



A: In most cases, they are. To take advantage of them, you must be ready with your bags packed, passport in hand and ready to head for the port or airport within a few hours' notice. That means retirees are usually in the best situation to take advantage of them.

Also, you need a sense of what-the-hell adventure, because the cruise with the best last-minute bargain at any moment may be sailing out of Fort Lauderdale to the Bahamas, or from San Diego to the Mexican Riviera. If you're in that situation, do your homework every day, maybe several times a day. You could find cruises at better than 50% less than advertised retail prices, and/or free upgrades of lower-deck cabins to balcony suites. Cruise lines don't want to advertise that a ship isn't entirely booked, so they quietly make unsold cabins available from about four days before the actual sailing. If you're interested in jumping at the chance to jump aboard a gangplank with short notice, keep checking with your favorite hometown or online travel agency. Also keep tapping your computer keys to other internet sources announcing bargain last-minute cruises.