



I just retired and want to celebrate with a cruise. My travel agent quoted several that seemed way too expensive. A friend told me the best prices are the ones ready to sail, but are not yet sold out. My time now is free and I can go tomorrow for the right deal. How do I do it? *PL, Atlanta GA*

A: Consider last-minute sailings, when prices drop dramatically. Review on-line sites such as Expedia and Travelocity. They can save you time with continuously updated lists of many last-minute choices. Also scan cruise lines websites. Then make sure you're packed and ready, in case the cruise you want will be sailing in just a few days or possibly hours.