



Cruising on your tax refund

With great deals to be had, it's time to pack

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According to the Internal Revenue Service, the average tax refund for 2006 is \$2,548 — about \$100 more than last year. So, how far can you cruise on that tax refund? Stewart Chiron, a cruise industry expert who is nationally recognized as "**The Cruise Guy**," says you can go quite far, noting that this year's sluggish economy has caused the cruise industry to slash prices on cruises all over the world.

That got me thinking. Where exactly could \$2,548 take me? I asked Chiron to look around, and he turned up some great cruise deals that will definitely tempt you — even if you aren't getting a big tax refund.

It's important to note that the following fares are starting prices, which means most are for inside cabins. But don't despair. Several cruise lines offer starting fares that include ocean-view staterooms as well.

CARIBBEAN CRUISES

Royal Caribbean's Freedom of the Seas and the brand-new Liberty of the Seas: Thank goodness, the biggest cruise ships in the world do not have the biggest prices. Last year, Freedom of the Seas was a novelty and sold space at a premium, but this year, with the launch in May of a sister ship, Liberty of the Seas, the fares have become more affordable. For example, check out the popular seven-night Eastern Caribbean itinerary round-trip from Miami, which includes stops in San Juan, St. Thomas, and St. Maarten. Fares used to start at \$1,749 per person; now they start at \$999. Ditto for the Western Caribbean itinerary, which stops in Cozumel, Grand Cayman, Montego Bay and Royal Caribbean's private island in Labadee, Haiti.

Carnival Cruise Lines' Carnival Triumph and Carnival Conquest: Seven-night Eastern or Western Caribbean cruises round-trip from Miami (on the Triumph) or from Galveston (on the Conquest) include stops in San Juan, St. Thomas, St. Maarten, Cozumel, Grand Cayman, Ocho Rios, Progresso and Belize City. Fares that once fetched \$1,749 per person are now going for \$499.

HAWAII CRUISES

Norwegian Cruise Line's Pride of Hawaii: Cruise seven nights around the Hawaiian Islands from Honolulu with stops in Hilo, Maui, Kona and Kauai. Prices, which were \$3,999 per person, have been slashed to \$1,199 per person. What makes this deal so amazing is that it includes round-trip air travel from select U.S. gateways *and* two nights in a hotel in Honolulu! Chiron points out that this cruise includes a whopping 86 hours of port time since it overnights in both Maui and Kauai. It's one of the best deals he's ever seen for a cruise package.

ALASKA CRUISES

Norwegian Cruise Line's new Norwegian Pearl: The newest member of the Norwegian Cruise Line fleet will transition from the Caribbean to offer seven-night Alaska Inside Passage cruises round-trip from Seattle. Ports of call include Juneau, Skagway, Glacier Bay, Ketchikan and Victoria. Old fares: from \$2,248 per person; new fares: from \$849.

Princess Cruises' Golden Princess: Princess Cruises is the premier cruise line to Alaska. You can cruise on the beautiful Golden Princess on seven-night Alaska Inside Passage cruises round-trip from Seattle. Ports of call include Juneau, Skagway, Tracy Arm, Ketchikan and Victoria. Prices formerly started at \$1,749 per person but have been cut to \$799 per person.

EUROPEAN CRUISES

Carnival Cruise Lines' Carnival Freedom: Carnival offers some great 12-night cruises of the Western Mediterranean or Greek Isles on its newest ship, Carnival Freedom. Sailing round-trip from Civitavecchia (Rome), the ports of call include Naples, Rhodes, Izmir, Istanbul, Athens, Katakolo, Livorno, Venice, Dubrovnik, Messina, Barcelona and Cannes. Prices that previously started at \$2,499 per person now start at \$1,499.

Celebrity Cruises' Galaxy: Cruise on the premium cruise ship Galaxy on either 10- or 11-night Mediterranean or Greek Isle cruises round-trip from Civitavecchia (Rome). Ports of call include Sicily,

Mykonos, Kusadasi, Santorini, Rhodes, Athens, Naples and Istanbul. Fares used to start at \$2,799 per person; now they start at \$1,699.

Why so many deals?

The deals are partly a response to a generally sluggish economy, but they also reflect a recent increase in the size of the worldwide cruise fleet.

"The cruise lines have seven new ships this year, and have put more ships out of popular departure points," Chiron says. "This has enabled consumers to reap the benefits of some great pricing, if they know where to look."

One of the places to look is Europe, Chiron points out — and for two reasons: first, because the cruises are paid for in dollars, not euros; second, because many European ships have been repositioned to sail from more affordable ports. "Last year the cost of airfare into Barcelona, Spain, where many cruise ships were leaving out of exceeded the cost of the cruise for most people," says Chiron. He says cruise lines knew this was a big issue for consumers, and they have since redeployed some ships to Civitavecchia, Italy — the closest port to Rome. "Rome is traditionally a less expensive city to fly in and out of because there is more air service," he notes.

Besides the low fares, cruise lines are offering other kinds of inducements for travelers to hand over that refund check and hit the high seas. Among them are free upgrades, shipboard credits, free or reduced airfares, discounts on shore excursions, and discount coupons that can be used at the ship's spa, shops and casino.

So what are you waiting for? Cash out that refund check and start packing.

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