



Q: My spouse and I plan a cruise to celebrate my retirement, and we're set on schedule, destination and other plans. However, we're not sure about tipping. What's the usual practice on cruises? *JRB, Fresno CA*

A: The simplest way to learn about tipping is to check with your travel agent and/or cruise line before you sail. Often, you can simply sign up to include a percentage added to your fare for all tips aboard. That way you don't have to dig for tip money frequently throughout the cruise.

In other situations when services are provided, just apply the usual practice of giving from 10 to 20 percent for each. This applies to ship employees, as well as cabbies, tour bus drivers and other servers while on port visits.

Many low-level cruise workers are paid minimum wages and are on call from 12 to 18 hours a day. They depend on tips to supplement their income. Therefore, as a general rule, when tipping is appropriate, do it generously and with a word of appreciation.

For further info, go to [cruisetip.tpkeller.com](http://cruisetip.tpkeller.com)