Luxury Small Ship—only 45 Staterooms!
100% Ocean-View Staterooms
All Shipboard Gratuities Included
All Beverages Included
Dear Carolina Alumni and Friends:

Experience this specially designed small ship itinerary and voyage between two great cultural capitals, visiting a unique combination of the best of Southern Europe’s ports along the splendid coastlines of the French and Italian Rivieras with their well-preserved, ancient villages and idyllic islands. Discover the dynamic history of rivaling civilizations and their legacy of some of the world’s greatest art and architecture. Travel through the timeless cradle of the Renaissance and see firsthand why these stunning landscapes became a favorite retreat for artists, writers, nobility and gourmands.

The exclusively chartered, Five-Star M.V. Tere Moana, a sophisticated and authentic small ship, accommodates only 90 guests, features complimentary alcoholic and nonalcoholic beverages, and includes all shipboard gratuities. Travel in style while enjoying the benefits afforded by small ship cruising—a unique itinerary featuring several ports only accessible by small ship, the camaraderie of alumni travelers and exemplary service. The M.V. Tere Moana was relaunched in 2013 under new ownership following an extensive multimillion-dollar refurbishment.

Cruise from Barcelona to Rome with one port call each day and opportunities to visit five UNESCO World Heritage sites. This one-of-a-kind itinerary features wonderful, off-the-beaten-path small ports, along with legendary ones. Visit Carcassonne’s French medieval fortifications and the Italian picture-postcard, cliffside villages of the Cinque Terre. Explore the Renaissance treasures of Florence or the historic Tuscan monuments of Lucca and Pisa. Admire the natural beauty of Sardinia’s dazzling Costa Smeralda; Nice’s mélange of historical cultures, from the Savoys to the Habsburgs to the Romanovs; the principality of Monaco, the epitome of Riviera chic; Cannes, the centerpiece of the Côte d’Azur; and Corsica’s ancient and alluring port of Bonifacio.

Join fellow Tar Heels and friends for the rare opportunity to cruise aboard a special, Five-Star small ship ideally suited to these waters on this uniquely designed, exclusive itinerary, an overall great value! This program sold out quickly last season, so we encourage you to book now while space and Early Booking Savings are available.

Yours at Carolina,

Douglas S. Dibbert ’70
President
The University of North Carolina
General Alumni Association
The turquoise waters and emerald coasts of the French and Italian Rivieras have long enticed the Greeks, Etruscans, Phoenicians, Romans and Germanic peoples. The beau monde began flocking to the seaside towns as de rigueur of the 19th-century “Grand Tour” to rejuvenate in the salubrious climate. The rise of Italian nobility—particularly the Savoys, Italy’s ruling family from 1861 to 1946, and the Grimaldis, the lineage of the current Prince of Monaco—further influenced the development of these coastal gems nestled between the Alps and the sea. The Côte d’Azur’s radiant quality of light captivated Pablo Picasso, Henri Matisse and Marc Chagall, distinctly influencing each artist’s use of brilliant colors, while the glamour of the region attracted great writers like F. Scott Fitzgerald and Ernest Hemingway.

Barcelona, Spain
The lively and beautiful quarters of Barcelona are filled with Europe’s greatest concentration of Gothic architecture and the artistic treasures of Dali, Gaudí and Picasso.

Carcassonne
Settled on the frontier between France and Spain along ancient trade routes linking the Atlantic with the Mediterranean and Iberian Peninsula, the medieval core of Carcassonne is a UNESCO World Heritage site. Occupied since the sixth century B.C., it was fortified by the Romans, conquered by the Visigoths in the fifth century, overrun by Persians in the seventh century and invaded by Franks and hordes of Barbarians. Each of these civilizations left their indelible influence on the extraordinary architectural and artistic heritage of the city over the centuries. Walk the cobblestone streets, visit the Musée des Beaux Arts, admire the drawbridges and watchtowers of Carcassonne and enjoy the joyous

Cover photo: Brightly painted houses and fishing boats line Portofino’s waterfront on the Italian Riviera.

Photo this page: A fairy-tale image of towers and drawbridges, the medieval town of Carcassonne is protected by double walls nine to 15 feet thick.
ringing of bells that evoke its Gothic and medieval past. Travel to the nearby Corbières Mountains to tour the well-preserved, 12th-century Cistercian Abbey of Fontfroide.

Nice, France
One of the oldest human settlements in the world, with archaeological sites dating to the Lower Paleolithic period, Nice remains rich in its traditions and centuries-old culture. This capital of the Côte d’Azur is bursting with the colors that inspired Chagall and Matisse: the azure waters of the Mediterranean, terra cotta roofs, ocher and yellow houses, emerald green gardens, budding flower markets and marbled tile squares of Baroque and French theaters. Enjoy a walking tour of Vieux Nice (old town) and a stroll through the vibrant outdoor flower market. Visit the Musée Marc-Chagall, home to the largest collection of the artist’s works, including the 17-canvas Biblical Message.

Cannes
Settled as a fishing village by monks, Cannes today is the quintessence of dazzling Riviera allure and host of its renowned international film festival. On an optional excursion, see the picturesque, palm-lined La Croisette promenade; admire the medieval lanes, churches and castle of Le Suquet on a walking tour of Cannes’ old quarter; and see the world-famous Film Festival Palace.

Monte Carlo, Monaco
The principality of Monaco’s dazzling historic district, Monte Carlo offers an intoxicating mixture of princely sights and intrigue and is famous for its Grand Casino. Admire the legendary belle-époque architecture and enjoy a walking tour on the historic Rock of Monaco. See the changing of the guards at the Prince’s Palace, home of Europe’s longest-reigning dynasty, and the neo-Romanesque Cathedral of St. Nicholas, where Princess Grace is interred.

Cinque Terre, Italy
From Porto Venere’s small harbor, board a private boat cruise and dock in the villages of the Cinque Terre. This UNESCO World Heritage site is a series of five fishing villages with lovely past fishing villages with lovely pastel homes clinging to remote cliffs that jut into the Ligurian Sea. Discover the spectacular nuances of the towns of Riomaggiore and Vernazza, linked by walking paths that offer marvelous views of the charming coves, hidden beaches and terraced vineyards that produce the famous dessert wine Sciacchetrà.

Portofino
Portofino is the perfect village for a leisurely afternoon on the Italian Riviera. Visit the 17th-century San Giorgio Church, home to the relics of this dragon-slaying saint; stroll the pedestrian-only streets; or sip a cappuccino in an outdoor café.

Florence
Enjoy the rolling Tuscan landscape of vineyards and cypresses en route to Florence, birthplace of the Renaissance. This iconic UNESCO World Heritage site is a treasure trove of unparalleled achievements in art, architecture and literature. Admire Brunelleschi’s soaring dome; Ghiberti’s
moving “Doors of Paradise,” depicting scenes from the Old Testament in cast bronze; and Michelangelo’s *David*, considered one of his crowning achievements.

### Pisa/Lucca
The beautifully preserved medieval cities of Lucca and Pisa are a short, scenic drive from the port city of Livorno. Pisa’s famous Piazza dei Miracoli, a UNESCO World Heritage site, showcases the legendary Leaning Tower, the impressive 11th-century Duomo and the largest baptistery in Italy. Lucca’s intact Renaissance city walls are now a promenade for pedestrians, and its elaborate 11th-century Cattedrale di San Martino is still an important symbol of the city.

### Costa Smeralda, Sardinia
Sardinia’s Costa Smeralda (Emerald Coast) features remote seaside villages, elegant villas, a rugged landscape rising from exquisite white sand beaches and azure waters plied by sleek luxury yachts. Anchor at Golfo Aranci near Porto Cervo, a haven for celebrities.

## I T I N E R A R Y

<table>
<thead>
<tr>
<th>Day</th>
<th><strong>BARCELONA PRE-CRUISE OPTION</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Depart the U.S.</td>
</tr>
<tr>
<td>2</td>
<td>Barcelona, Spain/ Embark M.V. Tere Moana</td>
</tr>
<tr>
<td>3</td>
<td>Port-La-Nouvelle, France, for Carcassonne</td>
</tr>
<tr>
<td>4</td>
<td>Nice/Cannes</td>
</tr>
<tr>
<td>5</td>
<td>Monte Carlo, Monaco</td>
</tr>
<tr>
<td>6</td>
<td>Porto Venere, Italy, for Cinque Terre/Portofino</td>
</tr>
<tr>
<td>7</td>
<td>Livorno for Florence or Pisa and Lucca</td>
</tr>
<tr>
<td>8</td>
<td>Golfo Aranci, Costa Smeralda, Sardinia/Bonifacio, Corsica, France</td>
</tr>
<tr>
<td>9</td>
<td>CivitaVecchia, Italy/ Disembark ship/Return to the U.S.</td>
</tr>
</tbody>
</table>

### Rome Post-Cruise Option
The distinctive early-14th-century tower of the Palazzo Vecchio and Filippo Brunelleschi’s magnificent 15th-century dome are consummate symbols of Florence and the Renaissance.

### Bonifacio, Corsica, France
Dock in the ancient town of Bonifacio, overlooking the sparkling harbor from sheer white limestone cliffs at the southern tip of the island of Corsica. Often referenced by historians as a site in Homer’s *Odyssey*, this beautiful port’s fundamentally French character bears a strong Italian imprint, manifested in the islanders’ French-Italian dialect.

Transfer by small train for the optional excursion featuring a walk through the incredibly picturesque medieval citadel and Old Town. Stroll the Rue des Deux-Empereurs, where Charles V and Napoleon once lodged, and see the Gothic Church of St-Dominique and the famous Grain de Sable limestone formation.

### Rome, Italy
Once the center of a vast empire, today this UNESCO World Heritage site is the historic heart of Italy. From the iconic Colosseum and the Vatican to the Spanish Steps and the Catacombs, the remains of ancient Rome continue to astonish visitors.

*Prince Ranier III’s palace overlooks the Mediterranean from the 200-foot-high Rock of Monaco.*
M.V. Tere Moana

The exclusively chartered Five-Star, 90-passenger M.V. Tere Moana fits the profile of small ship cruising and was named Top Small Ship Cruise Line from the readers of Travel + Leisure in its 2014 World’s Best Awards. Travel in Five-Star comfort and style while experiencing exemplary service and enjoying the benefits afforded by small ship cruising without the long lines and other inconveniences of larger ships. M.V. Tere Moana can dock in ports inaccessible to larger vessels. Following a multimillion-dollar renovation under new ownership, the ship re-entered service in 2013.

Eight of the spacious, Five-Star, ocean-view accommodations have private verandas. Each Stateroom features a large picture window, private marble- and teak-appointed bathroom with shower, one queen bed or two twin beds, in-suite complimentary beverages, luxurious European linens and amenities, individual climate control, robes, cotton slippers, satellite television, minibar, safe and hair dryer. Complimentary welcome flowers and fruit are provided in each Stateroom upon arrival.

Complimentary alcoholic and nonalcoholic beverages are served throughout the cruise. The elegant L’Etoile dining room and La Veranda restaurant accommodate all guests at a single, unassigned seating, and an attentive staff serves international cuisine featuring fresh local ingredients. Early-risers’ coffee, buffet breakfast, buffet lunch, afternoon tea and dinner are served daily. Enjoy indoor or outdoor dining in La Veranda for breakfast and lunch. Dinner is served nightly in the L’Etoile dining room, with a menu featuring two-star Michelin chef-designed signature dishes. Complimentary room service and vegetarian and wellness meal options are available.

The inviting and spacious public areas are tastefully appointed and include a large lounge, two bars, a comfortable library with computers, wireless Internet hotspots, spa, fitness center, boutique and outdoor swimming pool.

The M.V. Tere Moana’s English-speaking crew provides courteous, professional service and sails with an onboard physician. There is one crew member for every 1.5 guests. The ship has an elevator.
Included Features

On board the exclusively chartered Five-Star Small Ship M.V. TERE MOANA

♦ Seven-night cruise from Barcelona, Spain, to Civitavecchia, Italy, with port calls at Port-la-Nouvelle for Carcassonne, Nice and Cannes, France; Monte Carlo, Monaco; Porto Venere for Cinque Terre, and Livorno for Florence or Pisa and Lucca, Italy; Golfo Aranci for Costa Smeralda, Sardinia, Italy; and Bonifacio, Corsica, France.

♦ Spacious and elegant ocean-view Staterooms, each with private bathroom.

♦ Captain’s Welcome and Farewell Receptions.

♦ All meals on board, each served at a single, unassigned seating—early-risers’ coffee, buffet breakfast, buffet lunch, afternoon tea and dinner.

♦ Complimentary alcoholic and nonalcoholic beverages are served throughout the cruise.

♦ Excursion to Carcassonne, a UNESCO World Heritage site, with visits to the Musée des Beaux Arts and Romanesque Abbey of Fontfroide.

♦ Excursion to Nice featuring a walking tour of the charming old town and visit to the Musée Marc-Chagall.

♦ Excursion to the Rock of Monaco with visits to the old town and Cathedral of St. Nicholas.

♦ Leisure time in chic Monte Carlo, the epitome of the Riviera.

♦ Excursion along the UNESCO World Heritage site of the Cinque Terre to visit the charming cliffside villages of Riomaggiore and Vernazza.

♦ Leisure time in picturesque Portofino.

♦ Choice of a full-day excursion to Florence, a UNESCO World Heritage site, featuring visits to the octagonal Baptistery and the medieval Palazzo Vecchio, or a full-day excursion to the Tuscan cities of Pisa, a UNESCO World Heritage site, and Lucca.

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 local guides.

♦ Gratuities to shipboard personnel are included.

♦ Gratuities to local guides and drivers on included excursions and transfers.

♦ The services of experienced Gohagan & Company Travel Directors throughout the program.

♦ Complimentary state-of-the-art audio headset for each participant during guided excursions.

♦ Hospitality desk aboard ship.

♦ A selection of optional excursions is available at additional cost.

♦ Travel document wallet, name badge and pre-departure information.

♦ Automatic $250,000 flight insurance policy for each participant ticketed on flights by Gohagan & Company.
Barcelona Pre-Cruise Option
Explore the heart of Barcelona, once an ancient Roman trading port, today the avant-garde capital city of Catalonia. Enjoy a city tour featuring the Gothic Quarter, Barcelona’s original Old City. See Antoni Gaudí’s Casa Milà and visit the Basílica de la Sagrada Familia, both UNESCO World Heritage sites. In the Penedès region, home of cava, Spain’s acclaimed sparkling wine, tour Codorníu, one of the largest underground wine cellars in the world, and visit the Benedictine monastery and 16th-century basilica on the multi-peaked mountain of Montserrat. Accommodations for two nights are in the deluxe MAJESTIC HOTEL & SPA BARCELONA.

Rome Post-Cruise Option
The “Eternal City” of Rome, a UNESCO World Heritage site and capital of the ancient Roman Empire, showcases the magnificent landmarks from its centuries as a center of power, culture and religion and is the ideal conclusion to your voyage. See the city’s ancient monuments, including the Colosseum, the Roman Forum and the Pantheon. Enjoy a tour of St. Peter’s Basilica, the Vatican Museums, including the recently reopened Raphael Rooms, and the Sistine Chapel. Accommodations for two nights are in the deluxe INTERCONTINENTAL DE LA VILLE ROMA.

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

Dating to A.D. 80, the Colosseum hosted acrobats, exotic animals, gladiators and wrestlers for almost 400 years.
LAND/Cruise Tariff

<table>
<thead>
<tr>
<th>Stateroom Category</th>
<th>Description</th>
<th>Early Booking Price through March 6, 2015</th>
<th>Regular Price after March 6, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Ocean-view Stateroom with one large window. Decks 3 and 4, forward. (limited availability)</td>
<td>$5295</td>
<td>$6295</td>
</tr>
<tr>
<td>5</td>
<td>Ocean-view Stateroom with one large window and sitting area. Deck 3, forward.</td>
<td>$6195</td>
<td>$7195</td>
</tr>
<tr>
<td>4</td>
<td>Ocean-view Stateroom with one large window and sitting area. Deck 3.</td>
<td>$6495</td>
<td>$7495</td>
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<tr>
<td>3</td>
<td>Ocean-view Stateroom with one large window and sitting area. Deck 4, forward.</td>
<td>$6895</td>
<td>$7895</td>
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<tr>
<td>2</td>
<td>Ocean-view Stateroom with one large window and sitting area. Deck 4.</td>
<td>$7195</td>
<td>$8195</td>
</tr>
<tr>
<td>1</td>
<td>Ocean-view Stateroom with expansive floor-to-ceiling sliding glass door that opens to a private balcony, sitting area. Deck 5.</td>
<td>$7995</td>
<td>$8995</td>
</tr>
</tbody>
</table>

$85 as deposit ($800 per person and $200 per person Barcelona Pre-Cruise Option and/or $200 per person Rome Post-Cruise Option).

Singles are available in category 4 at $10395 and category 2 at $11295 on or before March 6, 2015. Add $1000 for reservations made after March 6, 2015.

$6495

Singles are available in category 4 at $8195 and category 2 at $9195.

Taxes are an additional $395 per person and are subject to change.

*MV. TERE MOANA has been specially contracted for this tour, and the applicable deck plan is available on request from Gohagan & Company and reflects the only valid cabin categorization of the vessel.

Rivieras and Islands Reservation Form

Membership Requirement: Tour participants who are not members of the General Alumni Association must join the Association ($45 for singles, $55 for couples) to participate. Please pay by separate check made payable to the General Alumni Association and mail with this reservation form. I understand that reservations will be available on a first-come, first-served basis. I accept the conditions as stated in this brochure and submit my reservation as indicated. I understand that the balance is due April 30, 2015.

Signature: __________________________ Date ______________________

I am requesting ______ reservation(s), and have enclosed my checks for $______ as deposit ($800 per person and $200 per person Barcelona Pre-Cruise Option and/or $200 per person Rome Post-Cruise Option). Please make deposit checks payable to Thomas P. Gohagan & Company and mail with this form to General Alumni Association, The University of North Carolina, George Watts Hill Alumni Center, P.O. Box 660, Chapel Hill, NC 27514-0660, (877) 962-3980.

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 Pre-Cruise Option

- Double at $975 per person.
- Single at $1375 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).

Rome Post-Cruise Option

- Double at $1145 per person.
- Single at $1645 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 to book my/our air from

- (fill in departure city) to Barcelona, Spain, with return from Rome, Italy, at additional cost to be advised.

- Economy Class
- Business Class
- First Class

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

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

Visa

MasterCard

Signature as it appears on credit card

Card Number: __________________________ Exp. Date: __________________________
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 or any such persons or entities who 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 riot, 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, overcrowding or downgrading of accommodations, mechanical or other failure of aircraft or other means of transportation, acts of or by any vessel, port authority, or government agency, any transportation mechanism to arrive or depart timely or safely.

Gohagan reserves the right, without refund, to substitute vessels, hotels or attractions of a similar category for those listed in this brochure. Gohagan reserves the right to substitute vehicles, hotels or attractions of a similar category for those listed in this brochure. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure.

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 such change. Ship schedules, port calls, hours of arrival and departure, sightseeing events, special events, performances, lecture series (if applicable), accommodations, meals, taxes and other charges are subject to change without notice and are subject to cancellation or without prior notice. Gohagan is not responsible for and is not required to compensate passengers under these circumstances. Gohagan reserves the right, without refund, to substitute vessels, hotels or attractions of a similar category for those listed in this brochure. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure. Gohagan reserves the right to substitute vessels, hotels or attractions of a similar category for those listed in this brochure.

TRIP INSURANCE: Your travel insurance premium is included in the published price. Our travel insurance includes insurance. In the event that you must cancel your participation in a travel program, trip cancellation insurance may be the only source of reimbursement. 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#: 203186-40, WST#: 601 767 666, OST#: TA 0905. BINDING ARBITRATION: Any controversy or claim arising out of or relating in any way to this Release of Liability, Assumption of Risk and Binding Arbitration Agreement, the brochure, or any other information relating to the trip, or to the trip itself, shall be settled solely and exclusively by binding arbitration in Chicago, Illinois, in accordance with the commercial rules of the American Arbitration Association then existing. In any such proceeding, the substantive, but not procedural law of Illinois will apply. The arbitrator and not any federal, state, or local court or agency shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this contract, including but not limited to any claim that all or any part of this contract is void or voidable.

ACCEPTANCE OF CONTRACT: By forwarding of deposit, the participant certifies that he/she does not have any mental, physical or other condition of disability that would create a hazard for himself/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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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 150 days prior to departure; from 120 through 179 days prior to departure, $800 ($200 Pre/Post Program(s)) per person; from 95 through 119 days prior to departure, 50% of the published full regular tariffs; from 61 through 94 days prior to departure, 75% of the published full regular tariffs; cancellations 60 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 fees, and any other administrative fees may apply.