



When you pick up the phone, it always begins with, “How are you today?” That should be the cue to hang up without responding. With today’s ever-advancing technology, online crooks can record your voice for future scams.

If you do stay on the line, the pitch begins with an offer of a free cruise, or you’ve won a free cruise. It sounds great, but the best response is to slam down your phone. Don’t fall for the phony promises. If you want to sail the seven seas, go online to get the latest info from a legitimate cruise line website, or contact a trusted hometown travel agent.