

It could make you mad as a grizzly when a hotel price is quoted for \$99 a night. Then, after state taxes, occupancy charges, phone use, and other costs are piled on, you'll actually pay \$125 or more. And don't even think of opening that hotel room honor bar fridge. It's no honor when they charge you five bucks for a Coke. It's the same with air fares. For example, an airline advertises \$99 each way flights on short hops, but with taxes, baggage, fuel supplements and other add-ons, the cost becomes \$150 or more. Don't even ask about advertised cruise prices versus what you'll actually have to bear to see the sea.

These practices are simply contemporary versions of the old bait and switch game. Of course, all travel-related services today are in growing competition for the senior traveler's bucks. They lure you with ads that list only the base price. How do you fight to get the actual price? When you get a quote, just demand: I want the bear facts. Exactly how much will I really have to pay?