



JOHNS HOPKINS
UNIVERSITY



WINGS OVER TANZANIA

during The Great Migration

Ngorongoro Crater ♦ Serengeti ♦ Lake Manyara ♦ Tarangire

January 24 to February 4, 2017





JOHNS HOPKINS UNIVERSITY

Dear Alumni & Friends:

Travel with us on this custom-designed journey of a lifetime into the majestic natural wonder that is Tanzania to behold the timeless phenomenon of the extraordinary Great Migration by land and air—the best and most comprehensive way to experience one of Earth’s most incredible natural spectacles. Here, cycles of rain and renewal dictate the foraging patterns of over one million wildebeest, 500,000 zebra and vast herds of Thomson’s gazelle and Cape buffalo that instinctively gather and migrate in pursuit of food and water while preyed upon by magnificent carnivores—lion, cheetah and leopard.

By way of a four-wheel-drive land cruiser, descend into the 12-mile-wide Ngorongoro Crater, a unique conservation area enclosed by impressive 2000-foot-high walls of a prehistoric caldera and a remarkable sanctuary for incredible wildlife, such as the black rhinoceros, eland, gazelle and lion. Discover more about the ancestry of the human race at Oldupai Gorge, one of the most important paleoanthropological sites in the world, where bones from early hominin species were unearthed by the acclaimed Leakey family. Visit a typical Maasai village with exuberant Tanzanians dressed in colorful traditional clothing, and observe firsthand Tanzania’s educational system during a stop at Kibaoni Primary School.

In addition to game drives, experience unique flight-seeing opportunities by chartered private aircraft, an amazing perspective from which to view the African landscape. Spend three nights in the heart of Serengeti National Park and two nights in Ngorongoro Conservation Area in the award-winning Serena Lodges, ideally located for optimal wildlife observation. An expert safari guide will accompany you on game drives and share insight into Tanzania’s ecosystem as you follow the habitual patterns of the Big Five—begin your day at first light with an early morning game drive, when nocturnal animals conclude their foraging and the grazers of the plains begin theirs. Depart on a second game drive as the African sun gives way to dusk, and experience the remarkable glow of the setting sun as it illuminates the African wilderness.

You don’t want to miss this once-in-a-lifetime safari. Please come join us!

Cordially,

Marguerite Ingalls Jones, A&S '74, Bus '88
Travel Program Director
Office of Alumni Relations
The Johns Hopkins University





NATURE'S PAGEANT ON THE SERENGETI PLAINS

A UNESCO World Heritage Site

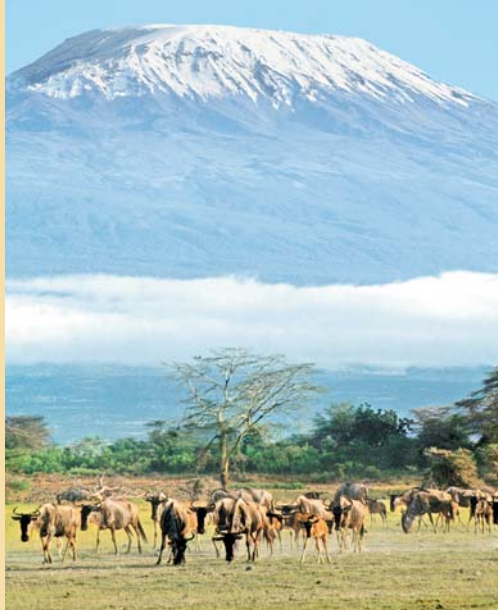
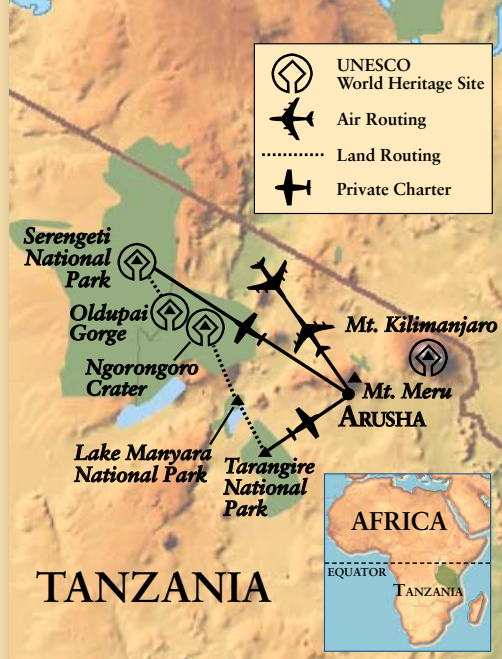
Tanzania's Serengeti—the “endless plains” of the Maasai, whose herdsmen and warriors have roamed its trackless grasslands for centuries—where nature and culture are inextricably linked, forms the heart of a unique ecosystem that encompasses the neighboring Ngorongoro Conservation Area and Kenya's Maasai Mara National Reserve. Within its 5400 square miles, the Serengeti's abundant diversity of natural habitats—short- and tall-grass savannas, acacia woodlands, meandering rivers and rich wetlands—provide a sanctuary for the greatest variety and number of game animals on Earth.

The key to the vitality of the Serengeti lies in the seasonal migrations of its wildlife in a rhythmic cycle triggered by the masika (long rains) and mvuli (short rains) between the Serengeti and the Maasai Mara. By November of each year, the Serengeti's savannas have been replenished with a fresh growth of succulent grasses, herbs and shrub foliage; and splinter herds of more than one million wildebeest and countless zebra, gazelle and other grazing animals begin yet another southerly 250-mile-long trek from the Maasai Mara to the Serengeti, returning just in time for the January through March calving season, the prime time to view the herds in Tanzania. Commencing in May, at the end of the mating season, the cycle reverses as a new generation of these incredible herds trek back north toward the Maasai Mara, repeating nature's pageant of migration and birth.

Cover photo: A magnificent and regal mammal, lions are the only cats that live in groups—called prides.

Photo this page: Herds of migrating wildebeest and zebra instinctively follow a brave leader across the river.





Mt. Kilimanjaro's snows and glaciers provide water for plants and migrating wildlife, such as wildebeest.

U.S.

Day 1

Depart for Tanzania.

Arusha, Tanzania

Day 2

Arrive at Kilimanjaro International Airport near Arusha, a city nestled at the foot of Mount Meru, gateway to Tanzania's renowned national game parks. Transfer to the deluxe LAKE DULUTI SERENA HOTEL, built in the distinct, traditional style of a colonial coffee plantation amid verdant, landscaped coffee fields with picturesque views of nearby Lake Duluti.

Arusha/Serengeti National Park

Day 3

Enjoy a scenic, privately chartered flight over the sweeping African plains en route to the legendary UNESCO World Heritage-designated Serengeti National Park. Check into the deluxe SERENGETI SERENA SAFARI LODGE, located within the park and selected for its proximity to the park's largest year-round concentration of wildlife. On your afternoon game drive, see the diverse and abundant fauna of this

vast ecosystem, such as Thomson's gazelle, giraffe, cheetah and leopard.

Join your fellow participants this evening for a Welcome Reception at the lodge.

Serengeti

Days 4 and 5

One of the most spectacular moments you can experience in nature is to be surrounded by great herds of wildebeest, gazelle, topi, zebra and Cape buffalo, only a fraction of more than two million animals inhabiting a mere 5400 square miles of savannas and woodlands. Explore the trackless grasslands that support this abundance of grazing animals during morning and afternoon game safaris. Look for granite *kopjes* (outcrops) dotting the plains, which are favored by large cats, especially lion and leopard. Experience prolific, world-class bird-watching possibilities with more than 500 species in the expansive marshland, which attracts thousands of waterbirds.

Enjoy a phenomenal aerial perspective of the Serengeti's plains during an early morning hot air balloon flight option, weather conditions permitting.

In the heart of the African wilderness, surprising photo opportunities occur as you explore the expansive grasslands of the Serengeti.





During game excursions led by expert guides, view migrating African elephants resting in the shade of baobabs, acacias and other trees up close from your safari vehicle.

Serengeti/Oldupai Gorge/ Ngorongoro Crater

Day 6

Following breakfast, check out of the lodge and visit Oldupai Gorge, the most famous archaeological location in East Africa and the wellspring of our DNA. Formerly known as Olduvai, this was a mispronunciation of the Maasai word “Oldupai” for the type of wild sisal that grows around the gorge.



The rare black rhinoceros shares a symbiotic relationship with the oxpeckers of Ngorongoro Crater.

Here, in 1960, Dr. Louis Leakey and his family made the important discovery of a 1.8-million-year-old *Homo habilis*. In 1959, his wife, Mary Leakey, unearthed the skull of *Zinjanthropus*, an early hominin that proved invaluable to the study of human ancestry. Enjoy a discussion on Oldupai Gorge, known as the “cradle of mankind,” given by a local expert.

After lunch, continue on a game drive to Ngorongoro Conservation Area, a UNESCO World Heritage site, and check into the deluxe NGORONGORO SERENA SAFARI LODGE, perched on the rim of the magnificent crater, where each guest room offers stunning views of the natural surroundings and wildlife.

This afternoon, experience a cultural exchange in a typical Maasai village with exuberant Tanzanians dressed in colorful traditional vestments. These tribal people have held fast to their ancestral ways, centered around their cattle, which provide them with sustenance and clothing and shape their cultural values.

The Deluxe, Award-Winning Serena Hotels and Safari Lodges

This program has been specially designed to feature Serena Hotels and Safari Lodges that have provided award-winning, deluxe accommodations for over 40 years. Ideally located in the heart of game reserves and lush mountain villages, these lodges immerse you in the largest concentration of wildlife and offers a unique local experience with tasteful, modern facilities.

Ngorongoro Crater

Day 7

After breakfast, board a four-wheel-drive land cruiser and descend 2000 feet to the floor of Ngorongoro Crater, a remarkable sanctuary for hundreds of mammal and bird species, for a morning of game tracking.

Born from the collapse of a massive volcano over two million years ago, the 12-mile-wide crater shelters an immense year-round concentration of incredible wildlife, lively with personality and unique behavior. The profusion of game reflects the diversity of habitats found on the crater floor: savannas, forests, marshlands, salt pans and a freshwater lake. With abundant grass and a permanent water supply, the crater supports herds of grazing animals that, in turn, attract lion, leopard and cheetah.

Observe parades of zebra, wildebeest, gazelle, Cape buffalo and bull elephant; watch for the critically endangered black rhinoceros; and look for hippopotamus seeking refuge from the midday sun in the Ngoitokitok Springs. Also, watch for the numerous species of birds that find a home in the crater, including ostrich, crowned crane, flamingo and other waders. Together, the distinct flora and fauna of the crater make this a truly unique ecosystem.

Later, survey the crater and its abundant wildlife from your lodge’s viewing terrace, right on the crater’s rim.

Ngorongoro Crater/ Lake Manyara National Park

Day 8

After breakfast, check out of the lodge and enjoy a scenic drive to the edge of the Great Rift Valley,



Look for tree-climbing lions throughout Tarangire National Park, a spectacular sight for which this park is renowned.

arguably the most significant physical detail of the Earth that is visible from outer space. Observe Tanzania's educational system firsthand during a stop at Kibaoni Primary School, the first public primary school in Tanzania with a library—visitors to the country donated most of its book collection. Meet the headmistress and see the school's classrooms.

Continue to Lake Manyara National Park. On arrival, check into the deluxe LAKE MANYARA SERENA SAFARI LODGE before embarking on an afternoon game drive.

Lake Manyara/ Tarangire National Park

Day 9

After daybreak, drive through Lake Manyara National Park in search of hippopotamus and brilliantly hued flamingo found in pools along the lake's shoreline. Watch for troops of baboons and blue monkeys scampering along tree branches, and scan the grassy floodplain in search of Cape buffalo, wildebeest, tusked elephant and giraffe. Look for Lake Manyara's most famous inhabitant, the lion, who likes to climb up and lie languidly over the branches of the acacia tree.

Enjoy a scenic drive to Tarangire National Park and the distinctive TARANGIRE SAFARI LODGE tented camp. This afternoon, enjoy a game drive and sightings of the vast array of wildlife along

the banks of the Tarangire River. Try to spot the kori bustard, the largest flying bird native to Africa, and the stocking-thighed ostrich.

Tarangire

Day 10

Rise with the early African sunlight for a game drive to experience the park at dawn. Upon returning to the lodge, you can watch as herds of elephant gather near the drying riverbed in search of underground streams while migratory wildebeest, zebra, buffalo, impala, gazelle and eland crowd the banks. During your afternoon game drive, keep an eye out for lion and cheetah—Tanzania's most powerful predators—in their natural habitat.

Tarangire/Arusha

Day 11

After breakfast, enjoy a scenic flight across the vast African plains in your privately chartered aircraft to Arusha. Have lunch at the Arusha Coffee Plantation Lodge upon arrival. Continue to the deluxe LAKE DULUTI SERENA HOTEL, where day rooms have been reserved. Enjoy time at leisure, and after dinner on your own, transfer to the airport for your return flight to the U.S.

U.S.

Day 12

Your return flight arrives today.


Cape buffalo, one of Africa's "Big Five," thrive in most grassland habitats within 12 miles of a watering hole, which is central to the complex ecosystem of Tanzania's wildlife.



Included Features

In Arusha

- ◆ One night (upon arrival) and one day room (final day) in the **LAKE DULUTI SERENA HOTEL**.
- ◆ One breakfast in the hotel.
- ◆ Welcome safari briefing and introduction.

 Privately chartered scenic flight from Arusha to the beautiful landscape of Serengeti National Park.

In Serengeti National Park

- ◆ Three nights in the **SERENGETI SERENA SAFARI LODGE**, designed to blend naturally into the African landscape.
- ◆ Three breakfasts, three lunches and three dinners.
- ◆ Morning and afternoon game drives in this UNESCO World Heritage site.
- ◆ Welcome Reception.

Game drive en route from Serengeti to Ngorongoro Crater, including a picnic lunch and a visit to Oldupai Gorge, the “cradle of mankind,” for a talk by the local curator.

In Ngorongoro Conservation Area

- ◆ Two nights in the impressive **NGORONGORO SERENA SAFARI LODGE**.
- ◆ Two breakfasts, one lunch and two dinners.
- ◆ Visit to a traditional Maasai village to experience their daily life and culture.
- ◆ Extensive excursion into the UNESCO World Heritage site Ngorongoro Crater aboard a four-wheel-drive land cruiser, with a picnic lunch.

Scenic drive from Ngorongoro to Lake Manyara National Park.


In Lake Manyara National Park

- ◆ One night in the dramatic **LAKE MANYARA SERENA SAFARI LODGE**.
- ◆ One breakfast, one lunch and one dinner.
- ◆ Morning and afternoon game drives.
- ◆ Visit to Kibaoni Primary School to meet with its headmistress.

Scenic drive from Lake Manyara to Tarangire National Park.

In Tarangire National Park

- ◆ Two nights in the distinctive **TARANGIRE SAFARI LODGE** tented camp.
- ◆ Two breakfasts, two lunches and two dinners.
- ◆ One morning and two afternoon game drives.

 Privately chartered scenic flight from Tarangire to Arusha followed by lunch at the Arusha Coffee Plantation Lodge.

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, led by experienced, English-speaking local guides.
- ◆ Gratuities to safari drivers/guides/pilots for included excursions and transfers.
- ◆ Complimentary bottled water provided in individual lodge rooms and on safari vehicles.
- ◆ Hot air balloon flight option available at additional cost, weather permitting.
- ◆ The services of experienced Gohagan & Company Travel Directors throughout the 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.



Groups of zebra, known as harems, travel over 100 miles across the savanna during the Great Migration in search of water.

Wings Over Tanzania

During your safari, experience an extraordinary way to see the untamed wonders and wildlife of Africa's incomparable landscapes—by air. Our exclusively chartered flights are the most scenic and comfortable way to transfer between your farthest destinations, eliminating some of the long drives over dusty, bumpy routes. Aboard a private aircraft, watch the impressive landscape of Tanzania unfold before you from high above the plains—an aerial perspective unmatched by any other. On ascent and descent, watch for wild animals—stately giraffe, prides of lion and herds of elephant—from this awe-inspiring vantage point.



Balloon Safari Option

Enjoy a phenomenal aerial perspective during a spectacular early morning hot air balloon flight as you float over the expansive Serengeti. Take in your captivating surroundings with a bird's-eye view of its magnificent wide plains and wildlife, followed by an English breakfast served with sparkling white wine. Space is limited. Weather permitting.



The Optional Excursion is available at additional cost. Details will be provided with your reservation confirmation.

Amidst Tanzania's stunning plains, watch for giraffe stooping down to drink, a rare sight as they generally rely on water from dew and acacia leaves high up in the trees.





Ngorongoro Crater's wetlands offer a cool sanctuary for a pod of hippopotamus, which can run as fast as 30 miles per hour and may weigh more than 4000 pounds each.

LAND/CHARTER AIR* TARIFF	<i>Early Booking Price through July 18, 2016</i>	<i>Regular Price after July 18, 2016</i>
<i>Per person, based on double occupancy</i>	\$7995	\$8495

- ◆ Singles are available upon request for an additional \$1000.
- ◆ Taxes are an additional \$640 per person and are subject to change.
Visa fees are at additional cost to be advised.

*Chartered air transfers (Arusha/Serengeti and Tarangire/Arusha) are included.

WINGS OVER TANZANIA DURING THE GREAT MIGRATION RESERVATION FORM

Send to:
2017 Wings Over Tanzania
The Johns Hopkins University
c/o Thomas P. Gohagan & Company
209 South LaSalle Street, Suite 500
Chicago, IL 60604-1446
(800) 922-3088 or (312) 609-1140

*For Johns Hopkins
related questions,
please call
800-548-5481 or
410-516-0363.*

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

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

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) Tour No. 137-01/24/17-051

Program reservations require a deposit of \$800 per person. *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 2017 Wings Over Tanzania.
- 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 October 21, 2016.

Please make my/our reservation(s):

- 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).

I/We want you to book my/our air from:

(fill in departure city)
to and from Kilimanjaro International Airport (JRO), near Arusha, Tanzania, 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.

One member of the traveling party is required to make a sustaining financial contribution of \$50 or more to the Johns Hopkins Alumni Association within the fiscal year. Please visit www.alumni.jhu.edu/support.

Note: A small portion of the cost of your trip supports the Johns Hopkins Alumni Travel Program.



Watch for the elusive leopard, a master of concealment, relaxing on large tree branches.

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 without prior notice. 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 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 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 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 prior notice. Please contact your airline(s) for the most current luggage allowance policy.

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 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 July 18, 2016. 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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Baltimore, MD 21218

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 per person administrative fee from the time of booking through 120 days prior to departure; from 95 through 119 days prior to departure, \$800 per person; from 61 through 94 days prior to departure, 50% 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 cancellation fees and administrative fees may apply.

TRIP INSURANCE: Because our cancellation policies are strictly enforced, 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 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 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 in any way 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 existent. 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 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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