CRUISING
ALASKA’S GLACIERS
AND THE
INSIDE PASSAGE

HUBBARD GLACIER • SKAGWAY • JUNEAU • SITKA
KETCHIKAN • INSIDE PASSAGE • VANCOUVER

ABOARD THE
SIX-STAR, ALL-SUITE M.V. SILVER SHADOW

August 27 to September 3, 2010

◊ FREE AIR!
◊ UNPRECEDEDENTED PRICE REDUCTION — BETTER THAN TWO FOR ONE!
◊ ALL SUITES—MOST WITH PRIVATE VERANDA

FROM $2995 WHEN BOOKED BY MARCH 8, 2010
Dear Alumni & Friends:

Blue glaciers, rarely observed marine life, pristine waters, towering mountains, untouched coastlines and abundant wildlife. These are the wondrous sights that will unfold around you on this journey to Alaska, last of the great American frontiers, and cruise of the Inside Passage aboard the six-star M.V. SILVER SHADOW.

This is a unique opportunity: the first ever offering of a deluxe, all-suite Silversea vessel at such reduced rates and with free air!

You will enjoy the benefits of a small ship experience including complimentary personal butler service, complimentary beverages—in your suite, with lunch and dinner and quite simply throughout the cruise—complimentary onboard gratuities, and complimentary fitness classes. Enjoy three restaurant dining options and several alfresco and casual venues. I refer you to the enclosed description about the M.V. SILVER SHADOW to enjoy reading about just how pampered you will be. And, you can fly free from one of 22 gateways!

Cruising from Seward, Alaska, to Vancouver, British Columbia, look for whales (late summer is peak time for humpback whale watching!), harbor seals, porpoises, sea lions, sea otters and eagles in their natural habitat. Cruise up-close to Hubbard Glacier, then listen for the loud cracking and watch as the glaciers calve into the sea. Call at the historic towns of Skagway, Juneau, Sitka and Ketchikan.

There are also two great program extensions: travel into the heart of the great Denali National Park and visit Fairbanks during the Pre-Cruise Option, and choose to stay in Vancouver with an opportunity to visit Vancouver Island on the Post-Cruise Option.

Alaska offers countless superlatives. In keeping with this theme, we are pleased to offer you this program at a superlative value, featuring the finest accommodations, the best itinerary and free air!

Please reserve soon as this offering is sure to sell quickly!

Cordially,

Marguerite Ingalls Jones

Marguerite Ingalls Jones, A&S ’74, Bus ’88
Travel Program Director
The Johns Hopkins University
SIX-STAR, ALL-SUITE M.V. SILVER SHADOW

Small ship and refined luxury define the 382-passenger M.V. SILVER SHADOW, one of the premier Silversea’s fleet voted “World’s Best Small Ship Cruise Line 2008” by Travel & Leisure and Robb Report’s Reader’s Choice “Favorite Cruise Line 2009.” M.V. SILVER SHADOW features the most expansive Suites of their class at sea, the finest personalized service and the ultimate in complimentary amenities, and its small size makes it intimate and enables it to cruise into small channels and ports inaccessible to larger ships. Quite simply, the M.V. SILVER SHADOW provides the quintessential Alaska cruise experience.

YOUR DELUXE SUITE

“Bon voyage” with complimentary champagne, fresh flowers and fruit. Silversea’s suites offer the highest ratio of space per guest of any fleet. Your choice of Midship Veranda or Veranda Suite (345 square feet including veranda) features full-length glass doors that open to a teak wood balcony; or Vista Suites (285 square feet) provide a large picture window. All Suites have two twin beds convertible to one queen bed, deluxe hotel bedding, a sitting area, marble bathroom with double vanity, separate shower and full-size bath, and complimentary beverage cabinet replenished upon request.

AT YOUR SERVICE

A professional Butler, trained by the Leading Hotel Schools of the World, will be at your service in every Suite aboard the M.V. SILVER SHADOW, to provide polished service with finesse: to unpack, arrange, facilitate, refresh, serve, organize, prepare, assist and quite simply to pamper you with countless luxuries and delightful surprises. Also, enjoy personalized and attentive service throughout the ship by the professionally trained crew with an almost one-to-one guest-to-crew ratio.
WITH COMPLIMENTS!
Sure to make you smile is an extensive list of inclusive indulgences aboard the M.V. SILVER SHADOW: a selection of complimentary wines, spirits and nonalcoholic beverages served throughout the ship during the entire cruise; all onboard gratuities are included in your cruise fare; In-Suite Dining and 24-hour Room Service are simply at your request; In-Suite beverages are replenished upon request and attentively delivered by your Butler; complimentary fitness classes are available; and your dedicated Butler is always at your service.

RELAI S & CHÂ TEAUX® SIGNATURE DINING
Savor exclusive epicurean delights created by the prestigious international Relais & Châteaux® for Silversea. An open seating policy allows you to choose the venue, the time and with whom you wish to dine. Select international cuisine at The Restaurant; reserve panoramic dining in La Terrazza featuring authentic Italian cuisine; or choose Le Champagne, the only Relais & Châteaux® wine restaurant at sea.

EDUCATIONAL ENRICHMENT
Learn about Alaska’s amazing geological history, wildlife, and indigenous culture from the onboard naturalist and guest faculty during a series of lectures throughout the voyage.

REFINED LUXURY AT SEA
Enjoy daily and nightly entertainment: see a full-scale production in the Show Lounge; watch a movie on deck; dance and listen to music in the Panorama Lounge or the Bar; enjoy a quiet retreat in the Observation Lounge or the Library; try your hand at the Casino; get connected in the Internet Café; shop in the designer Boutique; sample the Connoisseur’s Corner; or take a refreshing walk around the pool or top deck.

REFRESH THE BODY, MIND AND SPIRIT
The Fitness Center offers complimentary group classes—aerobics, circuit training, Pilates, yoga and wellness seminars—led by professional trainers; state-of-the-art fitness equipment; saunas and steam rooms; pool and whirlpool; full-service spa and beauty salon (services at additional cost). “CruiseLite Dining” options are offered daily.
ANCHORAGE/SEWARD
Home to more than half of Alaska’s residents, Anchorage is set on Knik Arm framed against the scenic Chugach Mountains. En route to Seward, travel the scenic Seward Highway, tracing the shores of spectacular Turnagain Arm and snaking around the towering snow-capped mountains of the beautiful Kenai Peninsula; watch for pods of orca or beluga whales hunting for salmon and waterfalls cascading to the valley floor.

HUBBARD GLACIER
See one of nature’s ice-age wonders. View the awesome “galloping” Hubbard Glacier whose rapid advance—at times over 40 feet in one day—is the largest piedmont glacier (75 miles long and covering 1,350 square miles) in North America! Watch for icebergs calving from the face of this 300-foot-high glacier. In 1986, an unprecedented geological record was set when the glacier blocked Russell Fjord, creating a natural dam over 90 feet high.

SKAGWAY
During the great Klondike gold rush of 1896-1901, prospectors thronged to Skagway, the gateway to the Yukon Territory. Join an optional excursion aboard the historic landmark narrow-gauge White Pass and Yukon Route Railway steam train to follow 20 miles of the gold prospectors’ route through some of Alaska’s most spectacular scenery and forbidding territory.

JUNEAU
Alaska’s picturesque state capital, located on the edge of scenic Gastineau Channel, boasts the largest land mass in North and South America (spread over 3,108 square miles) and the only American state capital not accessible by automobile. Gold was discovered here 20 years before the great Klondike gold rush. Join an optional excursion to the mighty Mendenhall Glacier. A mass of ice 12 miles long, one and a half miles wide and more than 100 feet high at its terminus, it is one of 38 glaciers that lead out of the vast Juneau Icefield.

Once home to over 20,000 people, a population that has now dwindled to less than 1,000, Skagway still retains the atmosphere of a prosperous gold rush boom town in its historic downtown and harbor.

The lovely seaside town of Sitka is a snapshot of Russia between majestic, snow-capped mountains and the boundless waters of the Inside Passage.

ITINERARY

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<tr>
<th>Date</th>
<th>Destination</th>
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<tr>
<td>F 8/27</td>
<td>HOME CITY/ANCHORAGE/SEWARD/ EMBARK M.V. SILVER SHADOW</td>
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<tr>
<td>S 8/28</td>
<td>CRUISE HUBBARD GLACIER</td>
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<td>Su 8/29</td>
<td>SKAGWAY</td>
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<td>M 8/30</td>
<td>JUNEAU</td>
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<td>SITKA</td>
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<td>KETCHIKAN</td>
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<td>CRUISE THE INSIDE PASSAGE</td>
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<td>F 9/3</td>
<td>VANCOUVER/ DISEMBARK M.V. SILVER SHADOW/ RETURN HOME CITY</td>
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SIX-STAR, ALL-SUITE M.V. SILVER SHADOW


it enables it to cruise into small channels and ports inaccessible to larger ships. Quite simply, the M.V. SILVER SHADOW class at sea, the finest personalized service and the ultimate in Small ship and refined luxury define the 382-passenger M.V. SILVER SHADOW features the most expansive Suites of their with an almost one-to-one guest-to-crew ratio.

A professional Butler, trained by the Leading Hotel Schools of the world, anticipates every travel need; attentively delivered by your Butler; breakfast in bed, afternoon tea and delightful surprises. Also, enjoy personalized and attentive to unpack, arrange, facilitate, refresh, serve, organize, prepare, and help you get the most from your cruise. Your choice of Midship Veranda or separate shower and full-size bath, hotel bedding, a sitting area, marble (75 miles long and covering 90 feet) provide a large picture window.

Y OUR D ELUXE SUITE

Travel & Leisure

Travel document wallet, name badge and cruise reservation confirmation.

Spacious, deluxe, outside suite accommodations.

Seven-night cruise from Alaska to Vancouver, British Columbia, Canada, with port calls at

Sitka

Or, choose to explore Juneau’s urban attractions, including the Alaska State Museum, and stop at the Red Dog Saloon, Alaska’s best-known frontier watering hole.

SITKA

A renowned, beautiful Inside Passage city-borough (self-governing community) built on Baranof Island, Sitka is laden with the art and history of its Russian, American and native Alaskan past. It was originally settled by the native Tlingit people, but by the late 1790s, Russian fur traders had become permanent settlers. An optional excursion provides an opportunity to explore the National Historical Park, filled with native artifacts, and St. Michael's Russian Orthodox Cathedral, housing an impressive collection of gold and silver icons. You can visit the Raptor Rehabilitation Center, Alaska’s foremost bald eagle habitat where more than 100 injured eagles each year recuperate and are subsequently released back into the wild.

KETCHIKAN

The colorful fishing village of Ketchikan is also the “salmon capital of the world.” Stroll the boardwalks of Creek Street and watch salmon swimming upstream in the middle of the village. Learn about the rich culture of southeast Alaska’s Native people during an optional excursion to visit a living Tlingit village; view the impressive collection of cedar totem poles at the Totem Bight State Historical Park, listed on the National Register of Historic Places; and visit the Deer Mountain Tribal Hatchery, where King, Coho and Steelhead trout are raised. An alternate option is to cruise to breathtaking Misty Fjords National Monument, which teems with wildlife and spectacular mountain scenery.

THE INSIDE PASSAGE

Cruise the protected waters of the Inside Passage, one of the few pristine marine wilderness areas in the Western Hemisphere. Pass countless islands and evergreen forests that reach down to the water’s edge. Watch for an everchanging variety of birds, humpback whales, harbor seals, sea otters and brown bears.

VANCOUVER

POST-Cruise Option

Vancouver’s spectacular setting between the Pacific Ocean and Rocky Mountains creates a diverse ecosystem and habitats for multitudes of wildlife species and provides a stunning backdrop for the city’s cosmopolitan urban culture.

Spend two nights in vibrant Vancouver to see the historic 19th-century Gastown District and visit the acclaimed University of British Columbia’s Museum of Anthropology. You will have the opportunity to ferry to the B.C. Capital of Victoria and tour Vancouver Island’s famous Butchart Gardens.

Complete details will be provided with your cruise reservation confirmation.
DENALI NATIONAL PARK
AND FAIRBANKS
PRE-CRUISING OPTION

Explore Alaska’s former frontier trading post, Fairbanks, and travel deep into the pristine wilderness of Denali National Park.

Spend two nights in Fairbanks where you can learn about daily frontier life a century ago, when gold was discovered in nearby creeks. Visit a gold mine, travel through a permafrost tunnel and pan for gold; view a portion of the incredible Trans-Alaska pipeline; and cruise the fabled Chena and Tanana Rivers aboard an authentic sternwheeler.

Travel aboard a domed train offering open-air observation platforms and stunning 360-degree views of the majestic wilderness—mountains, gorges and spruce forests—during the journey to America’s splendid six-million-acre Denali National Park.

Spend two nights in a lodge located near the park’s entrance. Enjoy a guided walk to Horseshoe Lake and discuss the park’s ecosystem. Lunch is in the lodge’s restaurant. Journey into the heart of Denali, where a park guide will help you spot Denali’s amazing wildlife—moose, bear, caribou, wolves, Dall sheep and raptors—in its protected natural habitat.

Enjoy a scenic transfer to Anchorage, “the City of Lights and Flowers,” for an overnight before embarking the ship.

Join us for this Pre-Cruise Option to further explore America’s amazing last frontier and interior wilderness—an added dimension unlike any other. Complete details will be provided with your cruise reservation confirmation.

Glimpse seldom-seen wildlife in the shadow of Mr. McKinley, the centerpiece of Denali National Park and, rising 20,320 feet above sea level, the tallest mountain in North America.

INCLUDED FEATURES

FREE AIR
FROM 22 MAJOR GATEWAYS!

ON BOARD THE SIX-STAR, ALL-SUITE M.V. SILVER SHADOW

♦ Seven-night cruise from Alaska to Vancouver, British Columbia, Canada, with port calls at Skagway, Juneau, Sitka and Ketchikan.

♦ Spacious, deluxe, outside suite accommodations.

♦ Captain’s welcome and farewell receptions.

♦ All gourmet meals, served at single, unassigned seatings.

♦ Beverages served throughout the cruise, including wine with lunch and dinner.

♦ Onboard naturalist to provide lectures on local nature and culture.

♦ Six-star service, amenities and facilities aboard one of the most luxurious cruise ships sailing Alaska’s coastline, including Butler service, in-suite dining, 24-hour room service, in-suite beverages, extensive daily entertainment and complimentary fitness classes.

♦ All gratuities to shipboard staff.

♦ Cruise along Hubbard Glacier.

♦ Full-day cruise through the Inside Passage.

ENHANCED TRAVEL SERVICES

♦ All transfers and luggage handling abroad for all participants who have made air arrangements through Gohagan & Company and whose arrival(s)/departure(s) coincide with the scheduled group transfer(s).

♦ A program of optional shore excursions is available at an additional cost, is available in Skagway, Juneau, Sitka and Ketchikan.

♦ Experienced Gohagan & Company Travel Director to accompany you throughout the travel program.

♦ Travel document wallet, name badge and pre-departure information.
FREE ECONOMY AIR OFFERED FROM THE FOLLOWING 22 GATEWAY CITIES:


*The attractive low air add-ons are the result of negotiations between Silversea's Silver Sky Air Program and respective air carriers used. Neither Gohagan & Company nor the sponsoring association has control over the air carriers selected, the routes flown or flight schedules utilized. Some restrictions do apply.

TARIF (per person, based on double occupancy)

<table>
<thead>
<tr>
<th>Suite Category</th>
<th>Description</th>
<th>Special Reduced Tariff through March 8, 2010</th>
<th>Regular Published Tariff</th>
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<tbody>
<tr>
<td>3 Vista Suite</td>
<td>Large picture window. 285 sq. ft. (some may accommodate triple)</td>
<td>$2995</td>
<td>$7395</td>
</tr>
<tr>
<td>2 Veranda Suite</td>
<td>Featuring floor-to-ceiling glass doors and teak veranda with furniture. 345 sq. ft. (includes 60-sq-ft veranda)</td>
<td>$3695</td>
<td>$9195</td>
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<tr>
<td>1 Midship Veranda Suite</td>
<td>Featuring floor-to-ceiling glass doors and teak veranda with furniture. 345 sq. ft. (includes 60-sq-ft veranda)</td>
<td>$3895</td>
<td>$9695</td>
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Additional Suite category tariffs are available upon request.

Singles are available in category 2 at $6495 and in category 1 at $6795 on or before March 8, 2010. Add $960 to category 2 and $10200 in category 1 for reservations made after 83 March 8, 2010.

Taxes are an additional $200 per person and are subject to change.

ALASKA INSIDE PASSAGE 2010 RESERVATION FORM

Send to:
Cruising Alaska's Glaciers and the Inside Passage 2010
The Johns Hopkins University
Boston, MA 02138
(c/o Thomas P. Gohagan & Company)
Eleven South LaSalle Street, Second Floor
Chicago, IL 60603-1240
(800) 227-0088 or (312) 609-1140

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

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<tr>
<th>Title</th>
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Address (no P.O. Box number please)

City: State: ZIP Code:

Telephone: (Home): (Business)

Email Address: (Mobile)

Preferred name(s) on name badge(s): Tour No. 001-08-27/10-031

Enclosed is my/our check(s) for $______ as deposit
($600 per person, plus $200 per person Denali/Fairbanks Pre-Cruise and/or $200 per person Vancouver Post-Cruise). Make check(s) payable to 2010 Cruising Alaska’s Glaciers and the Inside Passage.

Deposits can also be made by credit card; however, all FINAL payments are required to be made in cash, by check or wire transfer by April 29, 2010.

I/we authorize you to charge my/our deposit to: Visa MasterCard

Card Number: Exp. Date:

Signature as it appears on credit card

Membership in the Johns Hopkins Alumni Association is a requirement for participating.

Please send membership application.

Note: A small portion of the cost of your trip supports the Johns Hopkins Alumni Travel Program.
Admire Alaska's astounding glacial landscape from the deck of the M.V. SILVER SHADOW.

**CONTRACT: TERMS & CONDITIONS**

**NOT INCLUDED:** Taxes; passport fees, visa, and fees for obtaining visas, personal expenses such as laundry and telephone calls; accident/sickness, trip cancellation, and baggage insurance; optional sightseeing; excess baggage charges on aircraft; local departure air taxes; airfare (unless free air is applicable) and associated local taxes, airport facility taxes and federal inspection fees not listed in the "Included Features" section; transfers and baggage handling from airport to ship on day(s) of arrival and/or departure; 1) if you have not made your air arrangements through Thomas P. Gohagan & Company or 2) if you are arriving earlier than and/or departing later than the scheduled group transfer(s); meals and alcoholic beverages not listed in the "Included Features" section; and all other services not specifically mentioned in the "Included Features" section.

AIR FARE: *Free air is subject to change and is nonrefundable. Your airline ticket constitutes a contract between you and the airline (not Thomas P. Gohagan & Company), even if made through the offices of Thomas P. Gohagan & Company.*

**FREE AIR:** Subject to applicable airline cancellation fees in addition to those cancellation fees listed below. Free air is available from 22 gateway cities. This special air/sea program is the result of negotiations between Silversea's Silver Sky Air Program and respective air carriers. Neither Gohagan & Company nor the sponsoring institution or association has control over the air carriers selected, the routes followed, or the flight schedules utilized.

**Please note:** Free air may not utilize the most direct routing. Deviations from the air schedule and itinerary that result in additional cost will be made at the participant's expense. Silversea's Silver Sky Air Program reserves the right to arrange space for participants with any airline.

**Terms and conditions apply as set forth by Silversea's Silver Sky Air Program.**

**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.

**HEALTH:** Any physical or mental condition that may require special medical attention (for example, the need for a wheelchair) must be reported in writing when you make your reservation.

**DISCOUNTED RESERVATIONS:** Discounts apply only to those reservations received in the offices of Thomas P. Gohagan & Company in writing, accompanied by the required deposit, by March 8, 2010. In the event a "discounted" reservation must be cancelled, no "replacement" reservation can be substituted at the discounted rate. A "replacement" reservation is in effect, a new reservation and can be substituted only at the full-fare tariff. Change and/or cancellation fees apply as outlined in this "Contract: Terms and Conditions" for the "replacement" reservation and the cancelled reservation.

**CANCELLATIONS AND REFUNDS:** Cancellations for all or any part of the trip will not be effective until received in writing in the offices of Thomas P. Gohagan & Company. Should you have to cancel, the following terms will apply: reservation cancellations are subject to a $400 per person, per day administrative fee from the time of booking through 180 days prior to departure; from 120 through 179 days prior to departure, $600 per person; from 95 through 119 days prior to departure, 60% of the published full regular tariff; from 45 through 94 days prior to departure, 80% of the published full regular tariff; cancellations 44 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 tariff. In addition, any applicable airline cancellation fees and administrative fees will be assessed.

**PRE- AND POST-CRUISE CANCELLATIONS:** Should you have to cancel, the following terms will apply: reservation cancellations are subject to a $50 per person administrative fee from the time of booking through 180 days prior to departure; from 120 through 179 days prior to departure, $250 per person; from 95 through 119 days prior to departure, 60% of the published full regular tariff; from 45 through 94 days prior to departure, 80% of the published full regular tariff; cancellations 44 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 tariff. In addition, any applicable airline cancellation fees and administrative fees will be assessed.

These cancellation policies are strictly enforced, we strongly recommend for your protection that you purchase trip cancellation insurance.

**TRAVEL INSURANCE:** Gohagan & Company recommends for comprehensive coverage of such expenses in conjunction with cancellation due to illness or accident, as well as damage or lost luggage. We will send you an application after you make your reservation.

**RESPONSIBILITY:** Thomas P. Gohagan & Company, the sponsoring institution or association, and its and its employees, shareholders, subsidiaries, affiliates, officers, directors or trustees, successors, agents, and assigns (collectively "Gohagan"), do not own or operate any entity which is 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 the event of any loss, injury, 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.

Gohagan may cancel a trip 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. All fares, as well as ship schedules, port calls, hours of arrival and departure, special programs and guest lecture series (if applicable), are subject to change or cancellation without prior notice. Gohagan shall not be required to refund any portion of the fare or make any other compensation under these circumstances. Gohagan is not responsible for penalties assessed by air carriers resulting from operational and/or itinerary changes, even if Gohagan makes the travel arrangements or cancels the trip. Gohagan reserves the right to substitute vessels or hotels of a similar category for those listed in this brochure. Gohagan reserves the right to increase the tour price in the event of cost increases due to changes in airfares, frequency fluctuations or fuel surcharges and all such increases are to be paid to Gohagan upon notice to the tour participant of such increases.

**ARBITRATION AGREEMENT:** Any controversy or claim arising out of or relating in any way to these Terms and Conditions, to the Responsibility Clause, to 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 existing.

**RATES:** Prices quoted are based on fares in effect at the time of printing and are subject to change prior to departure.

**REGISTRATION:** CST#: 2031868-40, WST#: 601 767 666. OSTD: TA 0902.

**ACCEPTANCE OF CONTRACT:** By forwarding of deposit, the participant certifies that he/she does not have any medical, 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. **Photo Credit:** Photobry; Rally; Alamy; and all images are rights managed and cannot be used without permission.

**TRAVEL ARRANGEMENTS:** By Thomas P. Gohagan & Company.