

Christmas holidays coming up and so are the *airline rates*....but just wait till mid-January and they'll be coming back down and that's the time to buy and make your reservations for the coming year....the airline rates are low in early Nov but start **up** before the end of the Nov. **Remember: if you are leaving the country, call the 800 number on the back of your credit card and tell them when and where you will be out of the USA**.....some credit card companies see you going to an ATM or buying **out** of the US, and they temporarily **close your account**. By calling them in *advance* they will NOT shut you down when they see someone getting Euros or British Pounds. Put this on your "getting ready to go" list **before** leaving home!

Have an **AAA card**? Did you know that many stores and restaurants give a 10% discount by just showing the AAA card....no, it's not a credit card to charge your purchases, but by showing the card (like your **AARP card**) you will be entitled to a discount....it doesn't hurt to try it!

And if you're retired military, some (not many) places will also give you a discount just by showing your military ID (like *Lowe's, HomeDepot and others*).

**Travel.....do we want to go with a group?** Group travel in the past 10 years has changed big-time! You can read their itineraries before leaving (read the **small-print** too and be aware of restrictions, changes,etc) before going.

Many group-travel have less people on them, a local person who knows the area you'll be going to, and most do not go before 9am. They will also have some recommended places to eat (if not actually making many of the meals part of the group-travel) and more important, give you some actual time off to do independent shopping and visiting. Many of these groups will actually have someone **IN PERSON** that you can call and get answers to your questions. Emails to your group are designed to "*sell*" the company but persons you talk to (always ask their name when you begin the phone-call with a live person) will actually try to help you.

And if you're still hesitant on not knowing the company, you can always check the **Better Business Bureau's** rating of that company.....you can also get insurance of the company thru the *US Tour Operator's Assoc* and their evaluation of the company. And look for the names *Brandon and Trafalgar* and others listed with most travel agents for outstanding history that travel agents use all the time. More important to some travelers....*how many people will be on the bus when we go from area to area !*

**Guided vacations** as many group tours are now called have found that we prefer less than a packed-bus for the week or two we're together....25-35 is a common group on the bus (which also has a bathroom). Another problem that often arises is people signing up for a group tour that **covers too many countries/cities**. If you're going to too many, you will NOT be seeing many things/places in each country.

It's your money that you will be spending. You deserve the best, so do some planning and ask other people if they had a good visit, a good group, and make it a memorable trip that you will never forget!