

# The Concierge

TIPS FOR TOURING HERE AND ABROAD

## TRAVEL TROUBLESHOOTER



DAVID L. RYAN/GLOBE STAFF

The cruise ship Norwegian Pearl enters Boston Harbor to be docked at the Black Falcon Terminal.

## Bank and cruise line argue over who is responsible for a refund

By Christopher Elliott  
GLOBE CORRESPONDENT

**Q.** Last year, I canceled a cruise on Norwegian Cruise Line after paying a \$250 deposit. I explained that the credit card used to make the deposit was closed. NCL told me to obtain a letter from Chase confirming the closed account. Once NCL received it, the cruise line said it would send me a check.

I followed NCL's instructions. But after I submitted my refund request, NCL told me that it had refunded it to my old credit card. I called Chase, and a representative promised to "research" my problem and send me a letter within 10-15 business days.

The Chase letter informed me that the \$250 refund was returned to NCL. I ended up in a three-way call with Chase and NCL that devolved into an argument over who was responsible. It got so bad that the NCL representative said she was going to file a formal complaint against the Chase representative.

I don't care who is responsible; I just want my money back. Can you help me?

LINDA CARNIVALE,  
Brooklyn Heights, Ohio

**A.** NCL is responsible for getting the money back to you. Full stop. The cruise line can argue with whomever it wants, but nothing will change this fact.

But first, a slight detour: I can't believe a company like NCL is still writing checks in the 21st century. It should be able to get a new credit card number or just send the refund directly to your bank account. But a check? Come on.

You did an excellent job of keeping a paper trail of your case. It shows that NCL sent the money to Chase. It also shows that Chase never received the money. These emails are helpful when you're trying to resolve a problem like this because they will help the bank and cruise line sort things out. But at the risk of repeating myself, NCL needs to find a way to return your deposit, even though it's missing.

I can understand how this ended up in a three-way phone call. It might have been the only way to solve the issue for NCL. But really, shouldn't NCL have worked quietly behind the scenes to fix things with Chase instead of making you a character in this drama? I think so.

I list the names, numbers, and emails of all the key executives on my consumer advocacy site, Elliott.org. You could have reached out to one of the NCL executives, and if this didn't work, you could have tried a Chase manager.

I contacted NCL on your behalf. A cruise line representative said that your refund was delayed because you closed your credit card. (There was no mention of an intransigent bank.) NCL asked for your mailing address, then sent you an old-fashioned check for \$250.

*Christopher Elliott is the founder of Elliott Advocacy (elliottadvocacy.org), a nonprofit organization that helps consumers solve their problems. Email him at chris@elliott.org or get help by contacting him at elliottadvocacy.org/help.*

## THE VIP LOUNGE

# Catching up with King Richard — er, Kirk Simpson

It is Kirk Simpson's fifth year playing King Richard at the popular King Richard's Faire in Carver, and each year just gets better and better, he said. "There's so much joy and love and we let people escape reality as we bring them on an adventure with us," said the 58-year-old Lowell native, who also spent his youth in Chelmsford and St. Petersburg, Fla. "I am blessed to be able to come back here and give back what I received more than 40 years ago." Simpson explained that in the early 1980s, when he was in high school, he attended King Richard's Faire. "I was a big nerd in high school, playing 'Dungeons and Dragons' and things," he said. "When I came here, it was like stepping into a time machine. I was overwhelmed and in awe of these actors creating this magical space of improvisation." This, he said, set the stage for his future endeavors, including acting in musicals in regional theater and in other Renaissance fairs. A graphic designer by trade, Simpson is the creative director at the Ogunquit Playhouse in Ogunquit, Maine. He also stages one-man shows about famous people from history — from Edgar Allan Poe to Mark Twain — at Clay Hill Farm in Cape Neddick, Maine. Right now, however, he is immersed in the world of fantasy and escapism at King Richard's Faire, which runs through Oct. 20. "Playing King Richard XI is probably the most rewarding thing I've ever done up to this point in my career," he said. "This is not a historical Renaissance fair — it's more fantasy. It's crazy and nutty and joyous and fun, and it gives people an opportunity to leave their cares, worries, and the 21st century outside." We caught up with Simpson, who lives in South Berwick, Maine, with his husband, Jim Winter, a sales representative, Simpson's 91-year-old mother (who is "truly amazing," he said), and two rescue dogs, Sam and Bear, to talk about all things travel.

**If you could travel anywhere right now, where would you go?** It would have to be to London. I love London and not because it's cliché that I do Renaissance fairs. I've only been to London once, but there's a connection there for me. And of course my husband, Jim, would have to be with me.

**Do you prefer booking trips through a travel agent or on your own?** I guess that depends on the complexity of the trip. I think within the US, I would do it on my own. But if it were a cruise or overseas, I would hire a travel agent. Travel agents do make it easier to plan and may have special ideas and tips and tricks.

**Thoughts on an "unplugged" vacation?** Not every vacation, but an "unplugged" vacation sounds amazing — especially if it's somewhere outdoors such as a camping environment.

**What has been your worst vacation experience?** Isn't that an oxymoron? I think any vacation means at least not working, so that would be nice. Nothing really comes to mind as my worst vacation experience — except maybe the time my husband and I went to San Francisco and the moment we arrived we were called from home saying his aging dad had tried moving the snow blower and that he



Kirk Simpson (in the foreground) and his husband, Jim Winter, in Greenwich Village.

had suffered an aortic aneurysm. We waited the day for news and we were happy to hear by end of day that, thankfully, he was fine.

**What is your favorite childhood travel memory?** It has to be going to Niagara Falls when I was 9. That was incredible. I remember the size and grandeur that just took my breath away. Also, I had never been that far from home.

**Do you vacation to relax, to learn, or for the adventure of it all?** Oh the adventure. I love adventure. We love adventures.

**What book do you plan on bringing with you to read on your next vacation?** Christopher Buehler's "The Blacktongue Thief." One, he is a dear friend who is an amazing author and it's something I've been dying to read in my off time — off time being the key element here. I don't often have much time off.

**If you could travel with one famous person/celebrity, who would it be?** Henry Cavill. I'm a huge geek, if you haven't noticed. He's a huge geek and

come on, he's Superman.

**What is the best gift to give a traveler?** Money — so they can use it on their trip.

**What is your go-to snack for a flight or a road trip?** Definitely peanut butter M&Ms.

**What is the coolest souvenir you've picked up on a vacation?** Probably a piece of art at Pompeii. It was a little piece of slate that someone painted some of the wall paintings on. I loved Pompeii and I thought that was a cool keepsake.

**What is your favorite app/website for travel?** Expedia.

**What has travel taught you?** Life is too short not to travel. See the world whether it's in your own backyard or abroad. Don't wait.

**What is your best travel tip?** Plan your vacation. Even if it's a year, two years out. Don't wait. Get it in the books [and] put a down payment. If you keep talking about it, it will never happen. I talk from experience.

JULIET PENNINGTON



## HERE

### OUTDOOR FESTIVALS CELEBRATE MUSIC, ART, AND FOOD

Two vibrant back-to-back events make Providence the place to be in early September. Returning to the heart of downtown, PVDfest is a captivating arts and culture festival with international and local music performances on multiple stages, art installations, artisan markets, parades, and a new exhibition that sees artists explore AI through music, photography, literature, and more (Sept. 6-7). Festival highlights include the return of Italy's gravity-defying aerial dancers, eVenti Verticali, who will present a spectacular 30-minute performance 60 feet above ground; the 12th annual Afrika Nyaga Drum & Dance Festival, a ground-shaking celebration of West African music and dance and its influence on the African diaspora; and on the main stage, New York's all-women salsa group Lulada Club will get the audience dancing with salsa lessons and vibrant rhythms. Events start at noon. Free. <https://pvdfest.com>

In addition to PVDfest activities, Providence is also hosting the 2024 Rhode Island Seafood Festival at India Point Park (Sept. 7-8). The culinary showcase highlights the best local restaurants and fresh seafood from the Ocean State including a variety of oysters, clams, and cultural seafood fusions from the Caribbean and more. There will also be a variety of craft brews, wines, and cocktails to pair with the seafood offerings. Tickets \$10. [www.seafoodfest.com](http://www.seafoodfest.com)

## THERE

### FRIEND FLIES FREE

Jump on this steal of a deal from CIE tours, a premier guided tour operator for Ireland, Britain, and European vacations that has been rooted in its signature Irish hospitality for more than 90 years. From Sept. 3 through Sept. 30, travelers planning trips to Ireland, Scotland, England, and Iceland can book a 2-for-1 offer where your companion will fly free with the purchase of one airfare on 17 of the company's most popular guided CIE Tours. Sam-

ple itineraries include a Classic Ireland trip, touring the coastal scenery of Giant's Causeway with walking tours of Belfast, Derry, and more (12 or 13 days from \$3,795); the Best of Britain tour through England, Scotland, and Wales visiting the grand castles of Windsor, Barmburgh, Edinburgh, and Cardiff (9 or 10 days from \$3,245); Northern Lights Quest of Iceland, exploring spectacular scenery, highlights and hidden gems (6 days from \$3,045); or head off the beaten path on the Scottish Isles & Glens tour from Bute and Skye to Orkney, with an evening in Edinburgh (12 or 13 days from \$4,095). Tours include all meals as outlined in each itinerary, all on-tour transportation, accommodations, all local taxes and hotel service charges, and entrance fees to activities within the itinerary. All travel must happen between Jan. 1 and July 31, 2025. Call 800-243-8687 or contact your travel agent and mention promo code 2FOR124 for the airfare offer. (No online reservations accepted.) [www.cietours.com/2for1](http://www.cietours.com/2for1)

## EVERYWHERE

### SIMPLIFY PASSPORT APPLICATIONS AND RENEWALS

Get help renewing your passport safely, securely, conveniently, and affordably with ItsEasy, a smartphone or mobile device app that functions as a personal passport assistant, taking the headache out of obtaining passport books and REAL ID compliant passport cards. For a nominal fee under \$40, plus government-required passport book and card fees (\$30-\$220), the app provides easy-to-understand passport renewal instructions, special-



ized government barcoded application forms, secure round-trip trackable shipping labels, and the ability to instantly take needed passport photos with your cellphone. Once uploaded, a passport concierge team thoroughly checks each application and photo by hand; if there are any issues, they explain how to easily fix the mistake.

Additional services include round trip standard trackable shipping, a live 24/7/365 customer service team, daily status processing updates, a Visa Widget to quickly learn whether you will need a visa for the country you plan to visit, the ability to report a lost passport when traveling (and learn what to do about it), passport renewal reminder one year in advance of one's renewal date and every month after to ensure compliance with the 6-month passport validity rule, and a "passport insurance policy," making sure all required elements of the application, from the signature on the check to the passport photo, follow governmental guidelines and are included before submission. Not tech savvy? Talk to a passport, visa, or immigration specialist to get started. 866-487-3279, [www.itseasy.com](http://www.itseasy.com).

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