considered incomplete without a visit to Stresa to experience its spectacular mountain views, tropical gardens and the resplendent glistening waters of Lake Maggiore. A young Ernest Hemingway, recuperating in Stresa during World War I, was inspired to make it the setting for Frederic Henry and Catherine Barkley's reunion in *A Farewell to Arms*.

Lugano, Switzerland

Nestled between the Alpine peaks of San Salvatore and Monte Brè, this historic lakeside town is the cultural center of Ticino, the only Swiss region where Italian is the official language.

This full-day excursion includes a funicular ride to the top of Monte Brè, a visit to the humble church of Santa Maria degli Angioli to see its amazing 16th-century fresco of the *Passion of Christ* by Bernardino Luini, and a tour of Switzerland's largest chocolate manufacturing company's museum. Later, enjoy a specially arranged visit to a private, 16th-century villa and its stunning gardens located on the shores of Lake Como.

Milan Pre-Program Option*



Milan, recognized as the capital of world fashion and design, has an ancient cultural heritage and legacy that blends the ornately preserved palaces, churches, and museums with vibrant contemporary life, an abundance of haute cuisine, art and operatic traditions. Visit the famous Teatro alla Scala and the exquisite Duomo. Accommodations for two nights are in the deluxe SHERATON DIANA MAJESTIC.

**The Pre-Program Option is available at additional cost. Details will be provided with your reservation confirmation.*

The *Romantic Allure*
of the
Italian Lake District

For centuries, Italy's Lake District has seduced hearts, minds and souls; among them were Virgil, Napoleon, Byron, Stendhal, Dickens, Flaubert, Puccini, Toscanini and Hemingway. But long before the Romans annexed the region some 2,000 years ago and began to build their well-ordered towns, it was settled by Etruscans and invaded by Celts. The mild climate and the beauty of snow-capped Alpine peaks descending to serene lake shores have continued to lure powerful empires here. Following the Romans, Middle Ages and Renaissance nobility built magnificent holiday villas here, filled them with priceless art and laid out extraordinary gardens. European aristocrats of the 18th and 19th centuries considered the Italian Lake District an essential stop on their "grand tour" of Europe.

Lombardy became one of the richest and most economically developed areas of Italy, and Europe, thanks to its agricultural production, trade and banking activities that extended throughout Europe. "Lombard" was the name given to any merchant or banker coming from northern Italy. And to this day, the region remains of paramount importance to Italy.

From the deep-blue glacial lakes of Maggiore and Como to the bewitching Villa del Balbianello, from the medieval cobblestoned streets of Varenna to the modern sophistication of Milan, discover the exquisite gem that is the Italian Lake District.



The beautiful town of Stresa on Lake Maggiore has beckoned European aristocracy for centuries.

Included Features

In Cernobbio

- ◆ Seven nights in the charming HOTEL REGINA OLGA in accommodations overlooking Lake Como.
- ◆ Full buffet breakfast each morning.
- ◆ **Four dinners**, featuring traditional northern Italian specialties **with house wine**.
- ◆ Welcome reception featuring traditional Italian wine.

Local Expert-Guided Excursions

- ◆ Walking tour of **Old Como**.
- ◆ Private boat cruise across **Lake Como** to the ancient villages of Varenna, Bellagio and Villa del Balbianello.
- ◆ Walk through the perfectly preserved medieval quarters of **Varenna**.
- ◆ Visit to romantic **Bellagio**, the most famous town on Lake Como.
- ◆ Specially-arranged tour of the Italian National Trust's magnificent **Villa del Balbianello**.
- ◆ Spectacular, full-day scenic tour of **Lake Maggiore**, featuring a private boat cruise to the Borromean Islands and a visit to the splendid Isola Bella.
- ◆ Full-day excursion to **Lugano, Switzerland**, featuring a funicular ride up Monte Brè, visit to the church of Santa Maria degli Angioli and tour of a Swiss chocolate factory museum.

Exclusive Cultural Enrichments

- ◆ Engaging lectures and presentation by a local expert about regional culture and history and an exclusive private lecture about Como history and culture presented by a local scholar and Como native.
- ◆ **"Parliamo Italiano!"** a language and customs presentation.
- ◆ Specially arranged **VILLAGE FORUM™** with local residents who will discuss contemporary cultural and social topics.

Enhanced Travel Services

- ◆ All transfers and luggage handling abroad for participants who have purchased their air tickets through Gohagan & Company and whose arrival(s)/departure(s) coincide with the scheduled group transfer(s).
- ◆ Gratuities to local guides and drivers on included excursions and transfers.
- ◆ Experienced Program Director to accompany you throughout the program.
- ◆ Hospitality desk in the hotel.
- ◆ Travel document wallet, name badge and pre-departure information.





Nestled on the shores of Lake Como and surrounded by majestic Alpine peaks, the legendary Villa del Balbianello has one of the most beautiful and dramatic settings in all of Italy.

Land Tariff	Early Booking Price through October 31, 2012	Regular Price after October 31, 2012
Per person, based on double occupancy	\$3395	\$3695
♦ Singles are available upon request for an additional \$800.		
♦ Taxes are an additional \$295 per person and are subject to change.		

VILLAGE LIFE™ in the Italian Lake District Reservation Form

Send to:
 2013 Village life in the Italian Lake District
 The Johns Hopkins University
 c/o Thomas P. Gohagan & Company For Johns Hopkins
 Eleven South LaSalle Street, Second Floor related questions,
 Chicago, IL 60603-1240 please call
 (800) 922-3088 or (312) 609-1140 800-548-5481 or
 410-516-0363.

Title Full Name (exactly as it appears on your passport) Class Year

Title Full Name (exactly as it appears on your passport) Class Year

Street Mailing Address (no P.O. Box number please)

City State ZIP Code

Telephone: (Home) (Business)

Email Address (Mobile)

Preferred Name(s) on Badge(s) Tour No. 068-05/25/13-051

Program reservations require a deposit of \$600 per person and \$200 per person Milan Pre-Program option. By forwarding of deposit, I/we accept and agree to the Terms and Conditions.

Enclosed is my/our check(s) for \$_____ as deposit. Make checks payable to 2013 Village Life in the Italian Lake District.

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 February 19, 2013.

One member of the traveling party is required to make a sustaining financial contribution of \$50 or more to the Johns Hopkins Alumni Association within the fiscal year. Please visit www.alumni.jhu.edu/support.

Note: A small portion of the cost of your trip supports the Johns Hopkins Alumni Travel Program.

Please make my/our reservation(s):

Double occupancy (one double bed).

Double occupancy (two twin beds).

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):

Milan Pre-Program Option

Double at \$860 per person.

Single at \$1160 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 from _____ (fill in departure city) to and from Milan, Italy, at additional cost to be advised.†

Economy Class

Business Class

First Class

†Note: Airfare is subject to change and availability and is nonrefundable.

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



Picturesque lakes, Alpine views and grand villas define the beauty and charm of Lake Maggiore.

CONTRACT: TERMS & CONDITIONS. IMPORTANT READ CAREFULLY.

RESPONSIBILITY: Thomas P. Gohagan & Company, the sponsoring associations/organizations, and its and their employees, shareholders, subsidiaries, affiliates, officers, directors or trustees, successors, agents, 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 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 of any 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, animals, strikes or other labor activities, criminal or terrorist activities of any kind, sickness, illness, the lack of availability of or access to appropriate medical attention, overbooking or downgrading of accommodations, mechanical or other failure of airplanes or other means of 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.

NOT INCLUDED: Taxes; passport, visas and associated fees; personal expenses such as laundry, telephone calls and Internet access; accident/sickness, trip cancellation, and baggage insurance; gratuities to 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 in the "Included Features" section of the brochure; transfers and baggage handling to/from airport/hotel on day(s) of arrival and/or departure if you have not purchased your international air arrangements through Gohagan or 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 in the "Included Features" section.

AIRFARE: Airfare is subject to change and availability and 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 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 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 Gohagan in writing, accompanied by the required deposit, by **October 31, 2012**. In the event a "discounted" reservation must be cancelled, no "replacement" reservation can be substituted at the discounted rate. A "replacement" reservation is a new reservation and can be substituted only at the full-fare tariff. Cancellation penalties may apply.

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Office of Alumni Relations
San Martin Center, 2nd Floor
3400 North Charles Street
Baltimore, MD 21218

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 cancellation(s) are subject to a \$200 (\$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, \$600 (\$200 Pre/Post Program(s)) per person; from 45 through 94 days prior to departure, 50% of the published full regular tariffs; from 22 through 44 days prior to departure, 75% of the published full regular tariffs; cancellations 21 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 Thomas P. Gohagan & Company and others 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. Gohagan reserves the right to increase the tour price in the event of cost increases due to changes in airfares, currency fluctuations or fuel or energy surcharges and all such increases are to be paid to Gohagan upon notice to the tour participant of such increases.

REGISTRATION: 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 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.

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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