

VMFA

VIRGINIA MUSEUM OF FINE ARTS

Waterways of **Russia**

ST. PETERSBURG ♦ MOSCOW

Cruising aboard the
Deluxe VOLGA DREAM

Featuring Guest Speaker
Pavel Palazhchenko

Interpreter and Advisor for
former Soviet President Mikhail Gorbachev

July 18 to 29, 2020



VMFA

VIRGINIA MUSEUM OF FINE ARTS

Dear VMFA Members:

Experience the legendary pageantry and traditional folklore of Russia, revealed along the picturesque rivers, serene lakes and romantic canals that link St. Petersburg with Moscow. Between these grand cultural capitals lies a countryside seemingly untouched by the modern age where daily life unfolds according to generations-old rituals. Golden-domed churches rise up from the early morning mist, quaint wooden villages and old-world farms cover the meadowed landscape and the hypnotic light of lingering summer evenings reflects the breathtaking contrasts of Russia's inland waterways.

Cruise aboard the exclusively chartered, deluxe *VOLGA DREAM*, the premier small ship on Russia's waterways, accommodating only 90 guests in elegant, river-view Suites and Staterooms. The expert, English-speaking staff ensure you will enjoy an intimate atmosphere, personalized service and fine cuisine throughout your cruise.

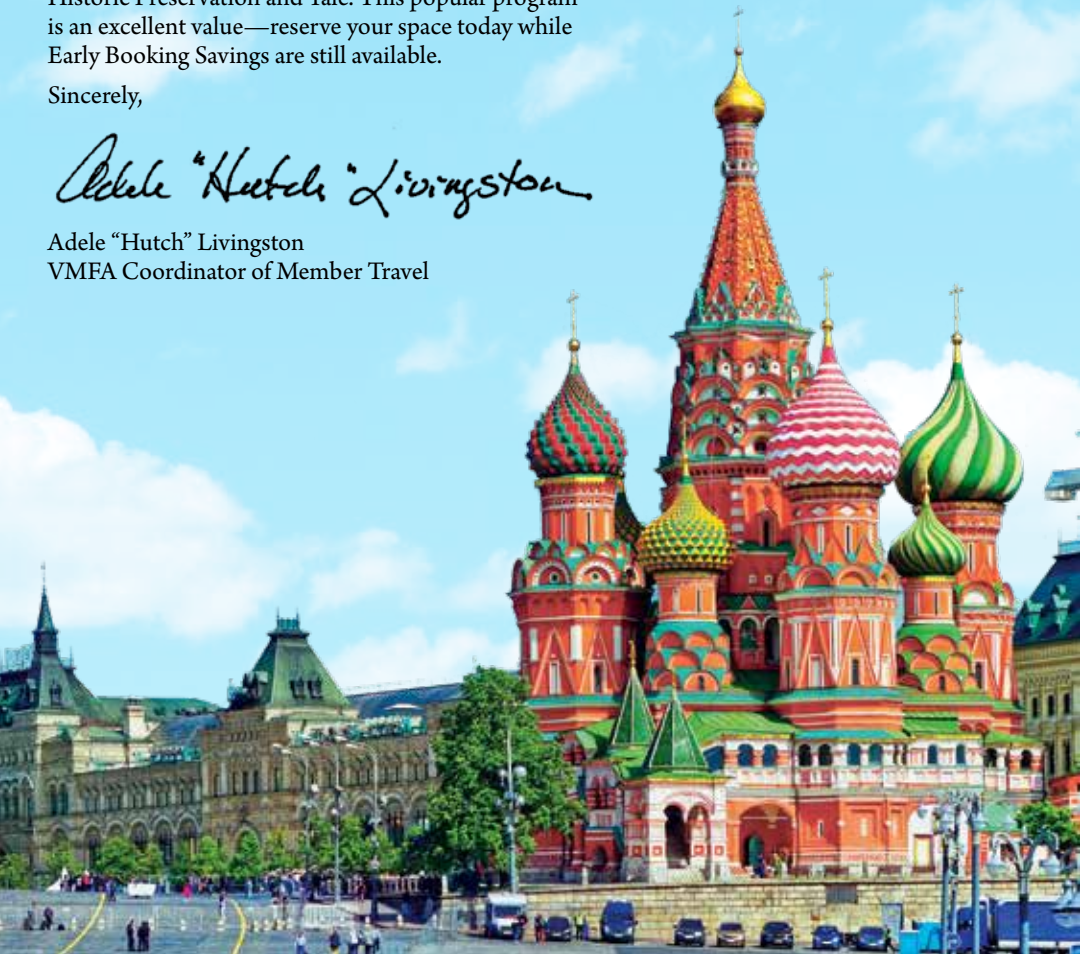
Explore the preeminent artistic, historical and architectural treasures of classic Russian culture and several "Golden Ring" cities, including UNESCO World Heritage-designated Yaroslavl and enchanting Uglich, whose peaceful aura belies its stature as the backdrop for defining moments in Russian history. Stay in splendid St. Petersburg—Russia's "window on the West" and its cultural capital—the legacy of the most visionary of tsars, Peter the Great. Cruise along the shores of majestic lakes broken by fjord-like inlets and wind through the heart of Russia where emblematic Byzantine-style churches and fortified monasteries testify to the abiding faith of the Russian people. Visit Kizhi Island, a treasured UNESCO World Heritage site for its fairy-tale distillation of 18th-century Russian architecture. Conclude with one night in the fabled city of Moscow, the political and commercial capital of the world's largest country.

This unique travel program features the best ship in Russia and a thoughtfully crafted, comprehensive itinerary with opportunities to experience nine UNESCO World Heritage sites. VMFA is proud to be sharing this departure with travelers from Dartmouth, the National Trust for Historic Preservation and Yale. This popular program is an excellent value—reserve your space today while Early Booking Savings are still available.

Sincerely,



Adele "Hutch" Livingston
VMFA Coordinator of Member Travel



U.S.

Saturday, July 18

Depart the U.S.

St. Petersburg, Russia

Sunday, July 19

Arrive in regal St. Petersburg, Peter the Great's elegant urban achievement and Russia's cultural capital, and transfer to the centrally located, Five-Star BELMOND GRAND HOTEL EUROPE. This evening, attend the Welcome Reception in the hotel.

St. Petersburg

Monday, July 20

Explore the city's UNESCO World Heritage-designated historic center, where legendary landmarks are scattered across more than 30 islands and linked by 342 bridges. See exquisite examples of Russian Baroque and neoclassical architecture along the main thoroughfare, Nevsky Prospekt; the ornate Church of the Savior on Spilled Blood (Church of the Resurrection of Christ), built on Emperor Alexander II's assassination site; and the iconic golden spire of the Admiralty. Visit 19th-century St. Isaac's Cathedral, whose striking gilded cupola crowns the city's skyline, to admire its dazzling interior of malachite, lapis lazuli and 14 types of marble. Tour St. Petersburg's oldest edifice, the Peter and Paul Fortress, built in 1703 to guard the country's only outlet to the Baltic Sea.

Later, visit the imperial compound of Tsarskoye Selo (Pushkin) and the elaborate Baroque Catherine Palace, a UNESCO World Heritage site. See the jewel-encrusted Amber Room, laden with six tons of solid amber, deftly carved and framed in gold leaf and said to be the "Eighth Wonder of the World." Stripped and confiscated by the Nazis



Visit Pushkin's Catherine Palace, former summer home of the Russian tsars and a jewel of Russian Baroque architecture.

in 1941 during the siege of Leningrad, it was meticulously reconstructed over 25 years to honor St. Petersburg's 300th anniversary.

This evening, you may choose to attend an optional Russian folklore performance in Nicholas Palace (schedule to be determined).

St. Petersburg

Tuesday, July 21

Enjoy a specially arranged early entrance to the UNESCO World Heritage-designated State Hermitage Museum, the former tsarist palace of Catherine the Great and among the largest and most respected museums in the world. Its prestigious collections form a comprehensive history of Western and European art, with over three million artifacts. Tour the new halls of the State Hermitage Museum's General Staff Building to view priceless 19th- and 20th-century French Impressionist and Post-Impressionist works, including 74 masterpieces presumed "lost" in a storeroom during World War II.

This evening, choose to attend an optional Russian ballet performance (schedule to be determined).

St. Petersburg

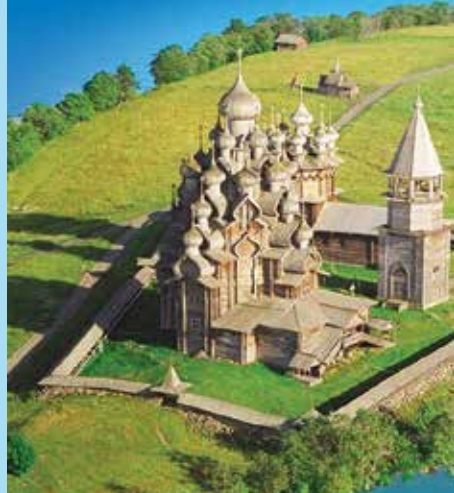
Wednesday, July 22

Visit the UNESCO World Heritage-designated site of Peterhof, commissioned by Peter the Great to rival Versailles, and tour the Grand Palace and the elaborately landscaped grounds of the Peterhof Gardens,

Photo this page: Appreciate the architecture of Red Square in Moscow, including the Kremlin and St. Basil's Cathedral.

Cover photo: Stroll along the majestic Grand Cascade at Peterhof, a UNESCO World Heritage site often referred to as the "Russian Versailles."





Tour Kizhi Island's Church of the Transfiguration, an architectural wonder, built without a single nail.

UNESCO World Heritage Site
 Cruise Itinerary
 ✈ Air Routing

encompassing two centuries of imperial style, executed to perfection. Enjoy lunch in the Lower Park where the Grand Cascade comprises a symphony of over 150 gilded fountains.

Embark the deluxe VOLGA DREAM this afternoon and attend the Captain's Welcome Reception this evening.

**Neva River/Lake Ladoga/
 Svir River/Svirstroy
 Thursday, July 23**

Admire the passing wilderness of serene meadows and virgin pine and birch forests lining the banks of the mighty Neva River and along the shores of Lake Ladoga, Europe's largest lake. This afternoon, call at charming Svirstroy, a riverside village evoking a pastoral way of life. See the historic Lodeynoe Pole, where Peter the Great established the Olonets Shipyard, birthplace of the Baltic Fleet. Visit the home of a local village resident to enjoy tea and Russian pies before continuing along the gleaming Svir River between Lake Ladoga and Lake Onega. This evening, attend a lecture on board the ship by Pavel Palazhchenko, acclaimed interpreter for former Soviet President Mikhail Gorbachev and former Soviet Foreign Minister Eduard Shevardnadze.

**Lake Onega/Kizhi Island
 Friday, July 24**

Early this morning, be on deck for the unforgettable approach to Kizhi Island, then tour UNESCO World Heritage-designated

Take in the history and art of the Kirillo-Belozersky Monastery, Europe's largest monastery.

Kizhi Pogost, a remarkable open-air museum of Karelian and north Russian wooden architecture, with structures that date to the 14th century. Admire the 120-foot-tall Church of the Transfiguration, considered the world's tallest entirely wooden building and an architectural masterpiece, featuring 22 cupolas notched together without a single nail.

Cruise scenic Lake Onega, with over 1600 small islands, in view of the beautifully untouched Karelian countryside, home to both Finns and Russians.

**Lake Belye/Goritsy/
 Sheksna River
 Saturday, July 25**

Along the shores of Lake Belye, admire rural communities steeped in the long-standing traditions of Old Russia. From tranquil Goritsy, transfer to the Kirillo-Belozersky Monastery, founded in 1397, and see its collection of paintings, early printed books and pictorial embroidery. It is said that Vasily III prayed here for an heir, and soon after, his wife Elena gave birth to the future Ivan the Terrible, Russia's first tsar.

Catch glimpses of a bygone era along the Sheksna River as you pass by rustic family farms and quaint *dachas*, traditional Russian wooden cottages.

This evening, enjoy a dinner of Russian delicacies followed by a specially arranged sampling of Russian vodkas.





Enjoy a specially arranged tour of the remarkable State Hermitage Museum, the second largest repository of artwork in the world and a UNESCO World Heritage site.

Lake Rybinskoye/ Volga River/Yaroslavl

Sunday, July 26

Cruise Lake Rybinskoye, surrounded by scenic wilderness. Dock in Yaroslavl, the oldest city on the Volga River and one of the “Golden Ring” of fortified 11th- to 15th-century cities and villages built to encircle Moscow. This UNESCO World Heritage site is renowned for its 17th-century stone churches crowned with painted onion domes and soaring turrets.

Stroll along the river to the exquisite Church of Elijah the Prophet, an architectural masterpiece in the heart of the Old Town, built by local fur trappers in 1650 and replete with dazzling, well-preserved frescoes.



See Uglich’s Church of Prince Dimitri-on-the-Blood, site of the mysterious death of Ivan the Terrible’s son.

See the elegant 12th-century Monastery of the Transfiguration, which later became Russia’s richest and most fortified monastery.

Uglich/Volga River

Monday, July 27

Arrive in the “Golden Ring” city of Uglich and walk to the magnificent Church of Prince Dimitri-on-the-Blood, built in 1692 on the site where Ivan the Terrible’s young son met his tragic demise. Admire its cluster of salmon-hued turrets capped with shimmering blue and gold onion domes and the interior’s elegant frescoes.

See the stately five-domed Cathedral of the Transfiguration, built along the Volga River in 1713.

This afternoon, cruise the great Volga River, the main artery of the Russian heartland for over a millennium, and into the Moscow Canal, which provides Moscow access to the White, Baltic, Caspian, Azov and Black Seas.

This evening, attend Pavel Palazhchenko’s second lecture on board followed by the Captain’s Farewell Reception.

Moscow

Tuesday, July 28

Arrive in Russia’s illustrious capital city, which has embodied the nation’s heart and soul for over 850 years. Disembark the ship for a tour of Moscow to see the Cathedral of Christ the Redeemer, the monument of Peter the Great, the renowned Bolshoi Theater and expansive views of the city from University Square.

Explore Moscow’s cultural and historical treasures during a visit to the UNESCO World Heritage-designated Kremlin, the historic heart of the city and home of Russia’s present-day parliament, the Duma. Visit the cathedrals of Cathedral Square, a monument to 15th- and 16th-century Russian architecture, and see the tombs of Russia’s rulers from Ivan I (1328-41) to Tsar Ivan V (1682-96), Peter the Great’s predecessor.

Walk through magisterial Red Square, a UNESCO World Heritage site where both Romanov tsars and Soviet commissars have flexed their power, and admire the grandeur of 16th-century St. Basil’s Cathedral, one of Russia’s most striking Orthodox monuments and a national symbol.

Check into the Five-Star MARRIOTT ROYAL AURORA HOTEL and enjoy dinner in the hotel this evening.

Moscow/U.S.

Wednesday, July 29

Continue on the Iconic Moscow Post-Program Option, or transfer to the airport for your return flight to the U.S.



EXCLUSIVELY CHARTERED, DELUXE MS VOLGA DREAM

The deluxe VOLGA DREAM sets the standard for ships cruising the waterways of Russia. Its meticulous design, elegant appointments and richly deserved reputation for impeccable service provide you with an unprecedented level of comfort on Russia's waterways.

Each Suite and Stateroom features a wood- and marble-accented private bathroom, one queen bed, one double bed or two twin beds, individual climate control, telephone, satellite television, minibar, safe, radio and plush robes.

Onboard chefs specialize in the preparation of savory continental and local Russian cuisine for breakfast, lunch, afternoon tea and dinner. Complimentary house wine and soft drinks are included with lunch and dinner. Coffee and tea are available 24 hours a day. You will also experience an authentic Russian tea ceremony on board.

While cruising Russia's tranquil rivers and lakes, you may enjoy the ship's inviting lounge offering live music, a bar with panoramic windows; a library with Internet access (conditions permitting); or the full-length Sun Deck, which recreates the ambiance of an oceangoing yacht with teak planking and deck chairs. The ship also has a boutique, fitness room, sauna and laundry service. There is a doctor on board.

Junior Suite



Neva Lounge



Restaurant



Iconic Moscow Post-Program Option

Further explore the jewels of Russia's capital and delve deep into its Cold War and pre-revolutionary past.

Ride the Moscow Metro, where stained glass, marble pillars and ornate sculptures make the train stations unlike any others in the world. Tour the fascinating Cold War Museum at Bunker-42 on Taganka, a former secret military complex. Visit the acclaimed State Tretyakov Gallery; the Armoury Museum—the oldest museum in Russia—to see the world's largest collection of Imperial Fabergé eggs; and the Tolstoy House Museum, where author Leo Tolstoy lived in 1882. Spend two nights in the Five-Star MARRIOTT ROYAL AURORA HOTEL.

The Post-Program Option and Optional Excursions are available at additional cost. Details will be provided with your reservation confirmation.



Admire the Moscow Metro's lavish décor, including a bust of Vladimir Lenin, evoking Russia's grand past.

Included Features

- ◆ Acclaimed Guest Speaker Pavel Palazhchenko, principal interpreter and advisor for former Soviet President Mikhail Gorbachev.

In St. Petersburg and Moscow

- ◆ Three nights in the centrally located, Five-Star **BELMOND GRAND HOTEL EUROPE** in St. Petersburg.
- ◆ One night in the Five-Star **MARRIOTT ROYAL AURORA HOTEL** in Moscow.
- ◆ Breakfast each morning in the hotels.
- ◆ Two lunches in St. Petersburg.
- ◆ One dinner in the hotel in Moscow.

On Board the Exclusively Chartered, Deluxe VOLGA DREAM

- ◆ Six-night cruise from St. Petersburg to Moscow on Russia's legendary waterways—the Neva River, Lake Ladoga, the Svir River, Lake Onega, Lake Beloye, the Sheksna River, Lake Rybinskoye and the Volga River.
- ◆ Deluxe, river-view Suite or Stateroom.
- ◆ Captain's Welcome and Farewell Receptions.
- ◆ All meals aboard ship.
- ◆ Complimentary house wine and soft drinks included with lunch and dinner; coffee and tea available 24 hours.
- ◆ Specially arranged Russian vodka tasting.
- ◆ Exclusive traditional Russian tea ceremony.
- ◆ Visit to the 14th-century Kirillo-Belozersky Monastery near **Goritsy**.
- ◆ Walking tour of historic **Uglich**, with a visit to see the frescoes of the storied Church of Prince Dimitri-on-the-Blood.

UNESCO World Heritage Site Highlights

- ◆ City tour of St. Petersburg, featuring visits to the impressive **Peter and Paul Fortress** and the neoclassical, golden-domed **St. Isaac's Cathedral**.
- ◆ Exclusive early entrance and guided tour of the **State Hermitage Museum** in St. Petersburg.
- ◆ Visits to the elaborate **Peterhof Palace and Gardens** and Catherine Palace in **Tsarskoye Selo** (Pushkin).
- ◆ Walking tour of fascinating **Kizhi Pogost**, an architectural masterpiece.
- ◆ City tour of medieval **Yaroslavl's** captivating rich architectural legacy.
- ◆ Visit to Moscow's imposing **Kremlin**, including Cathedral Square, the Tsar Bell and Tsar Cannon.
- ◆ Tour of Moscow's city center to see **Red Square** and the brightly hued domes of **St. Basil's Cathedral**.



Enhanced Travel Services

- ◆ 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.
- ◆ Two optional cultural performances, available at additional cost.
- ◆ Complimentary bottled water in your Suite or Stateroom aboard ship and on included excursions.
- ◆ Hospitality desk aboard ship and in the hotels.
- ◆ 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.

Russia's Cultural Capitals



Among the world's prodigious capitals of culture, the two extraordinary Russian cities of St. Petersburg and Moscow are held in the highest regard. The very creation of St. Petersburg was a cultural statement

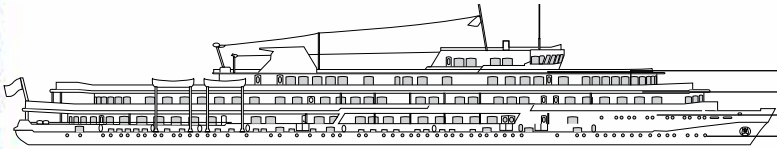
by Peter the Great, whose vision was to "open a window on the West" to rival Europe's greatest cities. This epicenter of art and architecture is highlighted during a specially reserved, early entrance and tour of the UNESCO World Heritage-designated State Hermitage Museum, allowing you to view the incomparable treasures of Catherine the Great's spectacular art collections. True to Peter the Great's vision, St. Petersburg, the artistic, literary and musical center of Russia, has engendered universally revered ballets, novels and classical compositions.

An important center of trade long before Ivan the Terrible declared it Russia's capital in 1547, Moscow is a medieval city in its layout and original architecture. Today, this sophisticated city is a showcase of three UNESCO World Heritage sites and continues to be the heart of Russian finance, commerce education and research. Here, you will visit the renowned Kremlin Territory and Red Square to see stunning, 16th-century St. Basil's Cathedral and experience firsthand one of the most dynamic cities in the world.

Marvel at the grand interior and art collection within St. Petersburg's renowned State Hermitage Museum.



MS VOLGA DREAM



Sun Deck
Promenade Deck
Main Deck
Cabin Deck

Category [†]	LAND/CRUISE TARIFF <i>excluding taxes*</i> Per person, based on double occupancy	Early Booking Tariff* through Dec. 13, 2019	Tariff* after Dec. 13, 2019
7	Stateroom with two twin beds and one or two portholes. <i>Cabin Deck.</i>	\$5795	\$6795
6	Stateroom with two twin beds and two windows. <i>Main Deck, aft.</i> (limited availability)	\$6795	\$7795
5	Stateroom with two twin beds and two windows. <i>Main Deck.</i>	\$7595	\$8595
4	Stateroom with one double bed and one or two windows. <i>Promenade Deck, aft.</i>	\$7995	\$8995
3	Stateroom with one double bed and one or two windows. <i>Promenade Deck, midship and forward.</i>	\$8595	\$9595
2	Stateroom with one double bed and one or two windows. <i>Promenade Deck, midship.</i>	\$8795	\$9795
1	Stateroom with two twin beds and one or two windows. <i>Sun Deck.</i>	\$8995	\$9995
Junior Suite	Suite with one queen bed, two windows, chair and desk. <i>Sun Deck and Promenade Deck, midship.</i> (limited availability)	\$9695	\$10695
Owner's Suite	Large Suite with one queen bed, eight windows and sitting area with sofa, chair and desk. <i>Promenade Deck.</i> (limited availability)	\$10395	\$11395

Singles are available in category 5 at \$12495* and in category 4 at \$13295* on or before December 13, 2019. Add \$1000 for reservations made after December 13, 2019.

*Taxes are an additional \$150 per person and are subject to change.

[†]VOLGA DREAM has been specially contracted for this program, and the applicable deck plan is available on request from Gohagan & Company and reflects the only valid cabin categorization of the vessel.

WATERWAYS OF RUSSIA RESERVATION FORM

Send to: Virginia Museum of Fine Arts
c/o Gohagan & Company
209 South LaSalle Street, Suite 500
Chicago, Illinois 60604-1446

Title *Full Name (exactly as it appears on your passport)*

Title *Full Name (exactly as it appears on your passport)*

Street Mailing Address *(no P.O. Box number please)*

City _____ State _____ ZIP Code _____

Telephone: *(Home)* _____ *(Mobile)* _____

Email Address _____ *(Business)* _____

Preferred Name(s) on Badge(s) _____ Program No. 033-07/18/20-346

Program reservations require a deposit of \$800 per person and \$200 per person Iconic Moscow Post-Program Option. *By reserving and depositing on this program, I/we agree to the Release 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

Card Number _____ Exp. Date _____

Signature as it appears on credit card

All FINAL PAYMENTS are required to be made by check or wire transfer by April 14, 2020.

Requirement: VMFA travel opportunities are open to all members of the Virginia Museum of Fine Arts. For additional information about joining the museum, please call 804-340-1519.

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):

Iconic Moscow Post-Program Option

- Double at \$895 per person.
- Single at \$1195 per person.
- I am reserving as a single but prefer to share accommodations and will allow you to select my roommate (shares cannot be guaranteed).

- I/We want you to book my/our air, at additional cost to be advised,[‡] from:

_____ *(fill in departure city)*

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

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

- I/We will make my/our own air arrangements.



Admire the Church of Our Savior on Spilled Blood, an iconic symbol of St. Petersburg.

RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: Gohagan & Company, the sponsoring associations/organizations, and its and their employees, shareholders, subsidiaries, 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 program 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 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 of any other 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 government, acts of war or civil unrest, insurrection or revolt, bites from or 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 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 as a program participant, or remove from a program, 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 program participants, leaders or third parties, or who Gohagan determines to detract from the enjoyment of the program 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 program 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. Gohagan reserves the right to substitute motorcoach transportation using hotels, inns or lodges for cruise accommodations if necessary due to weather, water conditions or levels, other events of force majeure, mechanical or other conditions beyond the control of Gohagan. Gohagan is not responsible therefor and is not required to compensate passengers under these circumstances. Gohagan may cancel a program (or an option) for any reason whatsoever; if so, its sole responsibility is to refund monies paid by the participant to it. Gohagan, however, is not required under these circumstances to refund the cost of any purchased travel insurance. Gohagan is not required to cancel any program 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 program. 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 unless otherwise specified; accident/sickness, trip cancellation, and baggage insurance; gratuities to ship and hotel personnel; optional sightseeing excursions; baggage charges on aircraft; local departure air/airport tax(es); airfare and associated local taxes, airport facility and security taxes and federal inspection fees not listed in the "Included Features" section of the brochure; transfers and baggage handling to/from airport/hotel/ship on day(s) of arrival and/or departure if you 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, 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 physical assistance (for example, the need for a wheelchair) must be reported in writing when you make your reservation. Travelers must be able to embark or disembark motorcoaches alone or with minimal assistance from your traveling companion and climb stairs and step over raised thresholds without assistance. Travelers requiring assistance must travel with a companion who will be responsible for handling equipment.

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Gohagan &
Company

VMFA
200 N. Arther Ashe Boulevard
Richmond, VA 23220-4007

DISCOUNTED RESERVATIONS: Discounts apply only to those reservations received in the offices of Gohagan in writing, accompanied by the required deposit, by **December 13, 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 program 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 119 through 95 days prior to departure, \$800 (\$200 Pre/Post Program(s)) per person; from 94 through 60 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.

TRAVEL 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 others for comprehensive coverage of such expenses in conjunction with cancellation due to illness or accident, and damaged or lost luggage. We will send you an application upon receipt of your reservation.

RATES: Prices quoted are based on fares in effect at the time of printing and are subject to change at any time. On land and/or cruise programs, even after full payment, Gohagan reserves the right to increase the program 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 program 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#: 2031868-40, 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 program, or the program 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 create 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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