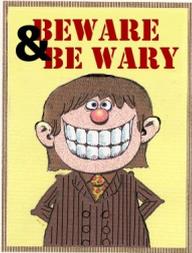


As traveling seniors, in the minds of some sleazy operators, we wear big virtual signs: EASY TO RIP-OFF! Here are some ways to prevent this.



1. First, be aware of the overly friendly sales people who try to sell you attractive travel deals. Then the old axiom should apply. If a deal seems just too good to be true, it ain't true. When offered package deals that include air and hotel, and the totally all-inclusive vacations, check how each item adds up. You may discover that paying separately is actually a better bargain.

Also, all bargain deals are pushed with just the base price, such as flights for \$99, three-day hotel stays for \$199 or a week's tropical cruise for \$299. They're not quite dishonest to advertise their deals that way, but those come-ons don't include another whopping 20 to 50 percent added on for local taxes, fuel fees, mandatory tips, in-room phone charges and other hidden costs.

2. Be sharp and alert at all times when you're away from home and in strange surroundings. Be aware of everything and stay away from any potential dangers, such as poorly lighted and narrow streets. This is especially necessary if you are slowed down in any way by age or physical disability.

3. Don't venture out alone. Always shop or sightsee with a companion or as part of a crowd. When you or your group are suddenly surrounded by families, including kids, who offer items for sale or are begging, be aware they may be working quick rip-off plans and/or pickpocket gangs. Chase them away or try to keep them at a safe distance.

4. Don't flash money around, especially making a ritual of opening your purse or wallet in crowded areas. While walking around, shopping or bargaining, carry as much money for those hours as you'll need in a handy pocket.

5. Don't look vulnerable. An obvious tourist who's differently or more expensively dressed in a strange land attracts thieves like flies to honey. If your fancy clothing makes you stand out, with the required camera around your neck, you could become a target. If you're a woman tourist and you carry a large handbag loosely and/or with your arms full of just-purchased packages, they can be snatched away in an instant.

6. When you hire taxis, limos and other one-on-one forms of transportation, ask in advance specifically what the fare will be. If it is posted somewhere on the vehicle, make sure that's what

you'll pay. In some areas where the vehicle is privately owned, you can negotiate a fixed price with the driver ahead of time. Stay away from gypsy taxis, unmarked cars where suddenly very friendly drivers claim to be cabbies.

7. While dining in restaurants, be aware of the menu's listed prices. When you get the bill, check it carefully. If it seems to be excessive, ask to see the manager, and don't start a big argument with the waiter. Know what tipping practices are in the area, and if service is adequate, leave the expected amount.

8. Be aware of potential credit card fraud. When paying for meals, hotel bills and store purchases, whether near home or in a foreign country, you should realize your card is vulnerable with every purchase to being ripped off. It's easy to copy your ID and use information on the receipt to make quick illegal transactions costing a lot of money before you or your credit card company can react stop them. The best solution is to take a credit card with a very low limit, such as \$1,000 or less to use during your travels.

9. Everyone gets internet offers that are obvious frauds, such as notices from an alleged attorney in Russia, Africa or the Caribbean that you've won a sweepstakes or are named to inherit a large sum of money. It's a modern-day version of the old pigeon drop routine. You must send a large sum of money first to cover expenses or as "sincere" commission, and that's the last you'll hear about your big bonanza. As obvious as it sounds, some people still fall for it.

Similar offers can happen to seniors while traveling in unfamiliar lands. If you're approached by an overly-friendly person with a similar get-rich-quick scheme, refuse it. If it's an employee of a hotel, bank or other business, report it to management, or better, to the local police. In countries where corruption runs deep, even reporting a rip-off may not help the next senior tourist who gets caught in a scam.

10. Potential rip-offs for senior travelers are almost endless, and they're always out there waiting to take your money. Hotels, cruise ships, restaurants, nightclubs, theaters, airlines and other travel-related businesses often slip in hidden charges to hike your bills. When you complain, they can show you the small print that make the charges legitimate.

While most travel agencies, online and hometown, are totally honest, you should realize that they make their income from percentages of customer travel bills. Their fees usually range from ten to 15 percent of the purchases, and you should know those charges are part of the price you pay.

Most honest agencies do not rip off their senior customers, and they certainly deserve their percentages because of efficient work they do on your behalf. However, before you commit to any agency service, shop around. You may find you can do better by taking time to check through all offers, and in some cases, do your own bookings.