Guest Travel Writer Marge P., Swarthmore PA: I recommend the everything-for-one-price cruise, because most of our travels lately have been at sea and on rivers, and all very enjoyable and economical.

When we first retired while in our still-vigorous 60s, it was often fun to fly to a foreign destination. We'd rent a hotel room and, on our own independent schedule, make our way around the area. We hiked to find food, sights and entertainment along the way.   We did several leisurely hike and bus trips through Europe. Our only baggage then was a small backpack each. With no planned schedule, we stopped at bed'n'breakfasts, ate in small, out-of-the-way cafés and did whatever we chose at the moment. Such free roaming from age 65 to 80 may seem an impossible feat to younger travelers, but we had fun, and never regretted it.

However, we're now into our 80s, and physically limited to cruises. Best of all, it's a convenient way to go. Pay one price, lug luggage up the gangway, go to your cabin and that's the extent of our travel efforts.

On the ship, everything is just steps away. As for cost, frugal hikers can get along by spending less. However, most land vacations require paying separately for restaurants, hotels, transportation and all the other expenses. Today it's $300 daily and more per person.

If you're thorough in researching prices and destinations of cruises, online or with your friendly neighborhood travel agency, you can find great bargains, for $200 or less daily. This includes everything ... cabin, all meals, drinks, snacks, dancing, entertainment, sports, games, port visits

and a jillion other onboard amenities.