

The all-inclusive ones are more attractive to us now because we're in our 80s. Most of our travels lately have been aboard cruises, and all have been very enjoyable. When we first retired, we were in our still-vigorous 60s, and it was often fun to fly to Paris, London or Rome, rent a hotel or b&b room and, on an independent schedule, make our way around on foot and local transportation to find food, sights and entertainment.

We did it dozens of times, including several leisurely hike and bus trips through Europe, Canada and South America. Our only baggage was wheeled carry-ons and a small backpack each. With a well-thumbed guidebook and absolutely no plans, we stopped at b&bs, ate in small, out-of-the-way cafes/delis and did whatever we felt like doing at the moment. We had a blast, and we've never regretted it.

However, as enjoyable as that was, we're now too old for free-style roaming, and limited to cruises and all-inclusive resorts. Since retiring, we cruise at least once a year, and hit all-inclusive land deals in such glittering cities as Las Vegas and Reno three or four times a year. Because we're modest gamblers, our Nevada rooms are often comped (free) and meal prices very modest.

Best of all, it is a hell of a lot more convenient to take a cruise. You pay one price, you lug your luggage up the gangway, go to your cabin and that's the extent of your travel efforts. After that, everything is just steps away. Additionally, while frugal hikers and hostel bunkers can get along spending \$100 a day per person, most land vacations require paying separately for restaurants, hotels, transportation and all the other expenses, and could cost \$300 a day and up.

By studying the various internet sites for cruises, autumn prices are the lowest. Typically, for a week's cruise, it's \$500 for a shared oceanview cabin or \$700 for a balcony suite. This includes everything ... fresh bed every night, all meals, snacks, dancing, drinks (we don't do booze), entertainment, sports, games and a jillion other amenities. That's no more than \$100 a day. You just can't beat the price and convenience of an all-inclusive cruise, especially if you're too old and/or too lazy to bounce around wherever you please with your trusty wheeled carry-on and knapsack.