



Q: Why do all airlines, cruises and hotels advertise just the basic price, such as bargain \$99.99 per flight, and/or all-inclusive \$199.99 a night at the Podunk Resort? With add-ons, the actual amount you pay is usually \$50 higher or more. *Bill K, Toronto, Ontario, Canada*

A: You're right, Bill, of course, but that's the old snake-oil-salesman method to peddle today's products and services. Another example, you buy a car advertised as "\$1,500 cash back with your purchase". The receipt may show that amount as your savings, but actually it was already factored into the price. Why is gasoline always listed with another 99¢ charged? Why do mail order houses charge the mysterious "shipping and handling" \$7.99 to each \$20 purchase? Why do airfare ads list basic prices, but travelers know they'll have to shell out more money in taxes, surcharges and other add-ons?

The only explanation is that most business is done that way today, always with a hint of bait and switch, with some used car salesman sleaze added. As a savvy senior, it's your responsibility to understand the reality of today's charges. So, when you compare prices in all travel plans, before making your decision to buy, be sure to demand the actual total amount you'll have to pay out of your savvy senior pocket.