

Dear Judith,

An autumn vacation was the farthest thing from our minds. But the deal was too good to pass up. In line with your financial advice, I decided to spend some of my hard-earned interest - or maybe we dipped into the capital just a little bit - to take a cruise. OK, maybe it was not a completely original journey of exploration. And perhaps it was a tad more luxurious than Capt Cook's expeditions. But for the *Good Lady* and me, it was a great break from the impending winter, notwithstanding the best efforts of all and sundry to separate me from more of my money at every step.

We had done a few cruises previously, mainly short trips in the Caribbean. This one was different. First, it was longer with 18 days at sea. Second, it was a change geographically, starting in Vancouver and going along the coast to the Panama Canal, thence to Florida. It seems that Alaska cruises fall off in popularity after October and the cruise lines re-position their ships. Empty ships make no money so they fill them up enroute to the new southern location. Naturally, there were a lot of stops along the way.

During the cruise, we learned a bit about the fine art of living well without breaking the bank. Initially, the trick is to find a good deal. This one was a great one. Airfare to Vancouver and return from Florida on each end, plus an upgrade to a balcony suite on board, all for a price no local travel agent could match. Lesson learned: watch for specials in the travel press. Our agent was in BC, actually.

Next, try to keep a perspective about spending during the holiday. This is easier said than done. The pitfall is credit, specifically the easy availability of it. Most cruise lines simplify your life (and their accounting) by issuing you a small plastic card when you check in. This is your lifeline, literally, because it has your lifeboat station along with your name on it. It also serves as a room (sorry, stateroom) key. You are bar-coded on check-in and the card must be scanned upon entering and leaving the ship for security purposes. With the flick of a laser scanner, your picture flashes on the screen, a bit like a loaf of bread going through the grocery register. Lesson here: don't lose it!

But most of all, that little plastic card serves as your key to a cashless society on board. No doubt some psychologist long ago found that people spend more when they don't have to dig into their pocket at every turn. Just give the waiter your little plastic calling card and you are immediately given whatever you want. Shop on board. Buy a seat on a port excursion tour. No problem, at least until the final day when the ultimate bill comes. Even then, it is as painless as possible because you have probably previously indicated the credit card to which the bill should be charged. Lesson here is simply to be aware, not necessarily frugal but aware, of what you are spending.

Most cruise ships are constructed with every amenity known to man. Pools with bars close by, restaurants of all types, a beauty parlour and spa, a gym and an extensive wine list are standard equipment on ships today. Some of the events and facilities come with extra charges. Do you really need to pay extra for a spinning class or some hydro pool treatment? Or should you simply take a few turns around the promenade deck and use the free hot tub beside the main pool areas? Why buy an expensive coffee at the espresso bar when one deck down there is a 24-hour machine spewing java? Lots of activities are free so stop and read the daily program to plan your day. If all else fails, stand on deck or in an inside observation area and watch the sea go by. Like many others, we got a great kick out of watching the crew manoeuvre the mammoth ship in and out of ports. Cost for that was zero.

Cruise ships tend to dock in the morning and sail away in the afternoon or evening. This is to allow you to see a country or a port. It also provides an opportunity for the cruise line and its partners in business to flog tours and excursions to eager tourists like you. Take these with a grain of salt. Some are good. Regrettably, a country's attractions may not always be just the other side of the container wharf where you are docked. Check out the details. Do you really want to spend an hour each way in a bus to visit a city, a(nother) cathedral or do something exotic just for the sake of a photo op? Maybe you do. If so, go for it. Just be wary of the high pressure sales pitches that often come the day before docking. Decide whether or not you will not get just as much as enjoyment from a short walk outside the port gate where there are often straw markets, local vendors or perhaps the centre of the city. Sometimes local entrepreneurs give better prices. Sometimes not. Just use common sense. Lesson: don't succumb to the sales pitch. Make your own decision.

Lastly, the greatest mystery has to be the casino. Most ships have one. Maybe it was my imagination but there always seemed to be somebody there all hours of the day and night, except when it was closed in port. The same faces continually seemed to be there, getting more and more gaunt and drawn, as opposed to the other passengers who were visibly filling out from all the food and tanning up nicely from the southern sun day by day. I can only assume that these slot machine folks are spouses pressured into going on a trip they really didn't want to take. Lesson learned: if you just want to gamble, it's cheaper to go to one of the local gambling dens here where your money at least goes to your own government. Save the ticket price.

Being a financial sort of person, you are probably wondering about the cost-benefit analysis. Opinions vary according to the passenger. Some lines run fun ships, others are known for a more sedate lifestyle. Inevitably, some people are never satisfied. But the majority of passengers to whom we spoke enjoyed the cruise. I was astonished at the number of people who had done 10 or more cruises, often on their same favourite cruise line. They obviously thought cruising was a pretty enjoyable time.

For me, I rather got used to the chocolates on the bed each night, the ever-present gourmet food and the obliging crewmembers who anticipated my every need. Now, if I can only get the hang of folding those napkins and towels into the shapes of animals and birds.

Yours truly,

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