



*Guest Senior Wanderer PGL, Cambridge MA:* When I retired ten years ago, my spouse and I fulfilled our plans to do a lot of travel. By air, sea and road, over the past decade, we've visited scores of world destinations.

However, at first, it wasn't all that successful. We wasted money, ignored safety rules, ate in the wrong places, slept in overpriced hotels and made other not-so-smart decisions. Eventually, we learned by trial and error. If you're newly- or soon-to-be-retired and plan to travel extensively, these tips may help make your trips safer, cheaper and more and enjoyable.     **Plan With A Pro:** Though you may think you're an expert at finding online deals, consider a seasoned agent. We found a wonderful rep, and she guides us through bookings, itineraries and destinations. Her always-up-to-the-moment expertise is free, because she earns commissions on our bookings.

**Choose A Destination:** Be cautious on your first post-retirement foreign wanderings, with just a few nights at a Caribbean beachfront hotel or a brief cruise to Acapulco. If all goes well, be more adventurous with longer trips.

**Set A Budget:** Our travel spending is limited to retirement income, and never dipping into savings. Determine what you can spend on your first trip, and use the experience as the basis for future ones.

**Be A Smart Buyer Without Losing Quality:** Post-retirement travel means you don't have to book when prices are highest. Christmas, summer and weekends are when younger, working people

travel, and they pay highest prices.

For instance, a London hotel charging \$250 for a summer weekend night, may offer mid-week off-season rates of \$75. Airline fares are highest on holidays and weekends. A Tuesday night overseas flight may cost half of what it does on Saturday daytime.

**Health and Food:** We have medical check-ups before overseas trips. Our daily medication supply lasts through the trip, plus another week's supply in case of delays. We update all insurance coverages before travel.

We never eat from street carts, and patronize only restaurants recommended by hotel staff, usually with bargain prices where locals eat. In Buenos Aires recently, our best meal was at a neighborhood café just around the corner from our hotel. With locals at tables all around us, we enjoyed a hearty asado, grilled Argentinian beef dinner for \$10 each.

**Personal Safety:** Seniors make easy targets for thieves. Some cities are dangerous, and before you decide to visit, check with your travel agent on latest crime statistics.

Do all wandering in daylight in busy downtown areas, preferably in groups. Leave big money at the hotel, and carry just enough for the day. Keep wallets in inside coat pockets and purses strapped under armpits.

**Customs And Language:** Before entering a country, learn some of the language. There are many free websites to help. Our knowledge of Spanish and French helps often. People are much more friendly and cooperative when we speak their language.

**Public Transportation Vs Taxis:** We save when we use public transportation. For example, in Paris, a taxi and tip from the airport could cost as much as \$50. A train or shuttle bus into downtown is just \$15.

**Hostels Vs. Hotels:** On our first post-retirement travels, we never considered hostels. We thought ourselves too old to bunk with young backpackers in dorms, with bathrooms down the hall. Then, hotel prices kept rising, and there's no sign they'll get any cheaper.

We find hostels Spartan, but comfortable, and much more relaxing and friendly than hotels. Room prices, even ones with private baths, are usually about one-fourth charged by hotels.

For example, when recently in England, we stayed at Goofy's hostel at Newquay on the Cornwall coast. We paid \$40 for a room with bunks, and it included a free buffet breakfast. Hotel prices there ranged from \$100 up, with meals extra.

To newly-retired wanderers: Good luck and happy trails!