

TRAVELING ABROAD ON YOUR OWN

by Chase Binder

Bud and I, along with travel pals Chuck and Debra Douglas, are about to leave on a self-drive road trip through Scotland with a stopover in Iceland. Yes, you read that right—a road trip. We are each independent sorts, and the idea of a package tour and being herded on and off a bus every day is unappealing.

I've written about the advantages and disadvantages of this type of travel (FIT or Foreign Independent Travel) before. On the plus side, you have the freedom to control your own travel routes as well as your pace of travel. Freedom is a huge benefit for the four of us. On the negative side for this particular trip, you need to be able to drive on the “wrong” side of the road and take roundabouts “inside out and backwards.” Two of the four of us can do that, so we're good! (But you could hire a driver if that doesn't work for you).

You also need to be able to manage the booking process, start to finish. That means flights, car rentals and lodging. Bud and I have been doing this for decades, but, as always, new things popped up.

Flights: We always start with flights—this nails down arrival and departure dates for all other bookings. Indeed, some car rental agencies require incoming/outgoing flight info to confirm rentals. For this trip, we wanted to explore Iceland Air's “Stopover” program, where you pay a single price for flights from Boston to Scotland (via Reykjavik) and can



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stop over in Reykjavik for up to five days for no extra fees/fare. Right away I found round trip flights for \$400 per person. Great! But I had two issues with online booking—I couldn't find a way to link all four of our tickets using two credits cards and the process for booking the stopover wasn't very intuitive.

I solved the problem by picking up the phone and calling Iceland Air—no charge! The agent walked me through the stopover process—carefully describing the screens as I worked on the computer. But she explained that linking all four tickets, required the use of a single credit card. This can be critical, especially when booking many months in advance. If flights change, we'll be kept together, not split up on different flights.

Car Rentals: Back in 2010, when we were young'uns, we were enjoying dinner by the Charles

River in Prague and started chatting with an older couple. They were furious because their car rental company refused to honor their booking—the husband was 73, “too old”! Bud is 74 this year, crazy as it seems, so he knew to look for age restrictions as well as extra driver fees since we'll have two drivers. It took a few hours and, again, some phone conversations. But he was able to find a van, big enough for all our luggage and comfort on the road, for about \$450 for just over two weeks in Scotland. Split between two couples—a bargain, especially for a 7-seater Vauxhall Zafira! Check out the company at www.easyrentcars.com.

Accommodations: This is my bailiwick. I look for room size, ceiling height, lodging location, noise potential and more---and I always, always insist on current photographs. After a few powwows with the Douglas's to fine tune our itinerary, I did a deep dive into VRBO, Airbnb, and several tourism websites. I secured stays in lovely 2-BR apartments in Edinburgh and Reykjavik but ended up in a confusion of small hotels and B and B's from the south all the way to the Isle of Lewis and back to Glasgow.

Time for my tried-and-true method of locating the best lodging—finding an in-country expert to assist. Mike at www.secretscotland.com provided extensive help in vetting more remote accommodations, many of which had just two or three rooms. He suggested that I just “ring up” the lodgings. Brilliant, but expensive,

I thought. Incredibly, a call to Verizon let us add unlimited international calling to the UK for under \$5 (total!) for the remaining two weeks of our billing cycle. The best idea ever! While chatting with a B & B near Inverness, I found that king beds in Scotland are actually what we call queens in the US. The equivalent of our king bed is called a super king. Aha! Back to the phones to make sure the bed configurations were what we needed. I made 15 or more phone calls to Scotland, got to know some B & B owners and got some great info—all for under \$5.

All this has led me full circle back to the phone. Yes, the internet is crucial in planning and booking travel... but using the phone for one-on-one human conversation added an unexpected level of problem-solving, depth and anticipation. I can't wait to meet Charles who owns our B & B in Pitlochry, or Jillian who runs the stunning cliff-edge B & B on the remote Isle of Lewis.

All of this is work. You either love it... or not. If not, try Penny Pitou Travel (www.pennypitoutravel.com) in Laconia or AAA Travel right in Concord's Fort Eddy Square (228-0301). These are two remaining walk-in travel agencies where actual people with actual experience stand ready to help.

Finally, I won't be doing a Travel Talk for June—we'll be enjoying Scotland and Iceland. But look for a full report in July's issue, complete with pictures.

BANK OFFERS ASSISTANCE TO HOME BUYERS



Ledyard National Bank has been selected to participate in the Federal Home Loan Bank of Boston's Equity Builder Program, which assists local home buyers

with down-payment and closing costs as well as home buyer counseling and rehabilitation assistance.

The \$3.6 million program provides grants to financial institutions to assist households at or below 80 percent of the area median income. Borrowers are eligible to receive up to \$15,000 in assistance on a first come first serve basis. Buyers must also complete a home buyer counseling program.

“We are pleased to be able to offer this assistance to help ease some of the challenges associated with a home purchase. Homeownership is key to building wealth and creating financial stability, and programs that assist home buyers are a critical component in ensuring that our communities continue to thrive,” said Mike Urneis, Senior Vice President, Consumer Lending and Mortgage Lending Officer at Ledyard National Bank.

We are seeking compassionate, dependable individuals to provide personal care in the Merrimack County area to assist consumers in their homes for various shifts located in Bow, Concord, Hooksett, & Pembroke. **Please contact Ashley at (603) 568-4930 or at atruong@gil.org**



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