

Plan Now for a Stress-Free Summer Vacation

Mary Rowland Personal Finance Column – March 2008

What makes for the most memorable summer vacation? Time. Time to savor the anticipation and planning and time to be flexible so you can take advantage of the best deals. Educators have these two things in spades. Start planning now to make certain you don't lose out on these bonuses, which are yours for the taking.

Summer vacations can be sweet. Or they can be pure stress, start to finish. Stress is nearly inevitable if you work until you're so overtired and stretched so thin that you can't go another step and then fall into whatever vacation happens to be available, such as visiting the in-laws, who have always been the focus of family quarrels.

Stress is inevitable, too, if your family is in crisis. The health of the family—mental health and good communication—are key. Nobody will morph into the perfect husband on Christmas Eve or the perfect daughter on a summer camping trip. Your son will still be your son and you'll still be you. Talk it over in advance and get everyone's input. Keep expectations realistic. Set some personal goals.

For Younger Members Starting Out

If you are 20 something, your goal might be a great adventure. OK, maybe you can't afford an African safari or a trip to Italy, given the weak dollar. But you can expect to have fun if you like white-water rafting or hiking or museums or just about anything else. A passion adds a lot to a vacation.

One of the great things about being young with fewer family responsibilities is that you can just pick up and go. Start a list now of places that intrigue you, both near and far, and watch for opportunities. Suppose you find out that the next weekend will be gorgeous. Call a favorite resort or hotel and ask what's still available – and cheap. They might be eager to sell empty rooms at a bargain rate.

I have a friend who makes his entire vacation an adventure, refusing to plan ahead and, instead, driving up to, say the Ahwahnee Lodge in Yosemite National Park to ask what's available that night. Ahwahnee Lodge takes reservations one year and a day in advance and books up within hours. So my friend (he is not young) gets some spectacular deals and some disappointments. But he always has an adventure. The Internet is a great resource. Check a website like www.lastminute.com for ideas.

If you're traveling with very young children, don't get too ambitious. Your children will be more affected by the pleasure—or anxiety—they pick up from you than by seeing the Grand Canyon. Pick a relaxing destination where you can even take a little time off from the kids. If you live in the city, spending some time outdoors could be good for your kids—and for you.

For Mid-Career Members

If you're vacationing with school-age children—especially teens—include them in the planning. Send your teenager to the library to do some research. Maybe you can let him pick a destination. And maybe not. Maybe you pick the destination and ask him for one thing he'd like to fit in for each day.

Talk about great vacations you've taken and your worst vacation. Talk about what a summer vacation is and what it represents to you. To him, it might be "that miserable two weeks mid-summer when I'm forced to spend every day with my parents with no distractions."

If you're planning a road trip, don't rely solely on www.mapquest.com for directions. Call someone at your destination to ask if road construction or weather damage has affected the route. Plan to stop at interesting

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places for the kids, even if it's just the Route 66 Diner on the road in Arizona. A good guide book will make suggestions.

For Pre-Retired and Retired Members

Perhaps you are an empty-nester. So many options! Planning and reading travel books over the remainder of the winter and early spring can get you going. Picture yourself, your soul, watching the sunrise at Mesa Verde in the Four Corners of the Southwest and thinking about the basket makers who gathered in the area more than 2,000 years ago to build what evolved into the spectacular cliff dwellings that are there today.

How about an art class in another city—Chicago, Boston, Denver—that includes a special exhibit of your favorite artist? Canoeing in the Boundary Waters of northern Minnesota? Visiting the Black Hills or Yosemite National Park? If you choose the Dakotas, read something by Kathleen Norris, a New York poet who moved to her grandmother's farm in Lemmon, S.D. to find out what this part of the country is about. *Dakota* is a good choice.

Once you know what kind of experience you want, check www.kayak.com, a free website that scans 140 other web sites and gives you the best options available for travel. In mid-February, the best price on a nonstop flight from Newark, NJ to San Francisco was \$289. Kayak is not a travel agent and does not sell tickets. But it provides travel tips and links to the sites where you can buy the tickets listed.

Whatever your age or family situation, think about what kind of experience might stir your soul and help you to come home a different and happier person. A closer family. Try to see travel fiascos as an adventure rather than an inconvenience. OK. I know I said that we should manage our expectations. Don't expect a summer vacation to make you thin or erudite or anything else that you are not. But if you pick the right spot, it might be the beginning of a rebirth of what you are.

Mary Rowland is a nationally known business and finance writer. The former personal finance columnist for The New York Times and former co-host of a nationally syndicated radio show, Ms. Rowland is the author of several investment books and speaks regularly to consumers and financial planners about investing and personal finance.