

From: "Tom Rockne" <tom.rockne@pways.com>
To: <secretary@fmc.gov>
Date: Thu, May 29, 2003 12:21 PM
Subject: FMC Docket 02-15

Good Morning Ladies and Gentlemen:

Some where between "Let the buyer beware" and onerous governmental regulation lies the appropriate governmental involvement and protections on behalf of the consumer. Of course, it's not solely government agencies that bear the responsibility for protecting the consumer. It does start with the consumer himself.those vendors and suppliers he chooses to deal with (they do want his return business and those he talks with); that vendors owners, management, bankers and accountants; very probably that vendors trade organizations; Chambers of Commerce; Better Business Bureaus; local and state governmental agencies. In selling cruises, we at Passageways Travel undertake to protect our consumers with several overlapping layers of protection. First, in the cruise lines we select. We watch the trades and more to assure that the products we recommend are financially solid. That's why as cruise lines have ceased operation, we have not had passengers booked on them. Additionally, we recommend trip cancellation insurance (watching the coverages closely) and remind customers about the credit card insurance coverages that they may have. I also believe that in the bankruptcies that have occurred, consumers have been ruled by the courts to be the first in line to recover their funds. Codifying that might be an appropriate direction.

Having the Federal Maritime Commission impose new financial demands on the cruise lines in the form of a bond is not needed.and not wanted in a travel industry and specifically a cruise industry that is severely challenged today. The larger problems of threatened terrorist activity, an oversupply of cruise berths, a sluggish economy all combine to shout "not now" as well. This additional demand would inevitably increase costs for consumers adding little more protection if any. Those increasing costs hurt not just consumers, but we distributors.and the cruise line suppliers. We need help today.not additional challenges. We'll do our job.which is foremost making good sound recommendations to our customers. That's one we have the opportunity to make more often in the days ahead as the aging "baby boomer" population.armed with record 401k savings (we hope) has ample discretionary income to utilize both before and after retirement. Nimble, responsive, alert business sense has built this economic powerhouse.please let it continue with FMC requirements that focus on health and safety concerns. Thank you for your time and consideration.

Tom Rockne
President
Passageways Carlson Wagonlit Travel
116 Cass Street
Traverse City, MI 49685
Direct Line 231.486.2103
Visit us at www.pways.com