Special

Part 4: Wedding bells

YOUR CARD / YOUR LIFE

A six-part series on ways consumers use credit card rewards to achieve travel goals and save money

Value-conscious travellers find ways to realize sky-high dreams

he plan was inspired: a Prohibition-era-themed wedding in the spectacular backcountry of the British Columbia Rocky Mountains. For the best man, Morgan Latvanen, there was only one problem: he was in London, Ontario, with no money for a flight.

Thanks to his mom's generosity and her travel rewards card, Latvanen made it to the Rockies and fulfilled the sacred duty of all best men - he got the groom to the ceremony on time.

When he heard about the wedding, Latvanen had just invested everything he had and more in his first home, and had no idea how he was going to come up with the fare for the flight to British Columbia, says Fanny Latvanen, his mother and the groom's aunt. Fortunately, she had been saving her RBC Visa Infinite Avion card rewards points for just such an occasion.
"He was worrying about every

little dime, and it relieved so much stress for him when I was able to say 'here's your ticket.' He was thrilled," she says.

The wedding turned out to be "absolutely special," says Fanny. 'Everyone dressed in '30s-era clothing and the men slept in chuckwagons.'

After using her points for three round-trip flights - one for herself and one for each of her two sons she says that the convenience of redeeming her points has made her a lifelong Avion card user. "I've tried to use other rewards points over the years, and it was such a hassle I just gave up. But with my Avion card, I've always been able to book the flights I wanted.'



His mom's generosity and travel rewards points made it possible for Morgan Latvanen, in suspenders at right, to attend his cousin's wedding ceremony in the Rocky Mountains. SUPPLIED

While not all young Canadians are as fortunate as Morgan Latvanen, many share his keen desire for travel experiences, along with the reality of a limited budget.

There are some excellent options available, even at lower price points, says Louise Gardiner, senior director of leisure travel for Carlson Wagonlit Travel (CWT) Canada. "Going south is probably your best bet. A three-star resort

ONLINE?

For more information, visit www.rbc.com/avion.

in Puerto Plata in the Dominican Republic is under \$800, and depending on the time of year, the Mayan Riviera in Mexico also offers some really good values."

It is wise to keep an eye on a resort's star rating when bargain hunting, she cautions. "A 2.5-star resort will offer limited food and beverage choices - you may find the experience isn't quite the dream vacation you had in mind when you booked it."

In addition to hoping their parents will share their travel rewards points, younger travel aficionados can accumulate their own rewards points, she says. "For example, RBC offers a student card with an annual fee rebate for student banking and RBC Signature No Limit Bank Account

Using a travel rewards card to pay for things like textbooks paving it off each month to avoid interest, of course – can help reduce vacation costs, even bringing the cost of a four-star resort stay into budget range, says Gardiner.

Preferred traveller clubs such as the CWT Vacation Club can also help enhance the travel experience without increasing the cost, she adds. "Our members have

TRAVEL SMART

The RBC Visa Infinite Avion card was designed around a key premise: clients shouldn't have to rely on luck to get the travel rewards they want. "Our aim is to create a great experience," says Prashant Sharma, vicepresident of RBC's retail credit cards.

The result is a straightforward, transparent program, he says. "For every dollar you spend on your card, you get a point, or 1.25 points when you use it to pay for travel. When you redeem 15,000 points, you receive up to \$350 in travel value."

Just as importantly, there are no "blackout" periods or limited access to only a few seats on a flight. "You can use your points for any seat on any flight on any airline, at any time of year. If there is a seat available, you can book it using your rewards points," says Sharma.

For clients who want assistance or guidance making their travel arrangements, RBC has partnered with Carlson Wagonlit Travel; for those who prefer to make their own bookings online, a partnership with Travelocity makes it simple.

access to a selection of specials, such as shipboard credits that can be used for spa treatments or cocktails on board. It's another great way to stretch the travel budget.'

This report was produced by RandallAnthony Communications Inc. (www.randallanthony.com) in conjunction with the advertising department of The Globe and Mail. Grant MacMillan, Brand Partnership Manager, gmacmillan@globeandmail.com.



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