

# 2007

## TRAVEL PLANNING GUIDE



*Every great vacation begins  
with careful planning.*

A little research and planning can go a long way to insure you'll have a safer, more economical and enjoyable trip. A little preparation will also help to keep yourself and your property safe while you're traveling.

At the beginning of your trip planning process, **we recommend starting with a few basic steps** to ensure that the financial matters have been properly addressed before you leave home.

1. Draw up a flexible itinerary and budget. Leave a copy with someone at home.
2. **Purchase supplementary health insurance** that is appropriate for the type of trip that you are making.
3. Carry proof of insurance coverage – everywhere you go.
4. Know how to contact your insurer, and make sure that your traveling companion(s), travel agent and someone at home know how to do so as well.
5. Ensure that your wills and POAs are up-to-date before leaving on your trip.

If you find this **2007 Travel Planning Guide** helpful, please **pass it on to anyone** else who might enjoy some help in planning their next vacation.

Happy Travels!

**Disclaimer:**

This "Travel Planning Guide" is designed for informational purposes only. Any references to travel related companies or websites are for informational purposes only and these references are NOT to be taken as endorsements of any specific travel planning service or company.



# Travel Tips for the Savvy Senior Traveler

For many Canadians, along with retirement comes the luxury of time to travel. After decades of working, seniors relish the idea of hitting the road in their RV or taking to the skies for a European vacation.

Here are some suggestions to help seniors have a more organized, safe and cost-efficient trip:

**Leave a Detailed Itinerary** -- Give a detailed travel itinerary to a friend or family member including the names, addresses and telephone numbers of the people and places where you will visit, plus flight information and airline ticket numbers. If traveling overseas, the Canadian Consular Affairs suggests also including a passport number, date and place it was issued, and credit card and traveler's check information.

**Pack Medications Properly** -- Refill prescriptions before leaving for your travels, and keep phone numbers for doctors and pharmacies close at hand. Also, consider packing a note from your doctor explaining why the medication is needed. If traveling overseas, be sure to pack medications in carry-on baggage and always in their original bottles.

**Carry Prepaid Phone Cards** -- Include prepaid phone cards on your travel checklist. According to the Independent Traveler, a comprehensive online travel guide, prepaid phone cards are the easiest, simplest and cheapest way to make calls when traveling, especially during hotel stays and when traveling internationally. Cards obtained in local stores or online stores (such as: [www.thephonecardstore.ca](http://www.thephonecardstore.ca)) have low per-rate minutes and can be used throughout the Canada and internationally. Travelers will never have to scramble for payphone change or rack up hotel calling charges again.

**Take Preventative Measures** -- If traveling overseas, research the country or countries you plan to visit and determine if you should be immunized against any endemic diseases, or if you need a vaccination against diphtheria, tetanus, polio, typhoid or hepatitis A. Information about safety and security considerations during travel is provided by the **Department of Foreign Affairs and International Travel** by phone at 1-800-267-6788 or through a fax retrieval service at 1-800-575-2500.

**Avoid Overexposing Photos** -- If you are traveling by airplane and returning home with exposed film of your adventures, pack it in your carry-on luggage -- never check it, as the baggage x-ray machines will overexpose those precious shots. X-ray machines for carry-on luggage are considered safe, but you can always ask for hand inspection.

## Protecting Yourself against Fraud (An Attorney's Advice)

Read this and make a copy for your files in case you need to refer to it someday. Maybe we should all take some of his advice!

A corporate attorney sent the following out to the employees in his company: The next time you order cheques have only your initials (instead of first name) and last name put on them. If someone takes your cheque book they will not know if you sign your cheques with just your initials or your first name but your bank will know how you sign your cheques.

When you are writing cheques to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your cheque as it passes through all the cheque processing channels won't have access to it.

Put your work phone # on your cheques instead of your home phone. If you have a P.O. Box use that instead of your home address. Never have your SIN# printed on your cheques (DUH!).

Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.

I also carry a photocopy of my passport when I travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards, etc. Unfortunately I, an attorney, have firsthand knowledge because my wallet was stolen last month.

Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from the DMV to change my driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know: We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily.

File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important: (I never even thought to do this). Call the three national credit reporting organizations\* immediately to place a fraud alert on your name and Social Insurance number.

I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.

By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert.

Since then, no additional damage has been done, and the thieves threw my wallet away this weekend (someone turned it in). It seems to have stopped them in their tracks.

\* The numbers are:

Equifax Canada: 1-800-465-7166

Experian: 1-888-397-3742

Trans Canada Credit: 416-465-7166

## Things to Do – Months Ahead

- Plan your trip. (Travel planning websites at end of report.)
- Start looking for **special deals** and other discounts for which you may qualify. (See websites on page 13.)
- Do some research on the area you'll be visiting and on how you'll be getting there. This is especially important to **start your research early** if you are planning foreign travel.
- Check the valid dates on your passport if you are planning on leaving the country.
- Take care of medical and dental checkups and vaccinations if necessary.
- After consulting your physician, consider starting an exercise program to prepare your body for the extra exertion you'll experience while traveling.
- Make reservations.

## Things to Do – Three Weeks Ahead

- Watch the weather, so you'll know what to expect and can pack accordingly. ([www.theweathernetwork.com](http://www.theweathernetwork.com))
- Check with your credit card company for available spending amount; ask your bank for an increase if needed. Don't forget about the deposits that will be charged and leave some room on the card for emergencies.
- Check the valid dates on your credit card to make sure they will remain valid while you're traveling.
- Notify the Credit Card Company that you'll be traveling, so they will expect charges from your destination.
- Check your ATM and debit card for both daily and total limits.
- Remember your PIN numbers or get new ones issued for all your credit, debit, ATM and phone cards.
- Purchase automatic light timers to switch on and off in the evening.
- Check your driver's license to make sure it will remain valid while you're traveling.
- Check cameras, purchase new batteries if necessary, and film.
- Make an arrangement with a neighbour, friend or relative to check your home periodically.
- If a friend or neighbour cannot collect your mail, make arrangements for it to be held at the Post Office.
- Arrange for lawn care or snow removal. Ignoring these areas will make your house stand out in the neighbourhood and announce to everyone that you are gone.
- Arrange for someone to start your car during very cold or very hot weather.
- Arrange boarding for your pets.
- Start breaking in the shoes you'll be taking with you on your trip.
- Add some yogurt to your diet to strengthen your digestive system. This is especially important if your plans include travel to foreign countries where you will be exposed to elements that are hostile to your digestive system.

## Things to Do – Two Weeks Ahead

- Reconfirm all your reservations.
- Get traveler's cheques from the bank.
- Make arrangements to purchase some foreign currency if you are traveling abroad.
- Check your insurance for expiration dates and coverage for your automobile, home and the valuables that you'll take with you, as well as those you'll leave at home.
- If traveling by car, get the car checked and have the oil changed. Don't wait until the last minute, it may take time to get an appointment and parts may need to be ordered. You also want some time to drive around town and make sure that whatever they fixed stays fixed.
- Put your valuables and jewellery in a safety deposit box.
- If you don't have, or can't get access to a safety deposit box, you still want to hinder a hurried burglar by hiding valuable items in your house.

## Things to Do – One Week Ahead

- Reduce the amount of fresh items you buy at the grocery, such as milk, fruit and other perishables you'll need to throw out before you leave.
- Get out the suitcase and start your packing.
- Be sure your luggage is marked with identification on the inside and out.
- Start adjusting your sleeping and eating habits closer to your destination's time zone to help avoid jetlag.
- Make at least two lists of credit card numbers and travelers cheque serial numbers.
- Make several copies of your passport. Leave one list at home and keep the other with you in case you lose your passport. Do not keep the copies on your person, rather keep a copy in your suitcase and/or give your traveling companion a copy.
- Notify the local police and security system company to immediately consider any alarms as real. Leave with them the names of anyone responsible to watch over your house.
- Check prescriptions for necessary refills; bring a list with the drug's generic name listed since the brand names available can differ in other areas.
- Pick up all your items from the dry cleaners.

## Things to Do – One Day Before

- Pay bills that will come due while you are away.
- Walk around with your packed luggage to evaluate your comfort with the weight of the luggage.
- Move houseplants away from direct sunlight, water thoroughly and wrap pots with plastic. Most plants can then live without further watering for two weeks.
- Empty the refrigerator of items that might spoil.
- Cancel or hold your newspaper delivery.
- Fill the car with gas before you pack the car. Check the fluid levels and tire pressure, since your tire pressure will affect the ride and gas mileage you get on your trip.
- You might want to turn your refrigerator to its lowest setting.
- Set automatic light and radio timers. Check the bulbs to see if they will last for your entire trip.

## Things to Do – The Day You Leave

- Turn water heater down to the lowest setting.
- Turn your air conditioner up in summer. You want to reduce your bills, but you may have to keep the house from getting too hot to protect your pets and electronics.
- Turn your heat down or off in spring or fall. Be sure to leave the house warm enough in the winter. You may want to reduce your bills, but you may need to keep the house from getting too cold to protect your pets and water pipes.
- Leave shades or drapes as you normally do.
- Plug a cheap radio into a timer so you can have some noise in the house during part of the day.
- Lock all doors and windows including basement & garage.
- Unplug electronic items, such as, your computer to protect them if you have a storm while you're gone. Remember to unhook your phone line from the modem. Unfortunately, you may have to leave it all hooked up if your computer is your only answering machine. Make sure your surge protectors are properly installed.
- Pack the car inside the garage, with the door down, so people driving by won't find out you're leaving.
- Disconnect the garage door. Unplug it if you can, don't pull the fuse for the garage door until you verify the fuse isn't hooked up to something that needs to stay on, such as, your refrigerator or maybe a freezer in the garage.

# Packing Tips



## Paperwork and Documentation

- |  |   |
|--|---|
| <input type="checkbox"/> Personal Identification                     | <input type="checkbox"/> Airline, Cruise and/or Train Tickets |
| <input type="checkbox"/> Driver's License                            | <input type="checkbox"/> Coupons                              |
| <input type="checkbox"/> Travel Itinerary                            | <input type="checkbox"/> Travel Vouchers                      |
| Reservation and Confirmation numbers for:                            | <input type="checkbox"/> Relevant Membership Cards            |
| <input type="checkbox"/> Air Travel                                  | <input type="checkbox"/> Address Book                         |
| <input type="checkbox"/> Rental Car                                  | <input type="checkbox"/> Guide Book                           |
| <input type="checkbox"/> Lodging                                     | <input type="checkbox"/> Maps                                 |
| <input type="checkbox"/> Train                                       | <input type="checkbox"/> Copies of prescriptions              |
| <input type="checkbox"/> Insurance Cards/Info (Auto, Health, Travel) |   |

## Money

- |   |  |
|---|--|
| <input type="checkbox"/> Cash (Your local and destination's currency) | <input type="checkbox"/> ATM Cards   |
| <input type="checkbox"/> Traveler's Cheque                            | <input type="checkbox"/> Long Distance Card (& Local Access #)                                   |
| <input type="checkbox"/> Credit Cards                                 | <input type="checkbox"/> PINs for credit, phone and ATM cards.<br>(Safely packed in your memory) |

## Toiletries

- |  |  |
|--|--|
| <input type="checkbox"/> Soap                | <input type="checkbox"/> Razor           |
| <input type="checkbox"/> Facial Cleansers    | <input type="checkbox"/> Shaving Cream   |
| <input type="checkbox"/> Moisturizing Lotion | <input type="checkbox"/> Comb/Brush      |
| <input type="checkbox"/> Shampoo             | <input type="checkbox"/> Nail Clippers   |
| <input type="checkbox"/> Conditioner         | <input type="checkbox"/> Nail File       |
| <input type="checkbox"/> Deodorant           | <input type="checkbox"/> Q-Tips          |
| <input type="checkbox"/> Toothpaste          | <input type="checkbox"/> Sunscreen       |
| <input type="checkbox"/> Toothbrush          | <input type="checkbox"/> Baby Powder     |
| <input type="checkbox"/> Dental Floss        | <input type="checkbox"/> Cologne/Perfume |
| <input type="checkbox"/> Bridge Cleaners     | <input type="checkbox"/> Towel/Washcloth |
| <input type="checkbox"/> Lip Balm            |  |

## Clothing

Try to coordinate around a central color so you can mix and match items and consider taking items you can use to layer outfits instead of taking heavy limited use items.

- |  |   |
|--|---|
| <input type="checkbox"/> Undergarments | <input type="checkbox"/> Shirts/Blouses       |
| <input type="checkbox"/> Socks         | <input type="checkbox"/> Sweaters/Sweatshirts |
| <input type="checkbox"/> Hose          | <input type="checkbox"/> Suit/Dress           |
| <input type="checkbox"/> Pants/Jean    | <input type="checkbox"/> Ties                 |
| <input type="checkbox"/> Skirts        | <input type="checkbox"/> Scarves              |
| <input type="checkbox"/> Belts         | <input type="checkbox"/> Handkerchief         |

# Packing Tips (Con't)

## Clothing

### Night gear

- Pyjamas
- Robe

- Slippers
- Sleeping Mask

### Shoes

- Walking Shoes
- Sport Shoes
- Dress Shoes

- Arch Supports
- Odor Eaters

### Swimming

- Swimsuit
- Swim wrap
- Swim cap

- Eye Goggles
- Swim shoes

### Raingear

- Raincoat/Poncho

- Umbrella

## Miscellaneous

- Medications
- First Aid Kit
- Contraceptives
- Sunglasses
- Glasses (Bring an extra pair if possible)
- Contact Lenses with case and cleaning kit.  
(Extra lenses if possible)

- Jewellery
- Cuff Links
- Wristwatch
- Binoculars
- Swiss Army Knife (in checked bag only)
- Entertainment (reading material etc.)

## Maintenance

- Laundry Detergent
- Inflatable Hangers
- Lint Brush

- Travel Iron/Steamer
- Sewing Kit
- Clear Dry Cleaners / Plastic Bags

## Electrical

- Hotel Door Alarm
- Travel Alarm Clock
- Power Converters/Adapters
- Walkman Radio
- Flashlight
- Hair Dryer
- Curling Iron
- Travel Iron

- Cell Phone
- Laptop
- Video recorder
- Camera
- Batteries for all the above items
- Recharging equipment
- Film for camera and video recorder.
- Lenses

# Popular Travel Websites

(Use the links below to access various travel planning websites)

## Canadian Government Resources

Consular Affairs	<a href="http://www.voyage.gc.ca">www.voyage.gc.ca</a>
Bon Voyage	<a href="http://www.voyage.gc.ca/main/pubs/bon_voyage_but-en.asp">www.voyage.gc.ca/main/pubs/bon_voyage_but-en.asp</a>
Travel Medicine Program	<a href="http://www.TravelHealth.gc.ca">www.TravelHealth.gc.ca</a>
Travel & Passports	<a href="http://www.pptc.gc.ca/index.aspx">www.pptc.gc.ca/index.aspx</a>
Travel Emergencies	<a href="http://www.voyage.gc.ca/main/sos/emergencies-en.asp">www.voyage.gc.ca/main/sos/emergencies-en.asp</a>

## Online Travel Planning

Canadian Travel Ideas	<a href="http://www.travelcanada.ca">www.travelcanada.ca</a>
Canadian Attractions	<a href="http://www.explore.canada.travel">www.explore.canada.travel</a>
Yahoo! Travel	<a href="http://ca.travel.yahoo.com/">http://ca.travel.yahoo.com/</a>
Travelocity	<a href="http://www.travelocity.ca">www.travelocity.ca</a>
Expedia.ca	<a href="http://www.expedia.ca">www.expedia.ca</a>
Priceline.ca	<a href="http://www.priceline.com">www.priceline.com</a>

## Popular Online Travel Specialist Agencies

Site59.com	<a href="http://www.site59.com">www.site59.com</a>
Red Tag Vacations	<a href="http://www.redtag.ca">www.redtag.ca</a>
Escapes	<a href="http://www.escapes.ca">www.escapes.ca</a>

## Popular Airline Travel Websites

Air Canada	<a href="http://www.aircanada.ca">www.aircanada.ca</a>
West Jet	<a href="http://www.westjet.com">www.westjet.com</a>
Bestfares.com	<a href="http://www.bestfares.com">www.bestfares.com</a>

## Popular Hotel Websites

Fairmont Hotels	<a href="http://www.fairmont.com">www.fairmont.com</a>
Delta Hotels	<a href="http://www.deltahotels.com">www.deltahotels.com</a>
Starwood Hotels	<a href="http://www.starwood.com">www.starwood.com</a>
Marriott Hotels	<a href="http://www.marriott.com">www.marriott.com</a>
Best Western Hotels	<a href="http://www.bestwestern.com">www.bestwestern.com</a>
Hotels.ca	<a href="http://www.hotels.ca">www.hotels.ca</a>
Hotel Discounts	<a href="http://www.hoteldiscount.com">www.hoteldiscount.com</a>

## Popular Car Rental Websites

Hertz	<a href="http://www.hertz.com">www.hertz.com</a>
Budget	<a href="http://www.budget.com">www.budget.com</a>
Avis	<a href="http://www.avis.com">www.avis.com</a>
Dollar	<a href="http://www.dollar.com">www.dollar.com</a>

## Traveling with Kids

About.com	<a href="http://www.travelwithkids.about.com">www.travelwithkids.about.com</a>
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