COASTAL LIFE™

THAILAND ♦ MALAY PENINSULA
BANGKOK ♦ PHUKET ♦ SINGAPORE

FEBRUARY 18 TO 28, 2009

♦ ABOARD THE TALL SHIP S.Y. STAR CLIPPER
♦ UNSPOILED EXOTIC ISLANDS OF THE ANDAMAN SEA
♦ OPPORTUNITY TO VISIT ANGKOR WAT
♦ ALL EXCURSIONS INCLUDED FROM $2995*

EARLY BOOKING SAVINGS
RESERVE BY AUGUST 22, 2008!
SAVE $1000 PER COUPLE!
Dear alumnae, alumni, parents and friends:

We are pleased to sponsor Coastal Life: Cruising Thailand and the Malay Peninsula, a unique opportunity to experience life on the idyllic shores and unspoiled isles of the Andaman Sea, a mystical world where lush tropical islands rise from azure seas, stilted fishing villages cling to jungle coastlines, and old city streets lined with temples and colonial mansions recall the glory of Asia’s illustrious spice trade.

On this splendid itinerary encounter the glistening monuments of Bangkok and retrace the course of ancient Chinese junks, Portuguese galleons, and Javanese payangs while sailing from the legendary island of Phuket to Singapore aboard the exclusively chartered, four-star S.Y. STAR CLIPPER, a four-masted barkentine that evokes the great ocean voyages of the 19th century. While cruising the historic shipping lanes of the old spice trade, see how traditional Thai fishermen proudly maintain the ways of their forefathers and gaze at the magnificent limestone cliffs soaring hundreds of feet into the air from sparkling emerald seas. Journey to the uninhabited Similan Islands, a magical world of lush rainforests, sandy beaches and pristine waters teeming with a dazzling array of exotic fish and coral. And in the historic ports of Malacca and Penang, discover rare pockets of “Old Asia” where the aromas of savory grilled satays and sweet Nyonya curries waft through narrow streets as colorful rickshaws rush past Chinese shophouses, Hindu shrines, and colonial forts that stand as reminders of the days when seafaring merchants from across the globe flocked to these shores in search of the riches of the East.

Among the many features of this travel program is the unique VILLAGE FORUM, where local residents share their perspectives into everyday life in coastal Southeast Asia. Additional highlights include exclusive opportunities to meet with local artisans and craftsmen on the island of Penang, learn more about the unique “Nyonya” heritage of Malacca and discover the bold flavors and artful presentations of Thai cuisine during a special culinary demonstration. This special itinerary also provides ample time to stroll along the region’s famous island beaches or swim and snorkel amid some of the world’s most colorful and vibrant coral reefs.

The exceptional value, superb accommodations and opportunity to travel with fellow alumni to one of the world’s most alluring regions combine to create a truly enticing program that promises to sell out quickly. We urge you to make your reservation today, while Early Booking Savings are still available!

Peace and blessings,

Kolleen Kellom
College of Saint Benedict Travel Program
866-763-3345
320-363-5879
kkellom@csbsju.edu

Cover: Sail around Thailand’s magnificent rock formations aboard the s.y. STAR CLIPPER.

Transport by trishaw is a unique cultural experience in Malacca.
COASTAL LIFE

A WAY OF LIFE ALONG THE SHORES OF THAILAND AND THE MALAY PENINSULA

COASTAL LIFE: CRUISING THAILAND AND THE MALAY PENINSULA is the newest in a unique series of customized travel programs designed for travelers who understand that the true character of a coastal destination is best found by cruising to traditional seaside villages and towns and exploring the markets and squares of its provincial ports and cities. Amid a spectacular setting, this travel program offers you a cultural and educational experience like no other. A comprehensive program and an exceptional value, COASTAL LIFE: CRUISING THAILAND AND THE MALAY PENINSULA focuses on the unsurpassed beauty of Thailand’s untouched tropical islands and coral reefs and the rich cultural heritage of the historic ports lining the Malay Peninsula. Here, for one full week, immerse yourself in the ancient traditions, vibrant cultures and magnificent beauty of lands where the past blends seamlessly with the present. Revel in the mesmerizing beauty of palm-fringed islands where nature’s treasures remain unspoiled and fishermen ply emerald seas in colorful longtail boats. Visit ancient Chinese temples on the streets of Old Malacca; swim and snorkel in the turquoise waters of the Andaman Sea, abundant in marine life; and revel in the legendary warmth and hospitality of a people whose nation is known as the “Land of Smile.”

Gain an insider’s perspective into coastal life in Southeast Asia while participating in a stimulating VILLAGE FORUM with local residents and learn more about the region’s rich spiritual traditions during specially arranged excursions to ancient temples and pagodas.

The S.Y. STAR CLIPPER has been specially chartered for this authentic sailing experience, as it combines deluxe accommodations and excellent service with an intimate and comfortable atmosphere ideal for enjoying the beauty and ancient cultures of this region.

A first-time offering! This is an exceptional travel opportunity inclusive of all accommodations, exclusively arranged excursions, cultural enhancements and most meals for an incredibly attractive price. Come experience a special way of life: COASTAL LIFE: CRUISING THAILAND AND THE MALAY PENINSULA.
BANGKOK
Ancient and modern. Spiritual and visceral. East and West. They all stand side by side in the endlessly intriguing Thai capital of Bangkok, historic capital of the Kingdom of Siam. Here, amid a never-ending pageant of robed monks, boisterous street vendors and the infamous motorized rickshaws known as tuk-tuks, the shimmering spires of ancient palaces and glistening temples grace the skyline alongside towering skyscrapers, and traditional floating markets rub shoulders with Asia’s most fashionable boutiques. For centuries, life in Krung Thep (City of Angels)—as its known to the locals—has revolved around the graceful Chao Phraya River, a bustling thoroughfare of commerce and traffic upon whose banks lie the splendid Old City, the Grand Palace and an array of traditional Thai houses and houseboats interspersed with shrines and wats.

PHUKET
Centuries before it was claimed by Thailand, the idyllic island of Phuket was settled by the Chao Lay, the famous “sea gypsies,” whose traditional thatched villages and sleek longtail fishing boats still line its tranquil shores.

SIMILAN ISLANDS
With their magnificent beaches, lush forests and spectacular fringe reefs, the remote Similan Islands epitomize pristine island paradise. Deriving their name from the Malay word for ‘nine,’ simbilan—the number of islands in the group—the uninhabited Similan Islands and the surrounding coral reefs are a mecca for snorkeling, diving and bird-watching enthusiasts, but remain untouched by mainstream tourism, a trend that has protected their natural treasures. While walking through island forests, catch a glimpse of the islands’ 32 indigenous bird species and other exotic creatures like bush-tailed porcupines and the famous emerald-hued Nicobar pigeons. From atop the rocky hills of Ko Similan, enjoy stunning views of the isle’s splendid granite boulder formations, verdant jungles and the sparkling seas beyond.

PHANG NGA BAY
The ethereal seascape of multi-hued limestone mountains rising like giant natural skyscrapers from the emerald waters of Phang Nga Bay constitutes one of the most surreal and unforgettable sights in all of Asia. Formed by slow-flowing glaciers millions of years ago, the area’s highly distinct karst formations and limestone outcroppings are riddled with innumerable hidden coves, inlets and caves, many of which have been festooned with paintings or converted into Buddhist monasteries. The most famous of these is the rocky pinnacle of Ko Tapu, which dramatically juts toward the sky like a solitary pillar from the waters off Ko Pinggan. On the nearby island of Ko Panyi, Indonesian “sea gypsies” settled in the 18th century and built an entire village on stilts over the water at the foot of the island’s limestone hills. Today, the villagers are known for their warm hospitality and exquisite seafood, and can be seen hauling the day’s catch from their longtail boats and making
the island’s fabled kapi shrimp paste, prized by chefs across Thailand.

KO HONG AND KO ADANG
Mother Nature displays her softer side along the tranquil shores of Ko Hong bay, where gentle waves serenely lap on white silica beaches and palms slowly sway in the tropical breeze. Nearly completely enclosed by the island’s tree-covered limestone cliffs, this idyllic lagoon with its translucent waters provides a perfect escape from the rigors of 21st-century life while encapsulating the timeless beauty of the Andaman Sea. Carpeted with dense jungle and bejeweled with pristine beaches and dazzling coral reefs, the untouched paradise of Ko Adang was originally settled by the Chao Lay, who were drawn by its freshwater streams and excellent fishing. Today, the island’s sandy coastline and forest trails are perfect for an afternoon stroll, while turquoise waters provide exceptional opportunities for snorkelers to explore kaleidoscopic coral reefs, multi-colored fish and exotic creatures of the deep.

PENANG, MALAYSIA
Known as the “Pearl of the Orient,” Penang was little more than a forgotten island of hillside kampungs and remote fishing villages before Captain Francis Light founded Georgetown in 1786. The island was then transformed during the 19th century into a crossroads of international trade and became a melting pot of cultures with the arrival of Chinese merchants and indentured workers from India brought to work the island’s jungle plantations. Penang’s colonial roots are evident at Fort Cornwallis in the heart of historic Georgetown, while its multicultural identity thrives along the port’s colorful streets, where Hindu temples, domed mosques and Chinese mansions festooned with dragons stand beside Anglican cathedrals and grand colonial buildings. Meanwhile, just miles away, the cosmopolitan buzz of the city gives way to a serene jungle landscape dotted with enchanting temples and traditional villages where farmers maintain a gentle, unhurried style of life.

MALACCA
Such was the power and prestige of this great port that the famous Portuguese adventurer Duarte Barbosa once wrote, “Whoever is Lord in Malacca has his hand on the throat of Venice.” During the 15th century, the Sultanate of Malacca presided over a flowering of Malay culture before falling under the sway of foreign interests—the Portuguese, Dutch and English among others—all of whom left their mark on the city. A stroll along Malacca’s colorful maze of streets reveals a fascinating tapestry of architectural styles from 16th-century Portuguese churches and Victorian statues to antique Chinese temples and the old Dutch Stadhuys (Town Hall), where government business has been conducted for more than 300 years.

SINGAPORE
Forged by the visions of Sir Thomas Stamford Raffles and Lee Kwan Yew, combined with the toil and entrepreneurship of immigrants from China, Malaya and India, Singapore has been transformed in less than two centuries from a small backwater village on the Straits of Malacca into the world’s busiest container port and a cosmopolitan center of international finance and trade. Yet, while glittering skyscrapers and opulent shopping centers stand as testaments to this polyglot city’s stunning prosperity, its ethnic roots and immigrant soul proudly live on in the teahouses of Chinatown, the markets of Arab Street and the colorful bazaars of Little India on Serangoon Road.
**S.Y. STAR CLIPPER**

Launched in 1991, the four-star tall ship S.Y. STAR CLIPPER evokes the Golden Age of Sail, when sleek, swift clippers plied the waters of the Pacific Ocean. The casual elegance of the S.Y. STAR CLIPPER blends Edwardian ambiance, complete with teak decks and polished mahogany and brasswork, with 21st-century amenities, providing an unforgettable sailing experience.

Each of the 85 inviting and tastefully appointed staterooms or suites features one double bed or two twin beds, a private marble bathroom, air conditioning, telephone, television, DVD player, multi-channel audio system, safe and hairdryer.

Meals are served daily in a single open seating in the elegantly appointed dining room, where skilled chefs specialize in gourmet international cuisine prepared with fresh, local ingredients.

The ship’s public areas include an indoor-outdoor bar, piano bar, library, boutique and two dipping pools. The ship provides complimentary use of its snorkeling equipment for those wishing to snorkel.

The S.Y. STAR CLIPPER’s highly trained staff offers personalized and attentive service that complements the gracious and casual shipboard ambiance. The ship’s deck crew consists of experienced sailors with years of sailing on yachts.

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**COASTAL LIFE DAY BY DAY....**

**Days 1 and 2**
Depart from the U.S. and cross the International Dateline.

**Day 3**
Arrive in Bangkok, Thailand, this morning. Spend the day in Bangkok at leisure. Check into the deluxe Shangri-La Hotel, located on the banks of the Chao Phraya River.

**Day 4**
**Excursion**
Cruise along the vibrant Chao Phraya, stroll through a local market and tour the historic Grand Palace.
Fly to Phuket and board S.Y. STAR CLIPPER.

**Day 5**
Sail to remote Similan Islands. Walk through a tropical rainforest in search of wildlife and enjoy views of island landscapes from Ko Similan.
Attend the Captain’s welcome reception.

**Day 6**
**Excursion**
Cruise to Ko Panyi across the seascapes of Phang Nga Bay, where giant limestone mountains and sheer cliffs rise from the waters of the Andaman Sea. Spend the afternoon on the tropical island of Ko Hong.

**Exclusive Enrichment**
Learn more about daily life in the traditional fishing village of Ko Panyi, built entirely on stilts.

**Day 7**
Marvel at the natural splendor of remote island paradise Ko Adang with opportunities to swim and snorkel and walk along the island’s white sandy beaches and lush forest trails.

**Day 8**
**Excursion**
Drive through Penang’s hilly countryside and tour the historic port of Georgetown. Specially arranged visits include the statue of the reclining Buddha at the Wat Chayamangkalaram and the old English stronghold Fort Cornwallis.

**Exclusive Enrichment**
Learn more about traditional craftsmanship while attending demonstrations at local shops.

**Day 9**
Spend the day on board the ship cruising the highway of the ancient spice trade.

**Exclusive Enrichment**
Discover the bold flavors and rich heritage of Thai and Malay cuisine during a special presentation by the ship’s master chef.
Attend the Captain’s farewell reception.

**Day 10**
**Excursion**
Tour Malacca, historic center of Asia’s spice trade, noting the city’s intriguing melange of Dutch, Portuguese, English and Chinese architecture. Visit the Baba & Nyonya Heritage Museum, which chronicles Malacca’s unique hybrid culture.

**Exclusive Enrichment**
Meet with local residents at the specially arranged VILLAGE FORUM with an exclusive visit to the 17th-century Cheng Hoon Teng Temple, Malaysia’s oldest Chinese shrine.

**Day 11**
Arrive in Singapore for a morning at leisure. Transfer to the airport for your return flight to the U.S.
BANGKOK AND ANGKOR WAT PRE-PROGRAM OPTION
Experience two of Southeast Asia’s greatest jewels, Bangkok and Angkor Wat, on this unique Pre-Program Option. Following one additional night in Bangkok and a tour of the historic Jim Thompson House, continue on to Siem Reap and one of the most incredible sights on earth—Angkor Wat, the 12th-century triumph of Cambodia’s Khmer Empire. Still entangled in the living jungle, this vast temple complex is one of the world’s most sublime monuments and has been named a UNESCO World Heritage site. On exclusive excursions, immerse yourself in the exotic sculptures and intricate architecture of Angkor’s temples and holy city, where saffron-robed monks still pray by candlelight and the waning light of the Asian sunset creates a mystical beauty like no other. During your stay, accommodations are included in the deluxe Shangri-La Hotel in Bangkok and the Sofitel Royal Angkor in Siem Reap, Cambodia. Complete details will be provided with your reservation confirmation.

SINGAPORE POST-PROGRAM OPTION
Extend your stay in the multicultural city-state of Singapore by joining this exclusive Post-Program Option and spend two nights in one of the world’s most diverse and cosmopolitan centers. Immerse yourself in this one-of-a-kind city’s unique legacy as a repository of Chinese, Malay and Indian cultures; enjoy its exquisite culinary offerings and learn more about how it has transformed itself from a backwater fishing port into one of the world’s most prosperous and dynamic cities in a matter of generations. Specially arranged excursions and accommodations in a centrally located deluxe hotel are included. Complete details will be provided with your reservation confirmation.

INCLUDED FEATURES
IN BANGKOK
♦ One night in the deluxe Shangri-La Bangkok Hotel overlooking the Chao Phraya River.
♦ Breakfast in the hotel.
♦ Cruise on the Chao Phraya, followed by the guided tour of the Grand Palace and the temples of the Emerald Buddha and the Reclining Buddha.
♦ Air transportation from Bangkok to Phuket.

ON BOARD THE EXCLUSIVELY-CHARTERED S.Y. STAR CLIPPER, an authentic tall ship.
♦ Seven-night cruise from Phuket, Thailand, to Singapore with calls at the Similan Islands, Phang Nga, Ko Panyi, Ko Hong and Ko Adang, Thailand; Penang (Georgetown) and Malacca, Malaysia.
♦ Comfortable, air-conditioned cabin with private bathroom facilities.
♦ Captain’s welcome and farewell receptions.
♦ Delectable international cuisine served each day at a single, unassigned seating—continental breakfast, full breakfast, lunch and dinner.
♦ Opportunities to snorkel and swim in the pristine waters and idyllic lagoons surrounding the islands.

All tours and excursions below are led by expert local guides:
♦ Cruise across Phang Nga Bay to Ko Ping-gan, Ko Panyi and Ko Tapu, the signature Rocky Pinnacle.
♦ Excursion on the Malaysian isle of Penang to Tēlūk Bahang, the world’s largest butterfly farm and Wat Chayamankalaram, known for its monumental reclining Buddha.
♦ Tour of the historic Malaysian port of Georgetown, including Fort Cornwallis and the ornate Khoo Kongsi Clan House, a classic example of traditional Chinese architecture.
♦ City tour of Malacca, featuring the city’s diverse architectural heritage and visits to Baba and Nyonya Heritage Museum and the Cheng Hoon Teng Temple.

A full program of educational and cultural enrichment including:
♦ Visit to the traditional stilted fishing village of Ko Panyi to learn about the residents’ traditional way of life.
♦ Tour—including demonstrations—of traditional artisanal shops in historic port of Georgetown.
♦ The S.Y. STAR CLIPPER’s master chef demonstrates culinary techniques and ingredients used in the legendary cuisines of Thailand and Malaysia.
♦ Special presentation on traditional Chinese spirituality in the 17th-century Cheng Hoon Teng Temple, the oldest Chinese shrine in Malaysia.
♦ An exclusive VILLAGE FORUM with local residents discussing life on the Malay Peninsula.

And to enhance your travel experience, we will also provide:
♦ All transfers and luggage handling abroad for all participants who have purchased their air tickets through Gohagan & Company and whose arrival(s)/departure(s) coincide with the scheduled group transfer(s).
♦ A hospitality desk in the hotel and aboard the ship.
♦ The services of an experienced Program Director throughout the program.
♦ Gratuities for local guides and drivers on included excursions and transfers.
♦ Travel document wallet, name badge and pre-departure information for each participant.
♦ Automatic $250,000 flight insurance for each participant ticketed on flights by Gohagan & Company.
TARIFE *(per person, based on double occupancy)*

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<th>Cabin Category</th>
<th>Description - Each cabin has air conditioning, television, DVD player, telephone, private safe and a hair dryer.</th>
<th>Land/Cruise Only</th>
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<tr>
<td>G</td>
<td>Inside cabin with one double bed or two twin beds and a private marble bathroom with shower. Clipper deck.</td>
<td>$2995 $3495</td>
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<tr>
<td>F</td>
<td>Outside cabin with one raised double bed, porthole and a private marble bathroom with shower. Clipper and Commodore decks.</td>
<td>$3695 $4195</td>
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<td>E</td>
<td>Outside cabin with one double bed or two twin beds, porthole and a private marble bathroom with shower. Commodore deck.</td>
<td>$3995 $4495</td>
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<td>D</td>
<td>Outside cabin with one double bed or two twin beds, porthole and a private marble bathroom with shower. Clipper and Commodore decks.</td>
<td>$4395 $4895</td>
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<td>C</td>
<td>Outside cabin with one double bed or two twin beds, porthole and a private marble bathroom with shower. Clipper deck.</td>
<td>$4695 $5195</td>
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<td>B</td>
<td>Outside cabin with one double bed or two twin beds, window, minibar, a private marble bathroom with shower and whirlpool bath. Main deck.</td>
<td>$5395 $5895</td>
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<td>A</td>
<td>Outside cabin with one double bed or two twin beds, three portholes, minibar, a private marble bathroom with shower and whirlpool bath. Sun deck.</td>
<td>$5995 $6495</td>
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Owner's Suite

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<td>Suite with one double bed, sitting area, five portholes, skylight, minibar, whirlpool bath. Clipper deck.</td>
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Note: Singles are available in category E at $6895 and category D at $7495 on or before August 22, 2008. Add $300 for reservations made after August 22, 2008.

* Taxes are an additional $295 per person and are subject to change.

**COASTAL LIFE**

THAILAND & MALAY PENINSULA RESERVATION FORM

Send to:
2009 Coastal Life in Thailand and the Malay Peninsula
Thomas P. Gohagan & Company
Eleven South LaSalle Street, Second Floor
Chicago, IL 60603-1240

For more information, please call Gohagan & Company at (800) 922-3088.

Name(s) (as appears on passport)

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Preferred name(s) on badge(s) # Tour No. 059-02/18/09-269

Enclosed is a check for $_________ as deposit ($600 per person, plus $200 per person Bangkok and Angkor Wat Pre-Program and/or $200 per person Singapore Post-Program). Make check payable to Thomas P. Gohagan & Company.

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 November 14, 2008.

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

Card No. _____________________________ Exp. Date _____________________________

Signature as it appears on credit card

Please make my/our reservations in cabin category:
1st Choice ______ 2nd Choice ______

- 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).

Bangkok & Angkor Wat Pre-Program Reservations:
- Double at $1745 per person.
- Single at $2295 per person.
- I am reserving as a single but prefer to share accommodations (shares cannot be guaranteed).

Singapore Post-Program Reservations:
- Double at $615 per person.
- Single at $565 per person.
- I am reserving as a single but prefer to share accommodations (shares cannot be guaranteed).

Program Air:
- Flights Los Angeles/Bangkok with return Singapore/Los Angeles. Airfare is available at an additional cost.‡
- Flights from

(fill in departure city)
to Bangkok, Thailand, with return from Singapore at an additional cost to be quoted.‡

Class: [ ] Economy [ ] Business [ ] First

An Air Coordinator will contact you no later than four months prior to departure regarding your selections. Please contact your travel agent or air carrier directly for any deviations to the above.

‡ Note: Airfare is subject to change and availability, and is nonrefundable.

I/we will make my/our own air arrangements.
Traditional long-tail boats cruise emerald green waters surrounding the limestone formations of Koh Ping-gan.

**CONTRACT: TERMS & CONDITIONS**

**NOT INCLUDED:** Taxes, passport fees, visas and fees for obtaining visas; personal expenses such as laundry and telephone calls; accident/sickness, trip cancellation, and baggage insurance; gratuities to hotel and ship personnel; optional sightseeing excursions; excess baggage charges on aircraft; local departure air taxes; airfare and associated local taxes, airport facility taxes and federal inspection fees not listed in the “Included Features” section; transfers and baggage handling to/from airport/hotel/ship on day(s) of arrival and/or departure; 1) if you have not purchased your air arrangements through Thomas P. Gohagan & Company, or 2) if you are arriving earlier or later than and/or departing earlier or 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.

**AFIARE:** Airfare is subject to change and availability and is nonrefundable. Your airline ticket constitutes a contract between you and the airline (not Thomas P. Gohagan & Company), even if purchased through Thomas P. Gohagan & Company.

**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 August 22, 2008. 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.

**CANCELLATION 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 $200 per person administrative fee from the time of booking through 120 days prior to departure; from 95 through 119 days prior to departure, $600 per person; from 60 through 94 days prior to departure, 50% of the published full regular tariff; 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 tariff. In addition, any applicable airline cancellation fees and administrative fees will be assessed.

**PRE-PROGRAM AND POST-PROGRAM 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 120 days prior to departure; from 95 through 119 days prior to departure, $200 per person; from 60 through 94 days prior to departure, 50% of the published full regular tariff; 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 tariff. In addition, any applicable airline cancellation fees and administrative fees will be assessed.

In the event all these cancellation policies are strictly enforced, we strongly recommend for your protection that you purchase trip cancellation insurance. Trip cancellation insurance is available through Thomas P. Gohagan & Company for comprehensive coverage of such expenses in conjunction with cancellation due to illness or accident, as well as damaged 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 their 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 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, strikes, 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. Bags are 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 and/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 flight 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, currency fluctuations or fuel surcharges and all such increases are to be paid to Gohagan upon notice to the tour participant of such increase.

**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 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.

**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.

Travel arrangements by:

**THOMAS P. GOHAGAN & COMPANY**

11 South LaSalle Street
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