

We see it almost daily in letters to newspapers and online travel sites. Seniors write angry gripes about being quoted one price for a hotel room, then when checking out are charged another 25% or more beyond the quote..

The desk clerks offer almost sincere smiles, and then list the reasons for the add-ons: city taxes, wi-fi, honor bar, pay TV use and several others. So, why the hell didn't you say so when I booked?

Unfortunately, the same unhappy experience happens when you respond to a special airline \$99.99 flight bargain. You then find you're actually billed for \$129.99, along with the list explaining the unannounced add-ons. Frequent flyers are used to it and pay without a whimper, but for many infrequent senior travelers, it can be an unpleasant and unexpected surprise.

When you get the increased bill, there's nothing you can do about it. However, to avoid that moment, ask a simple question when booking a fantastic bargain: What is the actual, exact, full out-of-pocket total I'll actually have to pay for that fantastic $Y \Delta \theta$ ing bargain?