



You see attractive travel ads on your smartphone or computer. Flights for \$99.99, resort rooms from \$79.99, cruises from \$199.99. Like sneaky gas station signs, they all generously reduce the price by a penny to make the false bargain seem enticing.

Before you take the attractive bait and start clicking in your credit card and bank account numbers, do some research. First, because many of the ads are written by phone hackers from faraway boiler rooms in Russia, Asia and Africa, English grammar and spelling are obviously poor. That should give you the first clue that you're not dealing with legit travel providers. Ignore those too-attractive, but too-often phony offers.

If an online promotion seems OK, before committing to anything, check the info with the Better Business Bureau website. The most dangerous is when you receive an unsolicited email telling you that you've already won a contest you didn't enter. Fuggetabotit!

If you have a trusted, experienced hometown travel agent, check unsolicited online offers with the expert. Also, on any deal that specifically lists airline, hotel and cruise company names, before responding, check with the legitimate company website before making any reservations.

Another resource is to discuss the questionable offers with fellow seniors, especially those who are seasoned travelers. Spread the word: Old friends don't let old friends get scammed.