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## **9 ways to tell if your travel pro is crooked**

**Most agents are competent and work hard, but there are always exceptions**

By Christopher Elliott

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As a rule, most travel agents are well-trained, competent professionals who work hard for you.

But there are exceptions to every rule. Take Kathleen Rossano of East Brunswick, N.J., who was recently sentenced to a 10-year prison term for stealing more than \$75,000 from her travel agency. Prosecutors had charged her with offering luxury vacations to her friends, taking cash payments, billing the expenses to her agency's credit card and then pocketing the money.

It was the fourth time she'd been convicted of taking money from former employers.

A month later, her former agency, Cruise Value Center, collapsed without paying the cruise lines what they were owed and leaving customers in the lurch. One of the clients recently contacted me in a panic after her cruise line demanded an additional payment of \$2,544 for her vacation because the cruise line had been stiffed by the agency.

While the odds of running across another Rossano are remote, they still exist. The Federal Trade Commission recorded 14,903 complaints in the travel and timeshare category in 2007 — nearly twice as many as a year before.

How can you tell if your agent is trouble? Here are a 9 signs:

### **1. Demands you pay in cash**

Reputable agencies accept credit cards, and you'd be well advised to use plastic when you make a travel purchase. Why? Because you're protected by the card if something goes wrong — say, your airline goes bankrupt or your hotel burns to the ground. Or even if your agent runs off with the money without paying for your trip. "I've never heard of a legitimate travel agent only accepting cash," says Stacy Small, president of Brentwood, Calif.-based Elite Travel International. "This would immediately set off a red flag." (That isn't to say you should never consider a wire transfer, she adds. Some overseas travel companies offer a 3 to 4 percent discount for cash purchases, but even then, Small recommends using a credit card.)

### **2. Acts funny when you bring up commissions**

Travel agents make money in two ways: by charging a booking fee or by taking a commission from a travel company. If you ask about an agent's compensation, a travel

adviser who is on the up-and-up should be willing to openly discuss bonuses, so-called “overrides” and other forms of commission. Responses such as “What I’m making is none of your business” are a sign of trouble. In fact, it may mean the agent is trying to sell you a vacation that isn’t in your best interests. “My pet peeve is to see an agent push a client into a cruise or tour that may not suit the client, but doing it anyhow because one, it’s easy, and two, they get a better commission,” says Patricia Dwight, owner of Adventure Travel, an agency in Summerville, S.C. Travel agents want to be considered “professionals” in the same way we do real estate agents or financial advisors. Yet the commissions and compensations of those professionals are clearly disclosed. Why not those of agents?

### **3. Has no certifications**

Although there’s no accrediting agency for American agents that’s comparable to, say, a bar association, there are groups that suggest your travel professional means business. Having an International Airlines Travel Agent Network (IATAN) card is a sign your agent is for real. Other organizations that may signal a seriousness of purpose include membership in the American Society of Travel Agents (ASTA) or a certificate from The Travel Institute, which accredits agents based on their expertise. Although no one requires these certifications, my rule is: the more paperwork, the merrier. For example, the top one percent of travel agents in the country belongs to an invitation-only network called Virtuoso. “It reduces complexities, uses network members for exclusive relationships, and opens up access to many luxury experiences,” says Pamela Hurley Moser, whose agency is a Virtuoso member.

### **4. Adds a booking fee to your bill after you’ve decided to buy a vacation**

An agent on the up-and-up will disclose all fees, surcharges and extras before you make a booking decision — not afterward. Agents who tell you, “Oh, by the way — there’s a \$50 booking fee” are being less than upfront with you. And who knows what else they’re not telling you? “It’s important to have everything in writing, so there is a paper trail to follow, and being up front always,” says Cindy Harris, an agent with Travel ’N Dive Adventures, which specializes in diving, snorkeling and fishing destinations. Harris says a good agent treats clients like friends — “with courtesy, honesty and respect.”

### **5. Doesn’t know a thing about where you’re going**

If your travel advisor has never heard of the destination you’d like to visit, that may not be a good sign. If it’s a well-known place (“Orlando? Where’s that?”), you might want to slowly back away toward the exit. “The most important quality in a good agent is destination knowledge, and the ability to match the perfect vacation with each and every client,” says Chet McDoniel, owner of Off to Neverland Travel, which specializes in Disney destinations. “The ability to listen and custom tailor each and every itinerary is crucial to being of service to my clients.”

### **6. Has a Better Business Bureau rap sheet**

Check out the Better Business Bureau site to see if your travel agency is listed. If it is, the BBB will give it a letter grade. “When we evaluate a company we look at their complaint record — including the number of complaints, severity of complaints and whether or not

the company tried to respond to the complaint — as well as licensing and government action,” says Alison Preszler-Southwick, a spokeswoman for Council of Better Business Bureaus. What if it isn’t on the site? It might be listed under another name (try a search by address) or you might be looking in the wrong region. The BBB has 4 million reliability reports on North American businesses in its database, so if your agency has been in business for a while, there’s probably a record.

### **7. Is impossible to reach**

If your travel agent disappears after making a sale, that’s not a good sign. “A travel agent should be able to be contacted,” says Marcy Lannon, a manager for Meridian Travel in Dania Beach, Fla. “That does not mean that they have to be on call 24/7, but I think that it does mean you should be able to contact them during their business hours and you should expect replies in a timely manner.” The worst agents never call back after booking a trip, never follow up to make sure you had a good vacation, and are never reachable when something goes wrong. You’re better off buying a trip online, directly through an airline, hotel or tour operator.

### **8. Doesn’t listen**

A competent agent takes the time to listen to what you want, and then makes recommendations based on your needs. In fact, good travel agents don’t consider themselves agents at all, but “specialists in a destination or travel type,” says John Peters, the chief executive of Tripology.com, a network of 9,000 travel agents. “They can get you information that can’t be found on the Web. They listen more than they speak and then wow you with the perfect trip.”

### **9. Other warning signs**

Here are a few other things you don’t want to hear your travel agent say: “I became a part-time travel agent because I love taking free trips.” (“Many people wake up in the morning and say ‘I love to travel ... think I’ll be a travel agent’,” says veteran cruise agent and blogger Sharon Emerson.) Another potential sign of trouble: “I bought my agency certification online for only a few hundred bucks — and you can too!” Those so-called “card mills” are problematic. But that’s a topic for another column. And finally, “No need to read the insurance policy, it’ll cover you.” The commissions on travel insurance policies are exceptionally generous, and a bad agent will try to push a policy that may not fully cover your trip.

This is by no means an exhaustive list. But if you’re curious about your agent, it’s a good start.

*Every Monday, my column takes a close look at what makes the travel business tick. [Your comments](#) are always welcome, and if you can’t get enough of my column, [drop by my blog](#) for daily insights into the world of travel.*

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David Rowell of the *Travel Insider* ( <http://www.thetravelinsider.info/index.htm> ) offers the following comments on the previous article:

Chris Elliott wrote an article '**Nine Ways to Tell if Your Travel Agent is Crooked**'. While I don't disagree that some travel agents are crooked (happily most aren't), I think his article over-simplifies some issues and don't accept all nine of his ways are necessarily valid. If you're interested, you might like to match his article with my quick responses below, which only really make sense when read in conjunction with his article.

1. A requirement for cash might be because the actual supplier of the travel items requires payment in cash from the travel agent. There can be bona fide reasons for requiring cash, and when a travel agent makes perhaps a 10% commission, and a net profit of less than 1%, they can't afford to absorb a 3% credit card fee.

2. Completely disagree. Do you know how much your realtor stands to make when presenting you houses for you to potentially buy? Does he disclose 'this house earns me 3% commission, but that house earns me only 2.5% commission, and this house over there gives me a \$2000 cash bonus if I encourage you to make a full price offer'? Do you know how much your mortgage broker makes on the loan he finds for you? And when you go to buy something at a store, do you ask (and are you told?) what bonuses and incentives exist for the store salesman on the different brands of, eg, big screen tv that you're looking at? Bonuses and overrides are many times required to be kept confidential by the travel supplier, who does not want the travel agent disclosing that information (I say this as both a former travel supplier and travel agent). And, in many cases, individual travel agents don't know the details of commission overrides and bonuses that are negotiated by the agency owner/manager and suppliers.

3. Anyone can join ASTA just by paying their fee. An IATAN card is similarly offered to any travel agent who works close to full-time for an IATAN accredited agency (and the IATAN accreditation is a trivial once-off thing when an agency is first formed, and subsequently apart from requiring a slightly skilled agency manager, is not repeated). Many of the other 'certifications' are laughably trivial in terms of their requirements to earn them. A person who relies on paperwork to 'prove' their expertise is seldom likely to be as skilled as the person who exudes competence from every pore, based on actual experience.

5. I agree, but add the rider to this that of course travel agents can't be experts on every destination, and it is naive to expect they are or could be (even though some travel agents claim to be such experts themselves!). Either accept their limitations in terms of specific destination knowledge and use their skills for finding reliable suppliers and good prices, or use a different specialty travel agent for every place you go.

6. The Better Business Bureau is a self-appointed arbiter of not very much, and having a 'rap sheet' (that's hardly a neutral term to use!) doesn't necessarily mean anything at all other than a company that refuses to be bullied by the BBB.

9. I've never heard of an agent saying 'no need to read the insurance policy, it'll cover you', which is not to say it hasn't happened. And while insurance commissions can sometimes be high (but often aren't), the reality is that travel agents must offer insurance to you to protect themselves. I've known agents who have been sued by clients who say 'you never offered us travel insurance, and if you had, of course we'd have bought it, but you didn't, so we didn't, and now we have this \$5000 (or whatever) cost that would have otherwise been covered, so therefore, you owe us the \$5000'. See my two part article on [travel insurance](#) for more discussion on this important topic.

You can read this online at: <http://www.thetravelinsider.info/2008/email1205.htm>