

TEXAS  EXES[®]

— **FLYING LONGHORNS** —

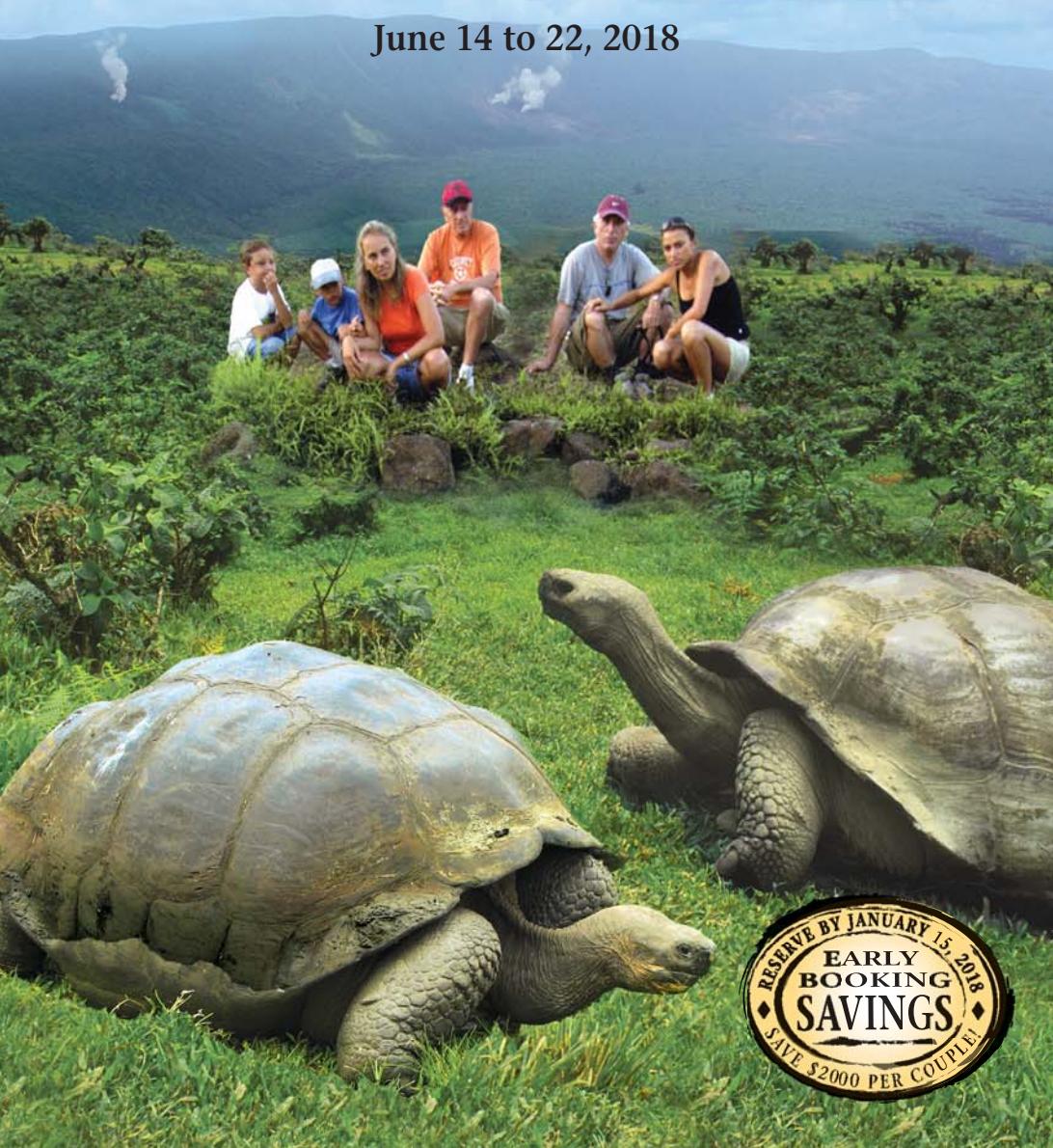
DISCOVER THE

GALÁPAGOS ISLANDS

A FAMILY ADVENTURE

aboard the First-Class Exploration Vessel
SANTA CRUZ II

June 14 to 22, 2018



TEXAS EXES®

— FLYING LONGHORNS —

Dear Texas Ex:

Join us for this incredible, once-in-a-lifetime opportunity to experience with your family what Charles Darwin keenly observed of the Galápagos Islands: “The natural history of this archipelago is very remarkable ... the greater number of its inhabitants, both vegetable and animal, being found nowhere else.” Home to the amazing exotic birds, plants and animals that inspired Darwin, this “living laboratory of evolution” and UNESCO World Heritage site continues to offer the excitement of original discovery to explorers of all ages.

Cruise aboard the recently refitted first-class exploration vessel SANTA CRUZ II, designed specifically to navigate remote archipelagos such as these. The ship is fully equipped to make your family’s adventure of a lifetime complete, from a glass-bottom boat to a fleet of Zodiacs, complimentary snorkeling gear and adjoining cabins. Certified onboard naturalists lead small group excursions and share their in-depth knowledge with you and your Young Explorers.

Learn more about these biodiverse islands, teeming with vibrant flora, fascinating fauna and species unknown anywhere else in the world, like the flightless cormorant and the marine iguana. With few natural predators on the islands, the abundant wildlife is nearly fearless and innocently receptive to up-close human presence, unlike any other place on our planet! Here, you can almost touch spiny-backed iguanas and snorkel alongside playful sea lions—an amazing experience for the entire family.

To complement your Galápagos Islands cruise, we are pleased to offer an exclusive family Pre-Tour Option in Quito to visit the Equator and stand in two hemispheres at once, explore the fascinating Ethnographic Museum and tour Quito’s picturesque World Heritage-designated colonial district; and an incredible Post-Tour Option to discover the marvels of the UNESCO World Heritage site of the legendary “lost city” of Machu Picchu and the breathtaking Sacred Valley.

This once-in-a-lifetime family travel program through the “Islands of the Tortoises” is an exceptional value and sells out quickly, so reserve your place now as space is limited and Early Booking Savings are only available through January 15, 2018!

The Texas Exes Flying Longhorns travel program supports the association’s mission of promoting and protecting The University of Texas at Austin, and uniting its alumni around the world.

When you combine all this with the ability to continue lifelong learning amid the pleasurable company of fellow Texas Exes, you have the ingredients for a very special experience abroad. Since capacity is limited and this popular program may sell out quickly, please contact Shelley Norton with your questions or to make a reservation soon: shelley.norton@texasexes.org, 512-840-5628 or 1-800-594-3938. Or you may fax the enclosed reservation form to her at 512-672-6134.

Additional information about all Texas Exes Flying Longhorns trips can be found at TexasExes.org/Travel.

Best regards,

Shelley Norton
Director of Travel
Flying Longhorns

Janice Garcia
Travel Coordinator
Flying Longhorns

Cover photo: *The islands were named “galápagos,” meaning tortoise, based on Spanish sailors’ descriptions of their inhabitants in the 16th century.*



THE ENIGMA OF THE GALAPAGOS ISLANDS

“The Archipelago is a little world within itself...”

— Charles Darwin, *The Voyage of the Beagle*

This multigenerational adventure explores an amazing remote volcanic archipelago—consisting of islands and islets located 600 miles off the coast of Ecuador—that inspired one of the most revolutionary scientific theories in history. Formed millions of years ago by volcanic eruptions, the Galápagos Islands’ dramatic landscapes now make safe homes for the iconic, quirky finches and primeval iguanas that inspired Charles Darwin’s theory of natural selection and evolution, which he presented in *On The Origin of Species* in 1859.



While snorkeling, look for sea stars and green sea turtles.

Darwin noted that life in the Galápagos Islands is comprised of mostly “aboriginal creations, found nowhere else,” which led him to hypothesize that the islands’ species survived by evolving independently from their continental cousins. Without natural predators, a bevy of birds and animals were able to thrive and adapt in a manner not possible in other habitats.

Thus, Galápagos species never developed a fear of humans and allow the near contact that will make your own family’s experience on the islands so thrilling and unique!

Highlights for Young Explorers

- ◆ **Scientist Adventure in the Galápagos**—be a scientist in Darwin’s living laboratory as you assist your naturalist guide in examining the underwater life in the Galápagos Islands’ tidal pools, then analyze the captured imagery back on board ship.
- ◆ **Snorkeling Introduction**—prepare for the fantastic snorkeling opportunities and natural history lessons in the waters surrounding the Galápagos Islands.
- ◆ **Behind-the-Scenes Ship Bridge Tour**—join the Captain on the SANTA CRUZ II’s bridge and learn about the navigation systems used in piloting the ship through the Galápagos Archipelago.
- ◆ **Sailors’ Astronomy**—join the naturalists on deck for stargazing and learn how explorers plotted their course by the heavens.
- ◆ **Shipboard Cooking**—enjoy a hands-on cooking experience with the guidance of a shipboard chef.
- ◆ **Galápagos Islands Guidebook and explorers’ orientation** upon arrival.

South Plaza Island is the ideal place for your family to spot land iguanas, sea lions and albatross.



Depart the U.S./ Guayaquil, Ecuador Thursday, June 14

Arrive in Guayaquil, once a favored haven for 17th- and 18th-century English and Dutch buccaneers, and check into the HILTON COLÓN HOTEL.

Guayaquil/Galápagos Islands Friday, June 15

Fly to the small Galápagos island of Baltra and embark the SANTA CRUZ II in time for lunch. Attend the orientation for explorers of all ages by the ship’s English-speaking Ecuadorian naturalists as you cruise toward Mosquera Islet.



Young Explorers will learn about the exciting week ahead, filled with adventure, activities and the wonders of nature in the Galápagos. In small groups, make a wet landing by Zodiac and wade to shore along a shallow reef as your naturalist guides take you to the edge of sea lion colonies.

Attend the Captain's Welcome Reception on board the ship this evening.

Please note that the itinerary and cruise pattern are dependent on weather, sea conditions and Galápagos National Park Service regulations.

San Cristóbal Island

Saturday, June 16

In the midst of an abundant deciduous forest on San Cristóbal Island, see endangered giant tortoises up close in their natural habitat during a visit to a conservation and breeding center for these amazing creatures. Keep an eye out for dozens of bird species and two endemic species, the San Cristóbal mockingbird and the lava lizard!

This afternoon, explore Punta Pitt where hundreds of barking sea lions greet you as you make your way to the only site in all of the Galápagos Islands where all three species of boobies—the blue-footed, red-footed and Nazca boobies—congregate in one place. Look for two species of frigate birds, swallow-tailed gulls and storm petrels, and enjoy spectacular panoramic views of the San Cristóbal shoreline.

Playful and inquisitive, sea lions are a family favorite—watch them frolic on land and in the water.

Santa Fé Island/ South Plaza Island

Sunday, June 17

Colonies of sea lions, prehistoric-looking endemic land iguanas, pristine white beaches and tree-like prickly pear cacti make Santa Fé Island an essential stop for explorers of all ages! Enjoy glass-bottom boat rides, snorkeling, kayaking or swimming in the lagoon's crystal clear waters.



Red-footed boobies perform their mating dance in the trees, a rare balancing act for a web-footed bird.

On South Plaza Island, watch for yellow and gray land iguanas that wait patiently for sweet pear fruit to drop from the cactus grove among a landscape of crimson succulents.

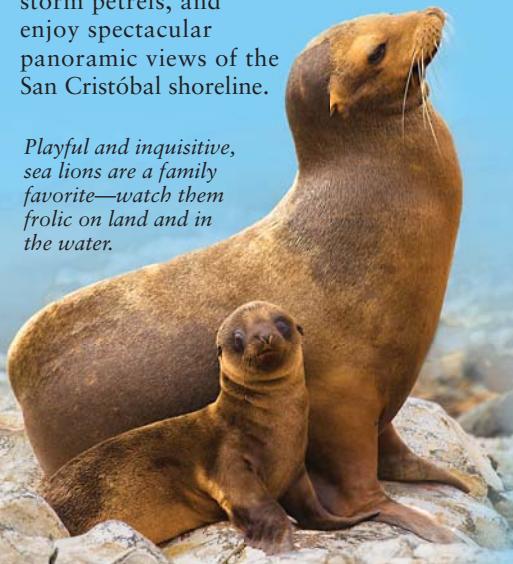
Join your naturalist guides for an evening of stargazing (weather permitting) and hear about how explorers once used the night sky to navigate.

Santa Cruz Island

Monday, June 18

Visit the Charles Darwin Research Station to learn more about efforts to protect the island's rare giant tortoises. Continue to Santa Cruz's cool, lush highlands for lunch amid mist-covered forests.

This afternoon, choose from a variety of leisure activities for the whole family. Swim in the clear blue waters of secluded Garapatero Beach, a nesting area for green turtles and home to lava gulls, pintails, tattlers and whimbrels. Hike the island's wilderness trails or walk the sparkling white sandy beaches and look for Galápagos crabs and brown pelicans diving for fish, or explore the lush highlands, home of the giant tortoises.





Watch for the magnificent frigate bird, one of the many different species of birds living on the Galápagos Islands, doing its unique mating “dance.”

Española Island

Tuesday, June 19

Visit Punta Suarez on Española Island for a nature walk guided by your expert naturalists. Observe unique sea bird colonies, including the Galápagos albatross, Nazca boobies, blue-footed boobies and swallow-tailed gulls. Watch the geyser-like spray of the famous Punta Suarez blowhole, and see the island’s red-and-green marine iguanas up close.

Cruise to Gardner Bay while scanning the skies and shorelines for sightings of endemic mockingbirds, yellow warblers and varieties of Darwin’s iconic finches. In pristine Osborn Islet’s turquoise waters, snorkel, kayak or swim and keep an eye out for seahorses, sea turtles, sea lions, coral hawkfish and other fascinating aquatic wonders.

Eden Islet/North Seymour Island

Wednesday, June 20

Visit Eden Islet off the coast of Santa Cruz Island for more opportunities to look for incredible Galápagos wildlife. From a Zodiac, watch as blue-footed boobies dive into the lagoon, frigate birds flit about and reef sharks glide smoothly along the ocean floor.

Enjoy a walk through the natural wonders of North Seymour Island, with more chances to observe sea lions, swallow-tailed gulls, marine iguanas, blue-footed boobies and frigate birds.

Attend the Captain’s Farewell Reception this evening.



Watch marine iguanas and sally Lightfoot crabs, found only in the Galápagos Islands, basking in the afternoon sun.

Baltra/Guayaquil, Ecuador

Thursday, June 21

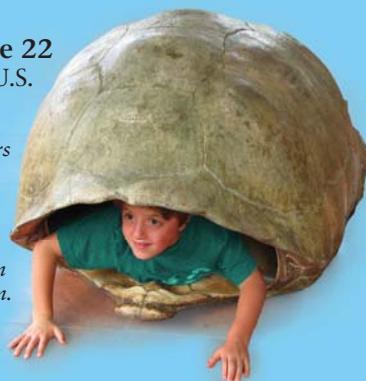
Disembark in Baltra and fly to Guayaquil. Enjoy a day room in the HILTON COLÓN HOTEL. Depart late this evening for the U.S., or continue on the Machu Picchu and the Sacred Valley Post-Tour Option.

U.S.

Friday, June 22

Arrive in the U.S.

Young Explorers can explore the inside of a real giant tortoise shell at the Charles Darwin Research Station.



Colonial Quito

Pre-Tour Option

Begin your family adventure in captivating Quito—a UNESCO World Heritage-designated city. Near the edge of the Equator, the whole family can enjoy the amazing experience of standing in the “middle of the world,” with one foot in each hemisphere, and visit the Ethnographic Museum, illustrating the diversity of Ecuador’s indigenous peoples. Admire the panoramic views from El Panecillo, a lofty overlook of sprawling Quito, and in the old city, see the incredible architectural contrasts of quaint family-owned shops and open-air markets juxtaposed only a few steps away from modern, gleaming skyscrapers and 16th-century ornate Spanish-Baroque-style cathedrals. Stroll La Ronda, a central, enchanting street with art, culture and tradition—stop at Chez Tiff, a *pastelería*, for a chocolate tasting and to learn about the making of their rich artisanal creations. Accommodations are for three nights in the ideally located, Five-Star JW MARRIOTT.

The Pre-Tour Option is at additional cost. Details will be provided with your reservation confirmation.



Double Cabin



Beagle Restaurant



FIRST-CLASS EXPEDITION VESSEL SANTA CRUZ II

Small Ship, Sustainable Cruising

Refurbished in 2015, the locally based SANTA CRUZ II is designed to navigate the environmentally sensitive waters of the remote Galápagos and provides your family with comprehensive access to the islands. The ship employs the latest in sustainable cruising technology in order to protect the archipelago's delicate ecosystem and maintains the highest international safety standards.

Exploration and Enrichment

A team of onboard Ecuadorian naturalists share their in-depth insight and knowledge during daily excursions, natural history lectures for the whole family and special activities for Young Explorers. The ship provides a glass-bottom boat, Zodiacs for island landings, complimentary snorkeling equipment, kayaks and a stargazing program.

With Our Compliments

In addition to the included island and marine activities, enjoy complimentary wine, beer, juice or soda with lunch and dinner and a 24-hour coffee and tea station in the ship's library.

Only 50 Suites and Cabins

All accommodations aboard the SANTA CRUZ II are ocean-view, air-conditioned and tastefully appointed, featuring a private bathroom with shower, a safe and a hair dryer. Cabins (163 to 192 square feet) and Suites (325 square feet) offer two twin beds or one double bed. A limited number of triple-bed configurations are available. Many cabins can be booked as an adjoining pair.

Life on Board

All meals featuring delicious international and Ecuadorian specialties, as well as additional Young Explorer-friendly dining and beverage options, are served in single seatings in the inviting Beagle Restaurant. Between excursions guests may enjoy leisure time aboard ship in the two lounges, natural history library with Internet access, bar, observation deck, two hot tubs and fitness center.

Professional, Attentive Service

The friendly staff is always at your service, with a ratio of one crew member for every 1.8 guests. There is a full-time physician and an onboard infirmary.

Glass-Bottom Boat



Included Features

In Guayaquil, Ecuador

- ◆ One night in the deluxe HILTON COLÓN HOTEL.
- ◆ One full American breakfast.
- ◆ Upon program conclusion, day room in the deluxe HILTON COLÓN HOTEL before return flight to the U.S.

On board the first-class expedition vessel SANTA CRUZ II

- ◆ Six-night cruise of Ecuador's Galápagos Islands round trip Baltra Island, with calls at the Galápagos' most beautiful islands: Santa Cruz, San Cristóbal, Santa Fé, South Plaza, Española and North Seymour.
- ◆ Ocean-view, air-conditioned accommodations with private bathroom facilities.
- ◆ Three meals each day, featuring international and Ecuadorian cuisine, with Young Explorer-friendly dining options.
- ◆ Complimentary wine, beer, juice or soda is served with lunch and dinner.
- ◆ Captain's Welcome and Farewell Receptions.
- ◆ **Multilingual naturalists** will share their in-depth insights and specialized expertise about the Galápagos' distinctive ecosystem and wildlife while on board, on shore and in the water.
- ◆ Exciting **Highlights for Young Explorers*** including snorkeling, ship navigation tour, cooking lesson, stargazing and scientist adventures.
- ◆ **Island excursions each day** by Zodiac landing craft focusing on the unique wildlife, natural history and conservation efforts in the Galápagos, sea conditions and weather permitting.
- ◆ **Complimentary snorkeling equipment and kayaks** for further exploration of the Galápagos' diverse marine life.
- ◆ **Nighttime stargazing** on the Sky Deck, weather permitting.



Enhanced Travel Services

- ◆ Transfers and luggage handling abroad for participants whose arrival(s)/departure(s) coincide with the scheduled group transfer(s).
- ◆ All excursions and visits, as outlined above, with experienced naturalists and local guides.
- ◆ Gratuities to local guides and drivers on included excursions and transfers.
- ◆ Complimentary bottled water in your Suite or Cabin aboard ship and on excursions.
- ◆ Galápagos National Park fee.
- ◆ Hospitality desk in the hotel and aboard ship.
- ◆ The services of experienced Gohagan & Company Travel Directors 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 Gohagan & Company.

**minimum age 6 years*

Small Zodiacs allow for remote island landings and up-close encounters with wildlife.



Machu Picchu and the Sacred Valley Post-Tour Option

Enjoy this extraordinary opportunity for your family to experience Machu Picchu, the majestic “lost city of the Incas;” the lush Sacred Valley; and the colonial and Inca traditions of Cuzco—a family adventure of a lifetime.

Perched on an awe-inspiring mountain range in the Peruvian Andes, Machu Picchu was obscured from humankind for 400 years until Yale Professor Hiram Bingham literally stumbled upon it in 1911. A century of extensive research and study still has not revealed the secrets of its purpose, its residents or its abandonment; nevertheless, this UNESCO World Heritage site has been carefully excavated and preserved.

Explorers of all ages will delight in the spectacular archaeological sites of the beautiful Sacred Valley, where ancient engineering marvels, such as the fortress of Ollantaytambo, stand as lasting testimony to the powerful and far-reaching Inca Empire. Here, village craftsmen employ age-old techniques to weave intricate tapestries and sculpt colorful pottery.

In the historic Inca capital of Cuzco, a UNESCO World Heritage site, marvel at the Inca stone fortress of Sacsayhuamán and grand Baroque- and Renaissance-style architecture that provide a fascinating mix of pre-Columbian and colonial influences.

Day 1 *Guayaquil, Ecuador/Fly to Lima, Peru*

Day 2 *Lima/Cuzco/Sacred Valley*

Day 3 *Sacred Valley/Scenic train ride to Machu Picchu*

Day 4 *Machu Picchu/Transfer to Cuzco*

Day 5 *Cuzco*

Day 6 *Cuzco/Lima*

Day 7 *Lima/Return to the U.S.*

The Post-Tour Option is at additional cost.

Details will be provided with your reservation confirmation.

Plaza de Armas is the magnificent center of historic Cuzco, a UNESCO World Heritage site.





Look for the unique and amazing naturally colored blue-footed booby along the rocky shores of the Galápagos Islands.

PHYSICAL REQUIREMENTS: Participants interested in this program should be in good health and able to walk at a moderate pace, without assistance, for a few miles on uneven terrain. You should be able to climb, without assistance, multiple sets of stairs that may not have handrails.

RELEASE OF LIABILITY, ASSUMPTION OF RISK AND BINDING ARBITRATION AGREEMENT

RESPONSIBILITY: Thomas P. 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 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 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 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 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 trip (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 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, naturalists 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.

DISCOUNTED RESERVATIONS: Discounts apply only to those reservations received in the offices of Gohagan in writing, accompanied by the required deposit, by January 15, 2018. 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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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 180 days prior to departure; from 120 through 179 days prior to departure, \$600 (\$200 Pre/Post Program(s)) per person; from 60 through 119 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 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 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#: 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 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 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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