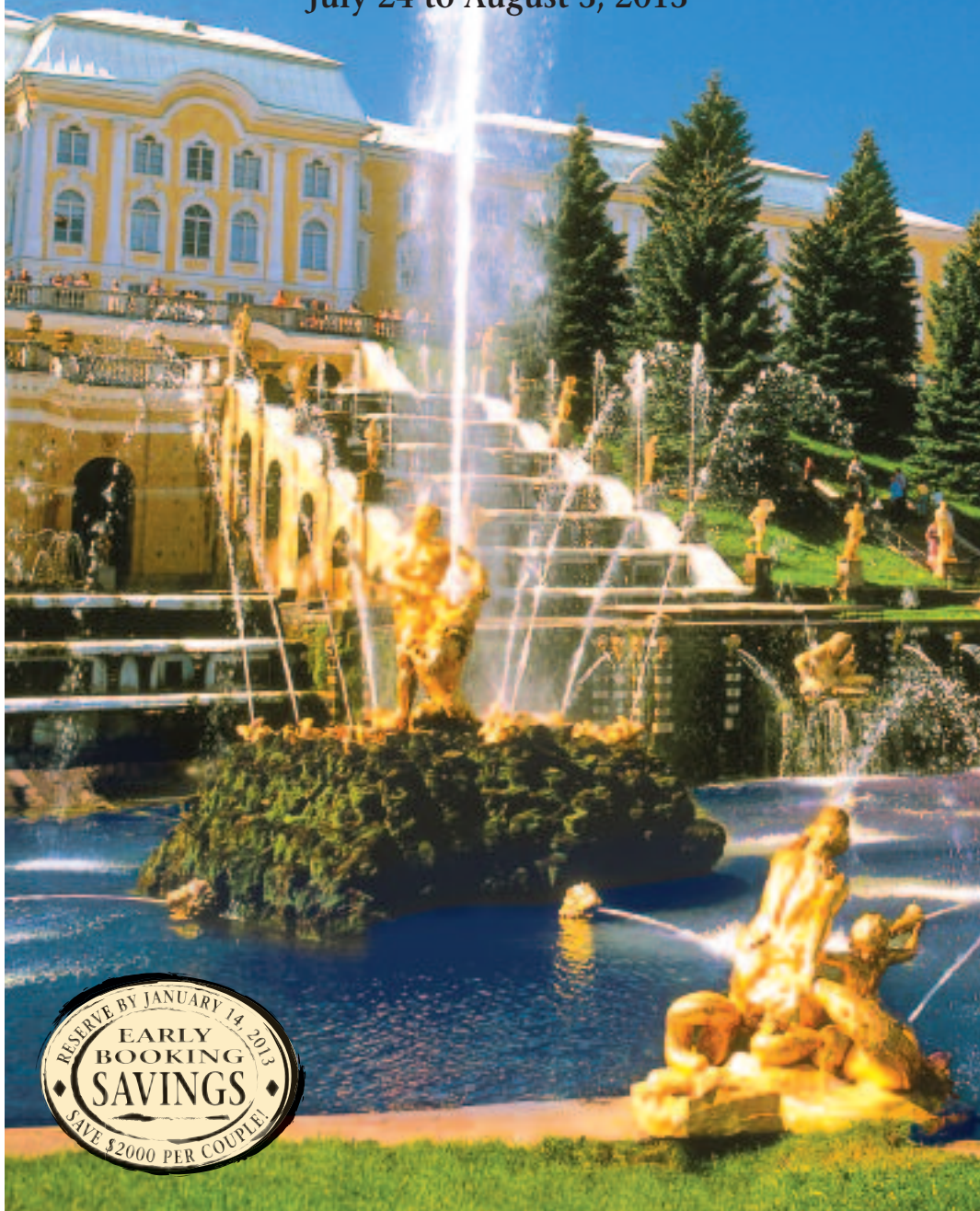


JOHNS HOPKINS
UNIVERSITY

Waterways of
RUSSIA
ST. PETERSBURG ♦ MOSCOW

Cruising aboard the Deluxe M.S. VOLGA DREAM

July 24 to August 3, 2013



JOHNS HOPKINS UNIVERSITY

Dear Alumni & Friends:

The timeless pageant of Russia reveals itself in the scenic rivers, lakes and canals that link Moscow with St. Petersburg. Between these two great cultural capitals lies a countryside seemingly untouched by the 20th century. Golden-domed churches rise out of the early morning mist, quaint wooden villages and old-world farms dot the verdant landscape, and the gentle light of late summer evenings gives an otherworldly aura to the banks of Russia's great "blue road" of inland waterways.

Explore the greatest artistic, historical and architectural treasures of classical Russian culture, and several "Golden Ring" cities, during an excellent time of year. Cruise aboard the exclusively chartered M.S. VOLGA DREAM, the most Deluxe Small Ship cruising Russia's waterways, which also features the lowest passenger density. Visit Moscow, the political and commercial capital of the world's largest country and the cultural frontier between East and West. Then, cruise through the heartland of Mother Russia, where everyday life goes on at the measured pace it has kept for generations. Here, villagers still dwell in traditional wooden cottages and preserve the folkways of their ancestors, and onion-domed churches and fortified monasteries testify to the abiding faith of the Russian people. Our program concludes in splendid St. Petersburg, Russia's "window on the West," the majestic legacy of that most visionary of czars, Peter the Great.

This unique opportunity features the premier ship in Russia and a thoughtfully crafted itinerary featuring eight UNESCO World Heritage sites.

Space is limited, so I encourage you to reserve today as this popular program sells out year after year! Early Booking Savings are available only until January 14, 2013.

Cordially,



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





U.S.

Wednesday, July 24

Depart the U.S. for Moscow, Russia.

Moscow, Russia

Thursday, July 25

Arrive in Moscow and meet your Travel Director. Transfer to the Deluxe M.S. VOLGA DREAM.

Aboard ship, enjoy the Captain's Welcome Reception.

The ship remains docked overnight on the Moscow River, which flows leisurely through the city that has embodied the heart and soul of Russia for over 850 years.

Moscow

Friday, July 26

Explore Moscow's cultural and historical treasures beginning with a visit to the imposing halls of the Kremlin, the fabled "Citadel of the Czars" and a UNESCO World Heritage site. Tour the Armory, the oldest museum in Russia, and see the authentic State treasures including the magnificently bejeweled Fabergé eggs commissioned by the Romanov czars.

Walk around infamous Red Square, a UNESCO World Heritage site where both Romanov czars and Soviet commissars have flexed their might and power. Admire the multicolored grandeur of the 16th-century St. Basil's Cathedral, one of the country's most beautiful Orthodox monuments.

Volga River/Uglich

Saturday, July 27

This morning, cruise the Moscow Canal, which gives Moscow access to five different seas, and into the Volga River, the main artery of the Russian heartland for over a millennium.

Photo this page: *Like Russia itself, the colorful domes of St. Basil's Cathedral, one of the most recognized symbols of Russia, dazzle visitors with their timeless beauty and enchanting mystique.*

Arrive in Uglich, one of the "Golden Ring" of fortified towns and villages built to surround Moscow between the 11th and 15th centuries. Walk to the small 17th-century Church of Prince Dimitri-on-the-Blood, built on the site where Ivan the Terrible's young son met his demise. Admire its cluster of red turrets capped with shimmering blue onion domes, and the elegant frescoes that adorn the inside. Continue to the stately five-domed Cathedral of the Transfiguration, built along the Volga River in 1713.

Yaroslavl/Lake Rybinskoye

Sunday, July 28

Dock in Yaroslavl, the oldest town on the Volga River and a "Golden Ring" town. This UNESCO World Heritage site is also known as the "Florence of Russia" and is famous for its authentic Russian churches with their painted onion domes and soaring turrets.

Stroll along the river to the Church of Elijah the Prophet, a masterpiece of local architecture located in the heart of the Old Town and filled with well-preserved frescoes. Then, see the magnificent, fortified Monastery of the Transfiguration, founded in the 12th century.

After lunch, the ship cruises through the scenic wilderness of Lake Rybinskoye.

Sheksna River/ Goritsy/Lake Belaye

Monday, July 29

Along the Sheksna River, catch glimpses of a bygone era as you pass rustic family farms and quaint *dachas*, the seasonal cottages of Russia's elite.

Cover photo: *Stroll along Petrodvorets' majestic Grand Cascade, a testament to the power and vision of Peter the Great.*





View the Hermitage's impressive collection of European art amassed by Catherine the Great and showcased in the museum's exquisitely detailed interior, her former palace and residence.

From the tranquil village of Goritsy, visit the Kirillo-Belozersky Monastery, founded in 1397. It is said that Vasily III came here to pray for an heir and, soon after, his wife Elena gave birth to the future Ivan the Terrible, the first Czar of Russia. Farther along the shores of Lake Belaye, see rural communities continuing the traditions of Old Russia.

Lake Onega/Kizhi Island Tuesday, July 30

Enjoy a morning cruise on scenic Lake Onega, dotted with over 1600 small islands, within sight of the beautifully untouched, pastoral, Karelian countryside, home to many ethnic Finns.

This afternoon, be on deck for the unforgettable approach to picturesque Kizhi Island, a UNESCO World Heritage site. This remarkable open-air museum is a treasure trove of 18th-century Karelian and north Russian wooden architecture. Admire the Church of

the Transfiguration, an architectural masterpiece featuring 22 cupolas built completely of wood without a single nail!

Lake Onega/Svir River/ Mandrogi/Lake Ladoga/ Neva River

Wednesday, July 31

Cruise the sparkling Svir River between Lake Onega and Lake Ladoga, the largest freshwater reservoir in Europe. Admire the passing wilderness of serene meadows and virgin pine and birch forests. The ship calls at Mandrogi, a small riverside village.

This evening, enjoy a dinner that will include traditional Russian specialties followed by a specially arranged sampling of Russian vodkas.

St. Petersburg Thursday, August 1

Arrive in St. Petersburg, known as the "Venice of the North," along the Neva River, which flows majestically through the heart of the city.

The beautiful Goritsy Monastery was founded in 1544 by one of Ivan the Terrible's daughters-in-law. It was primarily used for political exile for women of noble birth in the late 16th century and now houses a small community of nuns.





The colorful Church of Our Savior on Spilled Blood features over 80,000 square feet of intricate mosaics.

Explore the city's historic center, a UNESCO World Heritage site whose legendary landmarks are scattered across more than 100 islands linked by more than three times as many bridges. St. Petersburg's main thoroughfare, Nevsky Prospekt, showcases exquisite examples of Russian Baroque and neoclassical architecture. On the morning tour, see the beautiful

Kizhi Island's wooden Church of the Transfiguration is completely built of wood without a single nail.



Church of Our Savior on Spilled Blood (Church of the Resurrection of Jesus Christ), built on the site of Emperor Alexander II's assassination; see the Admiralty tower; and visit the 19th-century St. Isaac's Cathedral, with a striking golden dome that is one of the glories of the city's skyline, to see its dazzling interior of malachite and

lapis lazuli. Tour the city's oldest edifice, the Peter and Paul Fortress, built in 1703 to guard the country's only outlet to the Baltic Sea. The impressive Baroque Cathedral of Sts. Peter and Paul contains the tombs of czars from Peter the Great to Nicholas II, the last of the Romanovs.

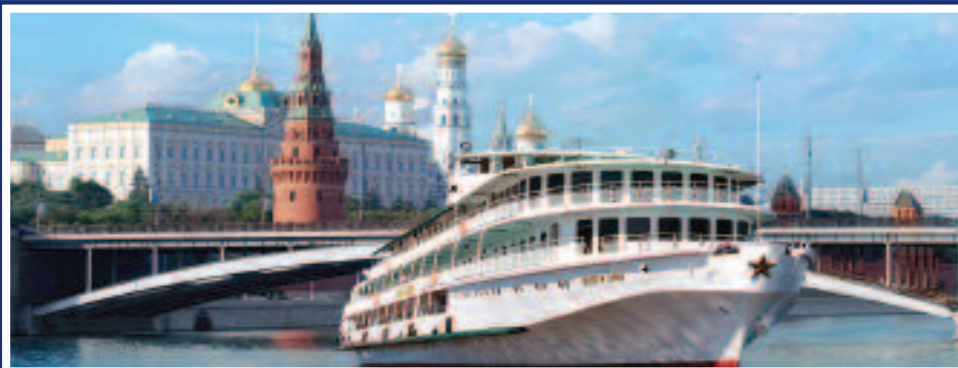
Join the afternoon excursion to Catherine the Great's imperial compound of *Tsarskoye Selo* ("Czar's Village"), a UNESCO World Heritage site, in Pushkin, including lunch in a local restaurant. Tour the elaborate Baroque palace, built in 1741, highlighted by a special visit to the restoration workshops. See the extraordinary Amber Room: six tons of solid amber, deftly carved and framed in gold leaf, once deemed the "Eighth Wonder of the World." Stripped and confiscated by the Nazis in 1941, the Amber Room was meticulously reconstructed in 2003 in honor of St. Petersburg's 300th birthday.

This evening, attend an optional* Russian ballet or music performance (performance schedule permitting).

St. Petersburg Friday, August 2

Enjoy a specially reserved entrance and tour of the State Hermitage Museum, former palace of Catherine the Great and repository of one of the world's oldest and greatest art collections. View the priceless collection of 19th- and 20th-century French Impressionist and Post-Impressionist works as well as the controversial group of 74 masterpieces "lost" in a storeroom since World War II and found in 1995. Its spectacular collection is rivaled only by the museum's ornate interiors.

This afternoon, join the excursion to skim over the Gulf of Finland by



M.S. VOLGA DREAM

Exclusively chartered, the M.S. VOLGA DREAM is the most Deluxe ship cruising the waterways of Russia and has the lowest passenger density! Its meticulous design, elegant appointments and richly deserved reputation for impeccable service provide guests with an unprecedented level of luxury on Russia's waterways.

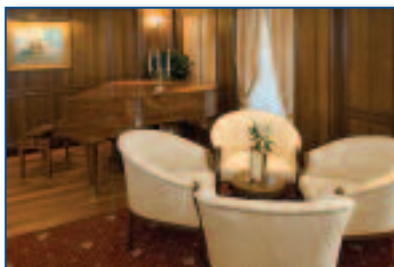
Each River-View Cabin and Suite features a wood- and marble-accented private bathroom, one double bed or two twin beds, individual climate control, telephone, satellite television, minibar, safe, radio and plush robes. Most accommodations have one large picture window.

Breakfast, lunch, afternoon tea and dinner are served in single, unassigned seatings in the Dining Room. Skilled chefs specialize in the preparation of savory continental and local cuisine. Complimentary house wine and soft drinks are included with lunch and dinner. Coffee and tea are available 24 hours a day.

The inviting Lounge offers live music, a well-stocked bar and panoramic windows, and the Library has Internet access. The full-length Sun Deck with teak planking and deck chairs recreates the ambiance of an oceangoing yacht. The ship has a Boutique, Hair Salon, Sauna and Laundry.



Category 2 Cabin



Piano Lounge



Restaurant

hydrofoil to Petrodvorets, the splendid summer palace and parklands commissioned by Peter the Great, now a UNESCO World Heritage site. Lunch is included in a local restaurant.

Attend the Captain's Farewell Reception this evening aboard the ship in St. Petersburg.

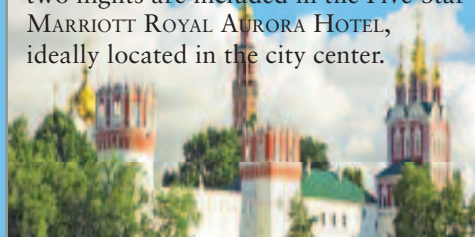
St. Petersburg/U.S. Saturday, August 3

Transfer to the airport for your flight to the U.S.

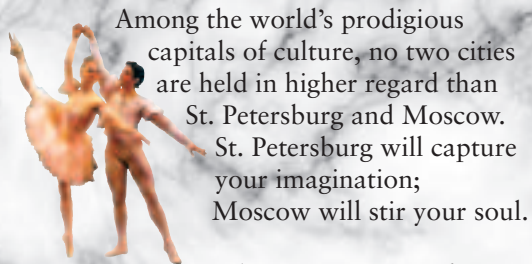
**The Pre-Cruise Option and Optional Excursion are available at additional cost. Details will be provided with your reservation confirmation.*

MOSCOW Pre-Cruise Option*

Further explore the jewels of the heart of Mother Russia, including the magnificent State Tretyakov Gallery and a visit to the tranquil grounds of the UNESCO World Heritage site of Novodevichy ("New Maidens") Convent. Accommodations for two nights are included in the Five-Star MARRIOTT ROYAL AURORA HOTEL, ideally located in the city center.



Russia's Cultural Capitals



Among the world's prodigious capitals of culture, no two cities are held in higher regard than St. Petersburg and Moscow. St. Petersburg will capture your imagination; Moscow will stir your soul.

The very creation of St. Petersburg was a cultural statement by Peter the Great, whose vision was to "open a window on the West" to rival Europe's greatest cities. This epicenter of art and architecture is showcased during a specially reserved entrance and tour of the State Hermitage Museum to allow you to view the incomparable treasures of Catherine the Great's spectacular collections. True to Peter the Great's vision, St. Petersburg, the literary and musical center of Russia, has produced universally revered ballets, novels and classical compositions.

An important trading hub long before Ivan the Terrible declared it Russia's capital in 1547, Moscow today continues to be the pulse of Russian finance, commerce, education and research. A medieval city in its layout and major architecture, with four UNESCO World Heritage sites, here you will visit the mesmerizing Kremlin complex of museums, including the famous Armory, golden-domed churches and functional government buildings, and sense firsthand the power of one of the most dynamic cities in the world.

Catherine the Great's legendary Hermitage Museum.



Included Features

- ◆ Educational program of lectures and discussions with guest speakers.

On board the Exclusively Chartered, Deluxe M.S. VOLGA DREAM

- ◆ Cruise on Russia's legendary waterways—the Volga River, Lake Rybinskoye, the Sheksna River, Lake Beloye, Lake Onega, the Svir River, Lake Ladoga and the Neva River.
- ◆ Nine nights: one night in Moscow; six-night cruise with port calls at Uglich, Yaroslavl, Goritsy, Kizhi Island and Mandrogi; and two nights in St. Petersburg.
- ◆ Air-conditioned, River-View accommodations, each with a private bathroom.
- ◆ All meals—breakfast, lunch, afternoon tea and dinner (including Russian specialties).
- ◆ One traditional Russian dinner featuring authentic culinary specialties.
- ◆ Complimentary house wine and soft drinks with lunch and dinner.
- ◆ Coffee and tea with all meals.
- ◆ Captain's Welcome and Farewell Receptions.
- ◆ Specially arranged vodka sampling.
- ◆ Evening entertainment, including a Tchaikovsky piano concert.
- ◆ Visit to **Moscow's** imposing **Kremlin**, a UNESCO World Heritage site, and the **Armory Museum's** czarist treasures, featuring the world's largest collection of Fabergé eggs.
- ◆ Tour of Moscow, highlighted by the UNESCO World Heritage sites of **Red Square** and **St. Basil's Cathedral**.
- ◆ Walking tour of **Uglich**, with visit to the Church of Prince Dimitri-on-the-Blood.
- ◆ City tour of medieval **Yaroslavl**, a UNESCO World Heritage site.
- ◆ Visit to the 14th-century **Kirillo-Belozersky Monastery** near Goritsy.
- ◆ Walking tour of **Kizhi Island**, a UNESCO World Heritage site.
- ◆ City tour of **St. Petersburg**, a UNESCO World Heritage site, featuring visits to the 18th-century **Peter and Paul Fortress** and **St. Isaac's Cathedral**.
- ◆ Excursion to two UNESCO World Heritage sites: Catherine the Great's palace in Pushkin, featuring the Amber Room, and Peter the Great's Petrodvorets.
- ◆ Specially reserved entrance and guided tour of the **State Hermitage Museum**, a UNESCO World Heritage site.

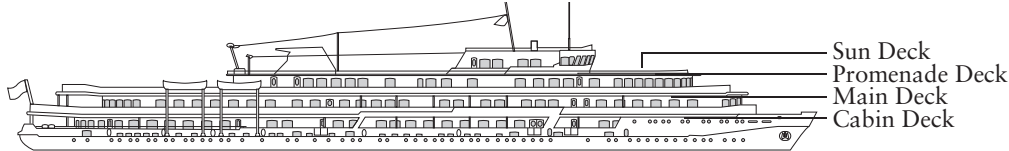
Enhanced Travel Services

- ◆ All transfers and luggage handling abroad for participants who have made their air arrangements through Gohagan & Company and whose arrival(s)/departure(s) coincide with the scheduled group transfer(s).
- ◆ Excursions and visits, as outlined in the itinerary, with experienced, English-speaking local guides.
- ◆ Gratuities to local guides and drivers on transfers and included excursions.
- ◆ Experienced team of Travel Directors to accompany you throughout the travel program.
- ◆ Hospitality desk aboard ship.
- ◆ Travel document wallet, name badge and pre-departure information.

St. Petersburg's Cathedral of Sts. Peter and Paul was the city's first building to be commissioned in 1703.



M.S. VOLGA DREAM



Land/Cruise Tariff (per person, based on double occupancy)			
Cabin Category*	Description - All Cabins are outside with private bathroom facilities with shower, individual climate control, telephone, television, radio, safe, minibar and hair dryer.	Early Booking Price through January 14, 2013	Regular Price after January 14, 2013
7	Two twin beds and two portholes. Cabin Deck.	\$4345	\$5345
6	Two twin beds and two windows. Main Deck, aft. (Limited availability)	\$4645	\$5645
5	Two twin beds and two windows. Main Deck.	\$5045	\$6045
4	One double bed and two windows. Promenade Deck, aft.	\$5545	\$6545
3	One double bed and one or two windows. Promenade Deck, midship and forward.	\$5845	\$6845
2	One double bed and two windows. Promenade Deck, midship.	\$6045	\$7045
1	Two twin beds and two windows. Sun Deck.	\$6345	\$7345
Junior Suite	Larger cabin with one double bed and two windows. Sun and Promenade Decks.	\$6845	\$7845
♦ Owner's Suite available on request at additional cost to be advised. ♦ Singles are available in category 5 at \$8345 and in category 4 at \$8745 on or before January 14, 2013. Add \$1000 for reservations made after January 14, 2013. ♦ Taxes are an additional \$255 per person and are subject to change. *M.S. VOLGA DREAM 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.			

Waterways of Russia Reservation Form

Send to:
 2013 Waterways of Russia
 The Johns Hopkins University
 c/o Thomas P. Gohagan & Company
 Eleven South LaSalle Street, Second Floor
 Chicago, IL 60603-1240
 (800) 922-3088 or (312) 609-1140

For Johns Hopkins related questions, please call 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. 033-07/24/13-051

Program reservations require a deposit of \$600 per person and \$200 per person Moscow Pre-Cruise 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 Waterways of Russia.

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 April 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) in Cabin Category:
 1st Choice _____ 2nd Choice _____

Double occupancy (two twin beds).
 Double occupancy (one double 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):

Moscow Pre-Cruise Option

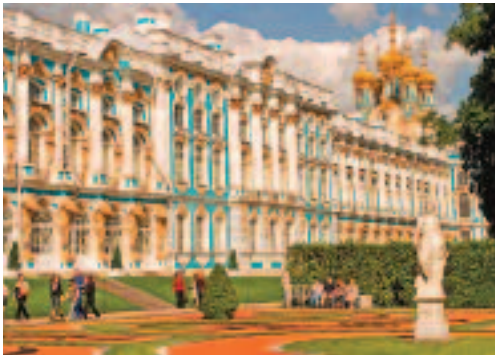
Double at \$695 per person.
 Single at \$995 per person.
 I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).

I/We want you to book my/our air from _____ (fill in departure city) to Moscow, Russia, with return from St. Petersburg, Russia, 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.



Walk in the footsteps of Romanov czars on the grounds of Pushkin's extravagant Catherine Palace, the summer residence of Russian czars.

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 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 in the "Included Features" section of the brochure; transfers and baggage handling to/from airport/hotel/ship 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 and step over raised thresholds 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 **January 14, 2013**. In the event a "discounted" reservation must be cancelled, no "replacement" reservation can be substituted at the discounted rate. A "replacement" reservation is a new reservation and can be substituted only at the full-fare tariff. Cancellation penalties may apply.

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Company

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UNIVERSITY

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 60 through 94 days prior to departure, 50% of the published full regular tariffs; cancellations 59 days or less prior to departure, a no-show, or early return from the trip will result in forfeiture of 100% of the published full regular tariffs. In addition, any applicable airline cancellation fees, optional excursion cancellation fees and administrative fees may apply.

TRIP INSURANCE: Because our cancellation policies are strictly enforced, we strongly recommend that you purchase trip cancellation insurance. In the event that you must cancel your participation in a travel program, trip cancellation insurance may be the only source of reimbursement. Trip cancellation insurance is available through 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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