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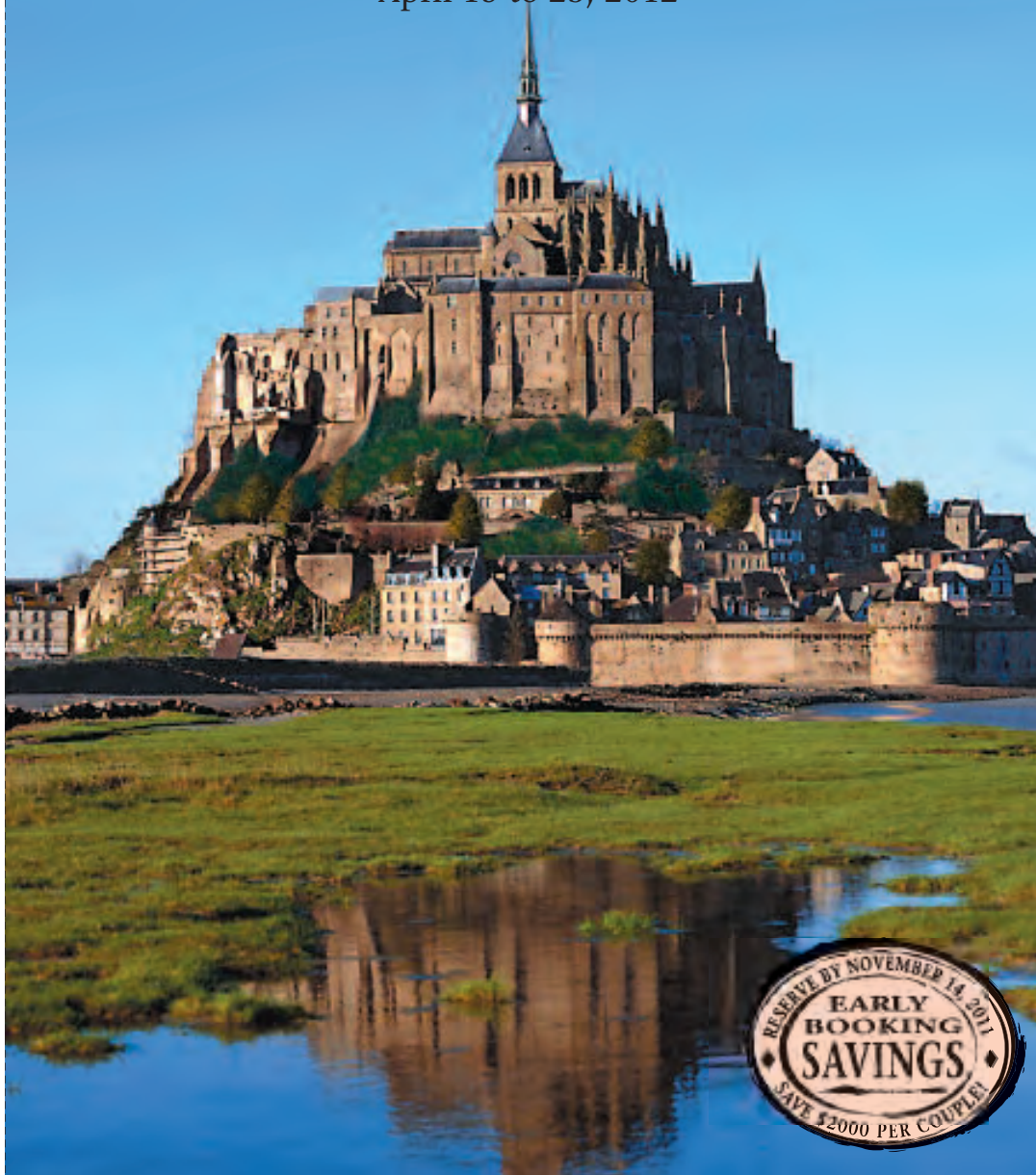
European Coastal Civilizations

Portugal ♦ Spain ♦ France

aboard the
Deluxe Small Ship M.S. LE BORÉAL



April 15 to 23, 2012





Dear Division Members and Friends:

From the old-world sophistication of Portugal to the artistic riches of Spain's Basque Country and the magnificent medieval towers of France's La Rochelle, riveting historic seaports await you along the western European coast. Come experience the culture and beauty of these unique European coastal civilizations.

Join Division members and friends for a seven-night cruise aboard the exclusively chartered, deluxe M.S. LE BORÉAL featuring five UNESCO World Heritage sites. Linger over a glass of hearty port beside the Douro River in Oporto. Walk in the footsteps of ancient pilgrims on the St. James Way in Santiago de Compostela. Cruise along a rocky stretch of Spain's Costa Verde. Observe the intriguing balance of age-old traditions and modern touches in Bilbao, with a visit to the illustrious Guggenheim Museum. Visit the lively port town of La Rochelle on the coast of France's magnificent Bay of Biscay, and tour the medieval abbey at Mont St. Michel.

By special arrangement, enrich your appreciation of these coastal civilizations through the unique *C'EST BON!* CULINARY TRADITIONS™ optional excursions accompanied by culinary expert Kristine Kidd and featuring exclusive tastings which celebrate the regional cuisines, wines and local foods of our ports of call. On board, enjoy culinary lectures by Kristine and a special cooking demonstration by the master chef of the M.S. LE BORÉAL.

Expand your experience of these remarkable cultures by choosing the two-night Lisbon Pre-Cruise Option and/or the two-night Paris Post-Cruise Option.

Space for this exclusive itinerary and excellent value has quickly sold out in the past, so I encourage you to book now.

Best Regards,

A handwritten signature in black ink, appearing to read 'Bruce Alan Mann'. The signature is fluid and cursive.

Bruce Alan Mann
Chair
ABA Senior Lawyers Division





U.S.
Sunday, April 15
 Depart the U.S.

**Lisbon,
 Portugal**
Monday, April 16
 Arrive in Lisbon and
 embark the deluxe
 M.S. LE BORÉAL.

Leixões for Oporto
Tuesday, April 17

Dock in Leixões, northern Portugal’s principal port and transfer to Oporto the hub of the country’s world-famous port wine trade. Its historic city center, Ribeira, a neighborhood of medieval streets lined with colorful Portuguese houses, is a UNESCO World Heritage site. Visit the neoclassical Stock Exchange, with its intricately gilded Arabian Hall inspired by the famous Moorish Alhambra, and the Gothic Church of São Francisco.

Attend the Captain’s welcome reception and dinner this evening.



During the first of three exclusive **C'EST BON! CULINARY TRADITIONS™** optional excursions, browse the bustling Matosinhos Market, iconic for its unique half cylinder-shaped architecture and curved windows. Enjoy a specially prepared lunch in a popular restaurant housed in the Palace of the Arts, formerly part of a medieval convent, located in Oporto’s oldest historical district where a celebrity chef introduces you to traditional Portuguese specialities. Then, tour the cellars of a renowned port wine producer and enjoy a tasting among the seasoned oak casks.

Cover Photo: *Soaring above the dramatic tides of the English Channel, Mont St. Michel is an architectural wonder that has drawn pilgrims to the island monastery since the eighth century.*

**Muros, Spain for
 Santiago de Compostela/
 La Coruña**

Wednesday, April 18
 Today’s full-day excursion travels from the town of Muros into the oak- and pine-forested hills of Galicia, one of Spain’s self-governed principalities infused with an unexpected Celtic atmosphere. Golden-hued granite buildings grace its well-preserved capital, Santiago de Compostela, a UNESCO World Heritage site where almost completely pedestrianized streets lead to the expansive Plaza del Obradoiro that includes the city’s grand Romanesque cathedral, built to enshrine the tomb of St. James, considered to be a national monument. A pilgrimage destination since the Middle Ages, the church is recognized for its distinctive Baroque façade, original medieval portico and incomparable Churrigueresque altar. Enjoy lunch nearby in a renowned 16th-century parador.

Continue to the “crystal city” of La Coruña, so called because its harbor-side houses feature glass-enclosed balconies. See the restored Castle of San Anton, former fortress and military prison, now the archeological museum. Stop at the famous, ancient Tower of Hercules, a working lighthouse since Roman times and a UNESCO World Heritage site. From Mount San Pedro, enjoy a panoramic view of the city and sea.

Santander for Bilbao
Thursday, April 19

Upon arrival in Santander, travel to nearby Bilbao, surrounded by the verdant Basque Mountains. Bilbao is home to architect Frank Gehry’s iconic Guggenheim Museum of Contemporary Art.

Stroll through the galleries of this repository of pop art, minimalism, Arte Povera and conceptual works by contemporary Spanish and Basque artists.

Then, enjoy an orientation tour of the city to see the *casco viejo* (old quarter) and the

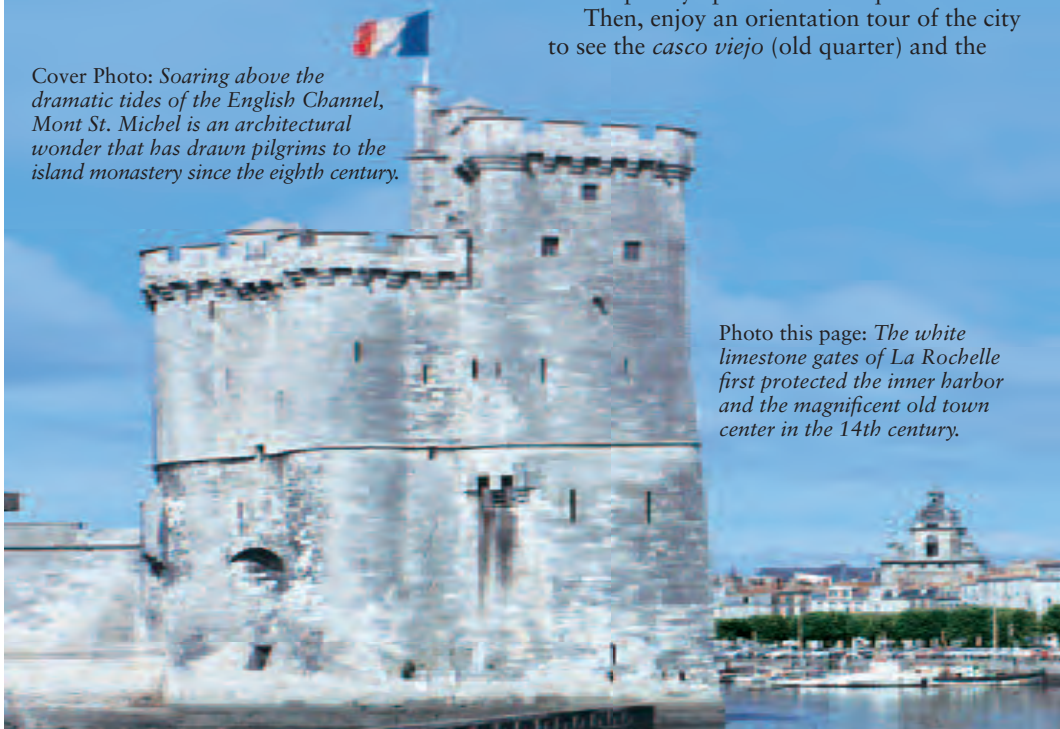


Photo this page: *The white limestone gates of La Rochelle first protected the inner harbor and the magnificent old town center in the 14th century.*



The delightful harbor of Honfleur has inspired Boudin and Monet to the present.

promenade of El Arenal, a popular route for Bilbainos' evening *paseos* (leisurely strolls).



Food is a ritual of love in the Basque Region, known for an abundance of seafood from the Bay of Biscay and for its flavorful meats. For the second *C'EST BON! CULINARY TRADITIONS™* optional excursion, learn about the history of and experience Basque cooking in a rustic country venue on the outskirts of Bilbao.

La Rochelle/Île de Ré Friday, April 20

Dock in the bustling port city of La Rochelle where luminous limestone facades glow in bright coastal sunlight. La Rochelle was once the Knights Templar's largest base on the Atlantic Ocean; Frenchmen from here later emigrated to North America and eventually founded Montréal, Canada; and during World War II it became a German naval stronghold and the last French city to be liberated. Today, the picturesque harbor is filled with boats moored in serried ranks.

On Île de Ré, one of the island jewels of the French coast, see the UNESCO World Heritage site Fortifications of Vauban built

by the preeminent military engineer of his age who, under Louis XIV, masterminded the consolidation of France's borders.



Although La Rochelle has thrived on its wine and salt trade throughout its history, it is perhaps most famous for its fresh seafood. During this last *C'EST BON! CULINARY TRADITIONS™* optional excursion, sample the flavors of the port's lively markets that feature locally farmed oysters, vegetables and meats in a distinguished local venue. You will also have an opportunity to learn about the local process of distilling renowned Cognac complimented with a tasting of the refined brandy.

Cruising the Bay of Biscay Saturday, April 21

Spend the day at leisure cruising from the Bay of Biscay to the English Channel.

St. Malo for Mont St. Michel Sunday, April 22

Today, visit Mont St. Michel, a majestic tidal island and UNESCO World Heritage site. Victor Hugo described these dramatic tides as rising and receding "as swiftly as

See traditional oak casks of Oporto's eponymous ruby and tawny port wine being loaded onto typical flat-bottomed Portuguese rabelos, or sail boats, to be transported along the Douro River.





Artists from French Impressionists



Built to protect against Norman invaders, the medieval walls of St. Malo still stand along the English Channel.

a galloping horse.” Stroll the cobblestone Grande Rue through the fortified village to visit the spectacular medieval abbey and cloisters, a pilgrimage site since, as legend has it, the Archangel Michael appeared to Bishop Aubert of Avranches in the early eighth century and commanded him to build a sanctuary here. Walk through the monastery’s vaulted scriptorium and refectories.

Return to St. Malo along Brittany’s Côte d’Emeraude “Emerald Coast,” named for the green hue of the sea in spring.

Attend the Captain’s farewell reception and dinner this evening.

Honfleur, France/U.S.

Monday, April 23

Disembark the ship in Honfleur, and transfer to the D-Day Beaches to continue on the Post-Cruise Option or to Paris for your return flight to the U.S.

Behind its grand Baroque and Romanesque exterior, the Cathedral of Santiago de Compostela safeguards the relics and tomb of St. James the Apostle.



Lisbon Pre-Cruise Option*

A historic gateway for world exploration and Portugal’s intimate, welcoming capital, Lisbon is the ideal prelude to your cruise. Visit the UNESCO World Heritage sites of Jerónimos Monastery, a magnificent 16th-century monument, and the sleepy village of Sintra featuring a visit to the Sintra National Palace, a former Moorish fort and the last remaining medieval royal palace in Portugal. Accommodations for this two-night stay are in the deluxe DOM PEDRO PALACE HOTEL, located near the Estrela Gardens and the 18th-century Basilica da Estrela.



Lisbon
Coat of Arms

Normandy/Paris Post-Cruise Option*

Pivotal in the history and to the culture of Europe’s Coastal regions, Normandy and Paris are a natural combination and conclusion to your cruise. A portal to the region that altered the new world order, Normandy brings history to life.

Visit the D-Day Beaches, the American Cemetery and Memorial to the soldiers of World War II, an

exceptional experience. In the cultural capital of Paris, tour the private, 19th-century mansion and art collection of the Musée Jacquemart-André and see Paris’ most famous landmarks. Enjoy a two-night stay in the deluxe INTERCONTINENTAL PARIS LE GRAND, located adjacent to the Opéra Garnier and near the Louvre.



Normandy
Coat of Arms



Paris
Coat of Arms

**Pre- and Post-Cruise Options are available at additional cost and details will be provided with reservation confirmation.*



M.S. LE BORÉAL

Small Ship, State-of-the-Art Design

The M.S. LE BORÉAL, launched in 2010, represents the newest generation of deluxe small ships with only 120 staterooms and features distinctive French sophistication.

Spacious Suites and Staterooms, Most with Balconies

Ninety-five percent of the large, deluxe, air-conditioned, outside Staterooms and Suites (from 200 to 484 square feet) feature private balconies. Most accommodations have two twin beds that convert to one queen-size bed; each has a private bathroom with shower (bathtub in limited number of staterooms), and the luxurious amenities of a fine hotel, including: individual climate control, satellite flatscreen television, wireless Internet access, safe, minibar, full-length closet, writing desk/dressing table and plush robes.

Chic and Casual Dining

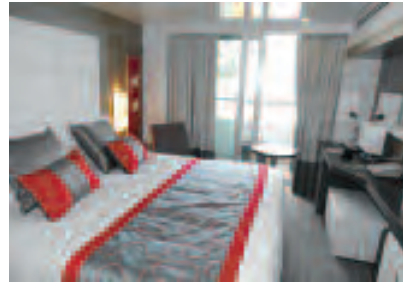
International and regional cuisine is served in the stylish, spacious La Licorne dining room in single, unassigned seatings, alfresco in the casual indoor-outdoor La Boussole restaurant or from 24-hour room service. Continental and buffet breakfast, buffet lunch, afternoon tea and a four-course dinner are served daily. Complimentary wine and beer are served with lunch and dinner.

Spacious Public Areas/ World-Class Service and Facilities

Inviting and spacious public areas accommodate all passengers comfortably. Enjoy views from the Panoramic Lounge; nightly entertainment in the Main Lounge; and lectures, cultural performances and film screenings in the state-of-the-art theater. There is a library, Internet salon, Sun Deck, swimming pool, beauty salon, spa, Turkish bath-style steam room, full range of fitness equipment and two elevators. The infirmary is staffed with a doctor and nurse. The highly trained and personable English-speaking international crew provides attentive service.

Respect for the Environment

The state-of-the-art propulsion system provides an exceptionally smooth, quiet and comfortable voyage by creating little vibration and significantly reduced engine noise. The ship is designed to prevent contact with environmentally sensitive seabeds and meets the latest "Clean Ship" standards. The ship has two tenders.



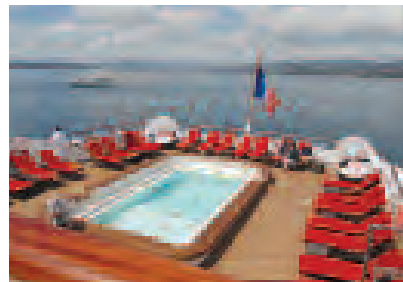
Stateroom with balcony



Dining Room



Lounge



Outdoor Deck

C'EST BON!
CULINARY TRADITIONS

FEATURING CULINARY EXPERT



KRISTINE KIDD, cookbook author and food editor of *Bon Appétit* magazine for 20 years joins us on this cultural and epicurean journey. Kristine introduces you to the seductive flavors and heritage of culinary traditions across the coastal regions of Portugal, Spain and France. Here, food

preparation and consumption are not merely daily rituals, but celebrations of life itself. Kristine will share her insights during a series of gastronomic lectures and offers commentary during an exclusive demonstration by the master chef of the M.S. LE BORÉAL. In addition, daily meals onboard feature specially prepared dishes corresponding to the day's destination.

Kristine accompanies our custom-designed and exclusively arranged *C'EST BON!* CULINARY TRADITIONS™ excursion options* in Oporto, Bilbao and La Rochelle.

Kristine Kidd is first and foremost a serious cook. The dishes she created as editor were often featured on the magazine cover, and her recipes are republished in *Bon Appétit* cookbooks. She collaborated on *Bon Appétit* stories with notable celebrity chefs including Wolfgang Puck and Gordon Ramsay.

Ms. Kidd apprenticed in a New England restaurant, became chef of a Vermont country inn and later in restaurants on both coasts. Kristine has created recipes for and authored numerous cookbooks, including five for Williams-Sonoma and Time-Life, Inc. She has also judged the Julia Child Cookbook Awards. Kristine is the food editor for the Monterey Bay Aquarium's Seafood Watch website, speaks at national food conferences including those put on by the International Association of Culinary Professionals and the Food Writers' Symposium, and has appeared on radio and television food shows. Ms. Kidd resides in the Los Angeles area and prepares fresh meals at home almost every night.

**Optional excursions are at additional cost and details will be provided with your reservation confirmation.*

Scheduled guest speakers may be altered due to circumstances beyond our control. See Terms and Conditions.



Visit an Oporto market where locals barter over fresh fare while the traditional bacalhau cod dries in the sun.

Included Features

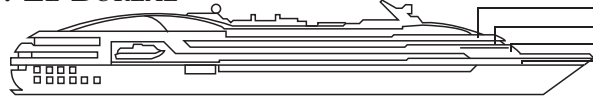
On board the deluxe M.S. LE BORÉAL

- ◆ Seven-night cruise from Lisbon, Portugal, to Honfleur, France, with port calls at Leixões (for Oporto), Portugal; Muros (for Santiago de Compostela), La Coruña, Santander (for Bilbao), Spain; La Rochelle and St. Malo (for Mont St. Michel), France.
- ◆ Spacious, deluxe outside accommodations with private bathroom and individual climate control.
- ◆ Captain's welcome and farewell receptions.
- ◆ All meals—continental breakfast, buffet breakfast, buffet lunch, afternoon tea and dinner—throughout the cruise, featuring fine international and regional cuisine, served at single, unassigned seatings.
- ◆ Complimentary wine and beer are served with lunch and dinner.
- ◆ Three exclusive *C'EST BON!* CULINARY TRADITIONS™ lectures by expert Kristine Kidd.
- ◆ Exclusive *C'EST BON!* CULINARY TRADITIONS™ food demonstration by the M.S. LE BORÉAL's master chef.
- ◆ Excursion to Oporto, a UNESCO World Heritage site.
- ◆ Full-day excursion to Santiago de Compostela and La Coruña featuring visits to two UNESCO World Heritage sites, including lunch.
- ◆ Visit to Bilbao's iconic Guggenheim Museum.
- ◆ Tours of La Rochelle and Île de Ré, with its UNESCO World Heritage site, one of the Fortifications of Vauban.
- ◆ Walking tour of Mont St. Michel and a visit to the abbey, a UNESCO World Heritage site.

Enhanced Travel Services

- ◆ 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).
- ◆ All excursions and visits, as outlined in the itinerary, with experienced, English-speaking local guides.
- ◆ Gratuities to local guides and drivers.
- ◆ Hospitality desk aboard the M.S. LE BORÉAL.
- ◆ Experienced Travel Director to accompany you throughout the travel program.
- ◆ Travel document wallet, name badge and pre-departure information.
- ◆ Automatic \$250,000 flight insurance policy for each participant ticketed on flights by Thomas P. Gohagan & Company.
- ◆ Exclusive *C'EST BON!* CULINARY TRADITIONS™ options accompanied by expert Kristine Kidd, at additional cost.

M.S. LE BORÉAL



Deck 6, Le France
 Deck 5, Le Normandie
 Deck 4, Le Lafayette
 Deck 3, Le Champollion

Land/Cruise Tariff (per person, based on double occupancy)			
Stateroom Category*	Description - Staterooms range from 200 to 484 sq. ft. and most have two twin beds that convert to make one queen bed. All feature a private bathroom and individual climate control.	Early Booking Price through November 14, 2011	Regular Price after November 14, 2011
8	Ocean-view, one large window, shower. Deck 3, Le Champollion, forward. (limited availability)	\$3795	\$4795
7	Ocean-view, small window and door onto private, partial wall balcony, shower. Deck 3, Le Champollion, aft. (limited availability)	\$4995	\$5995
6	Ocean-view, small window and door onto private, partial wall balcony, shower. Deck 3, Le Champollion, midship.	\$5495	\$6495
5	Ocean-view, sliding glass door onto private, partial wall balcony, shower. Deck 4, Le Lafayette, forward.	\$5995	\$6995
4	Ocean-view, sliding glass door onto private balcony, shower. Deck 4, Le Lafayette, midship.	\$6695	\$7695
3	Ocean-view, sliding glass door onto private, partial wall balcony, shower. Deck 5, Le Normandie, forward.	\$6995	\$7995
2	Ocean-view, sliding glass door onto private balcony, shower or tub/shower. Deck 5, Le Normandie, midship.	\$7295	\$8295
1	Ocean-view, sliding glass door onto private balcony, shower or tub/shower. Deck 6, Le France.	\$7695	\$8695
Deluxe Suite	Ocean-view, sliding glass door onto private balcony, tub/shower and sitting area with sofa. Deck 6, Le France. (limited availability)	\$8195	\$9195
Prestige Suite II	Two-room, ocean-view, sliding glass door onto large private balcony, two bathrooms: tub/shower and shower, large sitting area with sofa, two closets, writing desk and dressing table. Deck 5, Le Normandie. (limited availability)	\$9195	\$10195
Prestige Suite I	Two-room, ocean-view, sliding glass door onto large private balcony, two bathrooms: tub/shower and shower, large sitting area with sofa, two closets, writing desk and dressing table. Deck 6, Le France. (limited availability)	\$9995	\$10995

◆ An Owner's Suite (Deck 6, Le France) is available at a cost to be advised, upon request on a first-come first-served basis.

◆ Singles are available in category 6 at \$9695 and in category 4 at \$11695 on or before November 14, 2011. Add \$1000 for reservations made after November 14, 2011.

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

*M.S. LE BORÉAL 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.

European Coastal Civilizations Reservation Form

Send to:
 2012 European Coastal Civilizations
 ABA Senior Lawyers Division
 c/o 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.

Title _____ Full name (exactly as it appears on your passport)

Title _____ Full name (exactly as it appears on your passport)

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. 095-04/15/12-455

Please make my/our reservation(s) in category:
 1st Choice _____ 2nd Choice _____
 Double occupancy (two twin beds).
 Double occupancy (one queen 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):
Lisbon Pre-Cruise Option
 Double at \$620 per person.
 Single at \$860 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).

Paris Post-Cruise Option
 Double at \$995 per person.
 Single at \$1495 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).

Program reservations require a deposit of \$600 per person plus \$200 per person Lisbon Pre-Cruise Option and/or \$200 per person Paris Post-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 **Thomas P. Gohagan & Company**.

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 January 11, 2012.

I/We want you to book my/our air from _____ (fill in departure city) to Lisbon, Portugal, with return from Paris, France, 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.



Bilbao's avant-garde Guggenheim Museum is perhaps the 20th century's most audacious architecture, wrapped in shining waves of titanium.

**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 personnel; optional sightseeing excursions; excess 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/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.

HEALTH: 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. Participants must be able to climb stairs and step over raised thresholds or bulkheads aboard the ship without assistance.

DISCOUNTED RESERVATIONS: Discounts apply only to those reservations received in the offices of Gohagan in writing, accompanied by the required deposit, by November 14, 2011. 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

ABA Senior Lawyers Division
321 N. Clark Street
Chicago, IL 60654

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 after you make 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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THOMAS P. GOGAGAN & COMPANY
Eleven South LaSalle Street
Second Floor
Chicago, Illinois 60603-1240
(312) 609-1140 or (800) 922-3088

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