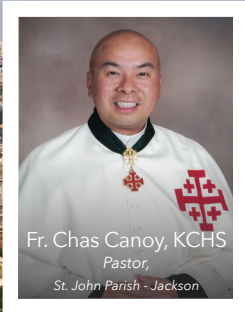




# STEVE & JANET RAY

PRODUCERS OF THE FOOTPRINTS OF GOD DOCUMENTARIES;  
ISRAEL EXPERTS, INTERNATIONAL AUTHOR AND SPEAKER



JOIN FR. CHAS CANOY & TODD GALE OF ST. JOHN IN

# THE HOLY LAND

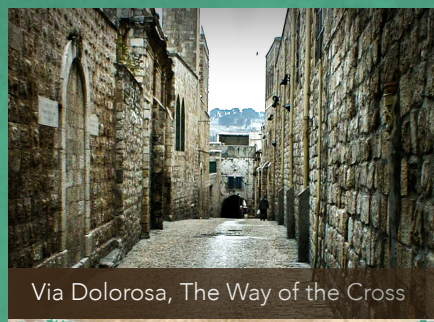
NOVEMBER 13 - 22, 2019



Steve and Janet Ray



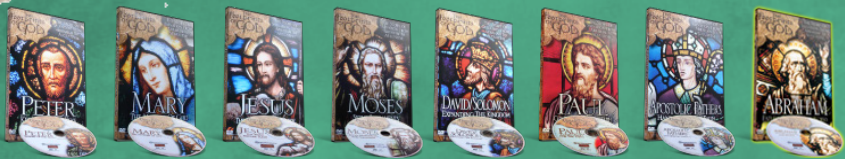
Church of the Nativity



Via Dolorosa, The Way of the Cross



Sail on Galilee



Steve Ray is an Expert Holy Land guide, and Producer of the award winning Footprints of God DVD series that has been featured on EWTN and Netflix.

Let Expert Guides Steve & Janet lead you through the Holy Land—just like in the movies! They've been to the Holy Land over 150 times filming, exploring & leading pilgrimages. Join this spiritually enriching biblical adventure.

# HOLY LAND PILGRIMAGE

## Planned Tentative Itinerary\*

You will be accompanied every day by Steve & Janet Ray along with their excellent Roman Catholic local guide.

### Day 1 🌊 Departure from USA

Departure from the United States on overnight flights to Tel Aviv.

### Day 2 🌊 Arrival in Israel | Galilee | Tiberias

Arrival in Tel Aviv's modern Ben Gurion Airport. Meet Steve and Janet Ray along with the local team. Transfer to Galilee. Mass and dinner on the shore of the Sea of Galilee. Overnight in Tiberias.

### Day 3 🌊 Mount of Transfiguration | Cana | Nazareth | Tiberias

Ascend the Mount of Transfiguration (Mount Tabor) early for Mass to miss the crowds; then depart for the Wedding Church in Cana for Renewal of Wedding Vows. After lunch in Nazareth, visit the Church of Annunciation. Visit the House of the Holy Family. Free time. Dinner and overnight in Tiberias.

### Day 4 🌊 Mount of Beatitudes | Tabgha | Tiberias

Mount of Beatitudes for Mass. Continue on to Caesarea Philippi where Jesus said, "You are Peter (Rock)!" Drive through Golan Heights; view the Syrian border. Lunch at Druze restaurant. Visit Tabgha where Jesus multiplied loaves and fishes. Visit the Primacy of Peter where Jesus said, "Feed My sheep". Dinner at Magdalena Restaurant. Overnight in Tiberias.



### Day 5 🌊 Sea of Galilee | Capernaum | Jerusalem

Today enjoy a boat ride on Sea of Galilee. Arrive by boat to Capernaum for Mass at St. Peter's House and the synagogue where Jesus said "Eat My Flesh!" Hear Steve's famous talk on the Eucharist. St. Peter's fish for lunch. Drive to Jerusalem stopping along the way at Ein Karem to visit the Church of the Visitation. Dinner and overnight in Jerusalem.

### Day 6 🌊 Bethlehem | Jerusalem

Spend the day in Bethlehem. Visit the Olive Wood store to support local Christians. Mass at Shepherd's Field and visit the Church of the Nativity where Jesus was born. Special dinner in Bedouin Tent with traditional dancing in Bethlehem. Overnight in Jerusalem.

### Day 7 🌊 Via Dolorosa | Calvary | Western Wall | Jerusalem

Depart early this morning and travel along the Via Dolorosa. Arrive at the Church of the Holy Sepulchre. Touch the top of Mount Calvary. Mass at the tomb of Christ (subject to confirmation.) Return to the Notre Dame for breakfast. Depart for prayer at the Western Wall. Enjoy a group lunch together in Jerusalem before a meeting with the Bishop (subject to confirmation). Optional tour of the Shroud of Turin Exhibit. Spend the remainder of the afternoon at your leisure. Dinner and overnight in Jerusalem.

### Day 8 🌊 Gethsemane | Mt. Olives | Mt. Zion | Jerusalem



Begin today with Mass at the Garden of Gethsemane. Drive to the Mount of Olives to visit the Church of Pater Noster. At the scenic Promenade, hear Steve give his invigorating History of Salvation in 20 minutes. Enjoy lunch at Jewish kibbutz. Drive to Mt. Zion to visit the Church of the Mary Dormition and the Upper Room, ending at the Church of St. Peter in Gallicantu. Dinner at the Cheese and Wine Restaurant on the roof of the Notre Dame Center, overlooking Jerusalem, and overnight in Jerusalem.

### Day 9 🌊 Free Day | Optional Dead Sea Excursion | Jerusalem

Celebrate morning Mass at Notre Dame Chapel. Bring your rosaries and other religious items for blessing. Free day for shopping, prayer, rest, personal visit to Holy Sepulchre or optional side trips. Optional Excursion (tour escort will advise price) to the Ancient Jerusalem Temple model and shrine of the Book, Qumran, Jericho and swimming in the Dead Sea. We will renew Baptismal vows at the authentic baptismal site of Jesus. We also have Sammie the Camel ready to give you a ride. We keep your room for you so you can return to the hotel for a shower, pack, rest and have dinner. This evening, get ready for flight, through the night, back home.

### Day 10 🌊 Return to USA

Depart on your return flights back to the USA.

*\*Itinerary as presented is subject to final confirmations.*

**\*PRICING TERMS:** Price stated is as of September 20, 2018 and could change prior to Final Invoicing due to new airline fuel surcharges, U.S. and International Government imposed taxes or fees, fluctuation in currency exchange rates, or failure to have a minimum of 50 passengers. Final price may be higher or lower and will be reflected on your Final Invoice issued by email 60 days prior to departure. Except for subsequently imposed increased governmental taxes or fees, your price cannot increase once you pay that Final Invoice (early final payment cannot be made.) Payment of the initial deposit for this trip indicates you have accepted these pricing terms and all terms specified in the

**\$5,839** Regular Price, per person after Oct. 31, 2018  
**-\$100** Book by Oct. 31, 2018 and save \$100  
**-\$165** Cash discount for payment by cash or check  
**\$5,574\*** Early Booking cash discount price (double occupancy)

**\*See adjacent boxes for Pricing Terms and Checked Baggage Fees**

**The Tour does not include:**

- Airport transfers for travelers not on group flights
- Meals not specifically identified
- Beverages with lunches
- Other personal expenses
- Items not specifically mentioned in inclusions

**\*Checked Baggage Fees** are not included in this tour package price. Most airlines charge fees ranging from free to \$75 per bag one way. If traveling with group air, the air carrier for your flight will be announced in your final travel documents and an online link provided to learn the exact charges of your carrier. Note: Because of space limitations aboard the transportation at the destination,

**PILGRIMAGE TO THE HOLY LAND**  
 Book Online: [CTScentral.net](http://CTScentral.net) Trip Code: 12860 Group Code: 7446

**NOVEMBER 13 - 22, 2019**

How did you hear about this pilgrimage?  Steve Ray  Other (give details)

**1.) RESERVATION FORM (one form per person, photo copies of form are permitted)**

Clergy  Mr.  Mrs.  Miss Birth date \_\_\_/\_\_\_/\_\_\_  
 Name \_\_\_\_\_  
 (As it appears on your passport) If Under 18: Age \_\_\_\_\_ (see back)  
 Preferred Name for Name Badge \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_  
 State \_\_\_\_\_ Zip Code: \_\_\_\_\_ Home Phone (\_\_\_\_\_) \_\_\_\_\_  
 Cell (\_\_\_\_\_) \_\_\_\_\_ Email Address\* \_\_\_\_\_

\* EMAIL COMMUNICATION – It is important for travelers to supply their email address and to notify Corporate Travel Service of any address changes. Updates about your trip will be sent by email, so it is important that settings in your email system allow communication from addresses originating at ctscentral.net.

(Roommate) \_\_\_\_\_

- I would like a roommate; please put me in touch with other passengers looking for a roommate. I understand that I must pay the single supplement if no roommate is found
- I prefer a single room and will pay an additional \$750, which is due with my balance. **Note:** Availability of single rooms is very limited
- I would like land only for a reduction of \$1,400 & will sign a Land Only Waiver  
 Note: Passengers who want to travel on different dates than the group must travel land only. See details on back page.
- I am interested in airfare from Omaha for an additional charge. Please contact me with more information when airfare becomes available in January 2019.

**2.) PASSPORT (required to travel)**

- Copy of passport inside page showing name and photo is enclosed
- I am applying for a passport and understand that I must supply a copy to Corporate Travel Service by 4/27/2019. Corporate Travel Service is not responsible for passports that are not valid 6 months following the return date of the trip. (See back page of Terms and Conditions-Passports)

**2) TRAVEL PROTECTION**

Travel Protection is HIGHLY SUGGESTED. Please check the box below that indicates what type of travel protection you wish to purchase. **PLEASE REFER TO CTS PROTECTION PLAN PRICING RATES BELOW.** Please check the box declining travel protection if you do not wish to purchase travel protection. Plans contain time sensitive benefits so we encourage travelers to purchase a plan at the time of initial trip deposit. Cancel For Any Reason (CFAR) coverage is available - CFAR coverage is 75% of the nonrefundable trip cost. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. This benefit is not available to residents of New York State.

- I would like to purchase the Travel Protection Plan (\*See link below for explanation of coverage)
- I would like to purchase the Cancel For Any Reason Plan (\*See link below for explanation of coverage)
- I decline purchasing travel protection

**4.) PAYMENT TERMS & SCHEDULE**

Deposit \$350 to book. \$1,250 additional due on or before June 16, 2019. A final invoice, reflecting the final price, will be issued 60 days (September 14, 2019) prior to departure. Final Payment must be made between 60 and 45 days (September 29, 2019) prior to departure (**early final payments can not be made, do not make final payment until you receive your final invoice.**) Late bookings after 60 days prior to departure require payment in full by credit card at time of booking. **Price reflects an Early Booking Savings of \$100 per person for deposits received on or before Oct. 31, 2018. Price also reflects a cash discount of \$165 for tours paid entirely by cash or check. Cash discount will be taken at the time the final payment is made.**

**Checks payable to:** Corporate Travel Service **Credit Card:**  Visa  MasterCard  
 Name as appears on Card \_\_\_\_\_ Trip Deposit Amount \$ \_\_\_\_\_  
 Card Number \_\_\_\_\_ Travel Insurance Amount \$ \_\_\_\_\_  
 Security code (back of card) \_\_\_\_\_ Expiration \_\_\_\_\_  
 Card Billing Address \_\_\_\_\_

**5.) TERMS AND CONDITIONS**

*I have received, read and agree to the TERMS & CONDITIONS AND BINDING ARBITRATION CLAUSE on this and the backside of this form and to the Pricing Terms, Payment Terms, and "Release" outlined on this side of the form. I understand that Corporate Travel Service highly suggests the purchase of travel protection including "Cancel For Any Reason" plans, (see terms and conditions for details) and that the cancellation terms and penalties cannot be waived for any reason. If I decline to purchase travel protection, I understand I could lose substantial prepaid monies, and that there may not be full monetary recourse for any flight cancellations or delays by the airlines. I agree to the cancellation terms and penalties.*

Signature \_\_\_\_\_ (Required to confirm reservation)  
 Signature of Parent or Guardian if Under 18 \_\_\_\_\_

**Release:** Corporate Travel Service, Inc., The Footprints of God, Pilgrimages, LLC., and Steve & Janet Ray, and their employees, shareholders, officers and directors (collectively "CTS" "FGP" and "S&JR") do not own or operate any entity which is to or does provide goods or services for your trip, including, for example, lodging facilities, transportation companies, local ground operators, including, without limitation, various entities which may utilize the CTS, FGP or S&JR name, guides, sightseeing companies, entertainment, food or drink service providers, equipment suppliers, etc. As a result, CTS, FGP, and S&JR are not responsible for any negligent or willful act or failure to act of any person or entity. In addition, CTS, FGP, and S&JR are not responsible for any negligent or willful act or failure to act of any other person or entity they do not own or control. Without limitations CTS, FGP, and S&JR are not liable for any direct, indirect, consequential, or incidental damage, injury, death, loss, accident, delay, inconvenience or irregularity of any kind which may be occasioned by reason of any act or omission beyond their control, including, without limitation any willful or negligent act, failure to act, breach of contract or violation of local law or regulation of any third party such as an airline, train, hotel, bus, taxi, van, local ground handler or guide, whether or not it uses the CTS, FGP, and/or S&JR name, financial default or insolvency of any supplier which is to, or does supply any goods or services for this trip. Similarly, CTS, FGP, and S&JR are not responsible for any loss, injury, death or inconvenience due to delay or changes in schedule, overbooking of accommodation, default of any third party, attacks or bites by animals, insects or pests, injury or death while on activities sponsored by lodging facilities or by other third parties, sickness, the lack of appropriate medical care, evacuation to same, if necessary, weather, strikes, acts of God or government, acts of terrorism, or the threat thereof, force majeure, war, quarantine, epidemics, or the threat thereof, criminal activity, or any other cause beyond its control. Should Fr. Chas Canoy, Todd Gale, and Steve or Janet Ray be unable to participate in this tour, reasonable commercial effort will be made to secure a substitute. Regardless of the participation of Fr. Chas Canoy, Todd Gale, and Steve or Janet Ray the tour will proceed as scheduled on the dates listed. By signing this form to participate in this tour, you agree that the terms of the cancellation penalty will be binding upon you regardless of whether Fr. Chas Canoy, Todd Gale, and Steve or Janet Ray are able to participate. CTS, FGP, and S&JR are not responsible for any loss incurred by traveler, including lost days of the scheduled tour, due to a cancelled flight or other means and modes of transportation.

**CTS PROTECTION PLAN OFFERED BY TRAVEL INSURED**

Rates:	Travel Protection	With Cancel For Any Reason
\$4,001-4,500	\$386	\$578
\$4,501-5,000	\$397	\$596
\$5,001-5,500	\$459	\$689
\$5,501-6,000	\$466	\$699
\$6,001-6,500	\$528	\$792
\$6,501-7,000	\$534	\$801

Cancel For Any Reason (CFAR) benefit not available to residents of New York State. For full explanation of policy coverage please refer to:

<https://www.travelinsured.com/docs/docs/corporate-travel-service-group-deluxe.pdf>

Steve Ray has entrusted travel arrangements to:  
 Corporate Travel Service, Inc.,  
 41780 Six Mile Road, Suite 100, Northville, MI 48168  
 P: 866-468-1420 | F: 313-565-3621 | ctscentral.net

# TERMS AND CONDITIONS

## TEN DAY PILGRIMAGE INCLUDES:

- Roundtrip airfare from New York (JFK or EWR) to Tel Aviv including fuel surcharges and government imposed fees of \$300 as of 9/20/18; final amount subject to change
- Full accommodations as follows: three (3) nights in Tiberias and five (5) nights in Jerusalem
- All meals: full buffet breakfast, lunch and dinner (Drink of your choice during dinner, wine, beer or other.)
- Roundtrip airport transfers in Israel and luxury coach for all touring
- Guided by Steve and Janet Ray, expert guides
- Services of the best licensed Catholic Israeli Tour guide in Israel
- Private Masses in holy sites like the Holy Sepulchre, Grotto of Annunciation, and Gethsemane, etc...
- "Pilgrim's Handbook to the Holy Land"
- Movie of pilgrimage highlights – one free per family
- Nightly uploads of "Virtual Pilgrimage Videos" so friends and family can "join you" on pilgrimage
- All tips included: for Israeli escort, guides, drivers, hotel staff, dinners, etc.
- All local taxes, porter tips and fees are included

**PRICING TERMS:** These are outlined adjacent to the estimated selling price listed in this brochure.

**PAYMENT TERMS:** In order to meet deposit schedules with suppliers for this tour, CTS asks for prompt payment on the requested dates. Please see the reservation form for the payment schedule. Late payments may result in cancellation of your reservation. CTS also accepts Visa and MasterCard for payment. Traveler agrees not to dispute any credit card charges associated with this trip.

**CAPACITY:** This pilgrimage is limited to three (3) buses with 159 pilgrims.

**CANCELLATION POLICY:** All cancellations must be received in writing. Forfeit \$100 for cancellations between time of deposit and June 16, 2019. Forfeit \$350 for cancellations between June 17, 2019 and August 4, 2019. Forfeit \$1,600 for cancellation between August 5, 2019 and September 14, 2019. After September 14, 2019, there will be no refund. Penalties will be according to the fax or postmark date.

**TRAVEL PROTECTION:** CTS highly suggests the purchase of travel protection, to help protect travelers' investment in the trip, and to help provide certain medical coverage while they are outside the USA. Plans help provide coverage for unexpected circumstances and help protect your trip and your investment. Terms vary, depending on the travel protection carrier chosen, and the terms of the plan purchased. Cancel For Any Reason\* coverage is available for purchase. Consideration of such plans is encouraged because Corporate Travel adheres strictly to their "Cancellation Policy" which is specified in the sales brochure and in this document. Plans contain time sensitive benefits so we encourage travelers to purchase a plan at the time of initial trip deposit.

\*CFAR coverage is 75% of the nonrefundable trip cost. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. This benefit is not available to residents of New York State.

**PASSPORT:** A valid U.S. Passport is required of all passengers. Please apply for your passport immediately as passports may take a long time to process. Make sure to have it in your possession at all times while on tour. **It must be valid for 6 months following the return date of the trip or boarding or entry into the destination may be denied. Please provide CTS with a copy of the inside page of your passport (showing your name and photo) at the time of reservation.**

## GROUP AIR:

**Group Air Restrictions:** Due to the airlines' reduced capacity and restrictive group reservation terms, group air reservations are often difficult to coordinate. The number of connections, length of layovers, and all conditions surrounding air travel cannot be guaranteed and may change before departure. Accordingly, if you require specific air travel needs and are not flexible concerning group air travel, you may wish to consider purchasing a Land-Only package and secure your own preferred air arrangements.

**Deviations:** Not allowed on group air tickets. If you want to travel on different dates, you must take travel land only (see topic below) and purchase your own independent flight tickets.

**Group Air Seat Assignments:** Please note that group seats are assigned "at the discretion of the airline", although every effort will be made to fulfill requests, **SPECIFIC SEAT ASSIGNMENTS CANNOT AND WILL NOT BE GUARANTEED.** Seat numbers will not be advised until check in at the airport. If you require specific seats, CTS suggests you book the tour package as "land only" and arrange your own air. Note that 'bulkhead' and 'exit row' seats are assigned by the carrier at the airport.

**Group Air Mileage Credit - Reduced:** It is common for carriers to give partial or no credit for group flights. It is important to give your frequent flyer number when checking in at the airport to make sure any eligible miles will be recorded.

**Group Air Not Upgradable:** Group Air is economy class and is not upgradable to first class, business, economy plus, etc. To travel with an upgrade, you must choose "Land Only" and book independent air. (See "Land Only" topic.)

**Land Only:** Those electing to make their own air arrangements will travel "Land Only". In this case, you must notify CTS no less than 120 days before departure, be responsible for meeting the group at a specified location and time on the tour, and sign a CTS Land Only Waiver. Land only passengers are responsible for arranging and the cost of transfers to and from the airport. **Do not purchase independent airline tickets until notified in writing that the minimum number of passengers has been met to operate the trip.**

**Flight Cancellations and Delays:** CTS will not be responsible for any loss incurred by travelers due to a cancelled flight or other means of transportation. Please investigate purchasing travel insurance to cover any type of loss associated with cancelled air or other transportation.

**Hazardous Materials:** Federal law forbids the carriage of hazardous materials aboard the aircraft, in your luggage, or on your person. A violation can result in five years imprisonment and penalties of \$250,000 USD or more (49 U.S.C. 5124). Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives, and radioactive materials.

**DOMESTIC AIR TO NEW YORK:** You are responsible for your own air arrangements to New York. You will be notified of the international gateway airport (JFK or EWR) about 60 days prior to departure. Do not buy domestic air before hand.

**TRAVEL DOCUMENTS:** Unless otherwise notified, CTS will mail you your travel information approximately 10-14 days before departure.

**ITINERARY:** The Itinerary as presented in this brochure is tentative and represents what we are planning for you, however it is subject to confirmations from many organizations. Because of changes in local schedules, we may need to alter specified events, dates and/or venues to better fit the overall plan. The right is reserved to alter or cancel the itinerary, at CTS's sole discretion, as it may deem necessary or advisable.

**GRATUITIES:** Gratuities for your escort, driver and guides are included.

**ROOMS:** Tour prices are per person according to a room type: a "Single" room is one person in a room and a "Double" is two persons in one room. Triples are one double bed with two persons sharing the bed and one single bed. Triples are not always available and are discouraged because of cramped quarters. Note: Availability of single rooms is very limited

**LUGGAGE:** Baggage is at owner's risk throughout the tour.

**Checked Baggage: Fees are not included in this tour package price.** Most airlines charge fees ranging from free to \$75 per bag one way. If traveling with group air, the air carrier for your flight will be announced in your final travel documents and an online link provided to learn the exact charges of your carrier. (Note: The website [iflybags.com](http://iflybags.com) may be helpful and gives sample fees for all carriers.) Checked baggage is limited to **one** bag per person. There can be no exceptions. For most airlines, the one checked bag is limited to **50 pounds and 62 inches** (length + width + height). If these specifications are exceeded, excess charges may be collected by the airline at the airport. Do not check baggage you intend to check in at the airport. Please confirm these specifications when you receive your final travel documents, as they can and do change.

**Carry On Luggage:** You may also bring a small carry-on bag that will fit under an airline seat and on the small parcel racks of the motor coach, which average about 8 inches high by 18 inches deep. It is best if your carry-on bag is soft sided, as the parcel racks on the motor coaches are small. Currently, travelers are allowed to transport only small amounts of liquids, gels, lotions, aerosols or similar items on their person or in their carry-on luggage. Details will be in your final travel documents.

**HEALTH REQUIREMENTS:** Travelers must be medically and physically fit for this tour. This tour requires significant walking, as motor coaches are not permitted to pick up and drop off in front of major attractions. The tour is not wheelchair accessible and is not suitable for motorized scooters, walkers, and canes. Any special medical conditions or equipment must be advised in writing, for evaluation of feasibility, at the time of making your reservation. Should any special assistance be required, traveler agrees to bring a companion capable and willing to assist traveler.

**CHILDREN UNDER 18:** For a minor under the age of 18 to travel out of the United States without both parents or legal guardians, a notarized affidavit from the non-travelling parent(s) or guardian(s) must be obtained and presented upon departure and return to the United States. You may request a form from our office. A discount may be possible for children 6-12 years old.

**STATE DEPARTMENT & OTHER AGENCIES:** From time to time the State Department ([www.state.gov](http://www.state.gov)) and the Center for Disease Control ([www.cdc.gov](http://www.cdc.gov)) and other government agencies and departments issue travel advisories or warnings for one or more of the destinations that you may be visiting on tour. We encourage you to contact these agencies directly to obtain the most current information. CTS cannot change the cancellation terms or conditions based on the issuance of any such warning or advisory or the occurrence of any terror, health or other incident in one or more of the places this tour is scheduled to visit. All cancellation penalties remain in full force and effect.

**PHOTOGRAPHY:** CTS may take photographs or film of its trips and trip participants, and participant grants CTS express permission to do so and for CTS to use such for promotional or commercial use without payment of any fee or royalties.

**UNUSED SERVICES:** There is no right to a refund for any unused services including airline tickets.

**PARTIAL PACKAGES NOT AVAILABLE:** Tour Packages are offered only as described in this brochure, at the stated price. For liability reasons, it is not possible to purchase a partial package.

**CHANGES:** Changes in any of the terms and conditions can be made only in writing signed by an officer of CTS.

**PARTICIPATION:** CTS reserves the right to decline to accept or retain any participant on any of its tours if, in its sole discretion, it deems accepting or retaining any such participant as being detrimental to the tour. In the event any participant is removed from a trip, CTS's only obligation is to refund to that person that portion of the payment allocable to unused services.

**BINDING ARBITRATION:** Any controversy or claim arising out of or relating in any way to these Terms and Conditions 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 Dearborn Heights, Michigan, in accordance with the commercial rules of the American Arbitration Association then existent. Substantive (but not procedural) Michigan law shall apply in any such arbitration. 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.

