



Q: We're newly retired and are thinking of doing a lot of traveling, possibly roam the world with packs on our backs. Because we've never done it except in the U.S., should we first sign up for group trips? *MPB, San Jose CA*

A: Tho a group travel plan will have some disadvantages, we suggest that your first world wanderings should be with an organized commercial travel agency.

*Advantages:* When you travel in an unfamiliar country, group trips come with experienced guides. All is scheduled, so you don't have to wonder where to roam next. Dining and sleeping accommodations are safe. If your trip is for a week or more, you could form friendships with other seniors. Of course, there's also safety in numbers everywhere you roam.

*Disadvantages:* You'll be at assigned places at specific times, so free roaming will be limited. Also, if it is a bus trip that requires long drives, it can be exhausting to spend the days hopping on and off the bus. When on your own, you take chances on hitting bad deals on sleeping and eating facilities.