

# BRIDAL CORNER

## Plan ahead and travel worry-free on your honeymoon

Although it's tempting to think you can leave all your worries behind when you travel, it doesn't work that way when it comes to money matters.

Even though you're on your honeymoon, you still have to manage your finances.

Fortunately, keeping on top of your financial life when you travel is easier than ever. Electronic services, such as automated teller machines (ATMs) and telephone and Internet banking and investing, mean you're seldom out of touch.

When you travel, you have two major concerns: access to money and managing your affairs while you're on the road.

Worldwide ATM networks make getting cash an easy task. Canadian bank and credit cards can be used at machines in most of the world. Take your cards with you and in most cases you'll never be far from a source of money. And if cash isn't available, you can always use credit cards for purchases.

Be sure to take backups— obtain a spare bank card and keep it separate from your main card. Also, take more than one credit card with you, from different issuers. And always travel with a list of your cards and the phone numbers of the relevant financial institutions in case of loss or theft.

If you're worried that technology might let you down, take travellers' cheques as well. However, they may be less convenient than bank cards, and in some countries you may have difficulty cashing them outside of banks.

And what about managing finances while

you're away? If you travel for just a week or two, this shouldn't be a problem. But extended periods away from home mean you must manage bill payments, deposits, investments and other areas of your financial life.

The Internet makes a lot of this simple. With access to an Internet connection— at your hotel or an Internet café, for example— you can log on to financial institution and investment accounts. Bills can be paid, accounts and investments reviewed.

If you're not comfortable with the Internet or have no access, telephone banking lets you do many of the same tasks. All you require is a touch-tone phone, or you can set up automatic payments from your bank account to take care of regular bills, such as credit cards, property taxes and utilities. Another option is to post-date bill payments online before travelling.

Of course, no matter how you handle these tasks, you need enough money in your accounts. Since it can be hard to replenish a bank account while away, make sure you have enough of a balance before you travel, and arrange for overdraft protection.

If you have regular income, make sure it is deposited automatically in your account.

Whatever you do, make sure you're well organized before you travel. That way your financial life will go smoothly while you're on the road.

For more information go to [www.edward-jones.com](http://www.edward-jones.com).

—Article courtesy of Colin Brookes, financial advisor, Edward Jones-Georgetown.



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