According to USA Today and the Associated Press, ticket costs were at their lowest at the end of June of this year. Then, for the next two months, the prices are expected to rise along with demand during the heaviest summer vacation travel period.

The best airfare bargains, especially for seniors and retirees not restricted by work schedules, are from mid-September to early November. Then the prices spike again for year-end holiday travel. The same seasonal and economic fluctuations in prices apply to the cruise industry.

Three guys, two of us senior retirees, plan a cruise, for from six to eight days to the Caribbean, sailing out of Fort Lauderdale or Miami. We want three ocean-view or balcony cabins. We had been checking prices for a mid-July trip, but they were sky-high, at around $1,500 to $2,500 each.

Then, because our schedules are flexible, we inquired about the same destination prices for late September or early October. They were about half the quotes for summertime cruises. Additionally, we plan to hold off on our actual bookings until two or three weeks before the sailings, expecting (hoping) there will be some last-minute discounts and/or upgrades of cabins.

Of course, there are many factors in booking cruises that affect prices. The national economy, time of year, quality of the ship and itineraries. Best timing of all is when you contact cruise lines at the last possible moment when they fear sailing with unoccupied cabins.

Cruise ship advertising, along with that of both hometown and online travel agencies, can be very complicated. Offers of upgrades, free onboard spending cash and other goodies only make it more confusing. Sometimes it can seem you're dealing with the bait and switch tactics of unscrupulous auto dealers.

However, we believe cruising usually offers the most economical of all travel choices. But before you book one, and want the best possible price, be sure to do some very heavy homework. Remember the travel55plus.com battle cry when travel agents or cruise lines quote a price: you can do better than that.