

Guest Senior Correspondent ALW, Jr., Albuquerque NM: We're retired 20 years, and thanks to pensions and good investment luck, life is just one long vacation. My spouse and I have been all over the world. Tried everything from fancy cruises to Las Vegas casinos to backpacking in Europe. We consider ourselves savvy seniors.

Planning a vacation right takes effort and research, including deciding where to go, poring over info, surfing the net and scanning sales pitches by online and hometown travel agents. Once all decisions and reservations are made, we attack pre-trip duties.

Notify the post office, newspaper dealer and others to stop delivery during our absence. We

email our adult kids lists of expected destinations and schedules. On the day before departing, we pack the bags. In early retirement days, we dragged along big suitcases, and had to check them before flights. Then, on landing, it always seemed they'd be the last bags off the airport merry-go-round. Now we take carry-ons and never need to check anything.