

It's that time of the year.....*vacationtime!* Bags are all packed, travel arrangements are completed, hotel reservations all confirmed, passports are current (plus at least 6 months) and you're off to a part of the world you haven't seen....but now, that makes you wonder...do we need a Visa? Certainly, if you used a travel agent, they would advise you which countries do/do not require a Visa....or you can send email www.travel.state.gov/visa and get a list of all countries..Russia, China, Brazil..yea and costs can be \$15-170 for **each** passport. *Some...but not ALL countries* allow you to get a Visa (or pay extra tax) at the border And others may just refuse you entry. Do your homework !

Don't you hate it when you finally get on the plane and you go to the "overhead" over your seat (and on the other side) and it's all filled up with other people's bags. People who get on the plane before you quite often will just open those overheads.....way before their seats in the back of the plane.....and put their carry-on bags in, over your seat leaving no room for yours. **Don't** go back further to seats behind yours looking for empty room to fit your bags! When the plane lands and everyone gets up to leave, you can't walk backwards past the other passengers to get your bags 10-15 rows back...you will be waiting till every one else gets off so you can get your bags. What choice do you have? Check them instead of carrying on the plane, or if you find no room above your seats, ask a flight attendant to help.....they may even put your bag in business/first class where there often is more room, or, they will check them for you and you will get them with the regular check baggage on arrival. 18, 21 or even 22in.bags *should* fit in most overhead bins, but they will **not** fit under the seat in front of you. Unless you're thinking of not paying for bags at check-in, do plan ahead and save time and *heartache*.

This was mentioned before....you're planning a trip to another part of the world than your home-state....**call your credit card company** that you will be using (the 800# is on the back of the card) and **tell them** where you are going and when. They will note these areas and dates and **will NOT** close your account because your credit cards were stolen.....going to an ATM or bank while traveling only to find out it *will NOT accept your credit card* is a great way to ruin your entire trip. Yes, you can call long-distance if this happens, but calling them before leaving is cheaper!

And remember, using a **credit union** credit card rather than your local bank credit card will only cost you 1% of foreign money charges.....the bank will charge you 3 to 3-1/2 % on your statement when you change for that foreign money.

A couple of other "safety" tips....going thru TSA. Put your wallet, money clip and change in your jacket pocket along with your shoes....no jacket?....put your wallet inside your shoe before putting on the tray thru the x-ray. Push your purses/tray thru the x-ray *just before* you walk thru the screener so those trays with your valuables are not sitting on the other side for someone else to pick up and carry away. At airport baggage claim, have a distinctive color attached to your bag so it "looks different" than all the others....and stand near the chute where the bags come down so you can identify your bags right away and pick them up.....standing faraway from that chute gives someone else the chance to get the "wrong bag" which might be yours. In the hotel, leave the TV on when you leave the room...people will think someone is in there and less likely to try getting in...or leave the Do Not Disturb sign on when you leave the room or leave the light on in the bathroom with the door ajar. It'll be a great trip..**Enjoy**

Submitted by AGCM Moon Mullen USN RET