

Senior travelers can't avoid them. They're everywhere, and the extras will hike your costs every time you book. For example, you see an airline ad for a \$99.99 flight, or Vegas luxury hotel for \$29.99 a night or a five-day Caribbean cruise for \$999.99.

First of all, why must they still use the old grocery store gotcha trick of quoting .99 to make it seem cheaper than a dollar? The scam should alert you that some creative add-ons are involved to make your actual total costs much higher than the bargain quotes.

There's no easy way out of the sneaky and confusing extras, except maybe when you're booking or paying a bill to a live person. Just voice the simple demand: OK, after all the taxes and other charges are added on, please tell me up front how much will the actual total take out of my pocket?

And also, after all the hoopla, don't forget to ask politely: What's the senior discount you'll now deduct from the total bill?