

Aboard many cruises, we're forced to compete with screaming kids running around the deck in daytime. Then, at night, fun-loving young adults loudly keeping us awake. It may be time to consider an exclusive cruise for those over age 50.

Many cruise lines offer them. Further, if you choose to go aboard alone, to meet new people, book a cruise for single seniors only. Another way to do it is gather a group of willing single seniors and/or couples.

Take charge of the booking and other arrangements. In many such deals, the cruise line offers one free passage for every five or so people in a group booking. The organizer can sail free or share the savings with companions.