

PRE-REGISTER NOW!

2-FOR-1 CRUISE FARES

FREE AIRFARE

FREE 1-NIGHT HOTEL STAY

BONUS \$1,000 SAVINGS
PER STATEROOM

IF BOOKED BY
NOVEMBER 21, 2011

BLACK SEA SERENADE

Luxury Cruise



Athens • Nessebur • Constanta • Odessa • Sevastopol
Yalta • Sochi • Batumi • Trabzon • Sinop • Istanbul

A voyage with **Oceania Cruises** is an exceptional experience that takes cruising to new heights. Look forward to unparalleled service and an in-depth travel adventure. Whether aboard or ashore, every detail is attended to; your only task is to enjoy every sublime moment.

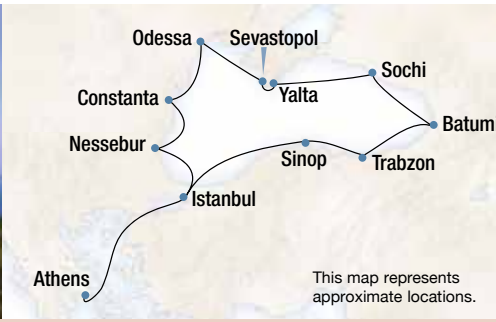
VOTED ONE OF THE
WORLD'S BEST
CRUISE LINES



August 17 - 30, 2012

From \$4,799 per person





Itinerary

August 17 - 30, 2012
Regatta

DATE	DAY	PORT	ARRIVE	DEPART
AUG 17	Friday	Depart the U.S.A.		
AUG 18	Saturday	Arrive in Athens, Greece, and transfer to <i>Regatta</i> .		
AUG 18	Saturday	Athens (Piraeus), Greece	Embark 3:00 p.m.	8:00 p.m.
AUG 19	Sunday	Cruising the Dardanelles & Bosphorous Straits	—	—
AUG 20	Monday	Nessebur, Bulgaria	8:00 a.m.	6:00 p.m.
AUG 21	Tuesday	Constanta, Romania	8:00 a.m.	6:00 p.m.
AUG 22	Wednesday	Odessa, Ukraine	8:00 a.m.	6:00 p.m.
AUG 23	Thursday	Sevastopol, Ukraine	8:00 a.m.	8:00 p.m.
AUG 24	Friday	Yalta, Ukraine	8:00 a.m.	4:00 p.m.
AUG 25	Saturday	Sochi, Russia	9:00 a.m.	6:00 p.m.
AUG 26	Sunday	Batumi, Georgia	8:00 a.m.	8:00 p.m.
AUG 27	Monday	Trabzon, Turkey	8:00 a.m.	5:00 p.m.
AUG 28	Tuesday	Sinop, Turkey	8:00 a.m.	3:00 p.m.
AUG 29	Wednesday	Istanbul, Turkey	11:00 a.m.	OVERNIGHT ON SHIP
AUG 30	Thursday	Istanbul, Turkey	Disembark 8:00 a.m.	

After disembarking, transfer to the airport for your return to the U.S.A.

A Go Next pre- and/or post-cruise program may be available.

Cruise Program Includes

- FREE ROUND-TRIP AIRFARE FROM SELECT OCEANIA CRUISES CITIES
- FREE 1-night pre-cruise hotel stay with transfer from hotel to ship
- 12 nights' accommodations and cruising aboard *Regatta* to historic and scenic ports of call
- All meals, entertainment and use of facilities aboard the ship
- Private Welcome Reception
- Complimentary bottle of wine
- Attentive service from an experienced Go Next program manager
- Comprehensive pre-departure information
- All surcharges, airline fees and government taxes

Oceania Cruises' FREE AIRFARE cities are Atlanta, Boston, Chicago, Dallas/Ft. Worth, Denver, Detroit, Houston, Los Angeles, Miami, Minneapolis/St. Paul, New York (JFK), Newark, Orlando, Philadelphia, Phoenix, San Diego, San Francisco, Seattle, Tampa, and Washington D.C. (Dulles).

Other departure cities may be available for an additional fee of \$199. All airfare is in coach class.

SPACE ON THIS CRUISE IS LIMITED! BOOK NOW!

Call for additional information:
952-918-8950 or 800-842-9023
 Fax: **952-918-8975**
www.GoNext.com

STATEROOM CATEGORIES

REGULAR PRICE PER PERSON SPECIAL PRICE PER PERSON*

Inside Stateroom

\$10,598	G	\$4,799
\$10,998	F	\$4,999

Outside Stateroom

\$11,198	E <i>Obstructed view</i>	\$5,099
\$11,398	D <i>Porthole</i>	\$5,199

Deluxe Ocean View

\$11,998	C2	\$5,499
\$12,198	C1	\$5,599

Veranda

\$13,398	B2	\$6,199
\$13,598	B1	\$6,299

Concierge Veranda

\$13,798	A3	\$6,399
\$13,998	A2	\$6,499
\$14,398	A1	\$6,699

Penthouse Suite

\$16,398	PH3	\$7,699
\$16,798	PH2	\$7,899
\$17,398	PH1	\$8,199

*Special prices are per person, double occupancy and reflect the 2-for-1 cruise fares with free airfare, free 1-night pre-cruise hotel stay, and the \$1,000 savings per stateroom, if booked by **November 21, 2011**.

Round-trip airport transfers are additional.

Itinerary is subject to change.

Ports of Call

NESSEBUR, BULGARIA

Discover this lovely Byzantine town and its treasures on a walk through the old quarter past historic churches and visit the wonderful museum with its icon collection. Head to the seashore and enjoy a show of traditional dances. Visit a typical village and local family in their home or take a drive into the lovely countryside to visit one of Bulgaria's oldest wineries.

CONSTANTA, ROMANIA

Located along the Black Sea coastline, Constanta features the marvelous ruins of ancient Histria, which began as a Greek colony and ended as a Byzantine outpost. Enjoy Constanta's Roman relics and archaeological and folk museums.

ODESSA, UKRAINE

Experience centuries of history as you walk through this lovely city and see the famed Potemkin Steps rising from the waterfront, the stunning five-domed Uspensky Cathedral and Shevchenko Park with its views of the Black Sea and remnants of Catherine the Great's Odessa fortress.

SEVASTOPOL, UKRAINE

Enjoy a drive through this historic town and see its ancient Greek walls and theater, or explore its more contemporary history with a visit to a Crimean War battlefield. Admire its lovely architectural monuments and visit the fascinating Historical and Archaeological Museum. Or travel into the countryside to Balaklava, captured without bloodshed by the British in 1854.

YALTA, UKRAINE

Spend the day seeing the beautiful Crimean countryside, the elegant summer palaces of Tsars Alexander III and Nicholas II, where the 1945 Yalta Conference was held and see how the Russian elite once lived. Admire the view over the romantic Swallow's Nest Castle and visit the Massandra Winery.

SOCHI, RUSSIA

Enjoy a stroll along the seafront promenade and admire the lovely botanical gardens, the pretty Riviera Park with its statues and pools, and the palatial Matsesta Spa, renowned for its healing waters and adjacent to Stalin's dacha. Selected as the site of the 2014 Winter Olympics, the port is buzzing with preparations.

BATUMI, GEORGIA

Batumi is a seaside city situated on the semitropical coast of the Black Sea near the Turkish border. Enjoy a stroll on the tree-lined boulevard that stretches along the beach front, or meander the leafy city streets surrounded by charming 19th-century buildings.

TRABZON, TURKEY

Backed by the steep Pontic Mountains and surrounded by countryside blanketed with dense forests and subtropical flowers, Trabzon is located in a beautiful setting on the Black Sea. The name Trabzon comes from the Greek "trapezous" meaning table, a reference to the flat hilltop that the walled Old City occupies. While there are plenty of historical buildings in town, in particular Hagia Sophia and Saint Eugene churches, the most stunning religious site is the nearby Sumela Monastery, which dates to the 6th century.

SINOP, TURKEY

Turkey's northernmost city, Sinop sits on the neck of a peninsula on the Black Sea. In the 7th century B.C., Sinop was a prosperous Greek colony, and throughout antiquity, a citadel to the south and a fortified wall on the seaside protected the city. You can still see those defenses and the ruins of the Temple of Serapis. The 13th-century Aladdin Mosque and the Byzantine-period Balatlar Church in the city's Ada Quarter are also outstanding. Ancient coins, vases, and jewelry are still being unearthed around Sinop, many of which end up in the city's Archaeological Museum.

ISTANBUL, TURKEY

Indulge your eyes and senses in this magnificent city astride two continents. Visit beautiful Topkapi Palace, the awesome St. Sophia and the impressive Blue Mosque. Cruise the Bosphorus to see the city and its surroundings from another perspective. Visit one of the many museums, or stroll through the spice market and the famous Grand Bazaar.

Shore excursions are not included. In each port of call you may select from a variety of optional shore excursions for an additional charge, some of which are referenced in the descriptions above.

Go Next will offer a unique collection of Oceania Cruises shore excursions; available for purchase approximately 4 months prior to departure.



Reserve Your Black Sea Serenade Cruise Today

Send To:  **next**

8000 West 78th Street, Suite 345
Minneapolis, MN 55439-2538
952-918-8950 • 800-842-9023

PLEASE INDICATE
ASSOCIATION/GROUP NAME:

August 17 - 30, 2012

PLEASE MAKE MY/OUR RESERVATION FOR:

- CRUISE PROGRAM WITH AIRFARE CRUISE PROGRAM ONLY
Please indicate preferred departure city:

Stateroom/Suite category requested: 1st choice _____ 2nd choice _____

Bed request: Twin (2 beds) Queen

Single and Triple accommodations are an additional cost and subject to availability.
Request: Single Triple

Name _____ / /
(as it appears on your passport: last, first, middle) Title Birth Date (mm/dd/yy)

Preferred name on name badge _____ Male Female

Name _____ / /
(as it appears on your passport: last, first, middle) Title Birth Date (mm/dd/yy)

Preferred name on name badge _____ Male Female

E-mail Address _____

Home Address _____

City _____ State _____ ZIP _____

Home Phone _____ /

Cell Phone _____ /

Oceania Cruises Club Number (past cruise travelers only) _____

Roommate _____
(if different than above)

Adjacency Request _____

Deposit and Final Payment: A deposit of \$850 per person is due with your reservation application. Make your check payable to **Go Next**. Full payment is required by May 9, 2012 (100 days prior to departure). Any reservations received after this date are subject to availability and must be accompanied with full payment.

Please reserve _____ space(s) and enclosed is my/our deposit for \$ _____.

Deposits may also be made by credit card; however, **all FINAL payments are required to be made by check or cash.**

I/We authorize Go Next, Inc. to charge my/our deposit for \$ _____
to: Visa MasterCard

Card No. _____ Exp. Date _____ /

Name _____
(as it appears on your credit card)

SIGN HERE X _____

SIGNATURES REQUIRED BY EACH PERSON TRAVELING INCLUDING PARENT/GUARDIAN FOR MINOR CHILDREN: I/We have read, received a copy of, understand, and accept the terms and conditions stated in the Operator/Participant Agreement.

SIGN HERE X _____

SIGN HERE X _____

Making a deposit or acceptance or use of any vouchers, tickets, goods, or services shall be deemed consent to and acceptance of the terms and conditions stated in the applicable Operator/Participant Agreement, including limitations on responsibility and liability.

Travel Insurance is available and may cover you against unforeseen covered reasons. See Travel Insurance panel for details.

PLEASE PROVIDE TRAVEL GUARD TRAVEL INSURANCE:

- Non-refundable premium payment enclosed.
 Please invoice me/us for the payment.

Please select the appropriate premium amount based upon the total per person cost of travel services purchased from Go Next.

- | | | |
|--|--|--|
| <input type="checkbox"/> \$3,501 - \$4,000 = \$289 | <input type="checkbox"/> \$6,001 - \$6,500 = \$459 | <input type="checkbox"/> \$ 8,501 - \$ 9,000 = \$659 |
| <input type="checkbox"/> \$4,001 - \$4,500 = \$329 | <input type="checkbox"/> \$6,501 - \$7,000 = \$499 | <input type="checkbox"/> \$ 9,001 - \$ 9,500 = \$699 |
| <input type="checkbox"/> \$4,501 - \$5,000 = \$359 | <input type="checkbox"/> \$7,001 - \$7,500 = \$539 | <input type="checkbox"/> \$ 9,501 - \$10,000 = \$739 |
| <input type="checkbox"/> \$5,001 - \$5,500 = \$399 | <input type="checkbox"/> \$7,501 - \$8,000 = \$579 | <input type="checkbox"/> \$10,001 - \$10,500 = \$779 |
| <input type="checkbox"/> \$5,501 - \$6,000 = \$439 | <input type="checkbox"/> \$8,001 - \$8,500 = \$619 | |

INITIAL HERE IF YOU WISH TO DECLINE TRAVEL GUARD TRAVEL INSURANCE: _____

All passengers must travel with a passport valid at least 6 months beyond their return date.

PLAN COST PER PERSON IS BASED ON THE TOTAL COST OF THE CRUISE PROGRAM WITH AIRFARE IF APPLICABLE.

\$3,501 - \$4,000 = \$289	\$ 7,001 - \$ 7,500 = \$539
\$4,001 - \$4,500 = \$329	\$ 7,501 - \$ 8,000 = \$579
\$4,501 - \$5,000 = \$359	\$ 8,001 - \$ 8,500 = \$619
\$5,001 - \$5,500 = \$399	\$ 8,501 - \$ 9,000 = \$659
\$5,501 - \$6,000 = \$439	\$ 9,001 - \$ 9,500 = \$699
\$6,001 - \$6,500 = \$459	\$ 9,501 - \$10,000 = \$739
\$6,501 - \$7,000 = \$499	\$10,001 - \$10,500 = \$779

We are pleased to make available a travel insurance plan offered through **Travel Guard**. This program can provide you with coverage at an affordable price. If you desire this coverage, please contact **Go Next**. The Trip Protection Plan includes the following:

Trip Cancellation & Interruption Costs/ Airline, Cruise line & Hotels (Airfare coverage only available if airfare is purchased through Go Next.)

- Covers cancellation penalties imposed by the airline, cruise line, **Go Next** or hotels due to covered injury, illness, death, and other named unforeseen covered reasons.
- Covers unused, non-refundable portions of your trip or additional transportation expenses to your return destination or to finish your trip if your trip is cancelled or interrupted for covered reasons.
- Pays additional covered transportation expenses to your return destination or to finish your trip.

\$20,000 Medical Expense:

- Pays for covered injury, sickness and emergency dental treatment received during the trip.
- Pays covered hospital expenses with no daily limits or deductibles.

TRAVEL INSURANCE

\$50,000 Emergency Evacuation and Repatriation of Remains:

- Emergency medical transportation expenses to the nearest adequate medical facility (home in case of death).
- Pays for a medical escort if you are disabled and an escort is recommended by a doctor.

\$30,000 Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

\$2,000 Baggage & Personal Effects:

- Coverage for loss or damage to your baggage, passport and visas.
- Unauthorized use of your credit cards.
- Primary coverage - Benefits payable are determined without regard to any other insurance coverage you may have.

\$500 Baggage Delay (\$100 per day maximum)

- Pays for the purchase of essential items if your baggage is delayed for 24 hours or more while you are on your trip.

\$500 Trip Delay (\$100 per day maximum)

- Pays for covered additional accommodations and meals for a delay over 12 hours for covered reason.

The following non-insurance services* provided by TRAVEL GUARD are also included when you purchase the Trip Protection Plan:

24-hour emergency assistance services including:

- Emergency medical assistance and evacuation.
- Telephone interpretation service.
- Baggage tracking assistance.

The Trip Protection Plan may be purchased up until final payment of your reservation and becomes effective upon our receipt of your payment of the plan cost. Plan cost is non-refundable.

We urge you to carefully review the Description of Coverage which provides the details of the Trip Protection Plan. Please note the exclusion of coverage for a medical condition that existed during the 60 days immediately preceding, and including the Insured's coverage effective date and other limitations.

The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If there are any conflicts between the contents of this document and the Policy (form series T30337NUFC), the Policy will govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.

*Non-insurance services are provided by Travel Guard.

SEND TRAVEL INSURANCE INQUIRIES TO:

TRAVEL GUARD
3300 Business Park Dr.
Stevens Point, WI 54482
(866)725-6906
Call Collect (715)295-5452
FAX (715)345-0502

SEND TRAVEL INSURANCE CLAIMS ONLY TO:

TRAVEL GUARD
P.O. Box 47
Stevens Point, WI 54481

TRAVEL GUARD®
CHARTIS

OPERATOR/PARTICIPANT AGREEMENT

Go Next, Inc. (hereinafter GN), located at 8000 West 78th Street, Suite 345, Minneapolis, Minnesota 55439-2538, in return for full payment by you of the amount specified, is responsible to arrange for the transportation, accommodations and other services specified as included in this brochure and to the extent you have selected them, and subject to the following terms and conditions. Unless expressly specified as included by this brochure, services, taxes and fees are not included.

RESPONSIBILITY: GN is responsible to you for arranging all included transportation, accommodations and other services. However, in the absence of negligence on its part, GN and the sponsoring association are not responsible for personal injury, property damage, or any other loss, claim or damage arising out of or related to goods or services offered or included. GN and the sponsoring association are not responsible for personal injury, property damage or any other loss, claim or damage related to or arising out of, in whole or in part, the acts or omissions of any direct air carrier, cruise line, hotel, ground operator, or other person not its direct employee or not under its exclusive control supplying any services or providing any goods offered or included. GN and the sponsoring association are not responsible for personal injury, property damage or any other loss, claim or damage arising out of, either in whole or in part, acts of God, weather, labor strife, government actions, mechanical breakdowns, war-like acts, terrorist activities or other causes reasonably beyond the respective control of GN and the sponsoring association. GN and the sponsoring association are not responsible for incidental or consequential losses or damages.

Neither GN nor Oceania Cruises nor the sponsoring association are responsible for any penalty, loss or inconvenience resulting from air or land arrangements made independently by travelers, including non-refundable conditions, restricted travel or frequent flyer tickets.

PAYMENT: A deposit in the amount shown on the reservation form and a signed agreement for each person is required to secure reservations. Final payment is due as shown on the reservation form. If the cruise or flight is fully booked, your payment will be returned or, with your authorization, your name placed on a waiting list. ALL CHECKS AND MONEY ORDERS ARE TO BE MADE PAYABLE AS INDICATED ON THE RESERVATION FORM. CONFIRMATION IS SUBJECT TO RECEIPT BY GN OF DEPOSIT AND A SIGNED AGREEMENT.

PRICES: GN RESERVES THE RIGHT TO INCREASE PRICES IN THE EVENT OF ANY INCREASED SECURITY OR FUEL RELATED SURCHARGES, OR FARE INCREASES IMPOSED BY THE AIRLINE OR CRUISE LINE THAT MAY BE IN PLACE AT THE TIME OF TICKETING OR TRAVEL, FOREIGN OR DOMESTIC TAX INCREASES, OR ADVERSE CURRENCY EXCHANGE FLUCTUATIONS, AFTER MARCH 01, 2011. GN RESERVES THE RIGHT, IF NECESSARY OR ADVISABLE, TO SUBSTITUTE HOTELS BUT IS NOT OBLIGED TO DO SO.

The price is based on tariffs in effect for estimated 2012 prices as of March 01, 2011. Prices increase every year, and it is therefore possible that increases could occur after the printing of this brochure and in advance of your departure.

BAGGAGE: GN CANNOT BE HELD RESPONSIBLE FOR LUGGAGE LOST OR DAMAGED. YOU SHOULD GIVE IMMEDIATE NOTICE OF ANY LOST OR DAMAGED LUGGAGE TO THE INVOLVED AIR CARRIER, HOTEL, CRUISE LINE AND TO YOUR OWN INSURANCE COMPANY.

AIRCRAFT AND CRUISE LINE BOARDING: GN CANNOT BE HELD RESPONSIBLE FOR AIRLINE OR CRUISE LINE DELAYS.

Aircraft and cruise line boarding privileges are limited to persons whose full payment and signed agreement have been received by GN and whose names are on the manifest given to the carrier before departure. All persons must also present a passport with at least six months validity beyond their return date when boarding. Improper documentation, inadequate proof of identity, inadequate proof of age for children under 2, or any other reason may result in denial of boarding privileges. The air carrier and cruise line reserve the right to decline, accept or retain any person on the flight or cruise at any time within their sole discretion. If you are denied boarding privileges, you forfeit all monies paid and will be assessed any non-recoverable costs.

VISAS: A visa may be required. Information regarding visa applications and fees will be provided after your reservation has been confirmed.

OCEANIA CRUISES' TERMS AND CONDITIONS: Discounts are per stateroom/suite based on double occupancy. Fares listed are cruise only in U.S. dollars, per person, based on double occupancy. Cruise Ship Fuel Surcharge may apply. All fares and offers are subject to availability, may not be combinable with other offers, are capacity controlled and may be withdrawn at any time without prior notice. 2-for-1 fares are based on published Full Brochure Fares; all fares are cruise only, and do not include Prepaid Charges, Optional Facilities and Services Fees, and personal charges, as defined in the Terms and Conditions of the Guest Ticket Contract which may be obtained from GN. Full Brochure Fares may not have resulted in actual sales in all cabin categories and may not have been in effect during the last 90 days. Promotional fares may remain in

effect after the expiration date. Air promotion applies to economy, round-trip flights only from select Oceania Cruises U.S. & Canadian gateways and does not include ground transfers. Advertised fare includes all surcharges, airline fees and government taxes. Some airline-imposed personal charges, including but not limited to baggage, priority boarding, and special seating, may apply. *Free 1-Night Pre-cruise Hotel* offer, if applicable, does not include items other than room rate, hotel taxes, hotel portage, and hotel to ship transfers; hotel assignments are solely at the discretion of Oceania Cruises or Go Next, may be changed at any time, and will be confirmed in final cruise documentation. Oceania Cruises reserves the right to correct errors or omissions and to change any and all fares, fees, and surcharges at any time. Additional terms and conditions may apply. Complete terms and conditions may be found in the Guest Ticket Contract. Ships' Registry: Marshall Islands.

OCEANIA CRUISES' LAND PACKAGES/SHORE EXCURSIONS: Tours are operated in the various ports of call by local tourist service companies contracted by the cruise line. They are not under the control of GN. Cancellation penalties may differ from the cruise program related penalties. Oceania Cruises may modify the cruise itinerary up to and during the voyage.

OCEANIA CRUISES' AIR PROGRAM: Due to airline schedules beyond the control of Oceania Cruises, flight times to and from certain destinations may require that travelers purchase an overnight hotel stay, pre- or post-flight or en route. All charges related to hotel stays, including hotel fares and taxes, meals, transfers, phone charges and incidentals, will be at the travelers' own expense.

NOTICES: Any complaints or claims against GN must be made in writing and received by GN within 90 days after scheduled termination of the trip. Any action or suit against GN must be commenced within 1 (one) year after scheduled termination of the trip or be forever barred.

The rights and remedies relating to cancellations and major changes prior to departure, made available under this agreement are in addition to any other rights or remedies available under applicable law. However, we offer any refunds under this agreement with the express understanding that the receipt of that refund by you waives all other remedies.

INSURANCE: Travel insurance is available and may cover you against unforeseen covered reasons. See panel above for details.

INTERNATIONAL FLIGHTS ONLY: International travel involves stringent identification and documentation requirements. Be sure you are familiar with them sufficiently in advance and early in your planning.

ADVISORY: When you are traveling outside of the United States, please be aware that significantly different health, safety and legal standards may prevail. You should plan and act accordingly and exercise good personal judgment for your own health and safety at all times when abroad. If you have special medical or physical requirements, you should investigate your destination(s) beforehand and ensure the care and conditions you need will be available.

IF YOU CHANGE PLANS OR CANCEL, YOUR RIGHTS TO A REFUND ARE LIMITED: The following charges will be assessed for cancellations.

If you cancel or change plans more than 100 days in advance of initial flight, a full refund, less a \$100 per person administrative fee plus any applicable pre- and/or post-cruise program cancellation fees, is provided. Any refunds are provided only in accordance with the following schedule. Any requests for cancellation must be communicated to GN in writing. Applicable refunds, if any, will be made within 14 days after the cancellation.

CANCELLATIONS: Upon receipt of written cancellation from you, the following fees will apply:

Cruise Program cancellations received 101 days or more before initial flight departure, \$100 per person; 100-76 days prior to departure, 25% of total fare; 75-61 days prior to departure, 50% of total fare; 60-31 days prior to departure, 75% of total fare; 30-0 days prior to departure, 100% of total fare.

HEALTH: Any physical or mental condition requiring special medical attention or equipment must be disclosed in writing to GN at the time the participant makes a reservation. GN may reject the reservation of any person who, in the opinion of GN is unfit for travel or might be a danger to themselves or incompatible with others on the trip. Participants requiring special assistance, including without limitation those who permanently or periodically use a wheelchair, must be accompanied by someone who agrees to provide the required assistance. GN reserves the right to terminate the participation of any participant whose conduct or condition materially inconveniences other participants.

THERE ARE NO EXCEPTIONS OF ANY KIND (INCLUDING MEDICAL EXCEPTIONS) TO THESE POLICIES. No refunds will be made for any portion of the arrangements we have made for you that are not actually utilized by you. There is no variance from these policies for the services we arrange as described in this brochure.

California Seller of Travel Registration No. 2077280-40, Washington Seller of Travel Registration No. 602-900-725, Iowa Seller of Travel Registration No. 477