

St. John's Cathedral  
Choir Pilgrimage to Edinburgh, Scotland  
and Durham, England  
Thursday 10 July to Monday 21 July 2025



Saint John's Episcopal Cathedral  
413 Cumberland Avenue  
Knoxville, Tennessee 37902  
[www.stjohnscathedral.org](http://www.stjohnscathedral.org)



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## GENERAL INFORMATION

### Group Flight Information

Outbound:

Delta Airlines

Flight 3042 – 10 July Knoxville – Atlanta departs 7:55pm arrives 9:02pm

Flight 034 – 10 July Atlanta – Edinburgh departs 10:55pm arrives 12:05pm, 11 July

Inbound:

Virgin Atlantic

Flight 109 – 21 July Manchester – Atlanta departs 1:30pm arrives 5:50pm

Delta Airlines

Flight 3072 – 21 July Atlanta – Knoxville departs 10:50pm arrives 11:47pm

### DoubleTree by Hilton Edinburgh City Centre

Built in 1892, this historic hotel is at the heart of the city, 10 minutes from Edinburgh Castle and the Royal Mile, Edinburgh Castle, and St. Mary's Cathedral. Take in scenic castle views, and enjoy the 24-hour fitness center and a warm DoubleTree cookie upon arrival.

Address: 34 Bread St, Edinburgh EH3 9AF, United Kingdom

Phone: +44 131 221 5555

Website: [https://www.hilton.com/en/hotels/ediccdi-doubletree-edinburgh-city-centre/?](https://www.hilton.com/en/hotels/ediccdi-doubletree-edinburgh-city-centre/?SEO_id=GMB-EMEA-DI-EDICCDI)

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### Delta Marriott Royal County, Durham

Perched on the River Wear in City Centre, this modern hotel property boasts multiple restaurants and lounges. All *en suite* rooms. 12 minute walk to the Cathedral and 5 minute walk to shops.

Phone: +44 191 386 6821

Address: Old Elvet, Durham, United Kingdom, DH1 3JN

Website: <https://www.marriott.com/en-us/hotels/ncldd-delta-hotels-durham-royal-county>

### Hotel Indigo, Durham

A boutique hotel moments from the historic Durham City Centre; perfectly located for an adventure. The stage for Hotel Indigo is the former Durham University building 'Old Shire Hall', with its Victorian façade spilling out into an ancient and romantic neighborhood laden with historic pubs and cozy cafes. All *en suite* rooms. 14 minute walk to the Cathedral and 7 minute walk to shops.

Phone: +44 191 329 3535

Address: 9 Old Elvet Durham, DH1 3HL United Kingdom

Website: <https://www.ihg.com/hotelindigo/hotels/us/en/durham/mmedh/hoteldetail>

### Durham Cathedral

Phone: +44 191 338 7178

Address: The Cathedral Office – The College – Durham DH1 3EH

Website: <https://www.durhamcathedral.co.uk>

### Charter Travel

Peter Baldwin ([info@charter-travel.com](mailto:info@charter-travel.com))

Website: [http://www.charter-travel.com/st\\_johns,\\_TN.htm](http://www.charter-travel.com/st_johns,_TN.htm)

Telephone: +44 124 251 2801

## **Travel Corner International**

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**EU-wide Emergency Telephone Number is 112**

**UK Emergency Telephone Number is 999**



## POLICIES

Please remember at all times that we represent St. John's Cathedral and the city of Knoxville.

- Absolutely no running inside the Cathedral.
- Be early for all activities (rehearsals, services, excursions). Do not assume the bus will wait for you.
- Be respectful of the Cathedral choir stalls. Do not leave behind any trash.
- Absolutely no food or drink in the Cathedral.
- Bottled water is acceptable in the Choir Stalls provided you do not leave bottles behind.
- Please be aware of our appearance. No drinking alcohol while wearing choir vestments. Do not wear vestments when walking back and forth from hotel to Cathedral. Space will be provided to store vestments in the Cathedral during the week we are in residence.
- Each chorister is responsible for bringing all his or her music and vestments. No extras will be provided.
- Jeans (and shorts if warm enough) are acceptable for excursions and evening activities. Whenever we are in the Cathedral for rehearsal or services, singers' dress should be Business Casual: slacks, skirts, or dresses; no sneakers or sandals; shirts with collars (ties are okay, especially on Sunday, but not necessary).
- Any chorister who must leave early for sickness or behavior issues will be responsible for all extra travel expenses. No partial refunds will be given.

**Singers are required to be at all rehearsals and sung services. No exceptions!**

Excursions are not required, and we encourage you to personalize the trip to conform to your physical comfort, personal interest, and desired activity level. Since we will not know the exact roster of participants from day to day, the **coaches will not wait**. If you are late to meet the coach based on the following itinerary, you may be left behind. No attempt to contact members of the group will be made; we will assume an absence signals an alternative plan.



## ITINERARIES

### Friday 11th July – Day One

Delta Flight 34 arrives at approximately 12.05pm at Edinburgh Airport

#### **Coaches from Edinburgh Airport to DoubleTree by Hilton Hotel**

(Included in trip cost for everyone, but reservation required)

Ready to collect from Terminal 2 at approx. 1.45pm.

**Arrive at the hotel approx. 2.15pm.**

**2.30pm Mandatory orientation with group in hotel lobby.** Everyone must attend this meeting! Room keys and instructions will be given at this time. If rooms are not ready for check-in, travelers may leave baggage in secure storage at the hotel.

Unstructured time to explore Edinburgh Friday afternoon and evening.

### Saturday 12th July – Day Two

Breakfast arranged at the hotel from 7.00am.

Time to explore the city and environs on your own including the option of a guided tour of Edinburgh Castle arranged for 9.50am (a short walk from the hotel—meet at the Castle if you wish to take advantage of this excursion).



#### **Edinburgh Castle**

The oldest part of the Castle is St. Margaret's Chapel built in the early 12th Century. The provenance of the other buildings are less clear, although the present castle walls began to take their present form from about 1356.

Singers meet at St. Mary's Cathedral with music and vestments at 2.00pm (the Cathedral is roughly a 15 minute walk from the hotel). Rehearse in the choir stalls 2.15pm–4.00pm.

Evening meal and activity on your own.

## Sunday 13th July – Day Three

Breakfast arranged at the hotel from 7.30am.

**Singers walk to St. Mary's Cathedral to arrive at 9.15am (approx. 15 minute walk).**

Choir rehearse in the stalls 9.30am–10.15am.

**Choral Eucharist service at 10.30am.**

Lunch on your own arrangements.

**Singers return to the Cathedral Song School at 2.15pm, rehearsal in the stalls 2.30pm–3.15pm.**



**Evensong at 3.30pm.**

Evening meal and activities on your own arrangements.





## Monday 14th July – Day Four

Breakfast arranged from 7.00am in the hotel restaurant.

**Load coaches with all luggage beginning 8.00am to leave hotel at 8.30am.**

Coaches travel south, arriving in Durham at approximately 11.30am with drop-off at both hotels. Luggage to be stored until rooms available.

### **Durham**

The city is one of the most visually exciting areas in Britain. The magnificent Norman cathedral and the castle stand proudly on a sandstone hill almost enclosed by a steep banked wooded bend of the River Wear. Stunning views are to be had from Prebends Bridge, South Street Gilesgate, and Palace Green. The castle was built in 1069 by the Norman invaders, and the town grew under the castle walls between the two river crossings at Elvet and Framwellgate.

Non-singers free time.

All Choristers meet in hotel reception areas at 12noon (staff members will be present at both hotels) ready to walk to the Cathedral. **Choristers must bring music and vestments at this time.**

**Choristers meet vergers in the Cathedral at 12.15pm to store vestments as directed.**

### **Durham Cathedral**



The Cathedral was founded as a shrine for the body of St. Cuthbert. When Viking raids forced the monks on Lindisfarne to flee in 875, they carried with them the relics of the saint. The monks reached Durham in 995 after brief residencies at Chester Le Street and Ripon. Upon arriving in Durham, the coffin holding Cuthbert's remains became rooted to the ground, and the location for the new shrine was revealed in a vision. By 998 the first church was completed and quickly became a pilgrimage site. The present

Cathedral Church of Christ and Blessed Mary the Virgin was built between 1093 and 1133 to a plan of Bishop William of Calais. Following his death, work continued under Bishop Flambard, creating what many consider to be the finest Norman building in Europe. It contains the first instance of stone ribbed vaulting in the ceiling and the earliest pointed transverse arches in England. St. Cuthbert's body was brought to his shrine behind the high altar in 1104.

Lunch own arrangements.

**Choristers meet in the Chapter House at 3.30pm ready to meet vergers in the stalls at 3.45pm for briefing and instructions on processing. Rehearsal in the stalls 4.00pm–5.15pm. Cassocks only required for all rehearsals in the cathedral choir.**

### **Evensong service at 5.30pm**

On completion of the service approx. 6.15pm change and walk back to the hotel, evening meal on your own arrangements.

## Tuesday 15th July – Day Five

Breakfast arranged from 7.30am in the hotel restaurant.

Non-singers free time in the morning.

**Singers rehearsal in the Cathedral Chapter House 9.15am–10.45am.**

**All meet inside the Cathedral Great West End Door at 10.45am.** Guided tour of the Cathedral for everyone arranged at 11.00am.

Lunch on your own arrangements. Free time to follow.

**Choristers return to the Cathedral at 3.20pm for rehearsal in the Chapter House 3.30–4.00 and in the Cathedral Choir Stalls from 4.00–5.15. Cassocks only required for all rehearsals in the cathedral choir.**

### **Evensong service at 5.30pm**

On completion of the service approx. 6.30pm change and walk back to the hotel, evening meal on your own arrangements.

## Wednesday 16th July – Day Six

Breakfast arranged from 7.30am in the hotel restaurant.

**Excursion to Hadrian's Wall and Housestead Roman Fort. Ready to depart from outside the hotel at 9.00am.**

Wear sensible shoes as visitors will encounter uneven surfaces and possible wet grass. Boxed lunches are provided for this excursion. Please collect a lunch before boarding the coach. Arrive at Housesteads Fort at approximately 10.15am.



### **Hadrian's Wall**

Hadrian's Wall is the most important Roman monument in all of Britain. It is a World Heritage Site and is the best known frontier of the Roman Empire. Built by order of Emperor Hadrian on his visit to Britain in 122, it took six years to build. The wall is 73 miles in length, 15 feet in height, and runs from Wallsend in the east to Bowness on Solway in the west.

### **Housesteads Fort**

Possibly the remains of the most complete Roman fort in Britain Housesteads was in a superb position with commanding views all around. Visitors may view the foundations, granaries, barrack blocks, hospitals, and latrines.

Begin returning to the coaches no later than 12.40pm. **Coaches ready to depart at 1.15pm.** Journey back to Durham, arriving approx. 2.30pm.

**Choristers return to the Cathedral at 3.20pm for rehearsal in the Chapter House 3.30–4.00 and in the Cathedral Choir Stalls from 4.00–5.15. Cassocks only required for all rehearsals in the cathedral choir.**

Non-singers free time.

### **Evensong service at 5.30pm**

On completion of the service approx. 6.30pm change and walk back to the hotel, evening meal on your own arrangements.

## Thursday 17th July – Day Seven

This will be our only day to not sing a service or rehearse. (Day Seven is your best option for arranging your own activity if desired.)

Breakfast arranged from 7.30am in the hotel restaurant.

**Ready to depart from outside the hotel at 9.10am.**

Travel north into Northumberland, arriving at Alnwick Castle approx. 10.25am. Coaches will stop at the Greenwell Road Drop Off Point. Walk to the entrance of the castle grounds on the corner of Greenwell Road through the Shoots & Roots Entrance.

### **Alnwick Castle**

This great border castle is the main seat of the Duke of Northumberland with walls enclosing seven acres of landscaped grounds.

Begun by the Vesci family in the early 12th century, the castle fell into a trust held by Durham Cathedral when the last surviving member of the family line died in 1297. The Bishop of Durham sold the property to Henry Percy in 1309, and the family has lived here since. The outward appearance has remained largely unchanged

since the 14th century, although it received severe damage during the Border Wars. The 1st Duke of Northumberland restored it in the 18th century, and today its public areas display a wealth of artwork by painters like Titian, Tintoretto, Canaletto, and Van Dyck.



Lunch on your own arrangements in the castle restaurants.

**Meet coach at the drop off point (Greenwell Road) ready to depart at 2.00pm. Arrive at Holy Island Causeway at approximately 2.40pm, crossing to the island.**

### **Lindisfarne (Holy Island)**

This is the famed birthplace of English Christianity, a three-mile causeway connects the island to the mainland at low tide and can be crossed during six-hour spells between tides. Approximately 300 people live on the island, with fishing and tourism the main employment. In 635 St. Aidan came at the invitation of King Oswald from Iona on the west coast of Scotland to teach Christianity to the inhabitants of Northumbria. Lindisfarne Monastery was established and the first English diocese founded. St. Cuthbert was the sixth bishop, taking up residence at Lindisfarne in 664. He was buried on the island until the monks fled with his coffin to escape raids by Danish Vikings in 875. The Danes destroyed the abbey, and the island remained deserted until the Benedictine Order established a priory in the 11th century.

**Return to the Coach Park ready to depart at 5.00pm. Arrive at Durham hotels at approximately 7.00pm.**

Evening meal your own arrangements.

## Friday 18th July – Day Eight

Breakfast arranged from 7.30am in the hotel restaurants.

**Coaches depart after breakfast (time TBA) for an excursion to Durham Botanic Gardens.**

### **Durham University Botanic Gardens**

Durham University's 10-hectare Botanic Garden is set amongst beautiful mature woodlands on the southern outskirts of Durham city. Open to the public, the Botanic Garden offers a wide variety of landscapes to explore and discover, with guests young and old visiting throughout the year. The first Botanic Garden in Durham was founded in 1925 when the grounds of the science laboratories were laid out as an experimental garden. As the sciences expanded within the University and more buildings were constructed the garden decreased proportionately, and it was decided in 1969 to move the garden to a new site where it could develop undisturbed and develop an identity of its own.

**Coaches return to hotels (time TBA).**

**Singers return to the cathedral after 3.20pm. for rehearsal in the Chapter House 3.30–4.00 and in the Choir Stalls from 4.00–5.15. Cassocks only required for all rehearsals in the stalls.**

Non-singers free time.

### **Evensong service at 5.30pm**

On completion of the service approx. 6.30pm change and walk back to the hotel, evening meal on your own arrangements.

## Saturday 19th July – Day Nine

Breakfast arranged from 7.30am in the hotel restaurants.

**Singers return to the Cathedral at 9.00am, meet in the Chapter House for rehearsal 9.15am–11.00am.**

Free time in the city to explore. Every Saturday is Market Day held in Durham's main Market Place.

Lunch own arrangements

**Singers return to the cathedral at 3.15pm, meet back in the Chapter House for rehearsal 3.20pm to 4.00pm. and in the choir stalls from 4.00pm to 5.15pm. Cassocks only required for all rehearsals in the cathedral choir.**



### **Evensong service at 5.30pm**

On completion of the service change and walk back to the hotel, evening meal own arrangements

## Sunday 20th July – Day Ten

Breakfast arranged from 7.00am in the hotel restaurants.



**Singers return to the cathedral at 8.40am.**

**Morning rehearsals in the choir stalls from 9.00am to 9.45am.**

**Cassocks only required for all rehearsals in the cathedral choir.**

**Sung Eucharist service at 10.00am**

Lunch own arrangements and afternoon free time in the city.

**Singers return to the Cathedral at 1.50pm.**

Afternoon rehearsals in the choir stalls from 2.00pm to 3.15pm

**Evensong service at 3.30pm**

On completion of the service change and get ready to leave. Do not forget music and vestments!

**Evening meal (Farewell Banquet) arranged at the Marriott Royal County hotel at 6.30pm**

## Monday 21st July – Day Eleven

Full breakfast arranged at 6.15am in the hotel restaurants.

Those using the coach to Manchester Airport bring luggage to load at 6.00am (open to all, reservations required)

**Board coaches at 7.20am. Coaches depart hotels at 7.30am.**

Journey to Manchester Airport, arriving at approximately 10.15am.

Ready to join flight Virgin 109 at 1.30pm.

## INTERNATIONAL TRAVEL

### Immigration

When you go through immigration you are usually asked for the address where you will be staying. Be careful when asked why you are coming to the UK. Do not say “to sing” as you will then be asked lots of questions about “Where,” “Are you being paid,” “Are these concerts and are they promoted,” “Your visa does not allow you to work,” etc. If you just say you are part of Choir group who will be singing at church services in the UK for the experience and as a pilgrimage, this should cut down on the questions you are asked.

#### **IMPORTANT:**

All travelers must now have an Electronic Travel Authorisation (ETA) to arrive in the UK. You **must** apply online (<https://www.gov.uk/guidance/apply-for-an-electronic-travel-authorisation-eta>) at least a week before travel. Once approved, ETAs are valid for six months. Cost is £10.

### Cell Phones

Those wishing to use cell phones while in the UK have several options.

- It is worth the effort to check with your current carrier, but be aware of alternative arrangements, many which are cheaper and even work better.
- WiFi is widely available in the UK, and you may use your phone for data only (including VOIP calls).
- You may also purchase a SIM card with preloaded minutes and data. There are several kiosks within Heathrow. Depending on the coverage you choose, you can purchase a temporary SIM card sufficient for a week’s use for under \$20.

### Food Allergies

All members of the group must have a Health & Medical Profile form on file (including listing any food allergies). Group meals will accommodate all dietary concerns.

If you have food allergies and are eating out on your own away from the group, just ask the staff in the café/restaurant/pub. By law in the UK they must have allergy information on everything they sell.

## PACKING

### Singers’ packing list

**Singers are required to bring their own music, folder, and vestments.**

Singers dress for all services:

- Dark dress shoes / socks for all (closed toe—no sandals).
- Men: no bare legs visible below cassock hem (no shorts).
- Only modest earrings and minimal perfume/cologne.
- Only subdued shirt collars visible above cassock neckline; neckties not required but are acceptable.

- Full red cassock and white surplice for all services. Academic hoods are encouraged for evensongs and should not be worn for morning Eucharist.

#### OPTIONAL:

- Coat hangers for Vestments, most Cathedrals have rails but no coat hangers and usually you cannot borrow one from the hotel as they only fit in the hotel's wardrobes.
- A name tag on the Vestment coat hanger.
- A cover for the vestments that is waterproof. You will always have to carry your vestments a distance from the coach to the Cathedrals and if it is raining you need a cover.
- A cover or bag for your music for the same reason as above.

## Power Adaptors

If you have to charge your phone/iPad/laptop etc. and the device can normally be charged from a USB or have their own transformer built into the charger, all you will need is a normal socket adaptor. Remember that devices without built in transformers will malfunction or be ruined if they are plugged into a wall outlet in the UK. This is most commonly encountered with hair straighteners and hair dryers. 240Volts in the UK is not kind to 110Volt equipment. Laptops are usually okay with just a socket adaptor but do check before plugging in.

Some hotels may have spare socket adaptors but not many so bring your own. Hotels do not have or provide step-down transformers to convert out 240v to your 110v.

You will need this type of socket adaptor in UK only:



If you have multiple items to charge, or if you are going to multiple countries on this trip, consider purchasing a kit such as this one.

If you require the use of a hair dryer, consider buying an inexpensive travel hair dryer with dual voltage switch (110/220 volt). Even with a power transformer, a regular 110 v (US) dryer will burn out on first try.



## MONEY

### Budgeting for Meals away from the group


For lunch in most places you can pick up a readymade pack of sandwiches/baguettes for about £4.00 - £6.00 and a drink £1.50-£2.50.

For evening meals a normal Pub meal and a drink could be as cheap as £12 and at restaurants sky's the limit. Allow £15-£20+ to cover most places and types of food.

### Exchanging Money in the UK

We suggest bringing a few pounds with you when you come for use on the first day. Converting Money at the airport is strongly discouraged as a rip-off. All travel agent shops in the UK have money exchange facilities and you get the best rates at these. Even big post offices will exchange money at a very good rate. ATMs will work, but we do not know how good their exchange rates

are. Most banks will charge a transaction fee for each withdrawal, so if you use an ATM you need to get a large amount out in one transaction.

In general, using a credit card as a default is much better than paper cash and coins. In the UK the most common type of card transaction is “Contact Less,” where the card is tapped against a reader rather than inserted; no PIN or signature is required for this. It works in the same way that Apple Pay and Google Pay work. Check your credit card for the  symbol on your card. If your card does not have Contact Less or a CHIP (rare now), it should still work. Vendors have to accept them and swipe rather than use the pin, but you may have to argue with the attendant/waiter as this will be odd for them.

## Old UK Currency–British Currency vs. Scottish Currency

Over the last couple of years quite a bit of the UK currency has been updated, and the old coins and notes have been taken out of circulation. If you have old coins and notes from previous trips (or if you are unlucky enough to be given old currency in your change or even from your bank in the US), then you can take it to any UK bank and they will exchange it for you free of charge. Even old notes and coins from 40 years ago can be exchanged at face value at any UK bank.

Bank notes (currency) from the Bank of England will work in Scotland, and bank notes from the Bank of Scotland will work in England, although vendors may complain. In general, Bank of England currency is better to use throughout the trip.

## Tipping on your own

In the UK tipping is an awkward thing to talk about. The UK Minimum wage is over £7.83 per hour, so waiting staff are paid and not reliant on tips.

In most of the UK apart from London, tipping is still very much a thing you do to say thank you and to reward good service or someone going out of their way for you.

As a rule, in a pub/bar/café if you go up to the counter to get your food or drink and pay there you do not need to tip.

If you are served at a table where your order is taken by a waiter/waitress you can leave a tip, and 10% would be fine. If you are in a nice restaurant maybe 15%. If a porter carries your bags, then £1-£2 per item is normal. In a taxi you may give them, dependent on the bill, at extra £1 or £2. Sometimes “Keep the Change” is sufficient if paying with cash. In the hotel the waiting staff and bar staff will not usually expect a tip. Hotel cleaning staff usually change every day and do not do the same rooms, so a tip left in the room on the last day is not needed. As I mentioned, tipping outside London should only be done where you think the service deserves extra acknowledgement.

In London the rules are different. Unfortunately, tipping is expected, and people can be very rude if you do not. Tip for everything apart from in a pub/bar/café if you go up to the counter to get your food or drink and pay there. Some Restaurants in London will add the Tip automatically to your bill, and you will see it shown at the bottom as an extra 10% or even more sometimes. This is actually still discretionary and if you have had to wait a ridiculous amount of time or the food / service was not good enough then you can ask for it to be removed. This does shock staff when you ask for it to be taken off, but they cannot legally refuse to take it off. A Tip is always discretionary.



## Tipping as a group.

Any guides organized for you are already being paid or we pay their organisation and they do it voluntarily. You do not need to tip them. If you try to tip, some will tell you to put it in the charity box or Cathedral collection box.

If you have the same coach driver for the whole trip, some groups do a collection at the end of the trip. An average tip for the driver would be £25ish per day for the group.

If you have a different driver on some days, then it is discretionary and again will be nice but not expected.

Tipping is always discretionary but if someone has gone out of their way for you and you would like to show your appreciation then it is a nice way to say thank you.

## How to avoid foreign transaction fees

A foreign transaction fee is what your credit card issuer — such as Chase or Bank of America — charges when a transaction you make with your card processes in a foreign currency or passes through a foreign bank. To process these foreign transactions, your card issuer charges you a percentage of the amount of this transaction, typically 3 percent. You'll commonly see this fee listed on your card statement as a separate charge.

Call your credit card company and ask if they charge foreign transaction fees. If they do, the easiest way to avoid extra credit card fees when making purchases outside the U.S. is to get a card that doesn't charge foreign transaction fees.

Here are a few more strategies you can use to help reduce fees:

### **Choose the local currency when using your credit card**

When you present your credit card to a foreign merchant, they will ask you what currency you want to use, US or the local currency. ALWAYS choose to pay in LOCAL CURRENCY.

If you choose to pay in U.S. dollars, the merchant gets to choose the exchange rate to convert the cost of the item. It's called dynamic currency conversion. If you choose to pay in the local currency, though, your credit card network will handle the conversion.

### **Pay with cash**

Before your trip, estimate how much cash you'll need. You can convert the US dollars at your home bank and bring it with you. In Knoxville, the only bank that actually changes \$US to foreign currency is First Tennessee. Your local credit union or bank will happily get you the Euros, etc. but they send your money to First Tennessee and then pick up the Euros for you. There is a charge for this, and it takes several days. You can streamline this by taking your cash to First Tennessee and doing the transaction yourself to avoid yet another fee.

You can also bring your debit card for emergency cash withdrawals or use a no-fee debit card. Just be sure that you're using a debit card that doesn't charge a foreign transaction fee and has a global ATM network to make sure you don't get hit by even more fees.

Ultimately, choosing a card with no foreign transaction fees can help you avoid paying extra abroad. Paying with a credit card that has no foreign transaction fee in the local currency is almost always the best for your wallet. Your card network will handle the conversion rate, and you'll have your card's liability protections.



## DIRECTORY OF PILGRIMS:

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Andrew Carroll (865.335.9492)  
Charles Craven (865.322.5573)  
Joe Fowler (828.293.1332)  
Simon Fowler (828.331.1332)  
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Jon Humber (865.924.9032)  
Lucas Humber  
Ben Gouffon (865.919.5054)  
Mike Jacobus (865.696.2886)  
Tim Jensen (317.340.5089)  
Meaghan Laverdure ((865.963.2340)  
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James Newburn (865.437.9482)  
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Gene Price (865.719.6435)  
Nathan Reeves (843.421.2211)  
Mary Grace Roark (678.756.3393)  
Will Root (865.804.4665)  
Lydia Schoen (865.607.6110)  
Daniel Spiotta (212.495.9756)  
Josh Spurling (865.809.0601)  
Robyn Tidwell (865.809.2286)  
Caleb Tyrell  
Isabella Tyrell  
Perry Ward (865.556.6272)  
Tracy Ward (865.292.1750)  
Waverly Watkins (901.258.4779)

Susan Parker Weatherford (828.989.1131)

Ella Wolfe (865.900.6087)

Kate Wolfe (865.437.6415)

### **Non-singing pilgrims:**

Laurel Andersen (352.207.3595)  
Fred Beal (503.307.7141)  
Ginny Fowler (828.226.1274)  
Charles Goan (503.239.5141)  
Kathryn Humber (865.368.8607)  
Jon Jacobus (865.300.0006)  
Becky Jenkins (865.719.4178)  
Rick Jenkins (865.300.4178)  
Ricky Laverdure (865.805.6167)  
Brain McCarroll (615.946.9865)  
Bobbi McGarity (865.607.3020)  
Grant McGarity (865.742.5286)  
Charles Ovenshine (865.521.7528)  
Ann Overall (850.590.8057)  
Jim Overall (850.590.8118)  
Mary Palmer  
Holly Perrin (865.399.2280)  
Kay Preston (912.805.5203)  
John Ross (865.567.4167)  
Lois Ross (865.850.0483)  
Lynda Sharp (901.491.9642)  
Marsha Starling (843.696.0160)  
Helen Tews (865.567.5528)  
Jennifer Tyrell (865.548.5897)  
Shawn Tyrell (865.804.0090)  
Suzanne Vest (706.832.2416)  
Georgiana Vines (865.335.0010)  
Eli Wolfe  
Jamie Wolfe (865.924.2852)  
Josh Wolfe (865.924.2851)

