

MARANATHA TOURS INC.

Maranatha Tours + Inc.

# Holy Land Walk with Jesus in His land

ALL TAXES AND TIPS INCLUDED



TOUR HOSTS: Peggy Bain & Drew Walters

with Jeff Bumgardner
Minister of Worship & Arts
Houston's First Baptist Church
The Loop Campus

April 24 – May 3, 2022 \$4337 from HOUSTON

May 3 – 5, 2022 \$1041 Post Extension to Petra

### **ISRAEL BEGINS HERE**

### DAY 1 – Sunday, April 24, 2022 HOUSTON / TEL AVIV

Today we will meet at Houston International airport for our connecting flights to Tel Aviv via wide-body aircraft arriving the next day. Meals served on board.

### DAY 2 – Monday, April 25, 2022 ISTANBUL / TEL AVIV

Today we will arrive in Istanbul and transfer to our flight to Tel Aviv.

Upon arrival in Tel Aviv we are met by our guide who will be with us for the time we are in the Holy Land. Board our bus and travel through Tel Aviv, the largest city in Israel. We proceed to the Mediterranean to our hotel where we will check in overnight.

# DAY 3 – Tuesday, April 26, 2022 CAESAREA / MEGIDDO / NAZARETH / TIBERIAS

This morning we proceed to Caesarea, capital of the Roman procurators of Judea. Visit the Roman port, Crusader's Moat, Roman theater and aqueduct. Continue to Muhraka on Mount Carmel where Elijah challenged Baal's priests.

This afternoon, after a Middle Eastern lunch at a Druse restaurant(optional), we proceed to Megiddo to visit the excavations that unearthed 20 different civilizations. This is Michener's "The Source". Continue down the road to Nazareth, boyhood home of Jesus where we will go to the look out and view the entire valley. Then, it's on to Tiberias on the Sea of Galilee for dinner and overnight at our hotel. On the way, if there is time we will stop at Harod, the spring of Gideon.

## DAY 4 – Wednesday, April 27, 2022 HAZOR/ DAN / CAESAREA PHILIPPI / JORDAN RIVER

"The Head of all those Kingdoms" (Joshua 11:10) The Sources of the Jordan. This morning our drive takes us through the Hula Valley past Hazor to the northern limits of Jesus' travel as we cross the River Hatzbani to Dan. Here we combine a nature walk beside the Upper Jordan with views of the ancient ruins, topped by the Israelite high place that supported a golden calf (I Kings 12). Then a short drive to Banias (Caesarea Philippi, dedicated to Pan the Greek god of pastures, flocks and shepherds; here Peter made his great profession of faith, recognition of Christ Jesus (Matthew 16). Driving along the foot of Mount Hermon, we ascend onto the Golan Plateau for a magnificent view of upper Israel. On our return we will stop at Chorazin and then on to Kursi, where Jesus healed two demon-possessed men, before returning to our hotel for dinner and overnight.

## DAY 5 – Thursday, April 28, 2022 TIBERIAS / SEA OF GALILEE CRUISE / BET SHEAN / DEAD SEA

This morning we enjoy a relaxing boat ride on the Sea of Galilee, returning to Nof Ginosar where we will see the New Testament fisherman's boat found below the sea. We continue via the Crusader fortress of Belvoir along the Rift Valley to Bet Shean, where King Saul and his sons were pinned to the walls. It became the Decapolis capital and was traveled by Jesus and known as Scythopolis. We will see the ancient theater, Circus Maximus and Cardo Maximo.

We head to Sebastia and Jacob's Well, the place Jesus met the lady to draw water. She said the well was deep. Drop a pebble and wait!!! We head down the Jordan River road and enter the Judean wilderness, on our way to the Dead Sea. We will travel along the Dead Sea as we go to our hotel. After we arrive take a swim as travelers 2,000 years ago would have done. Dinner and overnight are at the hotel.

# DAY 6 – Friday, April 29, 2022 DEAD SEA / MASADA / JERICHO / JERUSALEM

This morning we will have some time for a swim in the Dead Sea or a mud bath that is cleanses many skin disorders. We then drive to Masada and ascend by cable car to the magnificent ruins of the fortress where, from 70 to 73 AD, Jewish defenders made their last stand in the Judean revolt against Rome. We see the remains of storehouses, cisterns and a sixth-century Byzantine church. Continuing alongside the Dead Sea, 1300 ft. below sea level — the lowest spot on earth — we stop at Ein Gedi. Here we will have time to walk to the water falls that David would have used while he was fleeing from Saul.

This afternoon we proceed to Qumran and the caves where the Dead Sea Scrolls were found. We travel to Jericho, the world's oldest city. Then we head up to Jerusalem where we will enter the Golden City for a panoramic view. Continue to our hotel for dinner and overnight.

### DAY 7 – Saturday, April 30, 2022 MT OF OLIVES / GARDEN OF GETHSEMANE / HERODIUM / SHEPHERD'S FIELD / BETHLEHEM

"If you, even you, had only known on this day what would bring you peace" (Luke 19:42) We start the day via the Chapel of Ascension and Paternoster to the Mt. of Olives for an orientation view of Jerusalem and the opportunity of a group photograph overlooking Jerusalem. We then walk the traditional Passion walk. We descend to the church known as Dominus Flevit ("Our Lord weeps"). After viewing the Golden Gate, we walk downhill to Gethsemane, where we take time to meditate on the Gospel text and view the Church of All Nations. Next we visit the Upper Room and the Tomb of King David, enter the Zion Gate and proceed to the Steps that entered the temple and the Southern Wall. It was here that Jesus would have taught the disciples. See a video that shows the temple as it was at Herod's (or Jesus') time.

I bring you good news of great joy that will be for all the people. Today in the town of David a Savior has been born to you; he is Christ the Lord. (Luke 2:10-11). We drive south to the region of Bethlehem passing Rachel's Tomb on the outskirts of Bethlehem. We drive to a hilltop for a view of Bethlehem, noting its relation to the rest of the central mountain range, including Jerusalem, as well as to the desert and the area of ancientMoab. This is Herodium, the palace set in a conical mountain built by Herod to mark his tomb. Note the juxtaposition of the two Kings of the Jews. The King Herod buried in great opulence and the King of the Jews born in a humble manger in Bethlehem sitting in the background of the Herodium. We then drive to one of the possible sites for Shepherds' Fields. We continue into Bethlehem itself, walking through the restored old town to the Church of the Nativity and visiting the manger and see the cave of St. Jerome. We drive back to Jerusalem for dinner and overnight.

### DAY 8 – Sunday, May 1, 2022 TEMPLE MOUNT / WESTERN WALL TUNNEL / HEZEKIAH'S TUNNEL / SHRINE OF THE BOOK / FREE TIME

Through the streets of the Old City we arrive at the Western Wall, Judaism's holiest site. We then ascend to the Dome of the Rock and the al-Aqsa Mosque, considered the third holiest site of Islam, located on the site of the ancient Temple Mount. Here the first and second Temples once stood

We then begin our exciting tour of the famous Rabinical Tunnel, also known as the Western Wall Tunnel. Here we will enter by the Western Wall plaza and go down to the foundation of the Second Temple. We will see a model that will demonstrate where we are in location to the Temple in the time of Christ. We continue along the tunnel as we proceed to the Gateway of the Priests, entry to the Holy of Holies.

We will then proceed to the City of David and Hezekiah's Tunnel and hike 1749 feet from one end to the other. This tunnel was dug by Hezekiah's men in the 8th century BC. We will also see the Pool of Siloam talked about in the Bible, as part of it has recently been excavated.

Our last site today is the Shrine of the Book Museum. Here some of the incredible Dead Sea Scrolls are on display. The Model City of Jerusalem from the time of the Second Temple will also be seen there.

Our afternoon will consist of some free time to explore and/or shop in the Old City. The bus will drop us at the Jaffa Gate which is surrounded by the Christian Quarter, Muslim Quarter, and Armenian Quarters. Later the bus will take us back to the hotel for dinner and overnight.

# DAY 9 - Monday, May 2, 2022 OLD CITY / VIA DOLOROSA / GARDEN TOMB / CHURCH OF THE HOLY SEPULCHER

After breakfast we transfer to the Dung Gate. Just to the north we find the Pools of Bethsaida (John 5) and St. Anne's Church. The church is perfectly preserved from the Crusader period – with remarkable acoustics. Continuing on we see Pilate's Judgment Hall, the Chapel of Flagellation, Lithostrotos, and the Arch of Ecce Homo (Behold the Man). We then follow the Way of the Cross (Via Dolorosa) through the bazaars of the Old City. From there we walk from the Christian Quarter along the Arab Souks, through the Cardo Maximo and past the Armenian Quarter.

"He is risen!" Mark 16:6. Our day begins with a visit to the Church of the Holy Sepulcher, the traditional site inside the Old City where Jesus was crucified and buried. We proceed to the steps that entered the Temple and the Southern Wall. It was here that Jesus would have taught the

disciples. We are also near the highest point of the Temple where Jesus was tempted the second time. We visit the Upper Room, similar to the one where Jesus had the Last Supper with His disciples. Continuing to Mt Zion and to the grounds of a church called Peter in Gallicantu, which affords the best view of early Jerusalem from the west. We then will visit the house of Caiaphas, the Jewish high priest, where Jesus was interrogated. We will see the dungeon beneath the house where Jesus could have been held. We board our bus to the Garden Tomb outside the city walls where we will enjoy the beautiful setting and have a private communion on the grounds. We then return to our hotel for dinner.

We then return to the hotel overnight.

### **DAY 10 - Tuesday, May 3, 2022** JERUSALEM / HOME

We transfer to the airport for our flight home with unforgettable memories to cherish always. Knowing we have walked in the footsteps of Jesus and the early Christians on such a memorable tour will bring new meaning to our Bible reading.

### POST EXTENSION TOUR TO PETRA

### **DAY 1 - Tuesday, May 3, 2022 JERUSALEM / JORDAN RIVER / MT. NEBO** / MADABA / PETRA

This morning we will go to the famous Allenby Bridge. We will cross over to Jordan. Meet our guide and head north to the traditional site where John the Baptist baptized Jesus. Continue to Mt. Nebo, from where God showed Moses the Promised Land. Drive to Madaba to St George's Church with its 6th century mosaic floor showing a map of the Holy Land as Christian pilgrims knew it in that period.

This afternoon we continue to the Rose Red city of Petra. Upon arrival we are taken to our hotel for dinner and overnight.

### DAY 2 - Wednesday, May 4, 2022 PETRA / AMMAN

Today we will spend time in one of the Seven Wonders of the World. Start the tour of Petra; you are in the heart of the rose red Seir mountains as mentioned in the Biblical Book of Genesis. This mountain range houses the Aaron Peak, which is the highest locality in Petra and the burial place of Aaron brother of Moses. A walk down through the narrow 'Siq' passage, being the main entrance to Petra, along 1250 meters brings you to the first monument Treasure "the same as the one seen in the Indiana Jones' movie". A walk further down through the outer 'Siq' encompassed by tombs and burial chambers brings you to one of the largest theaters in Jordan. This theater is carved into the sand stone mountains of Petra at the bottom of the High place of Sacrifice Mountain. Apparently some sacrificial rituals used to take place here. Now, it is time to walk up hill to the Royal Tombs. You will have a great view of the lower part of Petra with all its Roman remains. These tombs are: The Urn- Corinthian- Silk- and Palace tombs. We will end our day at Petra and board our bus and drive to our hotel in Amman for Dinner and Overnight.

### **DAY 3 - Thursday, May 5, 2022** AMMAN/USA

This morning we transfer to the airport where we board our flight home with unforgettable memories to cherish always. Knowing we have walked in the footsteps of Jesus and the early Christians on such a memorable tour will bring new meaning to our Bible reading.

'Our feet shall stand within thy gates, O Jerusalem.' Psalms

A journey to the Holy Land! We want to invite you on an unforgettable journey into the Holy Land which is filled with ancient biblical history, culture and spiritual blessings. Visit the places that witnessed the events of such decisive and enduring importance in the history of humanity.

This journey will provide you a deeper understanding of scriptures traveling thru the lands of the Bible. You will get a closer look at the life of Jesus Christ and His mission of redemption. When you make this journey in the company of friends and others of like mind, you can look forward to an unforgettable experience. Picture yourself sailing in a boat like the disciples on the Sea of Galilee ("And Jesus said to them, follow me and I will make you become fishers of men" Mark 1:17), floating in the Dead Sea, seeing our Lord Jesus' birth place in Bethlehem, walking the streets of Jerusalem and having communion at the empty tomb where Jesus rose from the dead ("He is not here; he has risen, just as he said. Come and see the place where he lay" Matthew 26:6).

At the end of this tour two things will most certainly be changed, you, and your understanding of the Bible.

Join us on this life changing tour.

TOUR Maranatha Tours recommends you purchase a Tour Protection Plan that helps provide coverage for Trip Cancellation/Trip Interruption, Emergency Medical and Emergency PROTECTION Evacuation/Repatriation, Trip Delay, Baggage be belay, and more. For your convenience, we offer a plan from Travelex Insurance Services. The purchase of this product is not required in order to purchase any other travel product or service. For your convenience, we offer a plan from Travelex Insurance Services. The purchase of this product is not required in order to purchase any other travel product or service.

Any specific questions regarding the protection plan, needs to be directed to Travelex Insurance Services. Please contact Travelex Insurance at 1-844-877-1879 and refer to the Plan Code 356A-0920. This is a brief description of benefits. The full coverage terms and details, including limitations and exclusions. are contained in the insurance policy. To view/download the Policy go to:

http://policy.travelexinsurance.com/356A-0920. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 QWM

Plan Benefits	Trip Cancellation	Trip Interruption	Trip Delay	Airline Delay	Missed Connection	Baggage Personal Effects	Baggage Delay	Emergency Medical Expense	Emergency Evacuation/ Repatriation	Travel Assistance Concierge Services*
Maximum Benefit/Person (Up to Limits Shown)	100 % of Trip Cost (up to \$10,000)	100 % of Trip Cost (up to \$10,000)	\$500 (\$150/day)	\$200	\$500	\$1,000	\$200	\$15,000 (\$500 dental sublimit)	\$150,000	

\$1- \$2000	\$101	\$4501- \$5000	\$240	\$7001- \$7500	\$403
\$2001- \$3000	\$137	\$5001- \$5500	\$292	\$7501- \$8000	\$436
\$3001- \$3500	\$163	\$5501- \$6000	\$317	\$8001- \$8500	\$463
\$3501- \$4000	\$187	\$6001- \$6500	\$343	\$8001-	\$491
\$4001- \$4500	\$213	\$6501-	\$374	\$9001-	\$518
				\$9501-	\$549

### CLICK – SCAN - PRINT

https://www.maranathatours.com/tours/holy-land-petra-tourwith-houston-s-first-baptist/10-Day-Holy-Land-Petra-Tour-with-Houstons-First-Baptist-April-25-2022

> Maranatha Tours, Inc. 18428 N. 42nd Place Phoenix, AZ 85032 Phone: (602) 788-8864



Email: groups@maranathatours.com www.maranathatours.com

Make checks payable to "Maranatha Tours, Inc." and mail to the above address.

### **REGISTRATION FORM** Enclosed is my/our \$\_\_\_\_\_\_ deposit (\$500 per person) First/Middle/Last (As it appears on your passport) Street Address: \_\_\_\_\_ City: State: Zip: Phone: Work Phone: Email Address: Birth Date: \_\_\_\_/\_\_\_\_ Age\_\_\_\_ $\Box$ M $\Box$ F Emergency Contact: \_\_\_\_\_ Relationship\_\_\_\_\_ Please try to accommodate me with a Roommate ☐ I do request a single room @ ISRAEL \$764 and PETRA \$200. **Travel Protection Plan** For more information on the available plan, get a quote, or to https://maranathatours.travelexinsurance.com/index.aspx?loc ation=03-0261&go=bp&navigation=off Signature: \_\_\_\_\_ Date: \_\_\_\_ Please Sign Me/Us up for: Post-Extension to PETRA Reserve domestic air from Peggy Bain - 211026 Departure Date April 24, 2022 By signing below, I certify that I have read the Terms and Conditions understand its content, and agree to its terms including but not limited to additional fees that may apply if full payment has not been received. Signature: \_\_\_\_\_ Date: \_\_\_\_ Minors require parental or guardian signature

\*\*\*(ALL PRICES SUBJECT TO CHANGE WITHOUT FURTHER NOTICE)

### For further information please contact:

Peggy Bain peggyabain@gmail.com or **Drew Walters** Drew.walters@me.com

### TERMS AND CONDITIONS

ACCOMMODATIONS: class hotels based on twin occupancy with bath. Single-room supplement totals are ISRAEL \$764 and PETRA \$200.

MEALS: Unlimited buffet, ISRAEL BREAKFASTS 9 and DINNERS 9PETRA BREAKFASTS 3 and DINNERS 3 are included. No meals are provided in USA. Extra charge for coffee, tea or other beverage not included in the menu of the day. If a passenger chooses not to have a meal, there will be no refund for unused meals.

AIRLINE ROUTES & TICKETS: In order to keep prices low, MTI does not guarantee the most direct routing to your final destination. Once "printed" or "issued", airline tickets cannot be changed or refunded thereafter. Air transportatio to/from your destination will be economy class on IATA and ARC carriers utilizing APEX or SUPER APEX nonrefundable, non-amendable tickets for groups of 10 or more flying together on entire itinerary. Full payment is due 45 days prior to commencement of travel. If the passenger cancels within 45 days of departure or after air tickets are written (whichever comes sooner), then 100% of airfare will be forfeited by passenger. All airfares are subject to government approval and change without notice. AIR--cost and schedules could change. Please Note: An overnight may be necessary for groups misconnecting on the outbound or return. Airline tickets are issued 45 days prior to departure, seat assignments can be requested but are not guaranteed as most group seat assignments can only be

departure, sear assignments can be requested but all its guarantees as most great properties.

Infinitized at the airport upon check in.

ADDITIONAL AIRLINE FEES: You may incur additional airline baggage and optional fees (food, Excess Baggage, Items of a Personal Nature etc...) and will be charged by the airline at check in.

TIPS AND TAXES: Tips to guides & drivers, gratuities to porters, restaurant and hotel servers, fuel surcharges, foreign departure taxes and visas (for US passport holders) are included in the tour cost. (Increases in government taxes, fuel surcharges, gratuities and visas fees are subject to change). The taxes as of print are: ISRAEL \$639, PETRA \$234 the tips as of print are: ISRAEL \$130 PETRA \$39 per person.

SIGHTSEEING: By modern motor coach including services of English speaking guides and entrance fees to places included in the itinerary. Where available all groups will be provided with portable listening devices. Passengers are responsible for loss or damage of the device.

NOT INCLUDED: Passport, laundry, wines, liquors, mineral waters and after-dinner coffee or tea, meals not included in the itinerary, room service, sightseeing or services other than those specifically mentioned. Baggage fees and surcharges are different for every aritine therefore please contact the airline for specific baggage allowance and fees. Maranatha Tours Inc. is not responsible for these related fees as this is solely the responsibility of the passenger.

PASSPORTS, VISAS: A valid passport is required for all passengers. If you do not have a passport please contact your local passport office. Passports must be valid for 6 months after return date. For all non-US citizens please consult the consulate for each country you will be entering as a VISA may also be required and will be the responsibility of each

**TOUR PRICE:** Price is based on international tariffs and rates in effect on Date of proposal and is subject to change should there be a revision in AIR or LAND rates prior to payment in full of the tour price. Price is based on a minimum of passengers using double occupancy. In the event that a minimum of passengers does not book the tour within 91 days of departure the agent reserves the right to cancel the tour. You will be notified immediately upon any increase and will have the option of paying the difference or cancelling with full refund. Late booking or changes may result in an additional fee. Maranatha Tours Inc. reserves the right to correct invoices, itineraries, and/or brochures without notice. PRICE INCREASES: All prices quoted in this brochure are subject to change if not paid in full due to currency fluctuations, fuel surcharge increases, government taxes and fees increases or unforeseen circumstances. You will be notified immediately upon discovery of an increase and will have the option of paying the difference or canceling with full

LAND ONLY: From time to time a tour may be canceled due to not materializing. If you choose to purchase a land only package and arrange your own domestic and international flight independently, Maranatha Tours Inc. is not responsible for any International flight schedule changes. If domestic tickets are purchased by an individual, all penalties and fare differences will be paid by the client.

RESERVATIONS: Reservations received within 90 days or less from departure may incur an additional late fee plus any additional fees based on air availability at that time of registration. For reservations received 90 – 61 days prior to departure a \$100 late reservation fee) will be applied (plus additional airline & land fees).. For Reservations received 60 – 31 days before departure the late fee will be \$200; for reservations received 30 – 1 days prior to departures the late fee will be \$300 per person. Additional fees will be advised upon registration

TOUR PROTECTION PLAN (optional): Maranatha Tours Inc. recommends you purchase a Tour Protection Plan for Trip Cancellation/Trip Interruption, Emergency Medical and Emergency Evacuation/Repatriation, Trip Delay, Baggage Delay, and more. To view/download the Policy, go to: http://policy.travelexinsurance.com/356A-0920

DEPOSIT, PAYMENTS AND CANCELLATION: A deposit of \$500 per person is required to secure reservations, which will be applied to the price of the tour. An additional 25% of the remaining balance will be due at 200 days prior, 120 days prior, and 60 days prior to the departure. The remaining balance to be paid in full not later than 45 day prior to departure of the tour. If payment is not received 45 days prior to departure, a \$100 late payment fee will be assessed All cancellations must be in writing by letter, fax or e-mail to Maranatha Tours and will be in effect on the date of receipt by Maranatha Tours. There is no exception to cancellation fee. Any exceptions must be in writing from Maranatha Tours, Inc. Air penalties are not part of the percentages below and vary based on the airline policy at the time of ticket issue. Returned checks incur a \$30 NSF fee. Cancellation Fees:

- 121 + Davs Prior: \$100.00 per person administration fee
- 120-91 Days Prior: \$200 for international tour, \$500 for international tour and cruise
   90-61 Days Prior: \$500 for international tour, \$700 for International tour and cruise
- 60-46 Days Prior: 50% of tour cost
  45 Days Prior or less: 100% of tour cost

RESPONSIBILITY AND LIABILITY: Land arrangements including surface transportation: Maranatha Tours, and the participating Tour Operators operate the land tours offered under this program only as agents of the railroads, car rental contractors, steamship lines, hotels, bus operators, sightseeing contractors and others which provide the actual land arrangements and are not liable for any act, omission, delay, injury, loss or damage or non-performance occurring in connection with these land arrangements. International air carriers and other IATA carriers, steamship lines and other transportation companies whose services are featured in these tours are not to be held responsible for any act, omission or event during the time passengers are not on board their conveyance. The passage contract in use by these companies when issued shall constitute the sole contract between the companies and the purchaser of these tours and/or passage. The tour operator reserves the right to change the itinerary, delete or substitute sites when tour operator feels it to be in the best interest of the tour. Maranatha Tours does not provide additional assistance to any passengers that have physical or mobility limitations as tour itineraries require full mobility. Please advise Maranatha Tours if you have any limitations that may impact your tour. All changes not received in writing by Maranatha Tours at least 45 days prior to departure will incur a \$75 change fee per person for each revision (that is in addition to any other charges per revision once the basic or pre/post tour package has been confirmed).

FIT TO TRAVEL: By registering, passengers accept responsibility for being in good health and able to walk and travel on the tour. Many sites are not accessible to physically challenged and may limit the overall tour experience. Maranatha Tours does not provide additional assistance to passengers with physical or mobility limitations as tour itineraries require full mobility. Please advise Maranatha Tours if you have any limitations that may impact your tour.

ITINERARY CHANGES: The tour operator reserves the right to change the itinerary due to emergencies. If itinerary changes necessitate extra overnights, you will be charged the cost of the additional hotel accommodations, meals and single rooms supplements required. Should sights be missed due to necessary changes, no refund for missed touring will be given.

CHANGES & DEVIATIONS: All changes and deviations will incur a \$125 fee, plus any other additional costs associated with services included in the basic or pre/post tour and change requests must be received at least 90 days prior to departure of the tour. Transfers are included in our group round-trip programs, passengers who deviate or purchase land only packages will be responsible for arriving and leaving independently and must transfer at their own expense.

CREDIT CARDS: All prices already include a 5% discount for payment by cash, check or money order.

EXCHANGE RATE FLUCTUATIONS: Foreign currency exchange rates fluctuate daily. For example, in 2012, Euro rates versus the US Dollar fluctuated from a low below 1.10 to almost 1.70 (meaning that one Euro cost \$1.10 to \$1.70 US). It is very difficult to set the price of a tour when we cannot predict what exchange rates will do. We price our tours at \$1.10 = € 1 and adjust for fluctuations at final billing. If the rate drops below the original rate, we pass the savings on. If rates increase, we must pass those costs on.