Been on dozens of cruises since retiring, and made dozens of senior moment errors until I wised up. Consider ways to make your next cruise more economical, enjoyable and healthier.

1. Travel light. After the first couple of post-retirement cruises, I stopped dragging loaded suitcases and the need to check bags everywhere. Since then, I take a carry-on and a knapsack, and no longer check anything. No more paying high airline baggage fees, and waiting and wondering what happened to my luggage.

2. Nix on shore excursion fees. Cruise lines charge $100 or more, too often for a couple of hours circling in a bus to the usual local tourist traps. Hire a taxi with a couple of other cruisemates, and tour for much less money. If you're in a big city port, just go ashore and wander free for as long as you like.

 3. Don't stuff yourself. Cruises offer 24-7 food and booze opportunities, way too much for most senior stomachs. Your body won't be happy if you go suddenly from 1,500 calories a day at home to 5,000 while scarfing 24/7 at sea. What some not-too-smart passengers call seasickness is often just gross overeating.

4. Ashore in tourist towns. Don't eat food sold from open carts. If you didn't get sick from overeating aboard ship, your chances of having a belly rebellion from bad native food ashore are at least as high.

5. Look for cruise bargains. Travel agencies run many media ads offering super bargains. However, I've found that contacting cruise lines directly often gets me the best deals, including unadvertised incentives like free cabin upgrades and last-minute discounted bookings. For a great cruise, before booking, do your homework.