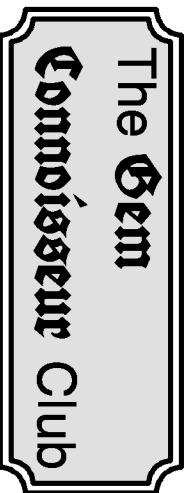


By acceptance of tour membership and/or such coupons, exchange orders, receipts, contracts and tickets, the tour member agrees to the foregoing and also agrees that neither CIG nor any of its affiliates, agents, employees, or subsidiaries shall be or become liable or responsible for any loss, injury or damage to person, property or otherwise in connection with any accommodations, transportation, or other services, resulting directly or indirectly from any acts of God, dangers incident to the sea, fire, breakdown in machinery or equipment, acts of governments or other authorities, *de jure* or *de facto*, wars, whether declared or not, hostilities, civil disturbances, strikes, riots, thefts, pillage, epidemics, quarantines, medical or customs regulations, defaults, delays or cancellations of or changes in itinerary or schedules, negligence, or from any causes not in CIG's direct control or for any inconvenience, accidents, expenses or occurrences of any kind caused entirely or partly by the transportation companies, sightseeing operators, hotels and/or the CIG or their agents and/or employees, or for any loss or damage resulting from insufficient or improperly issued passports, airline tickets, visas, or other documents and that neither CIG nor any of its agents, employees, affiliates or subsidiaries shall be or become liable or responsible for any additional expenses or liability sustained or incurred by the tour member as a result of any of the foregoing causes, or any other causes whatsoever. The Canadian Institute of Gemmology reserves the right to decline or retain any person as a tour passenger should such person's health or mental condition or physical infirmity or general deportment impede the operation of the tour or the rights or welfare or enjoyment of other tour passengers. A refund of unused land tour services is the limit of the Canadian Institute of Gemmology's liability. The right is reserved to substitute hotels, and alter the itinerary or any other service or places to be visited. The right is reserved to cancel the tour prior to departure or to offer the tour at an increased price if there is insufficient membership. If the tour must be withdrawn prior to the passengers joining the tour, CIG's liability is limited to a refund of monies received from tour members without interest. The passenger contract in use by the airlines concerned when issued, shall constitute the sole contract between the airlines and purchasers of this tour and/or passengers.

Vancouver, B.C., February 1, 2004

Please note: This tour is open to C.I.G. students and members of the Gem Connoisseur Club who are Canadian Residents (foreign participants are welcome if space is available; different visa and tax requirements may apply). The tour is an educational course and portions of it are income tax deductible. The tour price is based on the maximum number of 8 participants and can change. All tour participants must be in excellent health and non-smokers.

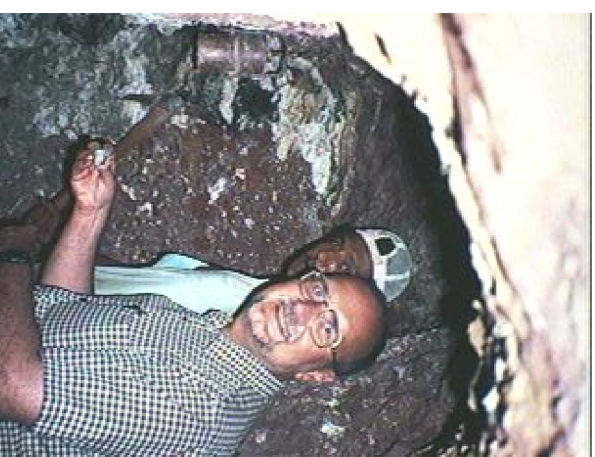


Become a member of



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P.O. Box 57010, Vancouver, B.C.
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2004 Brazil Gem Study Tour



A 12-day educational tour to Rio de Janeiro, Ouro Preto, Belo Horizonte, Teófilo Otoni, Governador Valadares (Minas Gerais, Brazil)

We start our trip to Brazil in exciting Rio and travel to the colonial towns in the State of Minas Gerais. Visit a topaz mine near its old capital Ouro Preto, experience the gem markets in Teófilo Otoni and spend a day in a Fazenda with tropical fruits and a tourmaline mine nearby.

Travel time: August 12 - 24, 2004

Land cost for the 12-day tour:

US\$ 1,695 - CAN\$ 2,195 based on double occupancy, US\$ 1,995 - CAN\$ 2,595 for single room, includes all transfers by bus, accommodation with breakfast, lunches, sight-seeing, etc. AIR-FARE TO BRAZIL IS NOT INCLUDED.

Itinerary

Thursday, August 12: Departures from North America and Europe

Friday, August 13: Morning arrival in Rio de Janeiro, transfer to hotel, afternoon visit to Copacabana beach and Sugar Loaf, evening free

Saturday, August 14: Morning departure for the old colonial town of Ouro Preto, Minas Gerais by motor-coach.

Sunday, August 15: Morning walking tour of the historical town of Ouro Preto with its charming buildings and cobblestone streets. Visit to the famous Mineral Museum; afternoon excursion to a topaz mine nearby and Mariana.

Monday, August 16: Visit of an emerald mine in the Nova Era. Transfer to Belo Horizonte

Tuesday, August 17: Morning visit of the Gold Museum in Sabara; evening free.

Wednesday, August 18: Morning departure for Teofilo Otoni by motor coach

Thursday, August 19: Morning visit of the gem markets in Teofilo; afternoon transfer for a 2-day stay at the Fazenda Poquinho, a beautiful ranch in the mountains.

Friday, August 20: Visit a tourmaline mine; learn how to cut gems. Find out about tropical fruits and experience the stunning tropical landscape of Minas Gerais.

Saturday, August 21: Morning return to Teofilo Otoni with viewing of a splendid private gem collection. For the rest of the day join in the fun at GemFesta 2004.

Sunday, August 22: Afternoon transfer to Governador Valadares by motor-coach. This area is famous for animal carvings. Overnight stay in a hotel in this modern city.

Monday, August 23: Morning visit to gem dealers with opportunity to purchase gems and carvings. Early afternoon transfer by motor-coach to Rio de Janeiro. Good-by party.

Tuesday, August 24: All day free in Rio; late afternoon transfers to International Airport for departure.

Your Host: J. Wolf Kuehn, B.A., M.A., F.G.G., is Director of the Canadian Institute of Gemmology and has travelled to Brazil and other Latin American countries several times. His multi-lingual background and his comprehensive knowledge of gemstones will make this trip an exciting learning experience for all participants. For more info call Wolf at (604) 530-8569.

Final note: Due to the tropical climate participants must be in excellent health. The temperatures during the time of travel range from 25 - 35 Grade Celsius. We recommend light cotton clothing for the day and sun protection (hat and sun screen). Bring a jacket for the air-conditioned buses or locations at higher altitudes. Health risks are minimal; the food is excellent, water is safe but we recommend to drink bottled water. Malaria protection is not necessary.

CONDITIONS AND GENERAL INFORMATION

THE TOUR PRICE IS US\$ 1,995 OR 1,696 PER PERSON SHARING A ROOM BUT DOES NOT INCLUDE AIR TRANSPORTATION TO BRAZIL. The tour is an educational course offered by the Canadian Institute of Gemmology and is income tax deductible for Canadian participants. The tour cost includes all visits and transfers in Brazil and is exempt from the GST.

TRANSPORTATION: Participants are responsible for their air transportation to and from Brazil. Starting and finishing point of the tour is Rio de Janeiro. Participants will be picked up on Friday morning, August 13 at the International Airport in Rio and will return to Rio International Airport late afternoon on Tuesday, August 24 for departure to North America and Europe. Air tickets and insurance must be purchased separately from a registered travel agency. Participants may extend their stay on their own. Please book early.

Flights out of Miami, Florida cost approximately US\$ 700. Special return fares from Vancouver B.C. are presently available for CANS 1,300.

ACCOMMODATIONS: In first class tourist hotels pending confirmation. Based on two persons sharing a twin-bedded room with private bath. A limited number of single rooms are available. Air-conditioning may not be available at all times.

MEALS: Daily breakfast included with accommodation; all lunches during transfers and visits.

SIGHTSEEING AND EXCURSIONS: Sightseeing tours by private motorcoach as listed in the itinerary with local English-speaking guides. Due to heavy traffic volume in Brazil delays may be experienced when travelling by motor-coach. Visits to museums and gem mines may be changed if necessary.

CIG INSTRUCTOR/CO-ADVENTURER: A qualified Gemmologist/instructor will accompany the group throughout.

RESERVATIONS DEPOSITS AND PAYMENTS: A deposit of US\$ 750.00 per person is required by March 31, 2004 to secure any reservations on the tour. As the tour is limited to 8 participants a waiting list will be kept after the available spaces have been filled. Full payment is due by May 31, 2004. Make cheques payable to Canadian Institute of Gemmology.

TIPS AND TAXES: Included where payable in advance by local custom or law.

DOCUMENTATION: Each tour member is responsible for securing his/her own passport and visa for Brazil. Details concerning visas etc. will be forwarded to participants after registration.

BAGGAGE: One piece of check-in baggage with maximum collective dimensions of 106 inches. In addition, every passenger may have a carry on bag not to exceed dimensions of 45 inches. Carry on must fit beneath one aircraft seat. **TOTAL BAGGAGE MAY NOT EXCEED 44 LBS.** It is recommended that participants travel light. Under certain circumstances participants may be required to carry their own luggage.

INSURANCE: The Canadian Institute of Gemmology and its agents are not responsible or liable for any loss, damage, theft of luggage and/or personal belongings, and/or for personal injury, accidents and/or illness, or otherwise. For your own protection, it is important that you have, or purchase, adequate insurance to cover these eventualities. Appropriate insurance applications must be completed and paid at the time of registration. Minimum insurance requirements apply.

TOUR PRICE DOES NOT INCLUDE: Charges for passport, inoculations, any transportation and departure taxes, any airport taxes or other travel taxes, not included in the itinerary, laundry, liquor, soft drinks, beverages, coffee or tea with meals, or meals not included in the itinerary, any cover charges, excess baggage charges, accident and baggage insurance, expenses for guides or transportation not included in the itinerary, any items of a personal nature, private non-group transfers and any item not specifically listed as included.

CANCELLATIONS AND REFUNDS: All cancellations must be in writing and the time are calculated as of the date of receipt of the cancellation notice by the Canadian Institute of Gemmology. All cancellations are subject to the following cancellation charges which will not be refunded.

AMOUNT NON REFUNDABLE IF WRITTEN CANCELLATION NOTICE IS RECEIVED BY C.I.G.:

40 - 70 days before departure: 25% of tour price, 20 - 39 days before departure: 60% of tour price, 0 - 19 days before departure: 100% of tour price. Prices are based on currently available 2003 hotel/land tariffs and exchange rates and may change. Participants will receive a refund for the unused portion of the fund at the conclusion of the tour.

RESPONSIBILITY The Canadian Institute of Gemmology (CIG) acts only as agent for the hotels, airlines, bus companies, all other transportation companies, sight seeing operators, and/or owners or contractors providing accommodations, transportation or other services, and all coupons, exchange orders, receipts, contracts and tickets used by CIG are issued subject to any and all tariffs, terms and conditions under which any accommodations, transportation or any other services whatsoever are provided by such hotels, airlines, bus companies, railroads ship lines or owners or contractors or by their person in employ.

THE MAKING FINAL PAYMENT AND/OR DEPOSIT OF THIS TOUR CONSTITUTES ACCEPTANCE OF ALL CONDITIONS HEREIN.