

Better Costs More? Five Ritz-Carlton Suites Say Otherwise.

November 2026

At five hotels, a suite can cost less than the room, and the standard rate can be lower at 21 properties we found.

Quick quiz.

Which costs more in St. Louis: the normal room, or the suite?

You answered before you finished the sentence.

One night this December. The standard room, at the public price: $696. The Executive Suite, at the rate I'm about to show you: $588.

The suite is $108 less.

And it isn't a maybe. It's confirmed when you book, and printed on your confirmation.

You didn't miss it because you're careless. You missed it because you were sure. Here's how it works, where it works, and where it doesn't.

STILL LIVE. STILL LOWER.

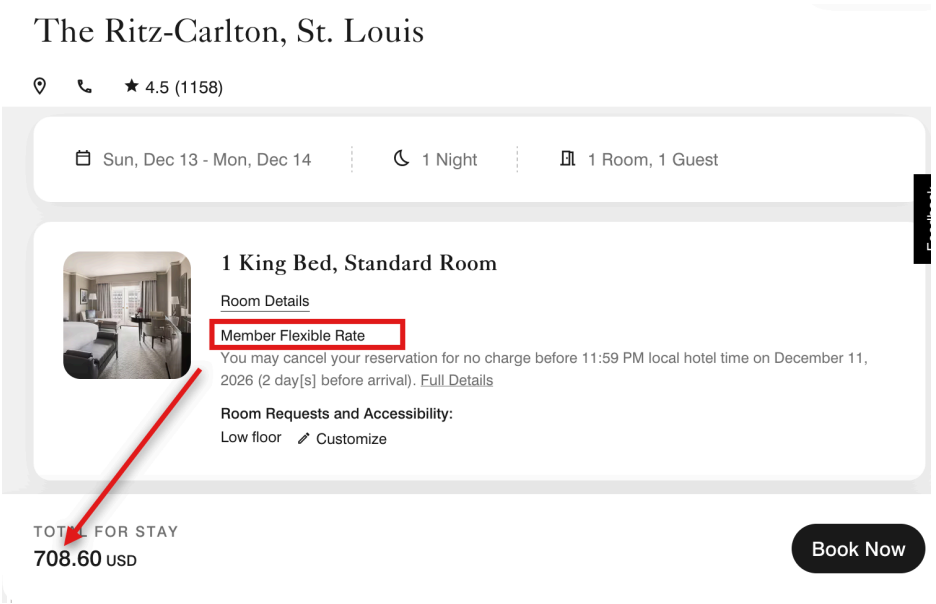
The American Bar Association (ABA) negotiates hotel rates for its members. Anyone can join. No law degree, no bar exam, $201 a year.

At The Ritz-Carlton, that rate covers suites as well as rooms. So we ran the numbers again.

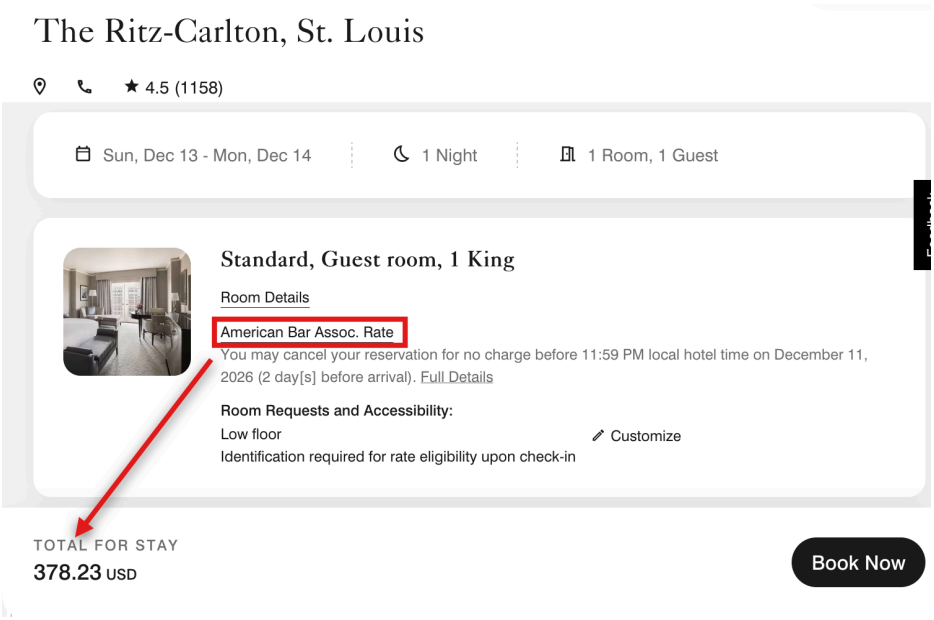
Rooms saved up to 48%. Suites saved up to 49%. The average room saved $587, against $201 in dues.

One sample. New York, NoMad room: $2,191 nrmal price, $1,145 on the ABA rate. That's $1,046 back for one night.

EXAMPLE: ST. LOUIS - DECEMBER 13 - REGULAR RATE $708



EXAMPLE: ST. LOUIS - DECEMBER 13 - ABA RATE $378



SUITE BEATS STANDARD, FIVE TIMES

At five hotels, the ABA suite costs less than the public room. The gaps run from $35 less to $147 less.

Washington, D.C.: room $908, Executive Suite $823. Denver: room $566, suite $531. More space, smaller bill.

Last year's table called that a Cheaper Than Free upgrade. Three of this year's five made that table last year too. A repeat result beats a flashy one.

THE ASSUMPTION TAX: NO BILL, NO RECEIPT, NO REFUND

"Better costs more" is usually true. Usually isn't always.

I call the difference the Assumption Tax. Nobody bills you for it, so you never fight it. You pay it every time you're sure and don't check.

An unchecked price isn't a fact. It's a guess in a nice suit.

Fantasy isn't only wishful thinking. "I can't afford that" might be fantasy too, until you check. Reality has a rate, so go read it.

The suite wasn't out of reach. It was out of sight.

PRICE THE GAP, NOT THE GUESS

Not every suite lands under the room.

Chicago's suite was under the room last year. This year the public room is $728 and the ABA suite is $773. That's $45 more for a night in the suite.

So don't price the suite. Price the gap. An upgrade has one price: the difference.

Worth it? Your eye, your call.

And the ABA rate code isn't magic. Marina del Rey's room saves $72, and its suite saves $93. Neither covers the annual dues.

ONE STAY, FIVE STEPS

Run St. Louis back in slow motion.

Your **baseline** was the room you'd have booked: $708. Your **desire** was the suite, but you never let yourself look. Why price what you "know" you can't afford?

Then one check added **options** nobody had shown you. Suite, $588. Room, $378.

You can only choose from options you know exist.

Now the **decision** is a real one. Keep the room and pocket $318. Or take the suite, still $108 under the normal room.

Implementation is the easy part. Join, book, read the confirmation. It says Executive Suite.

Those five steps are the Upgrade Process. You run them thousands of times a day. Most people run them on guesses.

Run them on purpose and it has a name: The Upgrade Formula. Deals expire, but that habit doesn't. It's how you **get better at getting better.**

THE THREE TABLES

These are sample dates, and yours will price differently. So check.

NORMAL ROOM SAVINGS AT THE RITZ-CARLTON

Hotel	Room type	Sample check-in date	Regular price	ABA price	Savings $	Savings %
New York, NoMad	Superior Room	12/27/2026	$2,191	$1,145	$1,046	48%
St. Louis	Standard, Guest room	12/20/2026	$696	$378	$318	46%
Chicago	City View, Guest room	12/12/2026	$728	$398	$330	45%
Dallas, Las Colinas	Deluxe Guest room	12/11/2026	$996	$585	$411	41%
Dallas	Deluxe Guest room	12/10/2026	$944	$585	$359	38%
Toronto	Deluxe Guest room	1/8/2027	$540	$339	$201	37%
Philadelphia	Guest room, 1 King	12/30/2026	$626	$401	$225	36%
Fort Lauderdale	Guest room, 1 King	12/13/2026	$775	$502	$273	35%
Sarasota	Deluxe Guest room	12/17/2026	$1,191	$792	$399	34%
Washington, D.C.	Deluxe Double Room	12/13/2026	$908	$597	$311	34%
New York, Central Park	Deluxe Guest room	12/27/2026	$2,258	$1,490	$768	34%
Los Angeles	Deluxe Guest room	12/11/2026	$792	$534	$258	33%
Cleveland	Guest room, 1 King	12/15/2026	$696	$478	$218	31%
Tokyo	Deluxe Guest room, 1 King	12/19/2026	$1,605	$1,207	$398	25%

Boston	Terrace View, Guest room	4/8/2027	$787	$604	$183	23%
Denver	Deluxe Guest room	12/18/2026	$566	$439	$127	23%
Pentagon City	Deluxe Guest room	12/13/2026	$475	$388	$87	18%
New Orleans	Deluxe Guest room	12/20/2026	$409	$334	$75	18%
San Francisco	Deluxe Guest room, 1 King	12/28/2026	$656	$560	$96	15%
Georgetown, Washington, D.C.	Deluxe Guest room	1/3/2027	$624	$573	$51	8%
Marina del Rey	Guest room, 1 King	1/17/2027	$533	$497	$36	7%

SUITE SAVINGS

Hotel	Suite type	Sample check-in date	Regular price	ABA price	Savings $	Savings %
Dallas, Las Colinas	Deluxe Suite	12/11/2026	$1,678	$849	$829	49%
Dallas	Deluxe Suite	12/10/2026	$1,625	$849	$776	48%
Chicago	Executive Suite	12/12/2026	$1,219	$773	$446	37%
Washington, D.C.	Executive Suite	12/13/2026	$1,249	$823	$426	34%
St. Louis	Executive Suite	12/20/2026	$834	$588	$246	29%
Philadelphia	Junior Suite	12/30/2026	$1,025	$772	$253	25%
Denver	Executive Suite	12/18/2026	$679	$531	$148	22%
New York, NoMad	NoMad Suite	12/27/2026	$3,203	$2,528	$675	21%

Toronto	One Bedroom Corner Suite	1/8/2027	$785	$636	$149	19%
Boston	Executive Suite	4/8/2027	$1,015	$837	$178	18%

THE UPGRADE PERSPECTIVE

The room at the normal public price vs. the suite at the ABA price. Same hotel. Ranked by what the upgrade costs.

Hotel	Sample check-in date	Normal room, public price	Suite, ABA price	Cost of the suite upgrade	Upgrade perspective
Dallas, Las Colinas	12/11/2026	$996	$849	−$147	Cheaper Than Free
St. Louis	12/20/2026	$696	$588	−$108	Cheaper Than Free
Dallas	12/10/2026	$944	$849	−$95	Cheaper Than Free
Washington, D.C.	12/13/2026	$908	$823	−$85	Cheaper Than Free
Denver	12/18/2026	$566	$531	−$35	Cheaper Than Free
Chicago	12/12/2026	$728	$773	+$45	Cheap Upgrade
Boston	4/8/2027	$787	$837	+$50	Cheap Upgrade
Toronto	1/8/2027	$540	$636	+$96	Cheap Upgrade
Philadelphia	12/30/2026	$626	$772	+$146	Cheap Upgrade
San Francisco*	12/28/2026 room, 12/27/2026 suite	$656	$857	+$201	Holder’s Call
Georgetown, Washington, D.C.	1/3/2027	$624	$886	+$262	Holder’s Call

New Orleans	12/20/2026	$409	$688	+$279	Holder’s Call
New York, NoMad	12/27/2026	$2,191	$2,528	+$337	Holder’s Call
Marina del Rey	1/17/2027	$533	$960	+$427	Holder’s Call

Cheaper Than Free: the suite costs less than the normal room. Cheap Upgrade: the suite costs up to $150 more per night. Holder’s Call: more than $150.

CHECK FIRST. CHOOSE SECOND.

Back to the quiz. Room or suite?

Neither.

The right answer was “let me check.”

Better doesn’t always cost more. Sometimes it costs a question.

If the suite can cost less than the room, what else in your own life have you never priced because you already “knew” the answer?



November's Top 130 Mileage Awards & Special Fares Greatest Hits (Still Available)

November 2026

November 2026 Deals

There are lots of oohs and ahhs this month that can save you a load of miles, points, and dollars. As we always say, however, don’t delay, because some will be out-of-date fast!

Sweet Redeems

ASIA

Cathay Pacific Discount Business Class > 2+ Seats> Dallas to Hong Kong > 2027 Travel

Cathay Pacific Discount Business Class > 2+ Seats> Los Angeles to Hong Kong > 2027 Travel

Cathay Pacific Discount Business Class > 2+ Seats> San Francisco to Hong Kong > 2027 Travel

Cathay Pacific Discount Business Class > 2+ Seats> New York to Hong Kong > 2027 Travel

Cathay Pacific Discount Business Class > 2+ Seats> Chicago to Hong Kong > 2027 Travel

Cathay Pacific Discount Business Class > 2+ Seats> Vancouver to Hong Kong > 2027 Travel

Cathay Pacific Discount Business Class > 2+ Seats> Boston to Hong Kong > 2027 Travel

Cathay Pacific Discount Business Class > 2+ Seats> Toronto to Hong Kong > 2027 Travel

EUROPE

101,000 Miles / Points R/T > Biz Class > 2+ Seats > Iberia > Orlando to Madrid

Miles & Cash > British Airways Upgrade > Premium Economy to Business Class > San Francisco to London

99,500 Miles / Points R/T > Biz Class > Single Seat > Iberia > Washington to Madrid

81,000 Miles / Points R/T > Biz Class > 2+ Seats > Iberia > Boston to Madrid > 2027 Travel

Cash OR Miles > Business Class > American Airlines > Philadelphia to Zurich > 4+ Seats > 1-stop

From 101,000 Avios R/T (or 78K Chase Points with a 30% Transfer Bonus) > Biz Class > 4+ Seats > Iberia > Miami to Spain

81,000 Miles / Points R/T > Biz Class > 2+ Seats > Iberia > New York to Madrid

Miles & Cash > British Airways Upgrade > Premium Economy to Business Class > Chicago to London

101,000 Miles / Points R/T > Biz Class > 2+ Seats > Iberia > Miami to Madrid

From 101,000 Avios R/T (or 78K Chase Points with a 30% Transfer Bonus) > Biz Class > 4+ Seats > Iberia > Orlando to Spain

Miles & Cash > British Airways Upgrade > Premium Economy to Business Class > New York to London

Cash OR Miles > Business Class > Delta Airlines > Mexico City to Paris > 2+ Seats

Cash OR Miles > Business Class > Delta Airlines > Mexico City to London > 2+ Seats

Miles & Cash > British Airways Upgrade > Premium Economy to Business Class > Washington DC to London

Cash OR Miles > Business Class > Delta Airlines > Mexico City to Madrid > 2+ Seats

Miles & Cash > British Airways Upgrade > Premium Economy to Business Class > Los Angeles to London

Miles & Cash > British Airways Upgrade > Premium Economy to Business Class > Dallas to London

From 101,000 Avios R/T (or 78K Chase Points with a 30% Transfer Bonus) > Biz Class > 4+ Seats > Iberia > Dallas to Spain

American Airlines Business Class Upgrade Opportunity from New York to Edinburgh / Nonstop Flight

Miles & Cash > British Airways Upgrade > Premium Economy to Business Class > Miami to London

Cash OR Miles > Business Class > Delta Airlines > Mexico City to Amsterdam > 2+ Seats

Cash OR Miles > Business Class > American Airlines > Philadelphia to Naples > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Miami to Porto > 4+ Seats > 1-stop

From 81,000 Avios R/T (or 63K Chase Points with a 30% Transfer Bonus) > Biz Class > 2+ Seats > Iberia > Washington, D.C. to Spain

Cash OR Miles > Business Class > American Airlines > San Francisco to Prague > 4+ Seats > 1-stop

Cash OR Miles > Business Class > Delta Airlines > Mexico City to Rome > 2+ Seats

From 81,000 Avios R/T (or 63K Chase Points with a 30% Transfer Bonus) > Biz Class > 2+ Seats > Iberia > Boston to Spain

Miles & Cash > British Airways Upgrade > Premium Economy to Business Class > Boston to London

From 81,000 Avios R/T (or 63K Chase Points with a 30% Transfer Bonus) > Biz Class > 4+ Seats > Iberia > San Juan to Spain

From 81,000 Avios R/T (or 63K Chase Points with a 30% Transfer Bonus) > Biz Class > 2+ Seats > Iberia > New York to Spain

Cash OR Miles > Business Class > American Airlines > Philadelphia to Budapest > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Los Angeles to Naples > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Philadelphia to Vienna > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Los Angeles to Madrid > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Boston to Milan > 4+ Seats > 1-stop

Miles and Points > Emirates Business Class from Newark to Athens > 2+ Seats > 2027 Travel

Cash OR Miles > Business Class > American Airlines > Los Angeles to Venice > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Los Angeles to Nice > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Boston to Lisbon > 2+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > New York to Copenhagen> 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Chicago to Lisbon > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Los Angeles to Barcelona > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Chicago to Madrid > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Chicago to Barcelona > 4+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Chicago to Athens > 4+ Seats > 1-stop

INDIA

American Airlines Business Class Upgrade Opportunity from New York to New Delhi/ Nonstop Flight

MIDDLE EAST

Miles and Points > Emirates Business Class from Orlando to Dubai > 2+ Seats > 2027 Travel

Miles and Points > Emirates Business Class from Boston to Dubai > 2+ Seats

Miles & Cash > Emirates Upgrade > Economy to Business Class > Dallas to Dubai

Emirates Business Class Upgrade Opportunity from Houston to Dubai / Nonstop Flight

Emirates Business Class Upgrade Opportunity from Washington, D.C. to Dubai / Nonstop Flight

Emirates Business Class Upgrade Opportunity from Los Angeles to Dubai / Nonstop Flight

Emirates Business Class Upgrade Opportunity from New York to Dubai / Nonstop Flight

Emirates Business Class Upgrade Opportunity from Chicago to Dubai / Nonstop Flight

Emirates Business Class Upgrade Opportunity from Miami to Dubai / Nonstop Flight

Emirates Business Class Upgrade Opportunity from New York to Dubai / Nonstop Flight

Miles and Points > Emirates Business Class from Chicago to Dubai > 2+ Seats

240,000 Miles / Points R/T > Business Class > 4+ Seats > Etihad Airways > Toronto to Abu Dhabi

Miles and Points > Emirates Business Class from Miami to Dubai > 2+ Seats

240,000 Miles / Points R/T > Biz Class > 4+ Seats > Etihad Airways > Atlanta to Abu Dhabi

Miles and Points > Emirates Business Class from Los Angeles to Dubai > 4+ Seats

240,000 Miles / Points R/T > Biz Class > 4+ Seats > Etihad Airways > Boston to Abu Dhabi

Emirates Business Class Upgrade Opportunity from Seattle to Dubai / Nonstop Flight

240,000 Miles / Points R/T > Biz Class > 4+ Seats > Etihad Airways > New York to Abu Dhabi

Miles and Points > Emirates Business Class from New York to Dubai > 4+ Seats

240,000 Miles / Points R/T > Biz Class > 4+ Seats > Etihad Airways > Chicago to Abu Dhabi

SOUTH AMERICA

Miles > Cheap LATAM Business Class from Miami to Santiago > 4+ Seats

Cash OR Miles > Business Class > American Airlines > Raleigh to Sao Paulo > Single Seats > 1-stop

Miles > Cheap LATAM Business Class from New York to Santiago > 2+ Seats

Miles > Cheap LATAM Business Class from Miami to Lima > 4+ Seats

Miles > Cheap LATAM Business Class from Atlanta to Lima > 4+ Seats

Miles > Cheap LATAM Business Class from Miami to Sao Paulo > Single Seat

Cash OR Miles > Business Class > American Airlines > Raleigh to Rio de Janeiro > 2+ Seats > 1-stop

Cash OR Miles > Business Class > American Airlines > Raleigh to Buenos Aires > 4+ Seats > 1-stop

Miles > Cheap LATAM Business Class from Los Angeles to Santiago > Single Seat

Miles > Cheap LATAM Business Class from Boston to Sao Paulo > 4+ Seats

Miles > Cheap LATAM Business Class from New York to Lima > 4+ Seats

Miles > Cheap LATAM Business Class from Orlando to Sao Paulo > Single Seat

SOUTH PACIFIC

Cash OR Miles > Business Class > American Airlines > Phoenix to Auckland > Single Seat > 1-stop

Cash OR Miles > Business Class > American Airlines > Dallas to Auckland > Single Seat > 1-stop > Low taxes

Special Published Fares



AFRICA

Money > Canada/USA to Morocco > All Year > Business with Royal Air Maroc > $2,215 to $3,428 USD R/T

Money > Cairo > All Year > Biz Class > $2,907 to $3,283 R/T

ASIA

Money > Japan > Winter/Spring > Biz Class > $3,522 to $3,788 R/T

Money > Southeast Asia > All Year > Biz Class > $3,303 to $4,355 R/T

Money > Singapore > Winter/Spring > Premium Economy > $1,260 to $1,649 R/T

CARIBBEAN

Money > Providenciales > All Year > Biz Class > $872 to $1,290 R/T

Money > San Juan > All Year > Biz Class > $596 to $902 R/T

Money > Grand Cayman > All Year > Biz Class > $916 to $1,292 R/T

Money > Aruba > All Year > Biz Class > $754 to $1,189 R/T

Money > St. Thomas > All Year > Biz Class > $791 to $1,291 R/T

Money > Saint Kitts > All Year > Biz Class > $1,127 to $1,304 R/T

Money > Santo Domingo > All Year > Biz Class > $730 to $812 R/T

Money > St. Maarten > All Year > Biz Class > $1,064 to $1,290 R/T

Money > St. Croix > All Year > Biz Class > $881 to $1,266 R/T

EUROPE

Money > Europe > All Year > Biz Class with TAP Portugal > $2,704 to $3,241 R/T

Money > Italy > All Year > First Class > $4,799 to $6,089 R/T

Money > Switzerland > Winter/Summer > First Class > $5,092 to $5,889 R/T

Money > Spain > All Year > First Class > $4,793 to $6,028 R/T

Money > Budapest > All Year > First Class > $4,996 to $6,037 R/T

Money > Germany > Fall/Winter > First Class > $5,200 to $5,974 R/T

Money > Lisbon > Winter/Spring > First Class > $4,465 to $5,154 R/T

Money > Amsterdam > All Year > First Class > $5,161 to $5,661 R/T

Money > France > Fall/Winter > First Class > $4,833 to $5,994 R/T

Money > United Kingdom > All Year > First Class > $4,228 to $6,085 R/T

Money > Scotland > All Year > First Class > $3,914 to $5,976 R/T

Money > from New York to Paris and Milan > Nonstop Biz Class > with La Compagnie from $2,749 R/T

HAWAII

Money > Honolulu > All Year > Biz Class > $1,326 to $1,640 R/T

Money > Maui > Winter/Summer > Biz Class > $1,264 to $1,501 R/T

Money > Kauai > Winter/Summer > Biz Class > $1,106 to $1,650 R/T

Money > Kona > All Year > Biz Class > $1,286 to $1,660 R/T



INDIA

Money > Bengaluru > All Year > Biz Class > $2,905 to $3,988 R/T

Money > Mumbai > All Year > Biz Class > $2,687 to $3,926 R/T

MEXICO

Money > Cancun > All Year > Biz Class > $714 to $1,039 R/T

Money > Cabo San Lucas > All Year > Biz Class > $820 to $1,026 R/T

Money > Puerto Vallarta > All Year > Biz Class > $804 to $1,025 R/T

Money > Cozumel > All Year > Biz Class >$862 to $1,037 R/T

SOUTH AMERICA

Money > Buenos Aires > All Year > Biz Class > $2,932 to $4,208 R/T

SOUTH PACIFIC

Money > Australia and New Zeland > All Year > Biz Class > from $5,061 to $7,123 R/T

UNITED STATES AKA TRANSCON

Money > from Europe to New York with La Compagnie > All Year > Biz Class > $2,035 to $2,345 R/T

Money > Europe to U.S. > All Year > Biz Class > $2,362 to $ 3,088 R/T

Money > Europe to U.S. > All Year > Biz Class with JetBlue > $2,525 to $3,665 R/T

Money > Domestic Transcon > All Year > Business Class > $1,030 to $1,357 R/T

Money > from Europe to New York with La Compagnie > All Year > Biz Class > $2,307 to $3,153 R/T

Money > Europe to U.S. > All Year > Biz Class > $2,453 to $ 2,960 R/T

Money > Domestic Transcon > All Year > Business Class > $862 to $1,349 R/T

Money > Europe to U.S. > All Year > Biz Class with JetBlue > $2,556 to $3,665 R/T



Two Tides, 854 Business Class Seats to Europe, Starting at $1,528

November 2026

Better upgrading on Iberia Business Class: why smart flyers chase spring fantasy, miss two open tides, and pay double for the same bed.

Picture how most smart flyers plan Europe. Pick a spring week in March or April, search your home airport, and watch Business Class flash back at $3,200 to $5,700 round-trip.

You sigh at the tag for a flat bed, direct aisle access, and a rested Madrid morning. You mutter that miles are dead, click economy, and call it practical.

Backward.

The flat beds didn't vanish. You're just staring into the empty middle.

Right now, about 854 lie-flat seat-days sit open in Iberia's 1-2-1 cabin for miles/points redemptions.

Everyone wants a better seat to Europe. Almost nobody studies how better works.

READ THE TIDE, NOT THE WISH

A harbor captain doesn't curse mud at low tide. He reads the chart, sails both high tides, and leaves amateurs scraping bottom. You don't fight the tide – you ride it.

Better travel isn't luck; it's reading reality cleanly. Most flyers trip over Baseline Blindness – punching a wish ("nonstop in April") into their GPS instead of the honest starting pin on screen (854 real seats).

Start with fantasy, and deeply discounted searches often run dry. Start with reality, and better options jump off the page.

Put "lie-flat Europe at half price" in first place, and the decision takes four seconds.

You only need willpower for your priority number two.

First place priority is free.

SEVEN GATEWAYS, PLAIN MATH, ZERO GUESSING

Here is every open U.S. gateway from our audit, ranked by seat-days.

Gateway to Madrid	Lowest Avios + Tax	Buy Miles (~1.6¢)
San Juan (SJU)	81K + $232	$1,528
Boston (BOS)*	99.5K + $280	$1,872
Orlando (MCO)	101K + $250	$1,866
Miami (MIA)	101K + $268	$1.844

Dallas (DFW)	148K + $301	$2,669
New York (JFK)	81K + $279	$1,575
Washington (IAD)	81K + $250	$1.546

TWO LANES TO LIE-FLAT: POINTS PLAYERS AND MILES BUYERS

Smart travel never forces one tool on every flyer. Two clean lanes reach the exact same bed.

Lane one: the Points Player. Iberia Plus is now Iberia Club, and Avios transfer 1:1 free across seven airlines: Iberia, British Airways, Aer Lingus, Qatar, Finnair, Vueling, and Loganair. Some transfers may need to be routed through British Airways Club.

Stack the bonus, slash the bill. Through December 1, 2026, Chase Ultimate Rewards adds 30% to Iberia Club – JFK to 63,000 points plus $232 to $279.

Past December 1? Amex offers frequent 30% to 40% British Airways bonuses (58,000 points at 40% off), and Capital One routes via British Airways, Finnair, or Qatar into Iberia 1:1.

Lane two: the Miles Buyer. No points stash? No problem.

Never buy miles on hope (unless you fly frequently and are confident you will eventually use them). That's launching your boat onto dry sand before the tide arrives. Confirm live seats with water under the hull first, then buy Avios near 1.6 cents each during Iberia or Finnair's 30% to 50% sales.

BEYOND MADRID: ONE HUB, HALF A CONTINENT

Not stopping in Spain? Even better.

Madrid is Iberia's European turntable. Add Barcelona, Seville, Lisbon, Nice, or Geneva for 18,000 to 20,000 Avios round-trip – or Rome, Paris, Florence, Venice, Prague, or Vienna for 30,000 to 33,000 Avios, often with a free Madrid stopover.

FIVE MINUTES NOW. FIRST PLACE LATER.

Good timing rarely needs heroics. Just one calm move before the hurry hits.

Open a free Iberia Club account today if you don't already have one – five minutes, zero cost. Move 1,000 points or earn one Avios to start any 90-day transfer clock, then bookmark our Iberia booking guide before the

next 40% bonus drops.

Wait for certainty, and you pay the penalty. Prepare in calm water, and you sail when the tide rolls in.

We don't just chase better flights.

We practice better upgrading.



January 18: Final Call for Etihad's A380 Apartment – And How to Lock It Before It’s Gone

November 2026

Etihad just set its closing date. Here's why some travelers only read about this top-tier seat – while others board it.

Back in April, I showed you an open door – Etihad's First Class Apartment flying out of North America. In May, it still stood wide open.

But Etihad just stamped the closing date on that enviable seat. On January 18, 2027, its final Airbus A380 departs Toronto (YYZ) for Abu Dhabi (AUH).

Next morning, January 19, a 371-seat A350-1000 replaces the 486-seat double-decker – cutting 115 seats, trimming Business from 70 to 44, and wiping First Class Apartments and The Residence off North American routes.

Gone.

CLOCK, CALENDAR, AND CUTOFF: WHAT'S OPEN RIGHT NOW

Regional headlines cooled corporate bookings and emptied the front of Etihad's flagship. That opened close-in First Class Apartments for 115,000 American Airlines miles and about $59 in taxes.

Cash price on that 13-hour, 20-minute ride? Often $10,000 or more – for an enclosed suite, leather armchair, 80-inch bed, and a hot shower at 40,000 feet.

Availability is best a week or two out and on the return, although we're seeing availability sporadically close in on the outbound.

But there’s more. On January 11, 2027, Etihad is eliminating another Apartment that almost nobody caught. One week before Toronto loses the A380, Etihad ends daily Abu Dhabi to Mahé (Seychelles) service and trims Malé (Maldives) from three daily flights to two.

If Seychelles in an Apartment is on your list, your finish line isn't January 18 – it's January 11.

After January 18, Etihad's A380s shrink to London Heathrow, Bangkok through late March, plus Paris and Tokyo returning late March. Still flyable – just not from our side of the Atlantic.

BETTER VS. BEST: SEEING THE 3-0 PITCH

I pitched for the Royals once. On a 3-0 count, the leverage belongs to the hitter – unless a pitcher paints the black, odds are a fastball in the zone is coming. Yet some hitters keep the bat on their shoulder waiting for a green light or a free walk, letting the pitcher steal a strike and flip the count.

Smart travelers freeze the same way because they confuse honest better with mythical best. Reality is your friend; fantasy is your enemy.

Most travelers look and linger; sharp thinkers look and lock.

FIRST PLACE IS FREE: HOW TO ACTUALLY BOARD IT

Folks assume pulling off a close-in trip like this takes heroic discipline.

Wrong.

You only need willpower for your second priority. First place is free.

If an iconic First Class suite sits fourth on your list, a short hop to Toronto (where you can pick up the First Class seat) feels like a chore. Move it to first place, and Toronto becomes your entry ramp – since unlike Toronto, New York flies a Boeing 787 with zero Apartments.

Already hold winter tickets to Europe, Asia, or the Middle East? Swap a good itinerary you own for a far better one while the window is still open.

In last month's FCF report on planning in advance for a short-notice trip, I showed how priming your passport, miles, and partner ahead of time kills the scramble. When a desire holds first place, the decision takes four seconds – you just execute a yes you already made.

BETTER UPGRADING: SWING BEFORE JANUARY 18

You don't just want one memorable flight. You want Better Upgrading – moving from here to somewhere genuinely better, on purpose instead of by accident.

Most readers will nod at these dates and watch January 18 sail past like a 3-0 fastball. Open the next six weeks tonight, turn to your partner, and ask one plain question: if not this pitch, which one?



Knowing Your Options, Part 1: What Makes All the Difference

November 2026

Why you never really know what an option is – or what "better" costs – until you measure it against the next one.

Twenty-three hundred years ago, Aristotle opened his Nicomachean Ethics with a plain observation: Every human action aims at some good. Put in modern English, **every move you make is an attempt at making something better.**

Yet almost nobody stops to ask how *better* is actually measured.

In travel, better is not only having a ticket versus not having a ticket. Better is moving from a known starting point – your Baseline – to a superior Option. The *difference* is the yardstick that tells you how much superior better really is.

Without a comparison, a fare quote is just a number floating in space.

That brings us to the single habit behind this report: know your option. You do not know what an option is until you know how it contrasts, compares, and differs from another option. You are never just hunting for the lowest price – anyone with common sense would pay $10 more for a far better seat – because your real aim is **quantifying the cost of better.**

ONE ENGINE, TWO STARTING DOORS

Before you can measure any difference, you need one anchor on the table. I call this the Five-Minute Baseline Rule. Spend five minutes – not 50 – grabbing one real starting fare so you know the terrain before you hand off the search.

Over 30 years of flying up front, I have noticed I enter this process through two different doors depending on the trip. Both doors look different on the surface, yet they feed the exact same comparison engine.

Door A – The Habit Baseline (Floor Up): Start at your usual floor – the airline or cabin you fly out of habit, such as Delta Business Class to Europe. Starting with your habit is not a mistake; it gives you a concrete Baseline. **It only turns into a trap when you let your habit become the ceiling on your Desires** and stop looking one gate over.

Door B – The Blue Sky Baseline (Peak Down): Start at the peak – naming the single best seat in the sky on that route, such as Japan Airlines First Class to Asia. You walk in assuming something far better exists out there, and finding it is simply a matter of turning over enough rocks. From that peak, you ask what changes when you alter how you buy it.

Notice how cleanly those two mindsets fit together. A Habit Baseline sets the floor you want to beat, while a Blue Sky Baseline removes the ceiling on what you believe is possible. Either way, the moment your first anchor hits the table, the real work begins: measuring the difference against everything else.

HOW I KNOW AN OPTION

Two starting anchors, one comparison engine

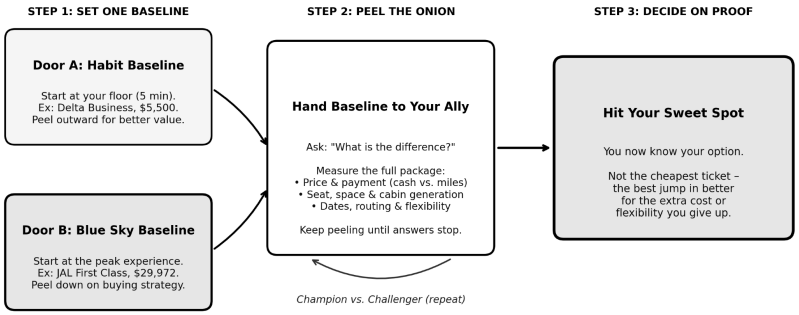


Figure 1. Two starting anchors feeding one comparison engine: set a Baseline, hand it to your ally, and examine the package of differences.

Is this overkill for your travel life?

If so, I get it. Getting the best possible isn't always a priority. However, some relationships, some business moves, or health needs, require this kind of rigor.

Now you're armed for flights – or anything in life that comes at you.

HAND IT TO YOUR ALLY – NOT YOUR ADVERSARY

Notice I did not tell you to spend your afternoon arguing with airline reservationists or travel agents. Leave that legwork to your own ally – your assistant, secretary, travel partner, or researcher – who interfaces with airlines and travel agents on your behalf.

Your job is to hand your ally a clean Baseline and the exact questions to improve on it.

This also solves a hesitation almost every sharp buyer feels. People hate revealing their best deal because they worry a salesman will use that number against them. That caution makes complete sense with an adversary – a commission-driven seller sitting across the table negotiating price against you.

An ally on your own team is the exact opposite. Hiding your Baseline from your assistant or trusted advisor is unproductive and wastes everyone's time, **because they cannot find better if they do not know what they are trying to beat.**

Aristotle would not be pleased.

Give your ally the anchor up front, and ask them to do the math on what changes when you alter the variables.

Most travelers stop after the first quote out of plain impatience. They hear one price, assume that is simply what the market charges, and pull out a credit card. My rule is simpler: keep peeling the onion until your advisor runs out of answers – or you run out of advisors.

PEELING THE ONION: TWO WAYS TO RUN IT

Once your Baseline sits on the table, do not drown yourself in 14 open browser tabs. Treat your best fare so far as the Champion, and force every new quote to step into the ring as a Challenger. Every Challenger gets measured against the Champion across the full package of differences – not just dollars, but seat quality, payment strategy, and schedule flexibility.

EXAMPLE A (HABIT BASELINE – FLOOR UP): NEW YORK TO MILAN

Suppose you need Business Class from New York to Milan and normally fly Delta. You take five minutes, pull a $5,500 Delta quote as your Baseline, and hand it to your assistant. Now you start peeling the onion with four words for everything they come back with: **"What is the difference?"**

First, peel the variables – airlines, dates, cabins, or paying with miles versus cash. Your ally comes back with United at $3,500 on the same route, which is $2,000 – or 36% – less than your Champion. Now United is in prime position, and you peel the second layer: "What is the difference in quality?" – comparing seat width, cabin age, space, routing, and any other preferences.

Then you peel a third layer where most travelers never look: "What is the difference between the new Business seat and the old Business seat on that exact aircraft?" One plane may carry an outdated recliner while a flight two hours later carries a modern lie-flat suite for the same money.

Schedule and aircraft discrepancies run rampant.

You keep asking "What is the difference?" until every real gap is exposed in black and white.

Example B (Blue Sky Baseline – Peak Down): U.S. to Asia in First Class

Now flip the entry door and start at the top. Say your Baseline for the finest seat in the sky on a route to Asia: Japan Airlines First Class, priced at $29,972 round-trip in cash. Most people look at a $30,000 quote, laugh, and walk away.

Instead, you hand that cash quote to your ally and ask: "That is the cash strategy – what is the difference in the overall package if I buy it using a different strategy, like miles?" Using purchased miles on sale, that exact same First Class cabin drops to roughly $4,305 round-trip. That is more than $25,000 saved for the identical seat.

Here is why you always measure the package of differences, never just the price tag. The difference is not only $25,000 in cash saved – it is also trading fixed dates for strategic flexibility, booking either 300+ days out or close to departure when award seats open. Once your ally lays both packages side by side, you actually know your option, and the decision takes 10 seconds.

FINDING YOUR SWEET SPOT

Whether you start at your habit floor or your Blue Sky peak, the finish line is identical. You are looking for your personal Sweet Spot – the point where a small extra cost or a modest shift in flexibility buys a **massive jump in better**. You are not trying to spend as little as possible, and you are not throwing money at tiny gains.

THE UPGRADE SWEET SPOT

Compare what you give up against how much better you get.



Figure 2. The Upgrade Sweet Spot: small extra cost or flexibility given up, big jump in better.

Intuitively, you understand this already. However, your team members are not always consciously operating with these principles in mind.

And it's costing you.

Just like it costs me.

Use this special report to install the Upgrade Mindset in your team.

Notice that this chart does not care whether you fly on a strict budget or money is no object. A budget-minded traveler might step up $10 or $150 for a far better seat, while a blank-check flyer might move a trip by one day to save $25,000 or secure a newer First Class cabin.

Every budget has a Sweet Spot – **you just cannot see it until differences are quantified.**

BEYOND THE CABIN: SAME YARDSTICK, ANY DECISION

Travel is simply the cleanest classroom for what we call Better Upgrading. Once you get used to diving much deeper into knowing an option by its package of differences, you start spotting blind spots everywhere else you make Decisions.

Most people take the menu that's handed to them. While others ask, *"What do you have that's not on the menu?"*

YOUR SINGLE HABIT: KNOW YOUR OPTION

Before you book your next flight, refuse to accept any quote in isolation. Set one five-minute Baseline – either your usual floor or your Blue Sky peak (or both) – hand it to your ally, and keep asking "What is the difference?" until the full package is clear and no better Challenger remains.

In Part 2 next month, we will map out which exact questions to ask across the four phases of a trip – from early dreaming to optimizing after you book.

Food for thought: If an option only reveals its true value when measured against another option, what is one travel habit, business expense, or life choice you are still pricing in isolation right now – without ever asking what the real difference is between it and the options?

See you on the journey.