

As a senior traveler, you should always be aware that you're high on the list of potential victims by scam artists. They know you're not as agile and quick-thinking as you once were, and they're ready to rob you, whether in physical robber or to con you into wasting your money. Here are ten ways to avoid dangers and scams while traveling:

1. An effective way to avoid being ripped off while traveling is to dress down. On a cruise, you can strut into the dining room all gussied up in your finest clothing. However, when you go ashore to that quaint little seaside village, don't wear bright, gaudy clothing, big hat, designer sunglasses, shining jewelry, sagging handbag, camera at the ready, while yakking on your cell phone. Dress sensibly, similar to what middle-class local folks wear. If you look and act like an obvious tourist, you may as well paint a target on your back.
2. If you're a smart senior traveler ... and you should be after surviving all those years ... you'll do some homework before you visit unfamiliar places. If you plan to traipse around Moscow, explore Cairo, shop in Paris or chow down in Beijing, get on the internet and find websites that tell of both the positive and negative aspects of those cities. What are the oldest scams in New Delhi? What specific dangers are there for seniors? What neighborhoods should you avoid? What are the typical scams?
3. If you're ex-Special Forces and believe you can handle yourself in any situation, remember that the last fight you had was 45 years ago. Protect your valuables at all times with a tight-to-the body purse or money belt. Be sure your ID cards are well tucked in. Don't take them out for anyone other than recognizable officials. Be aware of pickpockets, including that group of charming little kids who want to hug you real tight.
4. Carry a minimum stash of cash. Leave the big bills locked in the hotel or ship's room safe. Buy a bunch of travelers checks, and use them in cities where you know where the company has offices. It's also a good idea to do all your currency exchanging at American Express or other reliable office. Use your credit cards sparingly or not at all. Those restaurant receipts you sign make easy targets for thieves to use in making illegal purchases.
5. No matter how attractive they look or are recommended by a friendly taxi driver, don't wander off well-lighted public areas into questionable neighborhoods. A single senior makes a likely target for thieves, especially in dark areas. Not that there should be any sympathy for muggers, but some cities are known as drug havens for wandering teens, such as Bangkok or Amsterdam. Innocent-looking street teens approaching you for a hand-out, in their desperation can quickly turn violent.
6. Remember back in your summer camp days, when you couldn't swim in the lake without your buddy? Now that you're a traveling senior, it's time to return to the buddy system. Especially if you have a physical handicap, or have just slowed down a bit, a companion can help you climb stairs, monitor your restroom stops, find places to rest and just give you a feeling of security. Muggings are less likely if you're with another person, or better still, as part of a group.

7. Wherever you're in a foreign country, know local official phone numbers and where police protection is quickly available. If you're a traveling U.S. senior citizen, know phone numbers and where American officials' offices are. Write them down on a wallet card and/or put them on your cell phone click to call list.

8. Drink with moderation, and never booze it up alone. The buddy system is certainly necessary when you know your evening will involve more than just one glass of local wine. If you're with a group, and you want to spend the night celebrating, it's a good idea for at least one person to be a non-drinker. Make sure any wine or booze product is authentic. I can remember a terrible incident in my Navy days, when a crooked bar owner in Manila diluted his whiskey with wood alcohol, a potent poison. It caused several deaths and cases of blindness.

9. Don't eat food from street carts, skip the home-made cold drinks and stay away from tap water in a foreign city. I know it looks tempting when a TV food gourmet chomps down on stuff from a Hong Kong vendor. Before the camera was on him, you can bet he made sure the food was super clean and thoroughly cooked. When you were younger and roamed the world in the military or as a student, you could eat just about anything. And you did. However, senior stomachs are not as forgiving as young ones, and you don't want to spoil your travels with midnight sicko sessions in the hotel bathroom, or an emergency trip to the hospital.

10. Let's just sum it all up for senior travelers. If a taxi driver, guide or smiling stranger in a strange city appears to be too friendly, be on your guard or just walk away. If an offer seems too good to be true, it definitely ain't true.