

Ways Save Money on Travel & Have Fun During Retirement



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Doug believes that travel in itself, done correctly, is a huge way to grow personally, expand your world outlook, relax, and have fun. Doug has lived in 8 countries and travelled to 45. These are pointers below that he has used to save thousands and make for a more fun vacation. He recommends:

1. **“Save Money and Have fun by:**

- a. Booking early (some airlines now let you book one year in advance so that you get to lock in the cheapest seats!) – www.Norwegian.com was ranked Europe’s top airline – Doug recently flew round-trip to Oslo from Orlando on a brand-new Boeing Dreamliner with all leather seats for \$444.00 round-trip (and that included taxes!).
- b. If you are adventurous and don’t want a guided tour then book your travel on sites in local countries for trains. You could pay double or triple what the locals pay if you use a US based travel agent or if you book travel on the first couple sites that show up on Google searches. They are banking on the fact that most people are not going to do a lot of pricing and not go beyond the first page or two on Google searches.
- c. Travel off-peak. We went to Europe in September after the US schools were back in session and after the European August peak season and actually got upgraded to a deluxe room on board a ship for only \$20.00 on a trip from Copenhagen to Oslo. The ship was awesome with spectacular views and not one that your US based travel agent would have booked (we were the only Americans on the ship!).
- d. Use Airline Air mile cards to get bonus travel points and also check out American Airline and United Airlines travel departments. We flew free to Scotland using points one time and then caught various cheap local flights to get to other countries. I booked another Europe sailing for 8 days from Venice, Italy to Croatia and Greece and back to Venice for only \$500 each on American run Royal Caribbean!
- e. Double Check on the rates and trips your travel agent is booking for you. I found the identical cabin on the same ship and tour for 3

different prices. If I had booked direct with the travel agent I would have gotten a balcony room with chocolate covered strawberries. By booking with the airline travel site I got the same room with an upgraded dinner package, free massage and 30,000 air-miles thrown in as a bonus. Saving money and getting free upgrades is fun.

- f. When travelling in Europe and Britain check out not only Norwegian.com but other European based airlines (We booked Norwegian.com from Oslo, Norway to Iceland for only \$99.00 and that was on a Boeing with 2 suitcases each and then used air mile points to fly back to the US free; we routed our free flight that had a built in over-night layover in London so we were not booked for extra points). Also check out www.EasyJet.com (an English based company). I took my daughter Sarah from Geneva, Switzerland where she was working to Venice, Italy for \$100 to catch our ship to Greece. My son Andrew and daughter joined me for a trip from Geneva, Switzerland to Tel Aviv, Israel on Easy Jet round-trip for only \$300.00 This is my hobby and a real joy in life so the more that I can save, the more I can spend on travel. Some folks spend that much on a week-end at the lake – fine. I like to see the world on a budget but that doesn't mean no frills! The education I get learning from real people on their home turf is invaluable. It expands my horizons and helps me see things in a different light instead of letting CNN or someone interpret events and distort my world view.
- g. Save on hotels too: www.Hotels.com, Priceline and others all have great deals if you know where to look and when to book. Many people think staying in Europe or England is expensive and it can be but not if you price things out. Sometimes however, it is cheaper and safer to go in an organized group planned by a travel agency. I did successfully rent a car and book my own hotels in Israel... but only after travelling there with a group twice before deciding to book my own hotel and car on the 3rd trip. Sometimes you will get a better local experience staying at a local hotel versus an international “chain” hotel. I have stayed at many hotels in and around Jerusalem and found my favorite on my 3rd trip there: The Saint Andrews (Church of Scotland) “Guest House” as it is named (should be called

“Mansion”) is built more like a castle out of large hand-laid stone blocks and over-looks the Jaffa gate – it was built to commemorate the Scottish soldiers who died protecting the inhabitants there around World War 1. It has a large chapel and is run by Arabic Christians and includes a spectacular Israeli style buffet breakfast that will fortify you prior to long hours of site-seeing. What a great place and much more fun than staying in a cookie-cutter box chain hotel.

- h. I usually prefer not to drive when on vacation over-seas unless I have to. And I have to when we go to Costa Rica because my wife LOVES the Costa Rican jungles, the scenery, food and people and there are some smaller hide-a-way boutique hotels that are off the beaten path (and cheaper AND more fun) and on these trips we want to explore so we always rent a 4 wheel drive. By the way, it’s safer driving in Costa Rica than in Denver, LA or Atlanta! They have strict road rules and STEEP fines that keep everyone on the “straight and narrow”. By safer I mean, it’s safe as long as you don’t cross wooden bridges not meant for cars but only people and horses!
 - i. Check out currency exchange rates – when the dollar is stronger it may make more sense to book online in the country where you are travelling. This currency “arbitrage” can be amazing. I once bought a bottle of cologne made in America CHEAPER in England!
 - j. Get out of the tourist trap zones: do your homework – my wife loves hot-springs and I found a remote but large island in Greece that was full of hot-springs – we got a day pass to a spa built over 1000 years ago and spent the day for... 1 Euro. The same hot-spring experience in a modern, no-ambiance spa in Athens was priced at 100 Euro!!!
2. **GET TO THE AIRPORT EARLY!** “Get to the Airport at least 3 hours early for International flights and 3 hours early for domestic flights. Why?
- a. It reduces stress – get to the airport early and ‘chill’ – if the security lines are long you won’t be sweating it. If they are short, you can shop and relax in a café at the airport until the plane takes off.

- b. If the weather is looking bad get on an earlier flight and get out of town...even if you have to pay a change fee! This has paid off twice in the past 3 years for Doug – ‘I took my son to Scotland where I lived as a boy. I was meeting an old school friend from England and we HAD to be in Britain on time. We got to the airport 4 hours early and found out that even though Atlanta’s weather was clear where we were departing out of, New York was having huge storms. We were first in line to check in... and found out the flight was cancelled due to the bad weather. They directed us to another flight that would get us to New York a different route and to a different airport but that would still allow us to catch an International flight to England and then on to Scotland... we got our ticket, the last on the plane but then were notified that this jet too was cancelled due to weather. THEN we were released to fly on a different airline to a hub in New York where the weather was clearer – we got the last 2 seats on the plane (NOTE: we got those 2 seats because the people assigned the seats were late to the airport, late though security, and late to the gate – they lost their seats).
- c. Airlines over-sell their jets every day to fill capacity so NEVER ARRIVE LATE to a gate – you will likely lose your seat on an over-sold jet.
- d. Fly a day early and you can sign up for “bumps” – I have gotten dozens of free tickets this way by not being in a hurry to get on the jet. I bring my work with me and take is easy at a restaurant (meal paid for by the airline for being willing to “chill”!). Delta gave me a \$1,400 cash value flight voucher for giving up my seat on a recent business trip in Des Moines – the schools were out and EVERYONE in Des Moines must have chosen to fly out for vacation on the same day. The airport is not usually that busy and people were frantic to get on their flights to get to their embarkation ports... and remember, the airlines over-sell seats all the time and paid me royally for being there early and not being in a hurry!

3. If flying out on an early morning flight in a major city where rush hour traffic and accidents can delay you for an hour or two, stay at a hotel the night before that has a free shuttle to the airport in the morning. Why?
 - a. It can save you money on parking – many major hotels have free shuttles and offer free or discounted parking if you stay one night with them.
 - b. These same airport hotels also offer highly discounted parking even if you don't stay with them - I look for hotels with good security and covered parking.
 - c. Around holidays book parking and hotel WAY in advance.
 - d. Book online weeks or even a few months in advance or you may arrive to find lots full.
 - e. One Marriott hotel in Atlanta not only has covered parking but a light rail train that drops you right at the door of the departure area.

4. **Call Your Bank & Credit Card Companies:** Call way ahead of time to let them know you will be using your debit card internationally. Some cards don't require this now but it's worth checking in to anyway.
 - a. You may not think you need cash but be prepared for emergencies by having ready access to teller machines.
 - b. Don't carry lots of cash on you.
 - c. Keep a card hidden with some cash in a different place than your wallet/purse just in case it is lost or stolen.

5. **Security:** Beware of pick-pockets both in the USA and Internationally – especially in tourist areas:
 - a. "I stopped a pick-pocket in the London Underground station – everyone had their heads turned to look at the train as it came up to the platform. At that moment, a guy used the distraction to stick his hand in a lady's purse. I walked up to him and told him, 'I wouldn't do that if I was you'. He pulled his hand out of her purse glowering at me. Unfortunately, there were no police present at the time but thankfully this robbery was stopped."

- b. “Another time I watched a smart looking guy in an Asia country where we were living at the time reach into my wife’s purse. I stopped him too. **Don’t look for stereo-typical ‘thieves’ – they are smart and try to blend in to a crowd, not stand out”.**
 - c. Always keep your wallet in your front pocket with your hand on the wallet while walking in crowds and, if you carry a purse, use one with heavy material and a zip top so people can’t reach in to grab stuff.
 - d. **You are not safe even in 5 star hotels** – they can be particular easy targets for professional thieves who know they hold ‘rich pickings’. On one business trip in Hong Kong a well-dressed man in the elevator pick-pocketed one of my associates. The thief was the best dressed guy in the elevator so no one was paying attention to him. I had my hand on my wallet in my front pocket so was untouched. My associate lost his wallet with over \$1000 in cash because he kept his wallet in his jacket pocket. It was an easy “grab” for the thief.
 - e. If you have to take a computer with you take one with no stored data on it and get one of those \$150 Chromebooks or similar that won’t cause you to stress out if it is broken or stolen.
6. **Buy Travel Insurance!** My wife was an international travel nurse accompanying holiday and business travelers home when they got sick on trips. One retired man on a cruise with his wife had a stroke. The ship had to be diverted to port in the Bahamas where he was hospitalized. They would not let him leave the hospital without paying the bill in CASH!
- a. *A relatively cheap travel protection policy from TravelGuard.com would have saved them thousands.*
 - b. Ski accident insurance for ski trips state-side can pay off well. Ski resorts in the US are often far from hospitals that can treat injuries. A helicopter ride from the slope to a hospital can be more than \$10,000.00
 - c. My wife took one family with a small child from England on holiday in Cancun back to England in a medical emergency due to food poisoning. The dream vacation was ruined. International Flight Laws require that hospitalized patients being released for travel home FLY

FIRST CLASS and be accompanied by an RN who specializes in Transport Nursing – they must pay for THE NURSE TO FLY FIRST CLASS TOO! The seats home were over \$10,000.00 per person due to next day purchase for the emergency trip. My wife Christine said of the flight, ‘I never saw so much steak and lobster wasted in my life’! Fortunately they had the right kind of Health Insurance for the trip.

- d. If you like to travel or plan to travel in retirement you are definitely better off owning a Medicare Supplement Plan F or G instead of a Medicare Advantage Plan. You also want to have the TravelGuard.com plan which usually only runs about \$100 per week you are gone.
7. **MIX IT UP:** I take jets because they get me to where I want to explore faster... but once I get there I prefer to take boats or trains where I can take in the scenery. Trains are a lot of fun and so are ships. The large ships are so stable that you don't even realize you are cutting through 10 foot waves at 20 miles an hour. Trains are wonderful because you can get to places hard or impossible to reach by car and jet. Doug's favorites:
- a. Take the train from Glasgow, Scotland to Malaig – the “Western Highland Run” is one of the most scenic in the world. Sip hot tea from the “tea-trolley” that plies up and down the rail-cars as you soak up the scenery. You will cross the tall stone-block bridge that appears in the Harry Potter movie and see Lochs and coastal scenery that you would miss if driving the winding roads.
 - b. The Oslo to Flam train is equally spectacular. You take an ultra-modern train out of the equally ultra-modern station and then change trains up on the mountains several hours later. My daughter was spell-bound by the scenery and snow (in June) as we saw waterfalls and cottages by the hundreds. Then you step into an old world station and onto the even-older world train dating back to the

early 1900's with one of the steepest grades in the world. Flam is as Norway is in the picture books and travel guides. A world of its own on the fjord. This quiet village gets busy when the cruise ship comes in to the quiet village dock but even then, the crowds were amazingly light. We found our spectacular small 10 room hotel on the water just a short kilometer walk from the train station. We got a 2 bedroom suite with a balcony, kitchen and lake views for only \$100 per night thanks to being there prior to rush season (August). We were in the area in June when the waterfalls are flowing well with the snow-melt.

- c. Consider taking a local ferry if island hopping: In Scotland take the "Rail and Sail" option from Glasgow to Belfast for about \$120. The "Ferry" in this case was a high-speed, ocean going hydro-foil ship with a movie theater, multiple restaurants and bars. I chose to stand outside and enjoy the sea breeze rather than hand inside.
- d. In Greece we took the Ferry instead of prop plane to Lesvos. It is a more laid-back way to travel. We sailed all night and enjoyed stopping by various islands and got to stop and shop at one island as the sun set. Our trip plus room and food and much, much cheaper than if we had chosen to fly and then rent a hotel room. We saving over 50% very often by getting a room on local ferries while travelling.
- e. Sailing by ship to various countries around Europe is much cheaper than renting a car, hotel and dining out in almost every case that I've looked in to.
- f. The same is true in the Philippine Islands (PI) – the ships are often old and not very fancy but the scenery is spectacular and I have rented a deluxe, air-conditioned room for over-night sailings in PI for under \$40! The Filipinos are super people and a "joi-devive" that is hard to beat. In some of the "Provinces" (ie. Not Manilla and the island that it is on, Luzon) you can have a meal of fresh-caught, grilled, blue fin tuna, rice and a drink for \$3.00 Most Filipinos speak perfect English and are very helpful.

8. HAVE FUN BUT BE CAREFUL: One of my daughters went to Peru to work in an orphanage. The whole trip went as smooth as silk including her visit to Mach Picchu. However, I have a friend who took his family to explore Peru...and they were kidnapped. He is well travelled but happened to be in the wrong place at the wrong time. My legal disclaimer is this: don't go where you feel unsafe and your embassy is telling you, 'stay away'! It may be your local downtown; it may be across the globe. Keep your wits about you. Tell your travel associates where you are going to be. Know the name of your hotel and keep the hotel business card in your pocket. Crazy things can happen. On a business trip last month to Hollywood, California an advisor from another firm got in the wrong taxi and then proceeded to give the driver the wrong name of the hotel he wanted to get to. Yes, truth is stranger than fiction! He finally made it to the correct hotel at 4 AM. I don't know which team he came to Hollywood with but it was not our firm! One group of American teens of a class trip to London, England went out from their hotel and when I spotted them, they were talking to a group of foreign young men who did not have their best interest in mind from the tone of the loud conversation. I lived in Europe at the time and realized they were in a bad situation so I walked up to them and acted like I knew them and said that they were needed back at their hotel. Once away from the crowd of men I asked them, "Which is your hotel?". They thanked me and wrote to me for years after that. Last tip: don't get into just any taxi! Some taxis are fake and run by illegal drivers who may have criminal intent. I won't go into stories here but just be alert but don't be so afraid that you never get out there and see the sites. Have fun, save money, and build memories while you are healthy enough to travel!

Having said, ‘Be Careful’ I would add that on one trip through a volatile area (Istanbul, Turkey in 2013) the airline called us and said they would allow us to bypass Turkey at no fee due to the million plus people out rioting against President Erdogan’s attempts to take Turkey back to the dark ages of extremism and military oppression. One TV station was “hyping” the story we felt so we interviewed a couple Turkish university students touring Athens when we were and they assured us the riots were against the government not against Americans...so we decided to take our flight to Istanbul thanks to their insights. The people in the streets couldn’t have been nicer. We had a lot of fun and expanded our knowledge immensely all without having to stand in long lines in some spectacular historical spots. And the food was great!

9. **SITE-DOING:** I think I just coined that phrase today: “site-doing” instead of just “site-seeing”. I have done both on the same trip and both are a lot of fun.
 - a. Some travel I take involves stopping to meet local people and places with needs like the 30 Dream Centers in India for orphans founded and maintained by a good friend of mine who now houses and feeds about 3,000 orphans and at risk children every day. Travelling around the out-back of India can be tricky, uncomfortable and a bit hair-raising but the joy those orphans and destitute kids show in having you visit them in such remote areas is amazing. Travelling with a purpose can also make the time go by more quickly and some people end up wanting to stay longer and help using their medical, dental, music or clerical skills to help lighten the load for staff.

b. Christine and I took the local bus from our hotel in Liberia Costa Rica into town. She wanted to visit the local museum that had once been a prison. No one was at the gate to take our ticket so we wandered in and soon heard music wafting down the corridors of the old prison. We followed the tune down a hall way to a class-room holding about 20 cellos, a student and a teacher. It turned out the student was there on a program for reforming street criminals and the instructor was a guitarist studying at a local Bible College who had no idea how to play the cello but he had a big heart and wanted to help out. What a great guy. It turns out that my wife was first chair in the Kansas City Symphonic Orchestra for Youth and she was pretty “hot” on a cello. In-fact she could “tear one up” as they say down South. The teacher there enthusiastically handed her a cello and asked her to give them both lessons. What a blast. An organization from the USA had donated all those cello’s and now there was a Cellist able to help kick start the program. That was just day one of our ‘Site-doing’ trip that had started out only to be a ‘Site-seeing’ trip.

“Success happens where opportunity and preparedness meet. May you have many such successful trips yourself!” Doug Moore



(Doug at a train stop on way back to Oslo from Flam, Norway)

Doug can be reached at toll free 1-844-444-4468

Or by email: Doug@RetireeSavingsNetwork.com

www.RetireeSavingsNetwork.com