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Bryant L. VanBrakle, Secretary
Federal Maritime Commission
800 North Capitol Street, N.W., Room 1046
Washington, DC 20573-0001



May 29, 2003

Good morning,

As owner of PS Travel in Naperville, Ill., I would like to respond to "FMC Docket 02-15, Passenger Vessel Financial Responsibility.

None of our cruise customers buy insurance against the possibility that they will lose their money because a cruise line stops operating. We do not support having the FMC require the cruise lines themselves to, in effect, buy such insurance by setting aside customer deposits except to the extent needed to keep unscrupulous operators out of the business. We require our clients to purchase trip cancellation insurance and urge use of credit cards to buy such trip.

Our agency only sells major cruise lines that have too much invested in their companies to just stop operating.

I'm concerned that this would increase the vacation cost to the consumer and will impact the travel agency industry one more in these hard economic times. We oppose rules that add additional and unnecessary costs.

Cruise lines and travel agencies work together diligently to keep our customers happy and don't feel that additional government regulations are warranted. We often go above and beyond what we are required to do to insure customer satisfaction.

Sincerely,

Patti Daniels
Owner