

Details yield happy travel memories

By Michele Fraser, CA

For all too many Canadian travellers, the romance of travel overwhelms the sense of the practical -- the planning that is so essential to the success of their vacation.



Before you get swept away looking at those lush travel brochures, spend a few hours considering all those little things that will help make your foreign vacation memorable. Start with the basics: What will you take to pay for your vacation entertainment, lodgings, meals and tours?

You really have three choices of payment, each with its own special advantages and disadvantages. Let's review them:

Cash: As the old axiom goes, cash is the one thing that's accepted everywhere. Almost -- cash is accepted everywhere, providing it is the right currency. So before you go, check on the currency they take where you will be visiting. Then check the exchange rates -- you may be able to do better on the exchange rates right here at home than you will overseas. A reminder: despite recent battering, the U.S. dollar is still welcomed in most foreign countries.

Next, consider the advantages and disadvantages of cash. It is highly liquid, but it's irreplaceable if lost -- and if it is lost, that could spell the end of your vacation before it really gets underway. The best rule: Don't store all your cash in one place and put some of it in the hotel safe when you arrive, so you won't be wiped out if your cash-in-hand is lost or stolen.

Travellers' Cheques: Don't believe the TV ads, they're not

universally accepted. Before you buy, check if you can cash them where you are going, if they're available in the currency of the local countries you will be visiting and how long it would take to replace them if they were stolen.

Credit Cards: Credit cards offer lots of advantages. You don't have to carry a lot of money, you have a built-in cushion for emergencies, and they are easy. They are accepted in most places. But be warned, not all places accept them; you should know how to cancel them and replace them if they are lost or stolen; and you do run the risk of getting carried away with them and forgetting how much you are spending.

Getting carried away usually leads to a shock when you get back, the bill arrives and you discover -- with the exchange rate added on -- just how much you really spent.

Perhaps the best way to travel is with a combination of the three -- cash for the little things, travellers' cheques for the day-to-day things such as meals, and one or two major credit cards for entertainment, special purchases or emergencies.

Other common sense travelling tips:

*Keep your credit card slips and compare them with your bills so you don't get stuck with a bogus bill.

*Don't keep all your money-cash, travellers' cheques and credit cards in one place -- then if one bag is lost or stolen, your whole vacation isn't ruined.

*Stick to a budget -- don't let the romance of the vacation carry you away. Draw up a budget and figure in things like departure taxes, rental cars, meals, side trips and souvenirs.

*Keep track of the local exchange rate -- what seems like a bargain in local currency can be very expensive when converted to Canadian.

*Prepay as much as possible to reduce additional expenses.

*Make sure you have cancellation and medical insurance -- they are worth the little they cost if you need them.

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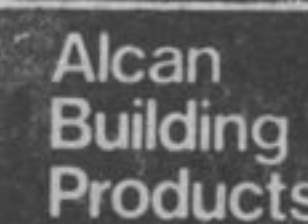
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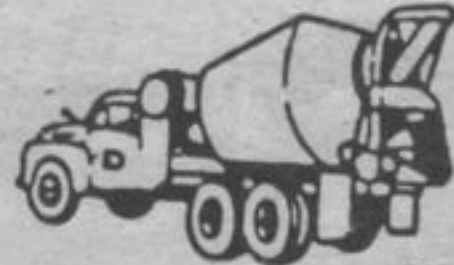
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