

Becoming A Travel Agent

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<https://www.facebook.com/groups/Travel.Agents.Group/>

A common request from members of the Travel Agents group is on how to become established in the industry. There is no clear path, since personal experience and regional regulations will shape requirements. This document will hopefully provide you with some general guidelines.

Training

In most of the world, there are no established credentials required to become a travel agent. Indeed, if an agency or host agency thinks you've got what it takes, they can essentially pull you off the street and have you working the same day. This scenario doesn't happen often, but there's nothing to prevent it.

Community colleges (administered by the government) and career colleges (private businesses, accredited by the government, and operated for profit) both offer travel agent programs. Courses generally run from 6 months to 2 years.

- Career colleges programs are shorter in duration, cost more, but are easier to gain admittance. They want your money as much as you want their training. The focus is on core travel agent skills and little else.
- Community colleges go longer, are cheaper because they are subsidized by the taxpayer, but can be more difficult to gain admittance. Because they offer a true college experience, there are entrance requirements. Programs include both standardized college-level course work and specific travel instruction.

You get better training from a community college, but it also takes longer to get into the workplace due to the longer training period. If both college and career college options are available where you live, you will essentially be choosing between time and money. But a community college will always provide better training.

Only these two types of institutions can provide credible certification as a travel consultant, since both are regulated by the government. Professional associations, like ACTA in Canada and ASTA in the USA, also provide certification – or accreditation - beyond school. Earning a CTC (certified travel consultant) or CTM (certified travel manager) designation will demonstrate your credibility to agencies looking for verifiable competence. But not every employer will care, putting more emphasis on sales performance than certificates and diplomas.

Beware of companies which operate as diploma mills, and which offer “certification” with very little effort. Real certification requires months of training and testing, and should not be expected to be easy. Some host agencies will basically sell you certification after a

few online lessons, but this is next to worthless. We'll talk about this more under "Multi-Level Marketing Scams".

Training in the travel industry is on-going, since the field is in constant flux. Skills and knowledge you acquired just a few years ago can quickly become obsolete. Attending seminars and webinars, trade shows and conferences, is essential to your continued success. And finding an employer or host which offers in-house training, and helps fund attendance at FAMs and other functions, should be a consideration when you start working. But expect to be constantly upgrading your knowledge of computer technology, suppliers, destinations and travel trends.

Like anything of value in life, training and accreditation/certification should require real effort to be of any value.

Chain, Consortium, Franchise, Affiliate or Host

At some point in your career you're going to explore the idea of being self-employed. Each option has rewards and pitfalls, so let's explore each option.

Chain

The most structured retail environment is the chain, with all locations sharing the same name and business model. The company is owned by a single individual, family or group of shareholders. Depending on the size of the company, there may not be very many opportunities to move up in the company unless you become an owner. The larger the company, the better the prospects for advancement. If you have an advanced post-secondary education, with course work in business, marketing, communications or similar, working for a large chain is an excellent option.

A chain has its own brand, and negotiates independently with suppliers for commission rates and other perks. Some examples of chains are Flight Centre, Liberty Travel and Tzell. These in turn may be owned by a parent company, which has purchased or developed several brands in an effort to access different aspects of, and niches within, the retail market.

As with all categories of travel agency, a chain can be several things at once. It may have what were traditionally known as outside agents who work on commission, and who may or may not work at the office. They may also participate in a consortium; but the larger, multi-location companies are generally fully independent and negotiate their own preferred supplier agreements.

Consortium

Smaller, independent agencies – those with a single “mom & pop” location - find it difficult to command higher commissions and marketing support from suppliers. On their own, they simply don't generate the sales volume needed to reach the required threshold. By banding together as a consortium, agencies can negotiate “preferred supplier” agreements with tour operators, cruise lines and other suppliers. But they must also promise to deliver sales targets to these “preferreds” or risk losing their consortium membership. As with all types of agencies, “preferred supplier” arrangements are a necessary evil: it better ensures a higher income, but also motivates agents to sell away from what might be best for the consumer. But you'll find this is the case in any sales situation; it just goes with the territory.

Regrettably, traditional independent agencies are a dying breed due to several factors: regulations and licensing; stricter IATA/ARC reporting; competition from OTAs (online travel agencies, like Expedia and Hotels.com); and direct supplier online sales. The trend is toward the consolidation of agencies by selling out to chains, along with the proliferation of host agencies. Consortiums are adjusting to this new reality by developing programs to support home-based agents.

Belonging to a consortium not only involves showcasing certain suppliers over “non-preferreds”, but may also require annual fees, mandatory participation at an annual conference, and involve a certain level of shared branding. There are a lot of different consortium options, just be certain to find the right fit, paying only for those things you need. If you’re an experienced agent or you service a very particular niche, you don’t necessarily need a consortium’s branding, training or marketing campaigns.

If your agency isn’t adequately contributing to sales thresholds, you could be removed. But for the most part you retain your autonomy, and run your business as you see fit. You can also choose to switch consortiums as your business changes, or if the consortium’s offering change and no longer suit your particular needs. Examples of consortiums are vacation.com, Travelsavers and Ensemble.

Franchise

Purchasing a pre-packaged, proven, turn-key business model is a good option if you are less experienced, have the money to invest, and want to maximize resale value. Nearly everything is supplied, right down to signage and supplier agreements. But the fees can be high, and you will have little autonomy to explore new business opportunities. There may also be restrictions on what you’re allowed to sell and how you can market. Basically, you cannot buy a Whopper at McDonalds.

Beyond the ownership structure and heavy emphasis on branding, there is little else which distinguishes a franchise from a chain.

Affiliate

In the spirit of, “If you can’t beat them, join them,” many suppliers and OTAs have begun to directly offer travel agents commission and other incentives to book their clients through their proprietary websites. After completing a rudimentary online training program, agents can get the inside edge on promotions, marketing campaigns, FAMs and client referrals.

For the suppliers it means eliminating the fees they pay to the traditional computer reservations system (CRS) providers, and allows them to sell at market rates rather than the net rates used by FIT and packaged holiday companies. It may also encourage agents to book with suppliers outside of their preferred suppliers network, and it allows supplier to better track individual agent performance.

While this isn’t considered a traditional retail travel business model, for some hosted agents that specialize in niche travel, it can also provide full commission and some independence from a host. But you really have to be able to concentrate your bookings among a very limit number of suppliers in order to garner all be benefits of affiliate partnerships.

Host

The main focus of this document, and one that represents the strongest trend in retail travel, is the home-based agent. This has happened for several very distinct reasons:

- Online technology has decoupled travel agents from the traditional bricks-and-mortar agency model. Prior to the internet, the only technology available was clunky computer reservation systems (CRS) accessed through fixed, expensive data lines – something nobody could afford to install in their homes. There was no Web 2.0, with its windows-based user interface and ability to access travel inventory in real time. The internet changed everything.
- Web 2.0 also made it possible for travel suppliers to inexpensively sell directly to the consumer. With no travel agents involved there was no commission to pay. It took nearly a decade, and millions in marketing dollars, but suppliers were finally able to convince the public to book their own travel – much like McDonalds has taught you to clean up your own table in their restaurants in exchange for cheaper food. Begun by the airlines, and soon followed by everyone else, this reduction/elimination of commissions soon eroded travel agency profitability.
- Facing ever-increasing pressure to reduce costs and increase non-commission income, travel agencies have, among other things, off-loaded labour costs to independent home-based agents. There are no fixed salaries to pay, payroll deductions to match, or benefit plans. There are no office expenses, like rent, telephone lines, computer equipment, or a dozen other little items. And they can now take a share of revenue earned by these independent contractors, and even charge them a service fee for access to the host agency's preferred suppliers and other amenities. There are still costs related to training and hand-holding for new agents, but the long-term benefits are worth it.
- Finally, employment security among unskilled labour (yes, travel agents are defined as "unskilled") continues to be tenuous. Those with limited education or job experience find it increasingly difficult to find steady employment. This makes for a huge untapped pool of potential home-based agents. Both legitimate travel agencies looking for more cost-effective ways to increase sales, and opportunistic scam artists seeking to seduce desperate people with empty promises of easy money and cheap travel, are leveraging these circumstances.

Success as a home-based or hosted agent is dependant on a number of factors. Certainly if you've already worked as a traditional agent, you'll have the knowledge and contacts to more easily transition into an independent contractor role. Your host might be the very agency you just left, or the reason you decided to leave. Regardless, the more experienced you are, the easier it will be to select the best host agencies for your needs.

It is the new entries to the industry that will find it more difficult to find a match, and to avoid the scams.

Choosing A Host Agency

Traditional salaried travel positions are quickly disappearing, and are generally only available to those who complete a recognized travel training program and/or have an established track record. But for the various reasons mentioned above, becoming a hosted agent is the dominant trend in retail travel today.

With the help of members of my Travel Agents group on Facebook, here are some considerations when choosing a host agency:

Robin Neil, Are We There Yet Travel

What kind of support does a host offer? Some will only sign on experienced agents so make sure that yours has a good support system in place.

Take as much training as you can, as often as you can. Go to the suppliers you want to specialize in and take their courses. Most offer training. Aside from CTA and other certifications, these are your best options for learning. Stay up to date! Just because you took the class two years ago does not mean you are still an expert.

Travel is the best training you can get! Do it whenever you can. Whether you have to pay for it or not to begin with. You need that firsthand experience. Do you know where to go on a cruise ship that is the quiet spot? Find out. Do you know the best secret place to eat in San Francisco? Learn it.

The most important thing I think is to realize that you just can't do it all. Pick your specialty and become an expert. Family travel is fine but learn everything you can about it. Don't try to be all things to all people. Its exhausting.

Nolan Burris, Future Proof Travel Solutions

Look for training that is not limited to product knowledge and making bookings. Those things matter a LOT but you also need to understand how to market and sell yourself, how to consult, and how to develop a business. Some hosts are better than others at addressing the "whole business" and not just the bookings part, both in training, and in systems and support. Oh, and make sure you'll be able to charge whatever professional fees you choose in a simple, hassle free way (easy for you, easy for clients).

Penny DeRuyter, BonVoyage Travel and Cruises

Education is so important. Go to as many seminars as possible. You will always learn something new.

As for getting involved with a host agency...

Do your homework. I spent a whole month interviewing potential host agencies before I signed my agreement. You need to make a pros and cons list. Some

agencies are paid a higher commission from a supplier but charge you an arm and a leg in fees. Are you free to charge fees that represent your knowledge or are they regulated by the host?

Do you get support and encouragement from your host or are you on your own to promote?

The grass is not always greener on the other side of the fence.

Celeste Mitchell, Absolute Journeys

Knowledge is power. Learn as much as you can as often as you can. Marketing yourself and your business is very important. Branding your business, co-branding with preferred suppliers, choosing your niche and specializing. Sales, you have to learn how to sell, take a courses in salesmanship.

Interview the owners of host agencies you are interested in working with; what are your expectations, what do you need or want by the way of support. Support is important when you are starting out.

Remember as an independent contractor you are not an employee of the host agency. You are an independent affiliate; the host cannot treat you like an employee. You have freedom and flexibility to operate your business as you like; however, under contract with a host there are certain regulations and policies you must follow as an affiliated independent contractor.

Ed Postal, International Travel Planners

Take as many specialist courses offered by Travel Agent University & others. Go to as many travel expos and shows as possible. Try to find a niche that you are interested and learn everything you can about that. Knowledge is what sets you apart from the crowd. Don't be an agent but a counselor or advisor.

There is never too much competition if you are good at what you do. You need to pick a niche that you are interested or passionate in and learn everything you can about it. If there are "fewer agents in a particular niche, it is either because it is not that profitable or is very specialized and only those with extreme knowledge in it are making money at it.

Rolanda Wilson, Golden Voyage Travel

Aside from all the fantastic tips provided, I'd like to add one point. Know the laws that govern how agents work in your state and that of your host agency. I live/work in one state, but my host and my license are in another state. For example, I cannot explain how travel insurance works. It is against my state's laws. I can only offer the available options and allow the client to choose. Because my company was formed in my state, those are the laws under which I must operate primarily.

Luckily for me, someone else has already done the heavy lifting when it comes to assessing the merits of the multitude of hosts agencies now available. These two sites provide reviews:

<http://hostagencyreviews.com/> and <http://www.findahosttravelagency.com/>.

And here are some articles on the topic:

<http://www.travelmarketreport.com/articles/Finding-a-Host-Agency-Look-Beyond-the-Commission-Split>

<http://www.travelmarketreport.com/articles/Host-Agencies-Finding-the-Right-Fit>

<http://www.travelweek.ca/blog/thinking-of-going-home-based-how-the-host-agencies-stack-up-a-4-part-series/>

Host Agency Checklist

When reviewing the available host agency options, here are some questions and considerations you should consider:

Good

- What licensing, membership, accreditation and similar designations does a host offer? What will you need to provide on your own?
- Does the host extend Errors & Omissions Insurance to agents?
- Your commission split with the host should be reasonable, with the host keeping not much more than 20% on average. Splits may differ depending on product. This share is on a sliding scale, or tiered, depending on performance. You should expect to be rewarded for high productivity, with the portion you keep increasing as sales increase.
- Where a host's preferred supplier agreement includes override commissions (a bonus paid to the agency for reaching a set sales target), is any of this shared with agents? What formula is used?
- The monthly or annual maintenance fee should be reasonable, below \$500 per year. Look for a host that offers different packages, where you pay more for additional services. As you come to understand your business needs, you should be able to change among these levels accordingly.
- Do they provide a helpdesk when you have technology, supplier, destination or other questions?
- You should be free to sell whatever supplier meets your clients needs. If you're expected to fulfill the host's preferred supplier agreements, you are working for them and not yourself.
- Do the host's preferred suppliers match your expected sales?
- Does the host have negotiated air, car and hotel rates for corporate travel? Are there additional tools to support corporate travel planners, including those which ensure employees abide by company travel restrictions?
- Do they support agents with a specialty niche, or are they more generic? This question will be further explored in the "Finding A Niche" section.
- Is the host restricted to a particular region or nation, or do they have the reach to support agents and clients located worldwide? The more defined a niche, the smaller the pool of potential clients, the more important it becomes to have an international presence.
- Does the host offer client relationship management (CRM) software, which is both easy to use and where it's understood that your clients are yours, not theirs?
- Is there a choice among several travel booking platforms, everything from legacy CRS to user-friendly interface systems?

- Will the host provide accounting support, and is it a system that you are able to access and track your sales without needing to request this information from the host?
- Will you get paid regularly, ideally twice monthly, just like you would if receiving a paycheck?
- Does the host offer in-house training, usually as webinars?
- Does the host organize regular conferences for members, at least annually? These events should be inexpensive to attend. Do they also partner or schedule in parallel with larger conferences, with sessions available only to members?
- Is there marketing support, including in partnership with suppliers? This may include direct mail, email blasts, social media support and co-op advertising campaigns.
- Do they provide customer leads from a centralized toll-free telephone service or website?
- Is a branded website solution provided which can be modified to suit your specialization and particular client needs? Ideally, it should support your personal brand, with the ability to opt out of using their branding.

Bad

- You are pressured or incentivized to recruit other agents. This is a sure sign that the host is an MLM scam (see below). Incentives may be either a share of the recruit's registration fee and/or a share of the commission generated by the recruit.
- You must submit a claim for commissions. This both indicates that the host is either disorganized or lazy, and that they're actually hoping you'll forget to ask for all commission owed.
- You are only paid at a certain level. That is, commissions are held back unless you generate a certain threshold amount.
- You can easily become a "certified travel agent" with little or no effort. Genuine certification only comes from a recognized professional association or accredited educational institute.

Multi-Level Marketing Scams

An MLM acts like a pyramid scheme. Each new entrant is encouraged to recruit more agents, with a promise that they will receive a share of that person's commission income. As with any pyramid scheme, though, it is only those at the very top who actually make any significant money. You may have no idea how many layers there are between yourself and those at the top. It could very well be that you are a recruit of a recruit of a recruit – perhaps dozens of layers deep between you and the founders.

Each layer feeds a small slice of revenue upwards, which is distributed and redistributed in a complex system. And for those you recruit, you must trust the system to honestly share their revenue with you, and still you're going to have to pass a portion of what you receive further upwards in the chain. Since the prime motivation with an MLM is generating an income on the backs of others, to essentially leverage your greed, there is little incentive for you to actually sell travel. Instead, the hope is that you can make money solely through recruitment.

Since there are no qualifications to becoming a MLM travel agent, the skill level required to successfully sell travel is lacking. For most people, they will pay the fee, do a few bookings among friends and family, but quickly realize that it's not the profitable venture that was promised. Some people will simply become recruiters, since there is often a finder's fee paid for signing new recruits. Some MLMs will bestow you with "certification", but as discussed above this is a worthless designation.

These are some common traits among MLMs to help you recognize them:

- Highly polished videos and testimonials touting money and free travel. The style is hyper and full of hyperbole, intended to get you excited.
- There's more emphasis on making money than selling travel. Imagery includes luxury travel, piles of money, gold and jewels, and other symbols of wealth.
- The value of international travel in the billions of dollars is promoted. But they don't mention that there are already millions of people employed in the industry, all of whom need to be paid. Becoming a travel agent will seem like you're winning the lottery, but the odds are actually just as slim that you'll get rich.
- There's the ability to access to deeply discounted travel. But this is really just distressed inventory that is rarely available when you actually want to travel, or where you want to go.
- Again, there's a strong emphasis on recruiting other agents.
- They'll show charts and diagrams showing you at the top of the recruitment pyramid. You must realize that there are always going to be people above you, but this is never shown.
- There's no suggestion that you should have experience running a business, have traveled much, have worked in a related customer service or sales oriented job, or have the personality or connections to be successful.

New MLMs are coming on-stream all the time, sometimes they're by the same people who have already established other MLM brands. To date, I have identified the following as MLMs, but the list is by no means exhaustive: Travel More Movement, Evolution Travel (Archer Group), WorldVentures/DreamTrips, Paycation, Xstream, Travelor, PlanNet, Sherlock Nation, Xtreme Evolution System, Global Travel Membership (GTM), DreamTrips/Rovia, InCruises, Prosperity Central, Viridian Travel Light, LIVIT, Hodo/TripSpin, Global Platinum Services, Pro Travel Network, Good Life USA and Vortex/Surge365. Some are actually aligned with legitimate travel companies, which is itself a reason for concern.

Finding A Niche

The traditional travel agency was a jack-of-all-trades, able to assist customers with just about any travel request. But with the advent of the internet, and large suppliers reducing or eliminating commissions, this business model is quickly disappearing. Issuing airline tickets, and doing car and hotel reservations, once provided an agency's basic revenue stream. Doing the occasional packaged holiday or cruise booking was the gravy. And you didn't even have to be especially good at it, since the consumer had few alternatives but to use an agency.

In recent years, there have been two trends, moving in opposite directions from each other. The first is consolidation, with full-service agencies becoming bigger to the point where they are poised to dominate the retail travel landscape. Because of their huge sales volume, they can and will increasingly dictate to the suppliers what commission and marketing support is expected for the agency to represent their product. However, to work in this environment is to become a cog in a vast machine. You will be just another of hundreds of agents in a vast call center. But, if you are qualified, you can also enjoy exceptional salary, benefits, travel and training opportunities, and the ability to work your way up through the levels of bureaucracy that such companies evolve.

The more prevalent trend is toward specialization or niche markets, of which there are three types: product, destination and affinity.

Product

They say that getting there is half the fun, so agents are increasingly specializing in a particular style of travel. Popular forms are: big ship cruising, river cruising, all-inclusive resorts, luxury all-inclusive resorts, adults-only luxury all-inclusive resorts, condos and villas, rail journeys, soft adventure, eco adventure, luxury, safaris, luxury safaris – the list goes on. There are even month-long, around-the-world in a luxury jet tours; sell just a couple of those each month and you'll not need to sell anything else. The great thing about selling only certain types of product is the close relationships you develop with suppliers, and the added rewards that come from being a top producer.

Destination

The other half is being there. If there's one thing clients are still willing to pay for, it's the expert advice they need when travelling to an unknown land. You'll not make much from the actual travel product, since this is likely to consist of little more than airline and hotel reservations. Real income is generated from service fees for tailored itineraries, skip-the-line attraction tickets, and even specialty dinner reservations. Agents who do well with destination travel are often themselves from those places, or have travelled there extensively. This is often a family business, with Greek immigrants selling Greece, and so forth. But you can just as easily build a business from having repeatedly immersed yourself in a particular destination.

Affinity

Affinity describes a group of people who have something in common, including church and school groups, athletic tournaments, and weddings and honeymoons. Clients need not live in the same area to constitute an affinity. Indeed, this is one of the great powers of the internet: accessing people with the same interests regardless of where they live. Previously, the cost of marketing made most affinity travel prohibitively expensive to promote, but now a professional website and some creative online marketing make it relatively inexpensive to cast a wide net. Just about any interest, hobby or common experience can be the basis of an affinity group: music, athletics, faith, theatre, dance, food, history, heritage, fandom, occupation, collecting – pretty much anything can be the basis of an affinity group. The product and destination become secondary to the opportunity to share your unique interests in the company of likeminded travellers.

Your Niche

In Shakespeare's "Hamlet", the character Polonius gives some advice to his son, Laertes: "Above all else, to thine own self be true." It's pretty much the exact opposite of "fake it 'til you make it". When it comes to choosing a niche, faking it is too often what agents do. They read an article or two about a lucrative specialization and attempt to jump on the bandwagon. Except they don't have the product knowledge, contacts or experience - evidence that they don't have a natural passion for that niche.

Do you love weddings? Do you get as excited and nervous as the bride? Then you're a natural to do destination weddings. But if you're cynical about marriage and feel that most are doomed to fail, find something else. Actually, you might be the right person to organize divorce recovery travel – a relatively untapped niche. Who says you can't be both cynical and successful?

The first step to finding your niche is to undertake a self-assessment of who you are and what interests drive your passion. List your hobbies and pastimes, places you've been or have always wanted to see. Who do you socialize with, and what is it that you all share in common? What are your kids and their friends into? Are you from a distinct ethnic, religious or cultural minority? What community organizations do you belong to,

and do those groups seek to meet their counterparts in other communities? Are you tired of playing cards with the same group of people? Chances are your friends are, too.

Then do your homework to determine if there are enough other people with these characteristics, and how much money they're likely to spend in order to participate in a shared experience. If there are only a handful of left-handed lesbian Latina librarians in the world, you really don't have much of a potential client base.

Once you've determined a viable market, one that matches your personal passion, now make a second list of what you do not already know. It could be product knowledge, marketing techniques, industry contacts or a dozen other things. Join whatever organizations, professional or community, that match your niche. Network, network, network!

Only after you've done all this should you go shopping for a host agency, because without first doing your homework you'll have no idea which host matches your specific needs. But be aware that few host agencies truly support niche agents. They will all emphasize how important it is to specialize, but only a handful have programs and services that support niche agents.

For some of the larger and more established niches – destination weddings, cruising, luxury – you'll have more luck finding an appropriate host. But these niches already have a lot of specialty agents, so you'll also have greater competition. But these niches are big for a reason, since there are a lot of potential customers looking for a specialty service.

The more specialized you are, and the less host support you get, the more you'll be on your own to develop your expertise. But you'll also stand out in the crowd, become the go-to agent for that niche, and have the benefit of being first to market with a new and unique service.

Clients that want the specialty services you offer are likely to have friends and family looking for those exact same skills, and they will become your word-of-mouth champions. Your business may be slow to grow, but soon other agents will want to start copying your success.

Finding Clients

Another common question regards finding clients. There are really only two methods: creating an audience or buying an audience.

Creating an audience takes awhile, but can be very inexpensive apart from the time you invest.

Start by asking your existing clients for referrals, generally toward the end of the booking process, by simply asking if your client knows anyone else who would like to go on a similar trip. Since people tend to know other people who share the same interests, this can be a very successful technique. And if they own their own company, or travel for business, offer to help them with those bookings, too.

If you're investing time in social media, like Facebook, you need to include your business both on your personal profile and by creating a Facebook page: <https://www.facebook.com/help/104002523024878>. Your page should include a lot of information about you, your interests, experiences and expertise. Use photos, special promotions, personal opinions, articles about destinations and suppliers. Add your friends to the page. Don't neglect your page; be sure to add new content several times weekly, and check to see if anyone has sent you a message. Messages to a page cannot be seen in your regular message feed, so check back regularly.

You can also build your client base by becoming involved in your community, including service clubs (Rotary, Lions, Optimists, etc.), business referral networks, church and school groups, etc. If you have a particular specialization, seek out clubs and hobbyist groups that would be interested in your services. If you're in a smaller community with a local newspaper, volunteer to write the travel column. If you have a storefront, work with your neighbour businesses by allowing each to post promotional material in the other's shop. And if you have a niche, find other businesses who share that same customer base.

Buying an audience involves old fashioned advertising. That could be print (newspaper, specialty magazines), TV and radio spots (again, volunteer to do a weekly travel spot to reduce costs), banner advertising on other websites, email blasts offered by coupon services and bloggers. There's also outdoor advertising, like billboards, bus shelters and benches. While this is expensive, it will bring you an audience much faster. And every company, even a single home-based agent, should budget for some marketing.

While I don't recommend using your website to sell travel (the cost and complexity of the software isn't worth it for most), do ensure the site is visually appealing, informative, and tells your story. Don't hide behind a website or social media; customers want to know your name, see your picture, where you live (at least the city or neighbourhood), and what you can do for them. They wouldn't come to you if they wanted to talk to a machine; they'd book Expedia or Hotels.com for that. They want a relationship with a person they can trust, so project your personality in everything you do online.

Looking Out for #1

Clients are generally loyal to their agent, not the agency. It's like finding the ideal hair stylist – you'll follow them anywhere, regardless of the salon. Most travel agents will change jobs several times before they find an environment which suits their needs and personality. Building and retaining your client base throughout your career requires that you be proactive. In order to safeguard your career beyond what your employer or host can offer, here are some considerations:

- Attend every webinar, seminar, product launch and conference available. If it's free to attend, do not hesitate to register. If there are travel and registration costs involved, set yourself a monthly or annual budget, and be ready to pick and choose the right events based on your niche. Better to attend a niche-specific event at twice the cost than a generic travel conference which might only lightly touch on your needs. Make personal introductions and get to know your sales representatives by name. In this way, when you need to call on them for marketing support or other favours, they'll feel that they already know you and can trust you.
- If you have downsized from owning your own travel agency, try to retain as many credentials as you can. In particular, hold onto any IATA/ARC designations. These will become useful if you need to circumvent your host (see examples below) or want to maintain a travel industry ID card in your own right. There is certainly a cost involved, often in the hundreds of dollars annually. But wait at least two years before deciding whether to relinquish such accreditations to see if they're still needed, because once a designation expires it can be difficult to re-establish.
- Do you rely entirely on your host for Client Relationship Management (CRM) software? If your only record of client information is controlled by your host, you're dead. Even if you're just jotting names and phone numbers in a notebook, you'll have the beginnings of your own database. But you actually need to do more, and should get into the habit of adding clients to your email contact list (Microsoft Outlook is an excellent basic option), or invest in your own CRM software. Maximizer is a good choice if you want the data to exist on your computer hard drive, or you can use a cloud-based service like Salesforce.
- Be wary of host agency contracts which claim to own your client list. If you work on a combination of commission and fees, not salary, most jurisdictions consider the clients to be yours. This is especially evident if you are home-based, since you are not benefiting from walk-in business, where the owner pays the rent and controls the work environment. The law says you have a right to work, and for travel agents this means retaining customers as your own.
- In addition to maintaining an independent client list, keep track of your sales, and especially the expected commissions. It's tragic that there are so many dishonest employers and hosts; at least once in your career somebody will try to rip you off by shorting, denying or "forgetting" your commissions. There are also suppliers

who either keep poor records or are actively deceitful; this is particularly a problem with car and hotel-only reservations. Knowing who owes you what allows you to follow up with delinquent payments, and gives you the basis to challenge any shortfalls. Some CRM software will include a tracking option, but creating a simple Excel spreadsheet can be just as effective. Make it a habit to review completed trips within 60 days, and to follow-up with your host or supplier for any delinquent commissions.

- Do you receive referrals through a hosted toll-free number or website? If the host is paying for this service, clients directed to you are not the result of your own marketing efforts, and the host can make a legitimate claim that they don't actually belong to you. Move your clients to a direct-dial or alternate toll-free phone number, one paid for by you, ASAP. You might also do this with email communication, transferring clients away from an email account provided by the host. After a few additional bookings, the question of client ownership is confused enough that it makes your argument stronger that the client belongs to you and not the host.
- Does your host agency's package of services included a preformatted website, populated by the host with promotions, destination details and perhaps a booking engine? As with a toll-free number, this can bring you new business, but you'll also want to invest in your own website and brand – and have your clients go there first – as soon as it becomes affordable. There's nothing wrong with having two sites, since they essentially serve different purposes.
- All that in-house training, FAMs and subsidized travel is obviously an expense to your host. But the law says the host can't own your knowledge and education, and can't hold it against you should you depart. Regardless, get used to paying your own way; it's a good way to become familiar with budgeting, and it establishes your industry credentials outside of the host environment.
- As income from travel sales increasingly comes from fees, you'll want to find your own method of collecting payment. Accepting cash and cheques (or 'checks', for you Americans) is geographically challenging if you and the client reside far apart. Thankfully, electronic payment is now the norm, whether through credit, debit or third-party payment services. Get yourself a PayPal, Square or other account. Indeed, subscribe to several if you find it useful; the fees are no higher, and often better, than having your own credit card merchant number. But most importantly, you're not sharing these fees with your host, and they can't hold back your share should you decide to leave.
- Most jurisdictions have regulations requiring you to establish a separate trust (escrow) bank account for client payments. This applies to deposits and final payments which have yet to be transferred to the end supplier. Some regions will allow you to deduct your commission from this trust account when the supplier has been paid, others need you to wait until travel is complete. Be sure you know. Your host will likely provide a trust account for you, but again make sure

you know. Service fees, since they aren't being shared with a supplier, aren't subject to trust account requirements.

- If it makes sense, depending on your niche and other factors, consider cheating on your host. If you book a lot of product that is not a preferred supplier, approach the supplier about becoming an affiliate rather than channeling the bookings through the host (see above). You'll gain direct benefits from this arrangement in the form of a 100% share of commission and additional recognition from the supplier. Be careful, though, since some jurisdictions have regulations that require all bookings be directed through a licensed agency. You could be fined, be banned from selling travel, and even jailed.
- Remember that as a home-based or hosted agent, you are an independent contractor and subject to laws and regulations affecting any small business owner. This means that you may require a business license from a municipal, county, state, provincial or federal agency. You will also need to file taxes differently than normal income taxes; consult an accountant in your area as to what's required. In Canada, any GST/HST you collect directly, such as on service fees you charge or commission you receive, must be reported; you'll also need your own GST number.
- Since you're not the host's employee, you may not be protected from any lawsuits which may result from any mistakes you might make. If you're not covered by a host's Errors & Omissions Insurance, it's essential that you get your own. And you may also want to incorporate, since this will provide a barrier between your business activities and your personal assets. A sole proprietorship or partnership (assuming you have business partners) is not sufficient.
- Two words: Sell Insurance. This is an incredibly profitable product, but most agents are reticent to offer it because it somehow feels both complicated and tainted. The media is full of horror stories about what happened to people who didn't purchase travel insurance, particularly out-of-country medical. Remember, you're not preying on people's fears, you're protecting them from crippling debt should they become ill or injured.