



Has it happened to you yet today? Ring, ring. You pick up the phone, and a cheery voice announces: "You have won a free cruise to the Caribbean!" Don't answer with a favorite curse. Just hang up!

Many seniors, including your [travel4seniors.com](http://travel4seniors.com) editor, now endure several of these hated robocalls a day. Some are recorded and others live. First of all, I will never understand why any sane person would respond to the annoying, obviously phony scams. Worse, how stupid do you have to be to give any personal bank or credit card info to the callers?

Be aware that it can get worse. The thieves are becoming more tech advanced. If you give valuable info, they can now record your voice and use it to fake a live call to break into your bank and/or credit card account. For seniors who get these robocalls offering free vacations, cruises and other fake travel goodies, there's just one response: **HANG UP!**