



As traveling seniors, in the minds of some sleazy operators, we wear big virtual signs: EASY OLD MARK! Consider some ways to prevent this.

1. Avoid overly friendly ads and phone sales people who try to sell you attractive travel deals. The old rule: If it sounds too good to be true, it ain't true. When offered packages of air, hotel and all-inclusive prices, check how each item adds up. You may discover that paying separately is actually cheaper.

Bargain deals are usually advertised with just the base price, such as flights for \$99.99, three-day hotel stays for \$199.99 or a four-night tropical cruise for \$299.99. Those come-ons don't reveal they may cost another whopping 20 to 50 percent added on for local taxes, fuel fees, mandatory tips, in-room phone charges and other hidden charges. 2. Be sharp and alert at all times when you're away from home and in strange surroundings. Stay away from potential dangers, such as poorly lighted and narrow streets. This is especially necessary if you're alone and slowed down by physical disability.

3. Always shop or sight-see in a strange city with a companion or as part of a tour group. If you're suddenly surrounded by families, including kids, who offer items for sale or beg, be aware. They may be working quick pickpocket scams. Tighten wallets and purses, shoo them away and keep at a safe distance.

4. Don't flash money, especially opening your purse or wallet in crowded areas. While walking around, shopping or bargaining, carry only as much cash for those hours as you'll need.

5. Don't look vulnerable. An obvious tourist who's differently or more expensively dressed attracts thieves. If your fancy clothing makes you stand out, with smartphone too loosely held in hand, you could become a target. A woman tourist who carries a large handbag loosely and/or with arms full of just-purchased packages invites an easy grab and run.

6. When hiring taxis, limos and other one-on-one forms of transportation, ask in advance specifically what the fare will be. If posted somewhere on the vehicle, make sure that's what you'll pay. In some areas where the vehicle is privately owned, you may try to negotiate a price with the driver. Be alert for gypsy taxis, unmarked cars where suddenly too friendly drivers claim to be cabbies.

7. When dining, be aware of listed prices. When you get the bill, check it carefully. If excessive, ask to see the manager. Know local tipping practices, and if service is adequate, pay the expected amount.

8. Be aware of potential credit card fraud. When paying for meals, hotel bills and store purchases, whether near home or in a foreign country, your card is vulnerable with every purchase to being ripped off.

It's easy to copy your ID and use information on the receipt to make quick illegal transactions before you or your credit card company can react stop them. The best solution is to take a credit card with a low limit, such as \$1,000 to use during travel.

9. Everyone gets internet offers that are obvious frauds, such as notices from an alleged attorney in Russia, Africa or the Caribbean that you've won a sweepstakes, are named to inherit a large sum of money or have earned a totally free vacation.

It's a version of the old pigeon drop routine. You must send a significant sum of money first to cover expenses or as "sincere" commission. That's the last you'll hear about your big bonanza. As obvious as it sounds, some people still fall for it.

Similar offers can happen to seniors while traveling in unfamiliar lands. If approached by an overly-friendly person with a get-rich-quick scheme, refuse it. If it's an employee of a hotel, bank or other business, report it to management or local police.

10. Potential rip-offs for senior travelers are almost endless, always out there waiting to take your money. While most travel agencies, online and hometown, are honest, and their income is from percentages of customer travel bills. Their fees usually range from ten to 15 percent, and those charges are part of the price you pay.

Honest agencies certainly deserve their percentages because of efficient work they do on your behalf, especially if there are sudden changes in schedules and clients are in danger of being stranded.

However, before you commit to an agency booking, shop around thoroughly online. You may find you can do better by taking time to check through many offers, and in some cases, do your own booking.