



Senior Correspondent PJJ, Louisville KY: When my spouse and I started making post-retirement travel plans, we opted for all-inclusive. That simply means you pay one price and almost everything on your trip is included.

Cruise packages usually provide all meals, entertainment and accommodations. Pay one price, lug your luggage up the gangway, go to your cabin and that's the extent of your complex travel efforts. Conveniently, everything aboard is just steps away. The only extras you must pay are for tips, booze, shore excursions and shopping. Along with cruising, some resorts, group trips and other travel programs are all-inclusive. Additionally, there are more comprehensive packages that provide flights or other transportation as part of the overall single package price. In our early post-retirement travels, we often took advantage of those deals.

Then, during some all-inclusive travel experiences, we found some less than satisfying. While we enjoyed the conveniences, we began to feel restricted by the limits of accommodations, food and excursions. We wanted to wander on our own, away from being herded and bussed to the

usual crowded tourist destinations.

We still take occasional cruises, but most of our travels these days are pay-as-you-go. Now we fly to a destination, and from there go for leisurely hike, train and bus trips through the U.S., Asia and Europe. We've roamed on our own in New York, San Francisco, Barcelona, Montreal, Honolulu, Hong Kong, Paris, Rome, Venice and many other destinations.

Our only baggage consists of wheeled carry-ons and a small backpack each. We travel with smartphones full of research and follow no fixed schedule beyond one or two days. We stop at bed'n'breakfasts, hostels, patronize small cafes where the locals eat, and venture wherever we decide to go at the moment. If there's a local fair or festival, we happily join in on the fun.

Of course, no senior should just wander aimlessly in today's not-so-safe world. Before we go, we make sure all documentation is in order, including passports, medication lists and ID information. We're in daily touch with family members, so they'll know each night where we stay and plan to travel the next day. We also pre-check with the U.S. State Department on current safety conditions in cities and countries we'll be visiting.

Our pay-as-you-go travels are almost always less expensive than cruises. The average cost per day for a couple on an all-exclusive cruise is between \$200 and \$500, depending on cabin size, fees, liquor, excursions and other extra charges.

In our free wanderings, we rarely spend more than \$100 a day total. Do we do it because it's cost-effective? Not entirely. We do it because it can be described in one word: freedom!