



When you get that unsolicited phone call that declares you've just won a free cruise or tropical vacation, hang up pronto. Scammers, who are phony talkers holed up in phone centers in Europe, Asia or Africa, deliberately target seniors as easiest to scam.

If you respond to the cheery greeting, the next step is to get you to give personal info. A red flag should go up when the voice asks for your credit card and/or bank number information. The explanation is that they're necessary to process your ticketing. If you respond to that, expect your bank accounts to be raided electronically within minutes.

As internet and instant electronic processing get more sophisticated, so do online thieves. Therefore, never respond to unsolicited phone calls that offer free trips or other phony come-ons. The safest way to plan your travel is to do all reservations and money transactions with a trusted hometown travel agency.