

## Money Minder Tips

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## Money Minder Tips



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## **Money Minder Tips**

### **Finding Airfares**

The Rand McNally Online home page will lead you an online reservation site where you can find and compare current airfares. You must have a Web browser and Internet Service Provider in order to do this.

To find airfares:

- First, on the Tools menu, select Internet Access>Rand McNally Home Page.
- From the Rand McNally Online home page, go to the online reservation site.
- Follow the reservation site instructions to log in and find travel information.

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### Airfare Basics

✚ The airline industry is fiercely competitive, so be on the lookout for special fares. Check your local newspaper or ask your travel agent about the current airfare wars. Typically, these are limited-time offers and the airline's phone lines will be flooded with callers; be swift and be patient; the savings are well worth your time and effort.

✚ Sometimes an airline will match its own special rate even though you have already purchased your ticket at a higher price. Don't be afraid to ask. Even if the airline won't bend, and you have to pay \$50 to cancel a reservation in order to save \$200 on another ticket with another airline, you are still ahead of the game.

✚ Shrewd scheduling is one way of controlling costs. Friday and Sunday are usually the most expensive days to travel. The cheapest rates are generally at off-peak hours such as noon Monday to noon Thursday. Sometimes airlines will discount flights after 9 p.m. on Saturday. Late-night flights, sometimes known as "red-eye" flights, are generally less expensive, but you may end up sleeping away the first day of your trip.

✚ Consider flying into and out of an alternative airport or even a nearby, less-traveled city.

✚ Some of the smaller airlines, such as Southwest, have smaller fares as well. Check their fares and schedules before booking with the major carriers.

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### Airfares Online

Online flight information services can keep you informed about the last developments in the airline industry.

✚ Use Priceline to find airline tickets at the price you can afford. Go to the Priceline Web site, enter the cities and dates for your flights, then enter the price you want to pay for the tickets. Priceline will find unsold seats on flights that match your criteria and attempt to get you tickets at the price you have named. (<http://www.priceline.com>)

✚ Webflyer is an Internet site that promises to keep its subscribers up to date on the latest bulletins in the world of frequent flyers. (<http://www.webflyer.com>)

✚ American, Continental, US Airways, and Northwest airlines use the Internet to advertise and discount seats left vacant at the last minute. These rates are available on the Wednesday before the weekend to which they apply – Northwest posts the fares on its Web site and the other three will e-mail you if you subscribe to their services by visiting their Web sites:

- American: <http://www.americanair.com>
- Continental: <http://www.flycontinental.com>
- Northwest: <http://www.nwa.com>
- USAir: <http://www.usair.com>

✚ Look into free electronic mail services, such as American Airlines' Fare-Mail or TWA's Trans World Specials (<http://www.twa.com>). These services will regularly send you notifications of special fares to cities you specify.

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### Airfare Consolidators

Often the travel section of your weekend newspaper will advertise deeply discounted airfares by agencies that buy up blocks of unsold seats on regular commercial airlines and sell them at a low margin. These agencies are called consolidators. You can sometimes realize significant savings over standard airfares, and you do not pay an additional fee for the consolidator's services.

It is important to be aware of the down side of using a consolidator, however. Some airlines do not deal through consolidators, so your choice of a carrier may be somewhat limited, and often you will not be able to book your flight very far in advance of the trip, since a consolidator may make its purchases within a month of the departure date.

As with any travel agent, you should shop for price and select your consolidator carefully. While most consolidators are perfectly legitimate, it is considered prudent to pick up the tickets in person and call the airline immediately to confirm the reservation. If you are to receive your tickets by mail, pay with a credit card. That way, if you encounter any problems with the tickets you can obtain a credit from your credit card company. Be aware that some consolidators charge a surcharge for credit card purchases and disguise them as cash discounts. Make sure, too, that the price quoted includes all taxes and departure fees.

You can find consolidators listed in the Sunday travel section of your local newspaper. Consumer Reports **Travel Letter** usually includes an article on consolidators every year. The **Travel Letter** is not indexed annually, but you can find out when an article on any given topic appeared during the year by calling CR Customer Relations (914-378-2740).

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### Travel Publications

Consult travel publications such as the **Consumer Reports Travel Letter** (1-800-234-1970), **Best Fares** (1-800-880-1234), and **Travel Smart** (914-693-8300). You might find copies of these on the shelves of your local library. A book especially for teenagers, **Gold C Savings Spree** is worth investigating if you happen to be planning a trip to one of the 40 destinations it services; call 1-800-285-5525.

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## **Money Minder Tips**

### **Finding Car Rental Rates**

The Rand McNally Online home page will lead you an online reservation site where you can find and compare car rental rates. You must have a Web browser and Internet Service Provider in order to do this.

To find car rental rates:

- First, on the Tools menu, select Internet Access>Rand McNally Home Page.
- From the Rand McNally Online home page, go to the online reservation site.
- Follow the reservation site instructions to log in and find travel information

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### Car Rental Basics

- ✚ Comparison shopping is always a good idea, even in the car rental category. A rental agency may have a low base rate but charge a high per-mile rate. If you are planning a long day trip, you may be better off with a higher base rate and lower mileage charges.
- ✚ Inquire about discounts available to corporations, travel club members, warehouse club members, or any other group or association you may belong to.
- ✚ If possible, rent on weekends, when rates tend to be lower. Find out whether your rental agency includes Thursday and Monday in the weekend rates, too.
- ✚ Small local rental agencies may have better rates than the larger chains. You can find out-of-town phone numbers through a national phone directory on CD-Rom (available at your library if you don't have your own) or a city telephone book (also frequently available at your local library).
- ✚ Your rental vehicle does not have to be the car of your dreams. Agencies such as Rent a Wreck provide used cars at deep discounts.
- ✚ Check your automobile insurance to make sure you are covered for collision and liability. If not, pay for your rental care with a credit card that offers collision coverage.
- ✚ If you have more than one driver, make sure the rental company does not have a multiple-driver surcharge. Also check to make sure there are no hidden charges, such as drop-off fees.
- ✚ Remember to fill the gas tank before you return the car. The agency's fill-up charges will be higher than the service station you select yourself.

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## **Money Minder Tips**

### **Finding Hotel Rates with TripMaker**

TripMaker makes it easy to find hotels that meet your price requirements:

- First, press the Find button then select the Category/Area tab.
- Make sure that the "Display more specific selections" check box is checked.
- Select one of the Hotel categories.
- A filter will appear that allows you to specify a price range for hotels.

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## Money Minder Tips

### Hotel Basics

✚ Children and senior citizens often qualify for hotel discounts, but you should inquire before you make your reservations. Hotel chains have different criteria for "seniors"

– some chains offer senior discounts to any persons 50 years old or above, while others may define "senior" as 55 or even 65. Similarly, children's rates are in effect for small persons up to age 12 at some hotels, up to age 18 at others.

✚ In addition, many hotels offer special rates for corporate travelers, travel or automobile club members, members of airline frequent flyer programs, teachers, students, the military, or other professionals. Be sure to inquire when you call for information or reservations. Such discounts are most frequently available through the actual hotel itself; 800-number reservationists can rarely offer special rates.

✚ Many hotels offer discounted off-season or off-peak rates. Many city hotels catering to business customers offer weekend discounts for pleasure travelers. You can often find this type of special rate advertised in local newspapers and magazines, or inquire about seasonal rates and dates when you call for reservations.

✚ Most rooms have two double beds, so one room can often accommodate an entire family. If you still need an extra bed, for a small surcharge you can have a cot or folding bed brought into the room. A large family should consider reserving a suite, which is generally less expensive than two separate rooms.

✚ Consider staying somewhere on the outskirts of the town you are visiting, where rates may be lower.

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### Hotel Consolidators

For major, big-city hotels, a consolidator may be able to offer rooms at substantial discounts. Some of the best-known consolidators are:

- Central Reservation Services of Orlando (Orlando, Miami, Key West, New Orleans, San Francisco; New York City)
- Express Reservations of Boulder, CO (New York and Los Angeles : 1-800-356-1123)
- Hotel Reservations Network (Dallas, New York, Boston, Chicago, San Francisco, Los Angeles, New Orleans, Orlando, Washington, D.C. : 1-800-96HOTEL or <http://www.180096hotel.com>)
- Hotrooms (Chicago area only : 773-468-7666)
- Quikbook of NYC (New York City, Denver, Dallas, Philadelphia, New Orleans, Washington, D.C., etc.: 1-800-789-9887)
- Paradise Adventures of Las Vegas (Las Vegas, Tahoe, Reno : 1-800-343-1776)
- San Francisco Reservations (SF only : 1-800-677-1550)
- Washington, D.C., Accommodations (Washington, D.C. only : 1-800-554-2220)

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### Hotel Alternatives

Consider alternatives to hotel accommodations, such as hostels or bed and breakfasts:

✚ **Hostels** are not just for students anymore. There is a growing network of elderhostels

- hostel accommodations for traveling seniors
- throughout the world

American Youth Hostels, one of the best-known student hostel systems, no longer restricts its accommodations to students under a certain age. Families are often welcome at hostels, and some facilities include meals or provide them at a discount. The amenities may be minimal, the rooms less-than-luxurious or perhaps even communal, and certain restrictions may be in effect, but the savings often outweigh these concerns. For information, contact American Youth Hostels (202-737-5537) (<http://www.hiayh.org>) or Hostelling International (202-783-616) (<http://www.ihf.org>).

✚ "**Bed and Breakfast**," in the United States at least, conjures up visions of small, charming inns

- just the place for a romantic, often pricey, weekend getaway. Many U.S. cities, however, have networks of "B&Bs" that are more akin to their European counterparts

–family homes open to one or two guests. These down-home accommodations can offer substantial savings over regular hotels (starting as low as \$40 a night. You can obtain listings for B&B's through the state office of Tourism. Call for information.

You will also find a great deal of information about B&Bs on the Web. Conduct a search using the phrase "bed and breakfast" to find thousands of links..

✚ Local **YMCAs and YWCAs** are another budget-friendly option. For YMCAs, contact Y's Way International (212-308-2899) 224 E. 47th Street, New York, NY 10017.


✚ **Home exchanges** have been in existence in this country for at least 40 years. You stay in a family's home in the locale of your choice while they stay in yours. You have no hotel bill, and you enjoy all the comforts of home: plenty of space, washing machines, TV, toys for the kids, and a fully equipped kitchen. In many cases you can even bring your pet. The two oldest and largest home exchange agencies in the United States are Intervac U.S. (1-800-756-HOME) and Vacation Exchange Club (1-800-638-3841).

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-  If you make credit card or collect calls from pay phones when travelling, you may be surprised by exorbitant rates charged through little-known carriers. Most long distance providers send you a card with instructions and an access code to use when you are away from home. Be sure to carry this information with you when you travel.

-  Hotels generally impose surcharges for phone calls. Read the materials in your room; rates are sometimes posted right on the telephone.

-  Use your car phone sparingly. Know your cellular carrier's roam charges and make your calls to the folks back home before you cross the state line. Remember that if you are using your car phone to make a local call outside of your home area, you are still charged for a long distance call.

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### [Saving on Dining](#)



Use TripMaker to find restaurants that fall within your price range:

- First, press the Find button and select the Category/Area tab.
- Make sure that the "Display more specific selections" check box is checked.
- Next, select one of the Restaurant categories.
- A filter will appear that allows you to specify a price range for the price of an entree.



Use TripMaker to find hotels that serve free continental breakfasts:

- First, press the Find button and select the Category/Area tab.
- Make sure that the "Display more specific selections" check box is checked.
- Select Mobil Guide Restaurants category.
- In the filter that appears, select Breakfast as one of your Hotel Preferences.



Plan to have only one large meal

–probably dinner

–a day. Purchase sandwich fixings and breakfast foods at a local supermarket and prepare and eat these meals either in your room or on the road.



If the restaurant you choose has a children's menu, encourage your kids to order from it. Some restaurants also offer special menus or smaller portions for seniors, and many offer a senior citizen discount. If there is no senior citizen discount, sometimes restaurants will allow seniors to order from the children's menu, too. Ask your server.



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- ✚ If you are buying tickets to a play, attend a matinee rather than an evening performance.
- ✚ Look in the phone book for discount ticket vendors, such as Hot Tix in Chicago or TKTS in New York City, which sell tickets for half price on the day of the performance.
- ✚ Write to or call Bureau of Tourism or Chamber of Commerce at your destination; they have free pamphlets and information on special events and festivals.
- ✚ Hotel lobbies often display brochures that contain coupons for area attractions.
- ✚ Check museum schedules; many have free days once a week. If you are a member of a major museum in your home town you may be eligible for free admission to museums anywhere in the country. You may even be able to admit a member of your family at no charge. As always, ask about children's and seniors' rates.
- ✚ Be aware that if you are a senior (age 62 or older), you can obtain a Golden Age Passport at any national park. This card entitles the senior, and anyone traveling in the same vehicle, to free admission to any national park, monument, forest or recreation area. For more information, write to the National Park Service, P. O. Box 37127, Washington, D.C. 20013.
- ✚ Even if you are not a senior, you can purchase a pass that will allow unlimited admission to all public lands by the U.S. Department of Agriculture. This card is called the Golden Eagle Passport and its price tag reads \$50. If you are blind or disabled you can obtain a Golden Access Passport
  - a lifetime permit to all national parks
  - at no charge.
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Senior discounts are becoming a very popular marketing tool, designed to attract the increasing and increasingly active senior population. The following sources of information are worth looking into:

**Unbelievably Good Deals & Great Adventures That You Absolutely Can't Get Unless You're Over 50**, by Joan Rattner Heilman.

**The Mature Traveler**, a monthly newsletter, announces tips and discounts for the senior traveler. A one-year subscription sells for \$29.95. Call (702)-786-7419.


**Best Fares**, a discount travel magazine, spotlights senior specials. A year's subscription is \$59.95, but check with your local library. Call 817-543-0538 or 1-800-880-1234.


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-  **Travel Clubs**

There are numerous travel clubs that offer discounts on hotels, airfares, car rentals and entertainment. Some of them also offer a variety of travel services. To be eligible for these discounts and services, you pay a yearly fee to become a member of the club. You should compare several clubs to see what their fees are and what benefits they offer. Several of the clubs are listed below; to find out about others, consult major travel forums on the Web.

 Traveler's Advantage® offers discounts on hotels, and vacation packages and offers cash bonuses on reservations made through the club. The club also publishes member specials through a newsletter and a member hotline. For more information, call 1-800-758-9760 or visit <http://www.cuc.com>.

 TravelAlert offers reduced rates on emergency road assistance and discounts on hotels, car rentals, airfares, and vacation packages. Call 1-800-822-2300 for information and subscriptions.

 [Vacation Packages](#)

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If you think vacation packages are only for the novice traveler, it's time to look again. There are all types of travel packages available today including adventure travel, special interest travel, and travel geared to singles, seniors and families. Often, vacation packages are a great way to stretch your travel dollar by saving on airfares, lodging and recreation.

Rand McNally's MoneyMinder Online Web site is a great place to begin investigating vacation packages. To check it out:

1. On the Tools menu, select MoneyMinder.
2. On the menu that appears, press the MoneyMinder Online button.
3. On the MoneyMinder Online Web page, select Vacation Tours and Packages from the Contents column, then select the links that interest you.

Note: You must have a Web browser and Internet Service Provider to go to MoneyMinder Online.



