

The simplest way to avoid it is just don't check luggage! Many new retirees drag enough bags to qualify as traveling movie stars. They take big suitcases, over-the-shoulder bags, cosmetic cases, dress bags and suit bags. Then, after several disappear and others get smashed or pilfered, they get smart.

Consider dumping the big, hard-bodied suitcases and buy soft-sided, smaller wheeled bags. When packing for a trip, put everything you think you'll need on a bed. Then, one by one, eliminate all but absolute essentials. You'll probably leave behind at least half of the stuff you had packed for earlier trips. Of course, there are certain journeys that require big, heavy bags and checking them at the airport. Three-week cruises, long family holiday visits, dress-up social events and such. In addition to extra hundreds of checking costs, they often cause troubles. Can't find your luggage after waiting an hour while all other passengers grabbed their bags. You can only watch until the airport merry-go-round empties.

With your carry-ons pack just one wash-and-wear suit/dress, along with the usual necessities. Each night in the shower, wash what had been worn during that day, and hung it up to dry overnight.

Clothing customs have eased considerably in recent years and senior travelers rarely have to dress up. You'll hear all kinds of advice about what to do when the airline loses your luggage. Try it with carry-ons. It may just do the worry-free and no-luggage-fee job for you and yours.