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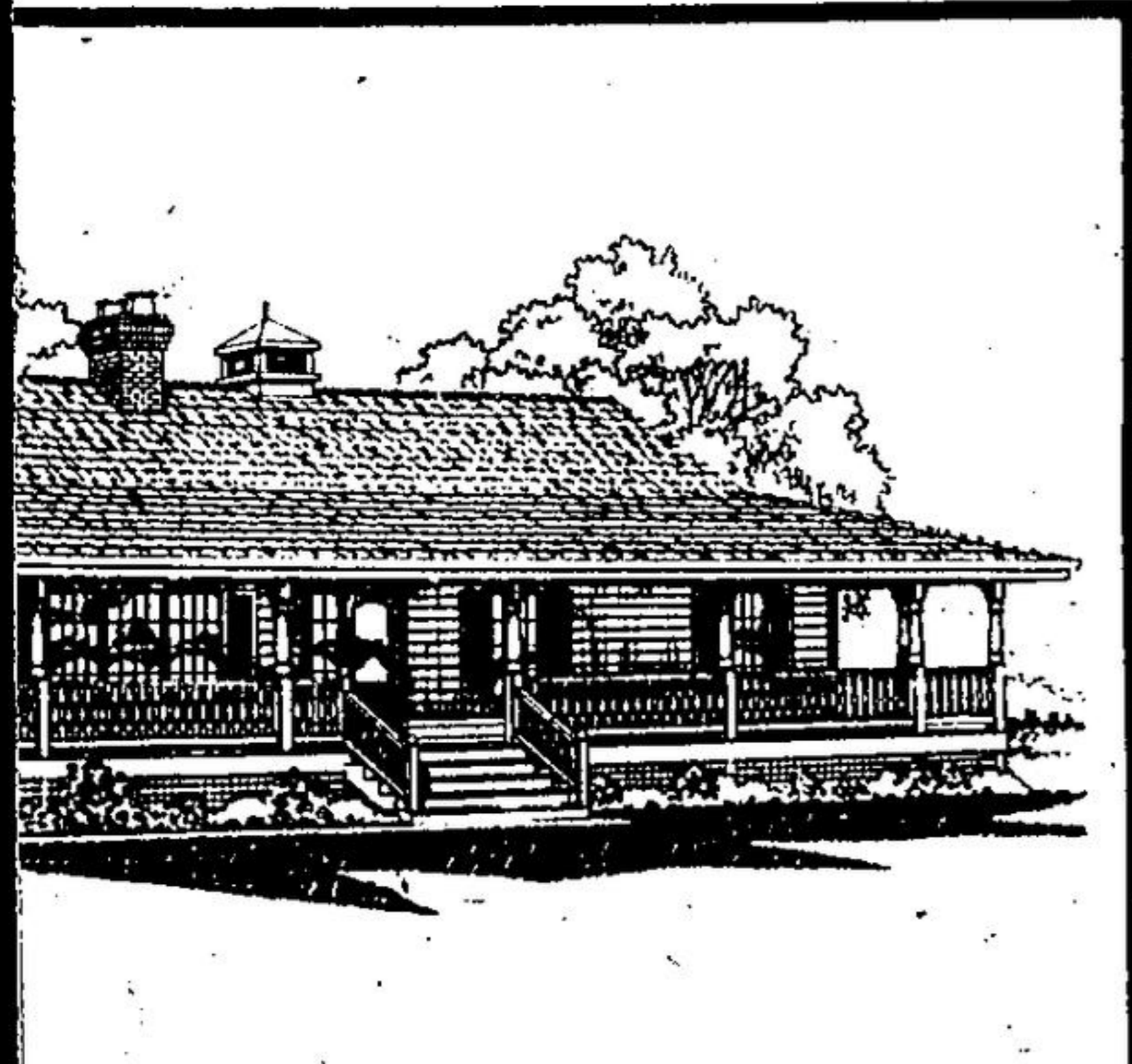
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Planning a big trip sometime this year? Then one area of concern to you must surely be the cost - the level of prices at your destination, compared with those here at home.

New light is thrown on prices in 52 of the world's major cities by a survey just published by Union Bank of Switzerland. It's the bank's seventh such survey, and the first in three years.

It's hardly a surprise that Tokyo's prices are at or near the top in each of the several categories that UBS used in comparing conditions in the 52 cities.

Here are some of the ways of describing what the Japanese capital can do to a person's budget:

-The overall cost of living in Tokyo is 130 per cent higher than the average for all 52 cities surveyed.

-A 39-item "food basket" would cost the equivalent of \$1,102 in Tokyo, compared with \$372 in Toronto and \$347 in Montreal.

-A typical steak dinner (with potatoes, one vegetable, dessert and tip, but no drinks) costs an average of \$133 per person in Tokyo, as against a worldwide average of \$30.

BUYER BEWARE

Granted, a Canadian traveller would hardly buy a refrigerator in South America and bring it home. But a certain kind of madness does occasionally grip the traveller who's far from home and suffering from temporary amnesia about prices and values.

That may explain the strange willingness to spend several hundreds of dollars on trench coats in certain shops in London's Lower Regent Street. Britons themselves, more attuned to local markets, are more likely to shop in the less exclusive Marks and Spencer chain.

In Turkey and some other countries, the sales pressure can be so intense as to become intimidating. It's extremely risky to order merchandise in an Istanbul bazaar on the promise of the merchant that it will be mailed to you later.

In contrast, there would be no need for hesitation in placing such an order at Cape Town's Cape Union Mart, famous for its broad range of safari wear, arctic clothing and other outdoor equipment.

ASHORT STAY

The Swiss bank took another tack, to discover the combined price of the various elements of a typical short stay - overnight accommodation in a first-class hotel, two evening meals with wine, 100 km in a rental car, color film, movie ticket, stamps and a telephone call.

Sure enough, the Japanese capital at \$766 was the most expensive by a wide margin, followed by London at \$684.

At the other end of the scale was Lagos, cheapest at \$180. On the last previous UBS survey, in 1985, the Nigerian metropolis had the dubious honor of being the most expensive city of all.

This time around, African cities tend to be at the inexpensive end of the scale in the various UBS statistical surveys. For example, Johannesburg - the commercial centre of South Africa, noted for its many luxury hotels - had the second-lowest average price for hotel accommodation at \$107, with the steak dinner costing only \$16.

The short stay (described above as costing \$766 in Tokyo) would cost about \$193 in Johannesburg - and no doubt much the same in Cape Town and Durban, although their prices were not surveyed by UBS.

DEVELOPED WORLD

Overall, the latest UBS comparison confirms that the cost of living tends to be greater in the principal cities of the highly developed countries (the Scandinavian capitals, Paris, Zurich and so on).

And in broad terms, prices are often well below the world average in cities such as Bombay, Rio de Janeiro and Mexico City - places with low-wage economies, depressed foreign-exchange rates and similar conditions.

Those factors can easily skew the real costs of living. To illustrate:

The survey compared the cost of a "package" of high-ticket consumer items - autofocus camera, color TV, fridge, electric sewing machine, frying pan, hair-dryer, steam iron.

In Toronto, this shopping list would add up to \$2,738, and in major US cities, \$2,032. But in Rio de Janeiro, the cost of all these items would come to only \$1,251, which perhaps suggest that Brazil's policy is to keep consumers happy by taxing such products lightly or not at all, while the Brazilian government defaults on payment of principal and interest on its huge debt to foreign lenders.

TRAVEL NOTEBOOK

Here are notes on news of current interest to travellers:

-Daily non-stop flights between Toronto and Louisville, Ky., will be operated by Air Toronto commencing Feb. 26, with the airline's new 19-passenger British Aerospace Jetstream Super 31 airplane.

-At Piraeus, port city of Athens and embarkation point for cruises of the Greek islands and the Aegean coast, authorities have recently instituted airport-type security checks of baggage and passengers. If you are sailing from Piraeus (reached easily by commuter train from central Athens) try to arrive several hours before the announced departure time.

-Sabena, the Belgian airline, is holding a "seat sale" with return fares, Toronto-Brussels, as low as \$568 from April 1. Two passengers travelling together can have the use of an Avis car free for one week, with unlimited mileage and tax included, provided the departure is before June 15.

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