

## Senior Advice: Trip tricks

by Doug Mayberry

**Q:** My husband and I are researching for a trip to Europe this summer. This will be our first visit there, and we have two weeks to celebrate our 40th anniversary. What issues do we face?

**A:** First, make sure you have a valid passport. Even from Mexico and Canada, returnees must show a passport. Check with your travel agent as to the new passport regulations. Next, check with your doctor to make sure you have the proper vaccinations. Ask your doctor to write your generic prescriptions you might need. Insurance companies may not pay for advance prescriptions, so give them a call or you may have to pay full price. Carry a file for flight numbers, phones, insurance policies, travelers' checks and other important information. Carry the new \$20 and \$100 bills - they are less subject to counterfeiting. Plan to eat only well-cooked foods and make sure your water is purified. Wash all fruit before eating. And, wash your hands frequently.

If you plan to use the automated teller machines, check with your bank. Many overseas banks only allow a four-digit secret code. Payment with credit cards is usually a better deal than paying for currency exchanges. The cards can also give you some protection should you have difficulties later with your purchases. See your dentist for a checkup. If you need a car rental, reserve it here. Take clothing that can be layered for differences in weather. Make sure you have new camera batteries and an extra pair of glasses or contacts. Do you need an extra hearing aid?

On the home front, try to make your home look like it is occupied. Notify your post office to hold your mail and ask a neighbor to pick up advertising thrown on your driveway. Choose either a one-time payment or automatic credit card to make your monthly payments such as utilities and mortgages.

Purchase several automatic timers to program random turn on-offs for radios and lights. If you have a pet make sure they are taken care of by the vet or a neighbor. Don't forget the houseplants and yard maintenance, which can be a dead give away you're gone. Unplug unused appliances, and turn off your thermostat. Buy a guidebook to give you a heads up.

Traveling throws you out of balance but it is a wonderful way to reinvigorate your mind. There are always unexpected events, but plan to accept them as a part of your adventure.

**Q:** With the gyrations in the stock market we fear we may lose a lot of money. We don't think we can outsmart the market now. We all know there are no guarantees, but do you have any recommendations?

**A:** Indeed, none of us knows whether to sell or buy stocks and bonds now. The secret of keeping our money

is diversification. Some of your assets should be distributed in cash, bonds, real estate, certificates of deposit.

Using these strategies hopefully could minimize your assets and hopefully those which go down will be balanced by those going up in value. If one asset class goes down in value, another will pick up the loss. In the meantime make certain you're keeping up to date with maturity dates to enable you to choose your next move. Many of us let such things go - not keeping records current for our bank and investment accounts, insurance, deaths, and marriages. Cash all of you checks promptly. In our fast moving world keeping up our information and records is an ongoing challenge.

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