

SCIENTIFIC  
AMERICAN

February 27 – March 9, 2009

S. Caribbean / Panama Canal

# Evolution Emanation



Expand your skills. Chat with the experts. Join our community of kindred spirits on this exotic journey.

Our Speakers on Evolution Emanation are:  
Steve Mirsky, M.Sc. Editor, Scientific American,  
Jerry Coyne, Ph.D., Stephen J. Freeland, Ph.D.,  
Thomas Griffiths, Ph.D., Tania Lombrozo, Ph.D.,  
Richard Michod, Ph.D., Mohamed A.F. Noor, Ph.D.

## Evolution Emanation Seminars

### The Evolution Emanation Conference

The conference fee is \$1,275 and includes all seminars below. You may take every class — i.e., there will be no overlap as only one class will be going on at any one time. Classes only take place when we're at sea, between 8:30am and 7:30pm.

#### **The History of Life on Earth** (90 minutes)

Speaker: [Stephen J. Freeland, Ph.D.](#)

Batten down the hatches and take a trip back through four billion years of evolution, filtered through the senses and sensibilities of a molecular evolutionist/geneticist/computer scientist. Dr. Freeland's itinerary: from the 21st century to the origin of our species; from the "age of mammals" back to the Cambrian explosion; from the age of single celled life back to the Last Universal Common Ancestor (LUCA); and finally, from LUCA to the origin of life.

### **The Evolution of the Genetic Code** (90 minutes)

Speaker: **Stephen J. Freeland, Ph.D.**

Why should all life use two utterly different chemical languages with which to construct itself? Why did it arrive at a single, set of encoding rules for translating between them? How can the precise choice of coding rules influence life's struggle to stay one step ahead of extinction? You'll get the bottom line (as it stands now) on the origin and subsequent evolution of the genetic code from Dr. Freeland, including:

- the central dogma that unifies life
- the non-random "design" of genetic code words
- emergence from an RNA world
- the great unknowns

Get the scoop on the properties of standard genetic code that set it apart from theoretical alternatives, the instances of its diversification, and the persistent questions that occupy evolutionary geneticists' thoughts.

### **The Emergence of an Amino Acid "Alphabet"** (90 minutes)

Speaker: **Stephen J. Freeland, Ph.D.**

From interstellar dust to humans, oak trees and E. coli — Dr. Freeland will explore current theories for how and why one standardized 'alphabet' of 20 chemical letters came to define life, and how and why scientists of the 21st century are seeking to expand this fundamental biochemical reality:

- from synthetic biology to astrobiology:  
life on earth as just one possible biochemical reality
- the pre-biotic milieu: three scenarios
- emerging technologies that offer new insight
- the great unknowns

By the end of this session, you'll hold a very big picture indeed: from the roles of chance and necessity in forming life's fundamental biochemistry, to the battle for "synthetic biology" to create biomolecules that have never before existed on planet earth.

### **The Origin of Life — Here on Earth ... and Elsewhere?** (90 minutes)

Speaker: **Stephen J. Freeland, Ph.D.**

To what extent do we belong in this universe, and how could we know? Was evolution dominated by unpredictable events such as the meteorite that wiped out the dinosaurs, or does it contain subtle drives towards intelligence and even consciousness? Are we likely to be alone in the universe, or on the brink of finding an endless array of extraterrestrial biology? How could we possibly hope to bring such questions under the spotlight of science?

- the status of humanity from a 20th century perspective
- the role of chance in evolutionary orthodoxy
- repeatable evolution re-examined
- fundamental difference in approach between biologists and physicists
- the scientific quest for the 21st century

In his final lecture, Dr. Freeland will examine the 20th century orthodoxy of a lucky species on a lucky planet to disentangle what we know from what we guess. He will show that our place within the universe is far less well understood than you might think, and that new technologies and powerful computers are finally enabling us to approach some of the deepest questions of our existence.



DAY	PORT	ARRIVE	DEPART	CONFERENCE SESSIONS
FRIDAY, FEBRUARY 27	FT. LAUDERDALE, FLORIDA	—	5pm	7:15pm, BON VOYAGE COCKTAIL PARTY
SATURDAY, FEBRUARY 28	<u>HALF MOON CAY, BAHAMAS</u>	8am	3pm	4pm – 7pm
SUNDAY, MARCH 1	AT SEA	—	—	8:30am – NOON & 1:30pm – 5pm
MONDAY, MARCH 2	<u>ORANJESTAD, ARUBA</u>	NOON	10pm	8:30am – 11:30am
TUESDAY, MARCH 3	<u>WILLEMSTAD, CURAÇAO</u>	8am	5pm	6:30pm – 7:30pm
WEDNESDAY, MARCH 4	AT SEA	—	—	8:30am – NOON & 1:30pm – 5pm
THURSDAY, MARCH 5	<u>PANAMA CANAL AT CRISTÓBAL</u> ( <a href="#">Details</a> )	5am	7pm	—
FRIDAY, MARCH 6	<u>PUERTO LIMÓN (SAN JOSÉ), COSTA RICA</u>	6:30am	4pm	4pm – 7pm
SATURDAY, MARCH 7	AT SEA	—	—	8:30am – NOON & 1:30pm – 5pm
SUNDAY, MARCH 8	AT SEA	—	—	8:30am – NOON & 1:30pm – 5pm
MONDAY, MARCH 9	FT. LAUDERDALE, FLORIDA	7am	—	

## Cognitive Psychology

### Pricing & Booking Information

(Full details:

[http://www.InSightCruises.com/  
booking\\_d/sa03\\_booking.html](http://www.InSightCruises.com/booking_d/sa03_booking.html)

**Course Fees:** \$1,275. Only passengers booked through InSight Cruises will be admitted.

**Deposit:** \$600 per person, due at time of booking.

Cabin Type:	Cruise Rate (per person)
Inside:	\$1,529 [GS* avail.]
Better Inside:	\$1,649 [GS* avail.]
Outside:	\$1,759 [GS & PC avail.]
Better Outside:	\$1,909 [GS & PC avail.]
Outside w/balcony:	\$2,239 [PC avail.]
Better w/balcony:	\$2,399 [PC avail.]
Superior Suite:	\$2,999 [PC avail.]
Full Suite:	\$5,199 [PC avail.]

The pricing above is subject to change. InSight Cruises will generally match the cruise pricing advertised, at the time of booking, offered at the Holland America website. If at the time of booking the cruise line notifies us that the price of cruise fare has *increased*, you will be notified of the new pricing before your reservation is booked.

(continued)

#### **Out of the Armchair and Into the Lab: How Cognitive Psychology Can Help Us Answer Philosophical Questions** (90 minutes)

Speaker: **Tania Lombrozo, Ph.D.**

Philosophical investigation has traditionally proceeded by finding a comfortable armchair, sitting down, and thinking hard. However, recently philosophers have begun to abandon their armchairs for psychology labs, exploring how age-old questions can be answered using the methods of cognitive psychology. How can people's responses on questionnaires tell us about the nature of knowledge or the nature of mind? Can cognitive neuroscience resolve debates from moral philosophy? We'll explore how cognitive psychology is informing philosophy through case studies involving issues in philosophy of language, philosophy of science, philosophy of mind, epistemology, and moral philosophy, with an eye towards the promise and perils of applying empirical methods to philosophical questions.

#### **From Magic to Muons: Why People Believe in Strange Things** (90 minutes)

Speaker: **Tania Lombrozo, Ph.D.**

Much of our knowledge is about things that we cannot see or touch. By studying human reasoning we can begin to understand both how people make scientific discoveries and how these processes can lead to some surprising errors in understanding our world. We'll consider the debate over evolution and intelligent design as a case study in people's understanding of and preference for different kinds of explanations for the world around us.

#### **The Mathematics of Mind: Exploring the Formal Foundations of Human Thought**

Speaker: **Tom Griffiths, Ph.D.** (90 minutes)

Over the last two millennia, scientists and philosophers have used approaches such as logic, artificial neural networks, and probability theory to develop scientific and mathematical models of thought. Dr. Griffiths will talk about current status of work to understand the formal principles that underlie human thought and our ability to solve the computational problems we face in everyday life.

#### **How Machine Learning Affects Your Life, and Could Explain How People Think**

Speaker: **Tom Griffiths, Ph.D.** (90 minutes)

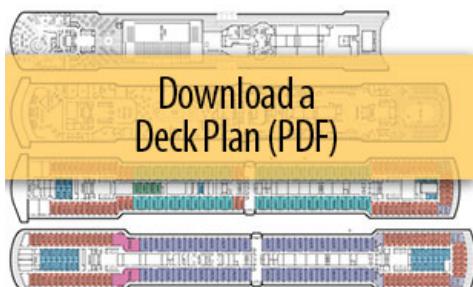
Artificial intelligence (AI) research has drawn inspiration from human thought processes. If you're curious about the behind-the-scenes mechanisms of Google's PageRank mechanism, Amazon book recommendations, and the tough work of email spam filters get the basics on the ideas behind the methods used to solve these problems. Dr. Griffiths will discuss how cognitive science is currently scrutinizing the successes of AI to better understand how human minds work.



Inside Staterooms: \$1,529 – \$1,649

Outside Staterooms: \$1,759 – \$1,909

Outside with Balcony: \$2,239 – \$2,399



Deck Plan of Our Ship (pdf)



Superior Suite – \$2,999



Full Suite – \$5,199

## Evolution: The Best Idea In The World

\*PC – Physically Challenged;

**GS – GUARANTEED SHARE (GS)** Fares:  
This plan is for passengers who are coming on an InSight Cruise by themselves and wish to share a cabin with another InSight Cruises passenger in an inside or outside cabin only. The prices are the same as the per person double occupancy rates. Share Passengers who smoke are not to do so in the cabin, unless okayed by fellow roommates. We try to match passengers with someone close in age, whenever possible.

**3rd and/or 4th Person Rate:** ages 2 and older, \$660; \$450 for under 2 years old.

### Single Occupancy:

150% for inside and outside cabins and 200% for cabins with a balcony (i.e., Mini-Suites and above).

### Port Charges, Taxes, & Gratuities:

Port charges and taxes, which are \$235.35 per person. Holland America also charges, onboard, \$11 per person per day for gratuities.

**Full payment is due on November 1, 2008**  
(or, if you book after November 1, at the time of booking).

**Foreign Shipping Fees and Additional Payment Information:** There is a foreign shipping charge of \$60 (to cover the shipping of your cruise tickets, via FedEx) per foreign residence (\$35 per Canadian residence). There is a \$25 charge for returned checks.

*On Nov. 22, 1859, with the publication of On the Origin of Species, Charles Darwin forever changed not only biology, but also the way humans view their place in nature. There is a good case to be made that Darwinism is the best idea anyone ever had. In this series of five seminars by Dr. Coyne we will look at Darwin's theories, how he developed them, the amazing variety of evidence supporting them, and what they mean for us humans, both biologically and philosophically.*

### **1859: The Impact of a Dangerous Idea** (90 minutes)

Speaker: **Jerry Coyne, Ph.D.**

In this first session we'll trace the origin of Darwin's "dangerous idea" (actually several ideas) beginning with his famous voyage on the HMS Beagle. We will learn what Darwin really proposed, what impact the ideas of evolution and natural selection had on the Victorian world, and why Darwinism was — and still is — considered a dangerous idea.

### **How Do We Know It's True? The Evidence for Evolution** (90 minutes)

Speaker: **Jerry Coyne, Ph.D.**

Darwin provided convincing evidence for his theories in 1859, but since then biologists have amassed mountains of additional data supporting them. In this session we'll examine the fascinating evidence for evolution and natural selection, drawing from areas as diverse as fossils, embryology, and the distribution of living and extinct species over the planet.

### **Unconscious Design: Natural Selection** (90 minutes)

Speaker: **Jerry Coyne, Ph.D.**

While the idea of evolution was immediately accepted by 19th-century biologists, the concept of natural selection — the purposeless driving force of evolution and adaptation — has been much more controversial. This talk will describe what natural selection really is and see examples of how it works in nature. We will also examine the complementary theory of sexual selection, which explains the remarkable difference in appearance and behaviour between males and females in many species.

### **Mimicry: The Evolution of Duplicity** (90 minutes)

Speaker: **Jerry Coyne, Ph.D.**

Animals and plants show a diverse and bizarre group of adaptations designed to hide them or make them mimic features of their environment. This lecture illustrates the wonderful panoply of such adaptations but also uses them to illustrate the diverse ways that natural selection can operate.

### **Sex and Selection** (90 minutes)

Speaker: **Jerry Coyne, Ph.D.**

In many species of animals, such as the peacock, males and females look and behave very different from each other. This long posed a problem to evolutionists, but now we have a good understanding of how selection can create such differences between the sexes. This lecture illustrates the stunning diversity of traits that have evolved by "sexual selection," and explains modern views of how this process (first suggested by Darwin) really works.

**Air Add-ons:** Airfare from most major cities is available through the cruise line. You can call our office for this pricing. (These rates include transfers to/from the dock/airport plus transfers to/from your hotel if we've booked the hotel as well.) In most cases, however, you will find better airfares on your own. Online travel sites such as Expedia.com, or Travelocity.com are excellent resources.

**PRE-CRUISE HOTEL STAYS:** Sightsee Ft. Lauderdale from our on-the-beach homebase, the Hollywood Beach Marriott (or equivalent). A transfer from the airport to the hotel and then from the hotel to the ship (two transfers total), and all taxes, are included in the prices below. All prices are PER PERSON.

	1 night	Add'l Nights
Shared Double	\$179	\$129
Single	\$299	\$249
3rd/4th person	\$179	\$129

**NOTE:** Holland America will not accept any booking unless a fully completed Reservation Form is accompanied with a per-person deposit:

[http://www.InSightCruises.com/booking\\_d/sa03\\_booking.html](http://www.InSightCruises.com/booking_d/sa03_booking.html). Have questions? Want to book voice-to-voice? Please give us a call: 650-787-5665

**Evolution Today: What About Us? What Remains to be Done?** (90 minutes)  
Speaker: **Jerry Coyne, Ph.D.**

Although Darwin largely got it right in 1859, he did not by any means solve all the problems of evolution. In this final session we will examine the mysteries still remaining about evolution, and what is being done to solve them, including some of my own work on the origin of species. In addition, we will discuss how humans typify many principles of evolution, how they are unique among animals, and, finally, what evolution means to our lives, society, and mores.

**On the Origin of Species, Really** (2 hours)  
Speaker: **Mohamed Noor, Ph.D.**

Although Darwin's book title suggested that he provided us with insights on the origin of species, in fact, he only focused on the process of divergence within species and assumed the same processes "eventually" led to something that could be called a new species. In this session, we'll talk about how species are identified (in practice and in principle), and then how modern evolutionary biologists use this type of information to get a handle on how species are formed.

**Evolution and Natural Selection — Are the Winners Always the Fittest?** (90 minutes)

Speaker: **Mohamed Noor, Ph.D.**

Darwin is often caricatured as someone who was obsessed with change by natural selection. However, he would be the first to admit that some evolutionary changes probably have little or nothing to do with natural selection. In this session, we talk a bit about the role of natural selection in evolution as well as other forces that also contribute to evolutionary change. This session will be primarily instructional on basic microevolutionary theory.

**Genetics, Genomics, and You: Don't Fear Your Genotype!** (3 hours)  
Speaker: **Mohamed Noor, Ph.D.**

The missing element in Darwin's theory was how it worked in terms of inheritance. Today, such a problem is so distantly past that it is hard to even conceive it used to be an issue. With human and other genome sequences readily available, and "personal genomics" opportunities arising, a host of issues spanning medical, legal, ethical, and other areas are all being forced into the forefront. Movies like "Gattaca" paint a grim view of how such information could create a cold world, but is this realistic? What is going on, what are possible benefits to you, what are things to watch out for, and what the hairy heck does it all mean? This will be an extended discussion, with some on-board "lab demonstrations" to try to get participants to understand the lingo, opportunities, and issues associated with living in the genomics era.



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CST# 2065380-40

#### **Evolution of Individuality and Complexity Through Cooperation and Conflict**

Speaker: **Richard Michod, Ph.D.** (3.5 hours)

Our understanding of life is being transformed by the realization that evolution occurs not only among individuals within populations, but also through the integration of groups of cooperating individuals into new higher-level individuals — that is, through evolutionary transitions in individuality (ETIs). The major landmarks in the diversification of life and the hierarchical organization of the living world are consequences of a series of ETIs: from genes to gene networks to the first cell; from prokaryotic to eukaryotic cells; from cells to multicellular organisms; from asexually reproducing individuals to sexually reproducing pairs; and from solitary individuals to societies. How do groups become new individuals? Cooperation and conflict play a major role in these evolutionary transitions. Join Dr. Michod and come away with a new perspective on the process of evolution and what it means to be an individual.

#### **Teaching the Evolution of Complexity: Intelligent Design or Darwinian Evolution?**

Speaker: **Richard Michod, Ph.D.** (90 minutes)

Episodic and ongoing controversies in American schools involve the teaching of evolution, "intelligent design", and creationism. The diversity of life is usually taught with little discussion of complexity per se. Dr. Michod shares his views that, by not addressing the issue of complexity directly when teaching about the diversity of life, biology curricula have opened the door to claims like those of "intelligent design" which argues that so-called "irreducible" complexity cannot be explained by Darwinian principles. Dr. Michod proposes forging a modern approach to teaching evolution using, as case studies, the major evolutionary transitions in individuality (ETIs), such as the transition from unicellular to multicellular life. Using the social principles of cooperation and conflict in biology curricula should provide an intuitive framework for students — they are social individuals and experience the opportunities of cooperation and the temptation and risks of cheating in their lives. By using these intuitive principles to understand the remarkable transitions in complexity during the history of life we can address an important social issue that threatens rationality in our schools.

#### **Evolution of Sex and the Immortality of Life (3.5 hours)**

Speaker: **Richard Michod, Ph.D.**

Sex is a problem. Given the high biological cost of sexual reproduction, what are the benefits that lead it to evolve? From the basic tension between the preservation of cellular individuality and the need to address genetic error and promote healthy genetic variation, you'll get the groundwork for the rationale for sexual reproduction in terms of gene repair and genetic mixing. Gain an understanding from Dr. Michod about the role of oxidative stress in triggering the development of sex, and the advantages and rejuvenation that genetic mixing and gene repair bring to life. Spend some time with Dr. Michod developing a uniquely biological concept of immortality, and you'll gather food for thought on immortality as an activity and process rather than as a state or continuity of an individual organism.



# Evolution Emanation Making Your Reservation

**"Bright Horizons 3" • Panama Canal • February 27 – March 9, 2009**

The following information will help you book your Bright Horizons/Evolution Emanation cruise effectively and efficiently. Please read all the information carefully before completing the reservation form. At approximately four to five weeks prior to sailing you will receive your tickets. **Only passengers booked through InSight Cruises will be admitted to Bright Horizons/Evolution Emanation.**

## HOW TO BOOK:

### Select Plan I, II, III, IV, or V

Cabin prices vary by the category and type of accommodation you select. You can choose Inside cabins (without a window), Outside cabins (with a window, porthole, or verandah), Mini-Suites, and Suites. All cabins have a private bathroom with shower (outside cabins also have bathtubs), color TV, telephone, and two beds which can convert to a queen-size bed. Some cabins can accommodate a third and/or fourth person. A limited number of cabins for the Physically Challenged (PC) are available upon request. You have five (5) options when choosing how to sail with us:

**(I) TWO PERSONS SHARING THE SAME CABIN:** Double occupancy means that two passengers will be sharing the same cabin. All cabins have either two lower beds, or beds that may convert to a double or queen-size or king-size bed.

**(II) TRIPLE AND QUAD OCCUPANCY:** If three or four family members or friends wish to share the same cabin, they may do so. The third and fourth passenger rates are listed in the pricing information (see next column).

**(III) GUARANTEED SHARE (GS) FARES:** This plan is for passengers who are coming on Bright Horizons/Evolution Emanation by themselves and wish to share a cabin with another passenger in our group in an inside, outside, or outside w/ verandah cabin only. The prices are the same as the per person double occupancy rates. Be sure to select the option on the online booking form that says "Do you want to share a room with another InSight Cruiser? (This is called our Guaranteed Share program)." **NOTE:** GS cabin assignments are generally done at time of ticket issuance, only — and are subject to change. You will be matched with members of the same gender, and we factor in age and geography where possible. Insight Cruises provides free earplugs to GS passengers on request. Guaranteed Shares are not always available if you book within 90 days of our sailing. Guaranteed Shares are not always available in cabins with verandahs. *Share Passengers who smoke are not to do so in the cabin, unless their roommate(s) specifically consents.*

**(IV) SINGLE OCCUPANCY:** If you would like to be the sole occupant of a cabin, there is a single-occupancy upcharge of 50% for cabins without a balcony or a 100% upcharge for all cabins with verandahs (i.e., balconies).

**(V) PHYSICALLY CHALLENGED (PC):** The ship has a very limited number of specially equipped cabins for the Physically Challenged. Please let us know your specific needs. PC Guaranteed Shares are not available. Here's some [written material](#), from Holland America, about PC accessibility. And here is a [video](#):



**CRUISE PRICING INFORMATION:** [Government taxes](#) (above in column 2) are in addition to the per person cruise rates listed below. The cruise pricing (just below) is subject to change. InSight Cruises will generally match the cruise pricing offered at the Holland America website at the time of booking. If at the time of booking the cruise line notifies us that the price of cruise fare has increased, you will be notified of the new pricing before your reservation is booked.

**In order for you to be a confirmed attendee we must have a fully completed Booking Form along with your per-person deposit.** A link to the Booking Form can be found at the bottom of this page. (Alternatively, you may call us

to complete this Form.)

**Please allow 48 to 72 hours for processing of payments. All prices are subject to change. We will notify you, however, before your booking is considered "accepted," of any price changes. Either party may cancel the booking within two weeks of initial booking, with no penalty, should a quoted price change OR a price be printed in error but subsequently disclosed to the other party within two weeks of a booking. (Errors not caught are considered binding after two weeks of the booking date.) We'll send you an email confirmation with 24 hours of booking and an itemized invoice (via mail or post) shortly thereafter. Passengers will receive cabin assignments upon booking but these cabin assignments are subject to change. You must return a signed copy of your itemized invoice in order to be issued tickets by the cruiseline. If you do not return a signed invoice your cruise reservation is subject to cancellation.**

**DEPOSIT:** \$600 per person, due at time of booking

## **Book This Cruise Now!**

**3rd AND/OR 4th PERSON RATE:** ages 2 and older: \$660; under 2 years old: \$450.

**ALUMNI DISCOUNTS:** \$25 discount given for each previous InSight Cruise attended. Minimum discount is \$50 per person for previous InSight Cruisers. Maximum discount (including any Early-Bird or other discounts) is 10% of the cruise fare.

**PORT CHARGES, TAXES, and GRATUITIES:** Port charges, which are \$235 per person, are *included*; taxes, and government fees are \$235.35 per person and are additional to the cruise pricing (these fees are subject to minor change). Holland America also charges, onboard, \$11 per person per day for gratuities.

**FULL PAYMENT is due on November 1, 2008 (or, if you book after November 1, at the time of booking).** The signed Confirmation of Final Payment and Insurance Waiver, mailed to you shortly after you book, is due in the InSight Cruises office upon issuance and no later than the final payment date. Passengers are not confirmed on the manifest and cruise tickets are not issued until this signed confirmation is returned and your account is paid in full.

**FOREIGN SHIPPING FEES and ADDITIONAL PAYMENT INFORMATION:** There is a foreign shipping charge of \$60 (to cover the shipping of your cruise tickets) per foreign residence (\$35 per Canadian residence).

Payments may be made by check, money order or major credit card (Visa, Master Card, Discover, Diners Club, or American Express). Checks are to be made payable to Int'l Technology Conferences, in U.S. dollars only, and drawn on a U.S. bank. There is a \$25 charge for returned checks.

**PRE-CRUISE HOTEL STAYS:** Sightsee Ft. Lauderdale from our on-the-beach homebase, the [\*\*Hollywood Beach Marriott\*\*](#) (or equivalent). A transfer from the airport to the hotel and then from the hotel to the ship (two transfers total), and all taxes, are included in the prices below.

	<b>1 NIGHT</b>	<b>ADD'L NIGHTS</b>
SHARED DOUBLE	\$179	\$129
SINGLE OCCUPANCY	\$299	\$249
3RD and/or 4th PERSON	\$179	\$129

(All prices are PER PERSON. These prices include all taxes as well as a shuttle from the airport to the hotel and then a shuttle from the hotel to the pier.)

**PRE-CRUISE COCKTAIL PARTY:** \$69. Shift mental gears and start your road trip by joining us at the Bright Horizons/Evolution Emanation Pre-cruise Cocktail Party! Take this opportunity to meet your fellow Bright Horizons/Evolution Emanation travelers. The reception will be held in the PRE-CRUISE HOTEL (Renaissance) the night before departure. Premium beer, wines, mixed drinks, and hot and cold hors d'oeuvres will be served.

**IDENTIFICATION REQUIREMENTS:** A Passport (valid through June 1, 2009) is required. Non-U.S. citizens residing in the United States will need valid Alien Registration (green) cards as well. All others must have valid passports and any required visas when boarding the vessel. All travel documents such as passports, visas, proof of citizenship, etc., that are required for embarkation, disembarkation at the ports of call, and re-entry into the United States are the responsibility of the passenger. Non-U.S. citizens are asked to please check with government agencies, embassies or consulates to determine documentary requirements. You may be denied boarding without proper proof of citizenship.

Along with many thousands of American travelers, we rely on [Zierer Visa Service](#) for our visas (we are not affiliated with Zierer, we are simply happy customers).

**BRIGHT HORIZONS PROGRAM CANCELLATIONS and REFUNDS:** The Bright Horizons/Evolution Emanation Program fee is subject to the following cancellation fees: \$95 if cancelling before August 1, 2008; \$195 if cancelling from August 1, 2008 to December 31, 2008; \$395 if cancelling between January 1, 2009 and February 15; no refunds offered if cancelling after February 15, 2009. All conference cancellation fees, however, can be applied to any future InSight Cruise!

**CRUISE CANCELLATIONS, REFUNDS, INSURANCE and CHANGES:** Any cancellation or any change of status (or request for a change in status) which relates to your booking must be transmitted, AS SOON AS POSSIBLE, to InSight Cruises in writing. After booking, a Cancellation Processing Fee of \$95 per person will be assessed (but will be applied towards any future InSight Cruise); between 90 and 66 days before commencement of travel, the \$600 per person deposit will be assessed; from 65–45 days before commencement of travel, 50% of the gross fare will be assessed; from 44–24 days before commencement of travel, 80% of the gross fare will be assessed; 23 days or less before commencement of travel, 100% of gross fare is assessed. (**Guarantee Shares please NOTE: If you cancel within 60 days of sailing, you forfeit your entire cruise fee.**) After full or final payment date, all invoices will be subject to a minimum charge of \$50 for any changes. **To protect against cancellation penalties, [Trip Cancellation & Interruption Insurance](#) is available and strongly recommended.** InSight Cruises provides access to this insurance; a Trip Insurance brochure ([from TripInsurance.com](#)) and brochure ([from Access America](#)) are included with your initial invoice. Holland America (HAL) also offers [Trip Cancellation Protection](#): either the Standard Cancellation Protection Plan (CPP Standard) or the Platinum Cancellation Protection Plan (CPP Platinum Plan). Both of these plans are optional and must be paid for at time of deposit. Trip Cancellation payments are not refundable. The CPP Platinum Plan is only available for U.S. and Canadian residents. (**InSight Cruises prefers Access America [TripCare Deluxe product] or TripInsurance.com [Enhanced product] over the HAL CPP coverage for several reasons but mostly because not only is their coverage better but the burden is on you to notify HAL, in writing, at least 24 hours prior to the day of sailing — whereas you can notify Access America or TripInsurance.com up until six months after the trip and still retain full benefits.** We prefer Access America for those over 65 as Access America is "first payor"; TripInsurance.com is, by and large, less expensive and offers, for \$30 extra, trip cancellation or interruption due to unforeseen business reasons.) The signed Confirmation of Final Payment and Insurance Waiver is due in the InSight Cruises office upon issuance and no later than the final payment date. Travel documents will not be released and your booking is subject to cancellation unless we receive this paperwork.



[neil@InSightCruises.com](mailto:neil@InSightCruises.com)   [theresa@InSightCruises.com](mailto:theresa@InSightCruises.com)

**CABIN TYPE**

**CRUISE RATES ARE PER PERSON,  
BASED ON DOUBLE OCCUPANCY  
PRICING & AVAILABILITY  
ARE SUBJECT TO CHANGE**

**INSIDE CABIN**

\$1,529      [ GUARANTEED SHARE (GS)  
AVAILABLE — SEE (III) ABOVE ]

**BETTER INSIDE CABIN**

\$1,649      [ GUARANTEED SHARE (GS)  
AVAILABLE — SEE (III) ABOVE ]

<u>OUTSIDE CABIN</u>	\$1,759	[ GS & PHYSICALLY CHALLENGED (PC) AVAILABLE ]
<u>BETTER OUTSIDE CABIN</u>	\$1,909	[ GS & PHYSICALLY CHALLENGED (PC) AVAILABLE ]
<u>OUTSIDE w/ BALCONY</u>	\$2,239	[ PC AVAILABLE ]
<u>BETTER OUTSIDE w/ BALCONY</u>	\$2,399	[ PC AVAILABLE ]
<u>SUPERIOR SUITE</u>	\$2,999	[ PC AVAILABLE ]
<u>FULL SUITE</u>	\$5,199	<a href="#">Add'l info</a> (PDF file) [ PC AVAILABLE ]

**WHAT'S INCLUDED IN THE CRUISE PRICE:** All your food, including 24-hour room service and a 24-hour pasta bar; tea, coffee, a half-dozen juices, and milk; use of the gym; and, every evening, Holland America provides top-flight Las Vegas-style entertainment in their large show lounge.

**WHAT'S INCLUDED IN THE BRIGHT HORIZONS PROGRAM:** Over 30 hours of class content in all! The Program fee is \$1,275. Traveling companions who do not want to participate in our Bright Horizons/Evolution Emanation Program can simply enjoy their cruise and need not pay this additional fee.

**WHAT'S NOT INCLUDED:** Government taxes and port charges (\$235.35), gratuities (\$10 per person per day), your bar bill, soda, the spa, casino action, Holland America shore excursions, and any expenses of a personal nature are extra.

**AIR ADD-ONS:** Airfare from most major North American cities is available through Holland America. InSight Cruises passes on Holland America costs plus adds a \$50 per person service fee. Please call or email us for an exact quote. In most cases, however, you will find better rates on your own. The advantage of booking flights through the cruiseline is that they take responsibility for getting you on the ship. For mid-winter cruises, when flights are occasionally cancelled, this is an added measure of comfort!

**Need help? Have questions?**

**Want to book voice-to-voice?**

**Please give us a call: 650-787-5665**

**We'll mail out a receipt shortly after you book. To be confirmed on the cruise, we must have a fully completed Booking along with your per person deposit. Passengers will receive cabin assignment upon booking but these cabin assignments are subject to change.**

I have read and agree with all of the above.

[Book or price this cruise now!](#)

**InSight Cruises ([CST# 2065380-40](#))**

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