

TRAVEL

Navigate Cape Ann's unspoiled landscape

BY KEN CARLTON
NEW YORK TIMES SYNDICATE

Massachusetts' other cape has somehow remained both undiscovered and unspoiled.

Jutting out in the Atlantic roughly 40 miles north of Boston and 40 miles south of New Hampshire, Cape Ann has elements of virtually every New England landscape.

Wide, sandy beaches contrast with a harsh rocky coastline that surrounds the island. Deep woods are dotted with plunging granite quarries.

There are miles of rocks bordering the sea to hike along, yet the cape rises to a great enough height for picnics on a grassy knoll with expansive ocean views.

While there are a number of tiny villages and communities that make up Cape Ann, all roads lead to the two major towns: Rockport and Gloucester. Rockport is a picturesque New England village with historic bed and breakfasts, galleries and its famous crafts shopping area. Beanskin Neck, alongside Rockport Harbor.

Adjoining Gloucester is America's oldest fishing port, with a working fleet that adds a rough authenticity to this community rich with local artists.

While the cape's population grows noticeably on a hot summer's day, a traffic jam by Long Island Expressway standards is unheard of, and the local flavor of the two towns is not lost in a flood of tourists.

Unlike some other beach destinations, Cape Ann relieves the destination for sunny weather. The charm and variety of its two seaside towns provides more than a weekend's diversion should a good northeast blow up (Cape Ann took a wallop last fall during "the storm with no name," but has been rebuilt admirably over the winter).

And there is hardly a turn of the road or a restaurant window table that does not provide a view that inspires early retirement.

Events

July Fourth in Rockport typifies the all-American small-town celebration.

bration. The Fireman's Parade, which begins at 6:30 p.m. and draws old-fashioned firefighting equipment from all over New England, winds through Rockport to Back Beach.

The whole town follows to the bandstand, where the local American Legion band performs a free concert. The evening culminates with a huge bonfire at Back Beach.

At the Gloucester Stage Co., at 267 East Main St., Gloucester, "I'm Not Rappaport," by Herb Gardner, will run to July 5.

"The Carcaker" by Harold Pinter, runs July 10 to Aug. 2, and "North Shore Fish," by Israel Horowitz, the company's artistic director, is Aug. 7 to Sept. 6. Tickets are \$12 to \$18. For more information call (508) 281-4099.

The Rockport Chamber Music Festival takes place Thursdays to Sundays in June at the Rockport Art Association, at 12 Main St., Rockport. Performances begin at 8 p.m. (at 5 p.m. on Sunday), and tickets are \$14; \$12 for students. For more information call (508) 546-7391.

Sightseeing

A first-time visitor will benefit from a driving tour following the circuitous State Routes 127 and 127A.

The winding two-lane road offers ocean views from one bend to the next, and depending in which direction you set off you can find yourself facing the open sea, the distant Boston skyline or the coast of New Hampshire across Ipswich Bay.

The communities of Amisquam and Lanesville are worth a detour on the north-facing shore, and the drive along Bass Rocks on Atlantic Avenue in East Gloucester provides spectacular vistas of the crashing ocean as well as a view of the twin light houses on Thatcher Island.

At Halibut Point State Park, north of Rockport on 127 between Pigeon and Folly Coves, a rugged outcrop of huge boulders that slope down to the ocean provides an ideal if breezy location for hiking and picnicking.

Above the coastline you can take

a walking tour of one of the huge old quarries set back in the woods. Parking is \$5 a car. For more information call (508) 546-2997.

A number of boats offer whale-watching cruises April to November out of Gloucester Harbor.

One, the Yankee Fleet, operating out of Cape Ann Marina, at 75 Essex Ave., Gloucester, offers half-day excursions for \$20; \$12 for those under 16. Reservations are advised. For more information call (800) 942-5464.

The same fleets advertised all along the harbor front also offer deep-sea fishing trips. Prices range from \$22 and up for half-day trips.

The Rockport Schooner Co., at 10 Tuna Wharf, sails the 56-foot schooner Appledore III five times a day, including a sunset cruise. The 90-minute sail costs \$19 a person; \$9 for children 10 and younger. For more information call (508) 546-9878.

Starting in the middle of this month Captain Ted, at Tuna Wharf, offers one-hour cruises aboard the 60-foot powerboat Lady Dianne for \$6 for adults; \$4 for those 12 and younger. For more information call (508) 546-2859.

Thatcher Island, off the coast between Rockport and Gloucester, is home to the historic twin light towers, the keeper's structures and a bird sanctuary. A 23-foot boat makes two trips daily on weekends, leaving from T-wharf in Rockport.

A donation is suggested for maintenance of the island. For more information call (508) 546-2326.

If the sun is shining a day can be spent on the wide stretches of Good Harbor Beach on Thatcher Road just off East Gloucester.

Wingshore Beach is a gentle, sandy cove ringed by rocky coastline, with a fine view of the Amisquam Lighthouse. The beach is reached by exit 13 off of Route 128 before crossing the bridge onto Cape Ann. Beach parking is usually \$10 a day.

Should the weather turn New England, a walk down Beanskin Neck, Rockport, is one option. Main Street and "the neck" are filled with galleries, craft shops and charming small eating places.



Sea watch: The Gloucester Fisherman facing the lovely harbor has been a symbol of Gloucester since it was commissioned in 1923 to celebrate the seaport's 300th anniversary.

Passport to travel savings: Pick the right credit card

BY EVELYN POTTER
SPECIAL WRITER



What's the single most important item a traveler should never leave home with?

A passport? Travelers' checks? For some people it's a credit card.

Now that many consumers choose to put all their travel-related expenses—airline tickets, car rental and gasoline charges, hotel and restaurant bills—on a credit card, vacations are an increasingly cash-free experience.

But not all credit cards are created equal.

Some have yearly fees, while others are fee-free. Many have sky-high interest rates that can cripple a customer.

Some cards award frequent-flyer miles to shoppers who use them often. Others, including American Express cards, offer perks such as free travel insurance.

But experts say the bottom line for selecting a credit card should be money—what does the card cost and how high is the interest rate?

"Probably the best credit card you can have is a Visa or MasterCard," said Mary Beth Butler, a spokeswoman for Bankcard Holders of America, a non-profit national consumer-credit and advocacy organization based in Virginia.

The logic is simple: "Visa and MasterCard are accepted at more locations than American Express. And you can often get them without paying a fee."

In 1990, the last year for which figures are available, Visa and MasterCard were accepted by more

than 9 million locations worldwide versus 3.4 million locations for American Express.

It's largely because merchants are charged at least 4.5 percent per transaction by American Express vs. 1 percent to 2 percent by Visa and MasterCard, Butler said.

While not a lobbying organization, BHA is "the only consumer watchdog exclusively concerned with credit cards."

The group has more than 70,000 members who pay \$24 a year to receive its bimonthly newsletter packed with advice on credit and savings. Members can also use BHA's consumer-action service, which works to solve their credit problems with banks, retailers and credit bureaus.

BHA has more than 20 publications on consumer credit and debt management that are available for a small charge.

For shoppers selecting credit cards, Butler singles out three good services:

- USAA Federal Savings Bank, P.O. Box 21658, Tulsa, Okla. 74121 (800-922-9692), offers a no-fee Visa or MasterCard at 12.5 percent interest.

- Arkansas Federal Credit Card Services, P.O. Box 8208, Little Rock, Ark. 72221 (800-477-3348), offers both Visa and MasterCard at 8.5 percent interest. But the annual fee is \$25.

- A amalgamated Bank of Chicago, 60643 West Monroe St., Chicago, Ill. 60643 (800-365-6444), offers a no-fee MasterCard at 12.5 percent interest.

For information contact BHA, 560 Herndon Parkway, Suite S-120, Herndon, Va. 22070. BHA's Low-Rate-No-Fee list of 47 banks offering the best value in credit cards is \$4. To order it call (800) 327-7300.

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