Now is the time to plan…where will you be going this coming vacation? Most people don’t make plans very far in advance; many because they’re still remembering or still paying for their last vacation…but even if you are…**NOW** is the time to start planning for vacation 2017. **Costs** are lower in Feb and before May, are **highest** from May to Aug and then again drop off from early Sep to Nov…so, **NOW** is the time to decide where you want to go and then make those hotel and tour reservations when they cost **less**. The hotel rooms don’t get smaller, and in fact, early registration at many hotels include special benefits like a free breakfast, or larger rooms/suites or even courtesy cars from/to the airports…the benefits are all **PLUS** with no minuses…so, sit down now one afternoon and decide what your destination will be, plan on the time, and then make those phone calls (using the 800 number) and get the maximum discount. You can also get the added “**beny**” of monthly payments before leaving, which make it easier if you prefer a smaller deduction from that bank account…but some tours may NOT allow monthly payments which may help you decide where you’ll go. And finally, contact with tour companies will often get you a catalog in the mail showing different locations/options you can sign up for.

So you’re thinking about cruises or land tours around Hawaii or the Caribbean or anywhere. Well another consideration that you can do very little to prevent it happening…tropical storms. The companies that run those tours/cruises know that meteorologists seldom have more than 5-8 days to see where those storms will be going and unless you can get a refund from those companies, you are at the mercy of that storm…the intensity and the direction it will be going! But it’s not always bad for those signed up for that particular tour…the companies often will reroute the tour in another direction. You still get to see the same areas, but not the way it was originally scheduled. And you don’t really care which part of the cruise/tour comes first, or last…you will see all the areas you planned on.

One final thing you can do to prevent it all being a costly trip…**trip insurance**! You will pay a little extra for your trip, but if everything “turns to mud”, you can get most, if not **all**, your money back. Consider that extra cost when you sign up for the original tour…there are usually no exceptions for getting your money back…health, or cancel for **any reason**, will get you money back and makes the slightly additional cost well worth the expense!

Start planning for that 2017 vacation **NOW**…you deserve it!