

Savvy seniors should try both, but many prefer independent travel. One annoying feature about many guided tours, especially multi-day bus trips, is that most of the sunlight hours are taken up on endless travel from here to there. Tired and sweaty, you arrive at the hotel in time to shower, eat dinner and go to sleep. Then, the next morning, it's the same routine all over again.

Also, other annoying moments of guided group tours is that every meal is a wait-in-line ordeal. If there are 20, 40 or more traveling together, whether on sea or land, it's like old school lunchroom days or Army waiting for chow. When traveling independently, you make our own decisions. If a restaurant is crowded or menu uninteresting, you just go somewhere else. If the motel or hotel is inadequate, you find another. If you decide to go to Venice instead of Pisa, you do it. On group cruises, if the ship is boring or too crowded, you can't jump over the side and go elsewhere.

Guided tours are for people who prefer everything decided for them and/or are physically unable to travel independently. For those seniors who can still meet all the physical requirements, while you're still able, take the road less traveled.