The Alumnae Association of Mount Holyoke College

Trade Routes of

COASTAL IBERIA

Barcelona • Mallorca • Valencia • Granada
Gibraltar • Seville • Andalusia • Lisbon

Aboard the
Exclusively Chartered, Small Ship
Five-Star Le Lyrial

October 13 to 21, 2019

• Five-Star Small Ship
• Only 110 Suites and Staterooms
• All Shore Excursions are Included
• All Beverages are Included

Reserve by May 10, 2019
Early Booking Savings
Save $2,000 per couple!
Dear Alumnae and Friends:

Cruise the ancient trade routes of Phoenician, Roman and Moorish mariners aboard the Five-Star Le Lyrial on this comprehensive itinerary to the unique coastal jewels found only along the Iberian Peninsula.

The exclusively chartered Le Lyrial embodies the advantages of small ship cruising for you to enjoy: elegant accommodations, an exclusive itinerary specially created with a carefully arranged excursion in each port, the ability to dock in small ports of call inaccessible to larger vessels and no long lines for tenders and touring. This state-of-the-art small ship features only 110 Suites and Staterooms with a distinctive French ambiance and sophistication. You will travel in style during the special cruise into the heart of Seville on Spain’s legendary Guadalquivir River.

En route from Barcelona to Lisbon, admire four UNESCO World Heritage sites and experience Portugal’s lesser-traveled Algarve region. Call on the enchanting Balearic Island of Mallorca and visit the vibrant capital city, Palma de Mallorca. Explore the colorful, historic city of Valencia and walk through spectacular La Lonja de la Seda, the city’s UNESCO World Heritage-designated 15th-century former Silk Exchange. Visit the regal city of Granada and tour the magnificent Alhambra Palace, a UNESCO World Heritage site. Stand on Gibraltar’s “Top of the Rock” to see the Pillars of Hercules spanning the scenic Strait of Gibraltar. Experience the spectacular sights that inspired works by Gaudí and Picasso, and enjoy the lively beat of authentic flamenco. Onboard lectures enhance your journey and promote engagement in the history, legends and contemporary life of these beautiful cities and villages.

We invite you to join us on this exclusive itinerary, which sells out quickly each year. I encourage you to reserve now while Early Booking Savings and space are still available!

Sincerely,

Nancy B. Perez
Executive Director

Cover photo: Stroll over the colorful, storied bridges in Seville’s Plaza de España.
Photo this page: Explore Granada’s impressive Alhambra and stroll through the breathtaking gardens.
Discover the dynamic cultures, architectural and artistic treasures, and compelling history of the Iberian Peninsula, revealed throughout its fortified medieval towns and coastal cities. From these shores, the diversity of Greco-Roman, Judeo-Christian and Moorish cultural influences ushered in great wealth, advances in math, science, medicine, horticulture and philosophy, and created the catalyst for the Golden Age of Discovery and global trade of the 15th through the 18th centuries. Ships sailing from Iberian shores to the New World brought back riches to Iberia, creating great wealth among the unique mélange of cultures, giving rise to the advancement of art and architecture. Discover the distinctly Mediterranean tradition of these idyllic seaside cities, towns and villages as you embrace and enjoy your voyage of ancient mariners.

**Iberia’s Coastal Towns, Traditions and Trade Routes to Discovery**

**All-Inclusive Itinerary**

**Barcelona, Spain**

The lively quarters of Barcelona’s beautiful Mediterranean metropolis are filled with the artistic wonders of Gaudí, Picasso and Dalí. The city center has the greatest concentration of Gothic architecture in Europe, and proudly displays its heritage and roots as a Roman seaport since before the 11th century.

**Palma de Mallorca**

Enjoy a scenic drive past the almond groves that are emblematic of Palma to the beautiful estate of Son Marroig, a medieval mansion with amazing panoramic views of the dazzling azure Mediterranean waters.

View the UNESCO World Heritage-designated terraced farms and water mills of Serra de Tramuntana en route to the traditional village of Valldemossa to visit the famous Carthusian Monastery, former temporary residence of composer Frédéric Chopin. Here, see one of the composer’s pianos and enjoy a piano recital by a local musician.

**Day**

**Day 1**

**Barcelona, Spain/Embark Le Lyrial**

**Day 2**

Depart the U.S.

**Day 3**

Palma de Mallorca, Balearic Islands

**Day 4**

Valencia

**Day 5**

Motril for Granada, Andalusia

**Day 6**

Gibraltar, British Overseas Territory

**Day 7**

Cruise the Guadalquivir River into Seville, Andalusia, Spain

**Day 8**

Portimão, the Algarve, Portugal, for Lagos

**Day 9**

Lisbon/Disembark ship/Return to the U.S.

**Lisbon Post-Cruise Option**

**Barcelona® Pre-Cruise Option**

1. Depart the U.S.
2. Barcelona, Spain/Embark Le Lyrial
3. Palma de Mallorca®, Balearic Islands
4. Valencia®
5. Motril for Granada®, Andalusia
6. Gibraltar, British Overseas Territory
7. Cruise the Guadalquivir River into Seville®, Andalusia, Spain
8. Portimão, the Algarve, Portugal, for Lagos
9. Lisbon®/Disembark ship/Return to the U.S.

**Lisbon Post-Cruise Option**
In Palma, visit the Gothic 14th-century Bellver Castle, the only castle in Spain with a circular design. Enjoy spectacular views 450 feet above the city, the History Museum and an impressive sculpture collection. Tour the magnificent Palma Cathedral, the landmark of the city constructed over the course of 300 years, beginning in 1230, and representing the apex of Catalan Gothic architecture.

Valencia
Located on the Costa del Azahar (Orange Blossom Coast) of Spain, the vibrant sun-kissed city of Valencia was founded as a Roman colony in 138 B.C. amid a fertile plain of orange groves. Walk along the historic cobblestone streets of colorful Plaza de la Reina in the city center and visit the UNESCO World Heritage-designated La Lonja de la Seda (Silk Exchange), a masterpiece of splendid 15th-century Gothic architecture, and the elaborate 13th-century Valencia Cathedral, home to the Holy Grail, known for its impressive 167-foot-tall Miguelete Bell Tower.

Granada, Andalusia
Granada, scenically located atop three hills framed by the snow-clad Sierra Nevada mountains, was ruled for 250 years by the Nasrid dynasty, the last Moorish kingdom in Spain, and home to the priceless architectural legacy of the extravagant Alhambra Palace, a UNESCO World Heritage site. Walk through its outer precincts and enjoy a dinner in Granada followed by a specially arranged tour of the Alhambra, and admire the genius of medieval Moorish craftsmen within the Nasrid Palace.

Gibraltar, British Overseas Territory
The near southernmost tip of the Iberian Peninsula, the Rock of Gibraltar was considered by the ancient Greeks and Romans to be one of the two Pillars of Hercules that marked the boundary of the known world. Drive to the “Top of the Rock,” the nearly 1400-foot-high limestone promontory, to enjoy an expansive view from Europa Point across the strait separating Europe and Africa, and visit the Great Siege Tunnels, excavated by British Army engineers in the late 18th century to provide defense for the colony.

Visit the massive limestone Rock of Gibraltar, and explore the natural grotto of St. Michael’s Cave and its stunning stalactites and stalagmites.

Seville, Andalusia, Spain
Cruise into the heart of extraordinary Seville, Andalusia’s lively capital on the Guadalquivir River, with a rare docking directly in the city’s center. Drive through this historic area, and see the neoclassical Maestranza Bullring—the largest in Spain—and the riverfront Tower of Gold, a remnant of Seville’s Moorish fortifications. Stroll through delightful Maria Luisa Park and the majestic Plaza de España, built for the Ibero-American Exposition of 1929.
Continue through charming Santa Cruz, the old Jewish quarter, with its gleaming white houses, flower-filled patios and orange trees lining the checkered stone streets.

Tour the legendary UNESCO World Heritage site of Alcázar, the distinctive 14th-century, Mudéjar-style former residence of Seville’s Moroccan and Spanish rulers and the city’s magnificent cathedral, Europe’s second-largest Christian house of worship after St. Peter’s Basilica in Rome. Inside, view the imposing monument to Christopher Columbus, whose remains were transported here in 1902 from Havana, Cuba, and the world’s largest altarpiece, a masterful gilded woodcarving created over the course of 44 years by Flemish craftsman Pierre Dancart. Enjoy a traditional flamenco performance on board the ship.

The Algarve, Portugal
Basking on Portugal’s sun-washed southern coast, the province of the Algarve was settled by the Phoenicians and Romans, and later ruled by the Moors. Today, their heritage remains in its distinctive architecture and flavorful regional cuisine. Intrepid 15th- and 16th-century Portuguese mariners, including Vasco da Gama, set sail from the Algarve’s shores on voyages of discovery to Asia around Africa before triumphantly returning to Lisbon.

En route to Lagos, stop to admire Ponta da Piedade, a group of famous coastal limestone rock formations and cliffs known for both their size, some as tall as 60 feet, and beauty, their canyon coloring a stunning contrast against the translucent waters of Lagos Bay.

Enjoy stunning views of sea arches, sea caves and the Algarve coast from the lookout point atop the cliffs.

In the former Algarve capital, the port town of Lagos was once the center of trade between Moorish Portugal and Africa. Visit the baroque Church of St. Anthony, with its intricate, gilded carved wood interior.

Lisbon
Lisbon’s rich cultural heritage is reflected in its well-preserved palaces, magnificent churches and impressive castle.

Enjoy the glorious green ribbon of park winding through Valencia, its beautiful historic architecture, Modernista buildings and the charming old quarter.
Exclusively Chartered, Five-Star ms Le Lyrial

Five-Star, State-of-the-Art, Small Ship
Join us aboard the exclusively chartered, Five-Star Le Lyrial, where distinctive French sophistication meets innovative nautical design. The ship’s efficient electrical propulsion system and custom stabilizers provide an exceptionally smooth, quiet and comfortable voyage.

Respect for the Environment
With advanced eco-friendly features and operations, the ship has earned the “Clean Ship” certification.

With Our Compliments
Indulge in these complimentary onboard amenities—alcoholic and nonalcoholic beverages available throughout the cruise and in your Suite or Stateroom minibar, Wi-Fi access throughout the ship and 24-hour room service.

Chic and Casual Dining
The stylish dining room and casual alfresco restaurant feature international and regional cuisine and serve continental and buffet breakfasts, buffet lunch, afternoon tea and dinner in four courses or buffet. Wine is served at your table with lunch and dinner.

Only 110 Suites and Staterooms
These elegant ocean-view accommodations range from 200 to 592 square feet, and most have a private balcony. Your Five-Star Suite or Stateroom features individual climate control, two twin beds or one queen bed, a private bathroom with shower and luxurious hotel amenities, including flat-screen television, safe, full-length closet, plush robes and slippers.

Life on Board
Whether you seek educational and cultural presentations, panoramic views, nightly entertainment or quiet retreat, the ship’s spacious public areas can accommodate all passengers comfortably. Enjoy two lounges, a theater, library, Sun Deck with open-air bar, swimming pool, beauty salon, spa, Turkish bath-style steam room, fitness room and two elevators.

World-Class Service
The highly trained, English-speaking crew are personable and attentive, and the ship has an infirmary staffed with a doctor and nurse.
Included Features

On Board the Exclusively Chartered, Five-Star, Small Ship Le Lyrial

◆ Seven-night cruise from Barcelona, Spain, to Lisbon, Portugal.
◆ Elegantly appointed, Five-Star Suite or Stateroom.
◆ Captain’s Welcome and Farewell Receptions.
◆ Complimentary alcoholic and nonalcoholic beverages available throughout the cruise.
◆ All meals aboard ship, including wine served at your table during lunch and dinner.

◆ Complimentary Wi-Fi throughout the ship.
◆ Visit to the hilltop estate of Son Marroig, offering unforgettable views of Mallorca’s coastline.
◆ Excursion to the Carthusian Monastery in Valldemossa, featuring a piano recital of Chopin’s music.
◆ Tour of the historic Balearic Island port of Palma de Mallorca, featuring its medieval Old City and the Bellver Castle and Cathedral.
◆ Visit to the British Crown Colony of Gibraltar, featuring the “Top of the Rock” and St. Michael’s Cave.
◆ Cruise on Spain’s legendary Guadalquivir River, “the great river,” into the heart of Seville.
◆ Specially arranged flamenco performance.
◆ Excursion to the splendid, seaside Ponta de Piedade rock formation along the coast of Portugal’s magnificent Algarve province.
◆ Excursion to the scenic port town of Lagos in the Algarve featuring the Baroque Church of St. Anthony.

UNESCO World Heritage Site Highlights

◆ Excursion to Granada, featuring a specially arranged visit to the Alhambra and see the lush Generalife Gardens, with dinner.
◆ Scenic drive through the Serra de Tramuntana to see its verdant agricultural landscape.
◆ Walking tour through the historic city center of Valencia, featuring a visit to its 15th-century Silk Exchange, La Lonja de la Seda.
◆ Tour of Seville, highlighted by the rich historical monuments of Giralda Tower, the lavishly decorated Seville Cathedral and the Moorish Alcázar.

Always Included

◆ Transfers and luggage handling abroad if your arrival(s)/departure(s) coincide with the scheduled group transfer(s).
◆ Experienced, English-speaking local guides for included excursions.
◆ Gratuities to local guides and drivers on included excursions and transfers.
◆ Complimentary bottled water in your Suite or Stateroom and on excursions.
◆ Hospitality desk aboard ship.
◆ Experienced Gohagan & Company Travel Directors at your service.
◆ Complimentary use of an audio headset during guided excursions.
◆ Automatic $250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company.
Be inspired by the breathtaking Gothic architecture of Antoni Gaudí’s Basílica de la Sagrada Familia; construction began in 1882 and continues to this day.

Barcelona and Beyond
Pre-Cruise Option
Experience the heart of Barcelona, the lively capital city of Catalonia and once an ancient Roman trading port. See the Barri Gòtic (Gothic Quarter), the city’s old-world center, with its Roman walls and labyrinthine streets. Tour architect Antoni Gaudí’s extraordinary UNESCO World Heritage-designated Basílica de la Sagrada Familia. On a full-day excursion, discover Gaudí’s most hidden treasure, the Crypt of Colonia Güell, and visit spectacular Montserrat and its Benedictine monastery, founded in 1025. Accommodations for two nights are in the Five-Star Majestic Hotel & Spa.

Grande Lisboa
Post-Cruise Option
A historic gateway for world exploration, Lisbon exudes charm from its illustrious palaces, magnificent monuments and impressive architecture. See the magnificent 16th-century Jerónimos Monastery and the Tower of Belém’s unique Manueline-style architecture, both UNESCO World Heritage sites. Visit the charming village of Sintra, a UNESCO World Heritage site where the Moorish fort is the last remaining medieval royal palace in Portugal, and explore the picture-perfect coastal town of Cascais. Accommodations for two nights are in the deluxe Dom Pedro Lisboa Hotel.

The Pre- and Post-Cruise Options are available at additional cost. Details will be provided with your reservation confirmation.

See the lovely statues and fountains of Rossio Square and explore treasures of Lisbon at your own pace.
**Deck 6, Lyra, aft.**

**Deck 5, Altaïr, midship and private balcony.**

**Deck 4, Véga, midship.**

**Deck 3, Polaris, forward.**

**Deck 3, Polaris, midship.**

**Deck 2, Polaris, aft.**

**Deck 1, Polaris, midship.**

**Deck 1, Polaris, forward.**

<table>
<thead>
<tr>
<th>Category</th>
<th>Land/Cruise Tariff excluding taxes*</th>
<th>Early Booking Tariff through May 10, 2019</th>
<th>Tariff after May 10, 2019</th>
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<tbody>
<tr>
<td>Deluxe Suite</td>
<td>Suite with expansive sliding glass door, private balcony, large dressing and sitting areas, sofa. Deck 6, Lyra. (limited availability)</td>
<td>$9495</td>
<td>$10495</td>
</tr>
<tr>
<td>Deluxe Suite</td>
<td>Deluxe Suite Suite with expansive sliding glass door, large private balcony, two bathrooms, large sitting area with sofa, two closets. Deck 5, Altaïr. (limited availability)</td>
<td>$10695</td>
<td>$11695</td>
</tr>
<tr>
<td>Deluxe Suite</td>
<td>Grand Deluxe Suite Suite with expansive sliding glass door, large private balcony, additional private powder room, Jacuzzi tub and separate shower, large dressing and sitting areas, sofa, table and four chairs. Deck 6, Lyra. (limited availability)</td>
<td>$12195</td>
<td>$13195</td>
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<tr>
<td>Deluxe Suite</td>
<td>Owner’s Suite Extra-large two-room Suite, expansive sliding glass door, large private balcony, additional private powder room, Jacuzzi tub and separate shower, large dressing and sitting areas, sofa, armchair, table and four chairs. Deck 6, Lyra. (limited availability)</td>
<td>$12695</td>
<td>$13695</td>
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**TRADE ROUTES OF COASTAL IBERIA RESERVATION FORM**

**Send to:** Gohagan & Company  
209 South LaSalle Street, Suite 500  
Chicago, Illinois 60604-1446

For further information, please call the offices of Gohagan & Company at (800) 922-3088 or (312) 609-1140.

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<td>Email Address</td>
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<td>Preferred Name(s) on Badge(s)</td>
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Program reservations require a deposit of $600 per person and $200 per person Barcelona and Beyond Pre-Cruise Option and/or $200 per person Grande Lisboa Post-Cruise Option. By reserving and depositing on this program, I/we agree to the Reserve of Liability, Assumption of Risk and Binding Arbitration Agreement as printed on the outside back cover of this brochure.

- Enclosed is my/our check(s) for $ as deposit.
- Make checks payable to Gohagan & Company.
- I/We authorize you to charge my/our deposit of $ to:  
  - Visa  
  - MasterCard

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<th>Card Number</th>
<th>Exp. Date</th>
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Signature as it appears on credit card

Please make my/our reservation(s) in Stateroom 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):

- Barcelona and Beyond Pre-Cruise Option  
  - Double at $1295 per person.  
  - Single at $1995 per person.  
  - I am reserving as a single but prefer to share accommodations.

- Grande Lisboa Post-Cruise Option  
  - Double at $695 per person.  
  - Single at $945 per person.  
  - I am reserving as a single but prefer to share accommodations.

I/We want to book my/our air, at an additional cost to be advised, 1, from:

- Economy Class  
- Upgraded Economy  
- Business Class  
- First Class

1Note: Airfare is subject to change and availability and is nonrefundable.

1/ We will make my/our own air arrangements.
RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: Gohagan, & Company, the sponsoring associations/organizations, and its and their employees, shareholders, affiliates, officers, directors or trustees, successors, and assigns (collectively “Gohagan”), do not own or operate any entity which is to or does provide goods or services for your travel, and no such entity (for example, lodging facilities, airlines, vessel, or other transportation companies, guides or guide services, local ground operators, providers or organizers of optional excursions, food service or entertainment 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, or any part thereof.

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 government, acts of war, civil unrest, suspension or revolt, riots from or by attacks by animals, insects or pests, strikes or other labor activities, criminal or terrorist activities of any kind or the threat thereof, sickness, illness, epidemics or the threat thereof, the lack of availability of or access to medical attention or the quality thereof, overbooking or downgrading of accommodations, mechanical or other failure of airplanes, vessels, or other means of transportation, or for any failure of any transportation mechanism to arrive or depart timely or safely.

If due to weather, flight schedules or other uncontrollable factors, you are required to remain in your hotel one or more than one full 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 as a trip participant, or remove from a trip, without refund, any person Gohagan judges to be incapable of meeting the rigors and requirements of participating in the activities, or who is abusive to other trip participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the trip by others. Specific room/cabin assignments are within the sole discretion of the hotel or 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 call,VAT/departure, sightseeing events, special programs and guest lecture series (if applicable), are subject to change or cancellation. Gohagan reserves the right to substitute vessels, ships and attractions of a similar class for those listed in this brochure. UNLISTED FEES:

Airfare is subject to change and availability and, depending on the fare basis, likely 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 notice.

PHYSICAL ACCESSIBILITY: All programs require physical independence and mobility. Any physical or mental condition that may require special medical attention or special services, (or Gohagan, for example, the need for a wheelchair) must be reported in writing when you make your reservation. Travelers must be able to embark or disembark motorcoaches alone or with minimal assistance from your traveling companion and climb stairs and step over raised thresholds without assistance. Travelers requiring assistance must travel with a companion who will be responsible for handling equipment.

DISCOUNTED RESERVATIONS: Discounts apply only to those reservations received in the offices of Gohagan in writing, accompanied by the required deposit, by May 10, 2019. 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.

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 ($500/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/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: 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 Gohagan and offers comprehensive coverage of such expenses in conjunction with cancellation due to illness or accident, and damaged or lost luggage. We will send you an application upon receipt of your reservation.

RATES: Prices quoted are based on fares in effect at the time of printing and are subject to change at any time. On land and/or cruise programs, even after full payment, Gohagan reserves the right to increase the tour price in the event of cost increases due to changes in supplier costs, 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. On programs which include Gohagan purchased interstate or international air (which originates or returns to the United States), no increased costs will be passed on after final payment except for subsequently imposed governmental tax increases.

REGISTRATION: CST#: 2051868-40, WST#: 601 767 666, OST#: TA 0905.

BINDING ARBITRATION: Any dispute concerning, relating or referring to this Agreement, the brochure or any other literature concerning the trip, or the trip itself, shall be resolved exclusively by binding arbitration pursuant to the Federal Arbitration Act, 9 U.S.C. Sections 1-16, either according to the then existing Commercial Rules of the American Arbitration Association (AAA) or pursuant to the Comprehensive Arbitration Rules & Procedures of the Judicial Arbitration and Mediation Services, Inc. (JAMS). Such proceedings will be governed by substantive (but not procedural) Illinois law and will take place in Chicago, IL. 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. Please understand that by agreeing to these terms and conditions, the participant and Gohagan are waiving the right to a trial by jury.

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 cause a hazard for him/herself or other participants and accepts the terms contained in this Release of Liability, Assumption of Risk and Binding Arbitration Agreement.

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