



Plenty of Time for Adventures Ashore

While there's a ship size and lifestyle to fit every taste, there are also worldwide itineraries to satisfy even the most sophisticated traveler. From languishing on pristine beaches to exploring ancient seaside villages, delightful experiences await you ashore. Spend a sultry summer night on the French or Italian Riviera...savor that breathtaking moment when a nearby whale breaches majestically in Alaska...or walk barefoot on the warm pink sands of Bermuda.

Along the way, there are plenty of shopping opportunities to buy local handicrafts or world-renowned crystal and jewelry. The best part is that you get to island-hop or sample many different lands during your cruise, but only have to unpack once.

Evening Lights

As the sun sets on another day in paradise, enjoy all that your floating resort or yacht-like ship has to offer. First, there is fine cuisine served in style. Dining takes on a whole new meaning when you cruise, since food preparation and service are a carefully orchestrated event. However, there are plenty of dining options for those who don't want to indulge...too much!

After dinner, the motto "let us entertain you" rings true, for there is something to do for all tastes and ages. Ready for an elaborate stage show or comedy performance? Or perhaps you'd rather take your chance at the casino. For those who prefer to unwind in a quieter setting, there are plenty of intimate lounges and piano bars. And after you've danced the night away, stargaze on deck with that special someone.

Don't let the sun go down on another day without experiencing the romance and excitement of cruising. See your travel agent now for the voyage of a lifetime—and for your \$100 American Express Travelers Cheque.



The Sign & Travel® feature of the American Express Card gives you the flexibility to pay over time for eligible travel-related charges—such as cruises, airline tickets and tour packages. Whenever you book a trip, just tell your travel professional or airline representative "Put it on my Sign & Travel account." Your Sign & Travel charges will appear in the Sign & Travel section of your monthly Card statement. You maintain financial control by choosing to pay your eligible travel charges in full, pay the minimum due, or any amount in between. For more information, call **1-800-528-4800**.

Not all Cardmembers are eligible for Sign & Travel. Eligibility is based on tenure and a review of payment history. Corporate Cardmembers are ineligible for Sign & Travel. The Annual Percentage Rate ("APR") may vary and is determined monthly based on the Prime Rate listed in the Wall Street Journal on the 15th day (or preceding business day) of the prior month, plus 9.9%, currently 18.15%. If in any billing period your Sign & Travel account or any other American Express account you may have was not in good standing in any month during the preceding 12-month period, your account will be assessed an APR of the Prime Rate plus 13.99%, currently 22.24%. If your billing address is in LA or PR, the maximum APR for your account is 18%.



Vacations are an escape from the everyday. But if the unexpected happens, have you got a backup plan? Take American Express® Travelers Cheques on your cruise this year. Unlike cash, they're quickly and easily replaced if lost or stolen. To purchase, simply visit a participating American Express Travel Service location, bank or credit union. Wherever your travels take you, American Express Travelers Cheques help you do more.

Writer: Luisa Frey Gaynor, Design: Pannyn Smith Design, Inc., NY
Photography: Cover: Len Kaufman, International Stock; Interior: Steve Lucas, International Stock; Peter Langeme, International Stock

do more  Cards

Present the provided certificate to your local Travel Agent or call American Express Travel at 1-800-AXP-0625.

AMERICAN EXPRESS®
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200 Vesey Street, New York, NY 10285-4520

December 1998

Dear Cardmember,

It's easy to fall in love with cruising. Where else can you find caressing breezes, azure waters, exotic destinations...and a \$100 American Express Travelers Cheque?

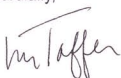
Charge, Cruise and Enjoy

As a Cardmember, you get special privileges, including this exclusive offer of up to \$200 in American Express Travelers Cheques per cabin. All you have to do is choose one of the cruise lines below and select a sailing date. Then present the enclosed certificate to your travel agent or American Express Travel, and use the American Express Card to charge your cruise of US\$1,000 or more per person. Book between December 1, 1998 and March 31, 1999 for sailing between December 1, 1998 and December 15, 1999. (See enclosed certificate for blackout dates and other restrictions.)

If you would like the convenience of extending payment of your cruise, ask about the Sign & Travel® Account, which allows you to extend payment on eligible travel expenses that you charge on the Card. This not only includes your cruise, but also any other future travel plans.*

Then let cruising whisk you off your feet and transport you to faraway places, where you will be lured ashore and indulged aboard. There's no better time to discover how exciting and relaxing cruising can be. There's no better time to fall in love with cruising.

Cordially,



Lewis M. Taffer
Senior Vice President, General Manager, Establishment Services
American Express Travel Related Services Company, Inc.

P.S. Remember, visit your local travel agent or call American Express Travel at 1-800-AXP-0625 to redeem the enclosed cruise certificate and receive your \$100 American Express Travelers Cheque. For even on the high seas, you'll discover how the American Express Card helps you do more.

* Not all Cardmembers are eligible for Sign & Travel. Eligibility is based upon Cardmembership tenure and a review of your payment history. See attached brochure for a complete listing of terms.

American Hawaii Cruises, Crystal Cruises, Cunard, Disney Cruise Line, Holland America Line, Norwegian Cruise Line®, Orient Lines® Ltd., Premier Cruises, Princess Cruises®, Radisson Seven Seas Cruises, Renaissance Cruises®, Royal Olympic Cruises®, Seabourn Cruise Line, Silversea Cruises, Windstar® Cruises

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**When It Comes To Cruising, There's Something For Everyone...
Including a \$100 American Express Travelers Cheque For Your Clients
And Extra Sales For You!**

Dear Travel Professional:

In this day of reduced commissions, isn't it refreshing to find someone who is helping you increase your bottom line? The American Express Card Cruise Promotion does just that, for it helps you entice your clients to book a cruise by rewarding them with a \$100 American Express Travelers Cheque.

Win-Win Situation

The best part of the American Express Card Cruise Promotion is that you can reward your Cardmember clients with a \$100 American Express Travelers Cheque (up to \$200 per cabin) to spend as they wish, yet not lose any of your commission. In fact, you're bound to increase the number of your sales since this promotion is a powerful sales tool, especially for those clients who may need that little extra push.

To receive the Travelers Cheque, all your clients have to do is charge a cruise of US\$1,000 or more per person, excluding port charges and handling fees, on any of the participating cruise lines shown at the bottom. All you have to do is complete the original certificate, return it and we do the rest. (See fact sheet for details.) Enclosed are five extra certificates for clients who may not have their certificate at hand.

American Express Ensures You Won't Miss The Boat

American Express has backed this promotion with major media support. Our campaign, "Fall In Love With Cruising," will be featured in four-page ad inserts in magazines such as *Travel & Leisure*, *Food & Wine* and *Departures* along with in a direct mail package to 150,000 Cardmembers.

We want to ensure that it is easy for you and your clients to "Fall In Love With Cruising." Therefore we have enclosed a fact sheet that will explain the promotion. And above all, we're here to make sure it's smooth sailing all the way, so call us at 800-887-6479 if you have any questions.

Set sail for a new year full of cruise sales -- for American Express does help you do more.

Cordially,



Kathleen A. Finnegan
Senior Director, Cruise Marketing Strategic Relationships Group
American Express Travel Related Services Company, Inc.

do more  Cards

American Hawaii Cruises, Crystal Cruises, Cunard, Disney Cruise Line, Holland America Line, Norwegian Cruise Line®, Orient Lines® Ltd., Premier Cruises, Princess Cruises®, Radisson Seven Seas Cruises, Renaissance Cruises®, Royal Olympic Cruises®, Seabourn Cruise Line, Silversea Cruises, Windstar® Cruises