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## **Guilt Trip: Mommy Business Travel**

**By Teresa Kolvek**

As a working mom, I am the queen of guilt. Every morning I drop off my little girl at the day care center, where there is a caring staff she has really bonded with. She seems happy enough most days. She will reach for the teacher as soon as she sees her, and contentedly watch as I say my "Goodbye, baby, I love you!" and walk out the door. I keep my voice cheerful and my demeanor upbeat, but my heart always sinks into my shoes as the door shuts and I start on my way to work.

Some days it's worse. The regular teacher occasionally isn't there, and even though my daughter knows the others – in fact sees them every day – she clings to me, digging in with her knees and grabbing with her hands. I pry her off and hand her over, struggling to keep a smile on my face as she cries and screams, "Mommy, Mommy." Oh, it's tough. Worse, though, are business trips. I don't have to travel very often, thank goodness, but when I do the guilt meter goes off the chart. I'll call my husband to check in, and I'll hear her in the background, talking and playing, and I just want to cry. I want to talk to her on the phone, but she isn't quite old enough yet to understand the concept and would only be upset. Then I will hear reports back, like when my husband told me she woke in the middle of the night, screaming for Mommy. Apparently she was inconsolable, crying and refusing to calm down for Daddy.

I have to keep my job right now, since I'm the primary breadwinner in the household. So, we have to make the best of this. But how?

One thing that seems to help is talking with other working moms. When I'm at an out-of-town meeting, there are usually at least one or two other women there who can relate to my situation. We tell stories about what our kids are doing, share photos, and trade advice. Sometimes just talking it out with someone who understands can really help to ease your mind.

## Guilt Trip: Mommy Business Travel

Another thing I'm doing is working with my employer to minimize the overnight trips I'm required to take. I'll offer alternative suggestions, such as conference calls, videoconferencing, or meetings online. I keep trips as short as possible, and get direct flights whenever I can to lessen travel time. Sometimes it's an option to combine separate trips into one: fly in, drive or fly to the second destination, and fly out. I'll also consider bringing the family along, if the location is desirable, and turn the business trip into a vacation.

I just got back from a four-day meeting, and when I saw my daughter for the first time upon returning home, she looked different to me; changed somehow. Her hair seemed longer, which I know is impossible, and she had learned a number of new words. It was only four days, but I feel like I've missed so much!

While a working mom's guilt is seemingly never-ending (well, mine anyway), there are a few things that can ease the pain a bit. And it's all forgotten the moment I see my bunny rabbit smile and throw herself into my arms.

Teresa Kolvek and her husband, Tony, are the proud parents of a beautiful and spirited toddler named Amelia. Visit Teresa's website at

<http://www.toddlerdish.com>

for great information, tips, and recipes for toddlers.

## **Travel Insurance UK**

### **By Judith**

While we choose to travel, very few of us realise the importance of travel insurance even though our travel agents tell us a whole saga about its importance. It's only when we encounter emergency situations like theft, flight cancellation, medical emergencies et al that we realize the importance of it.

Travel insurance is defined as the promise of reimbursement in the case of loss of your health and belongings when you are on a trip.

When we are on for a trip, we open ourselves to many risks and emergency situation which may cause tension and thus make our trip a stressful one.

Let's find out what all situations you might confront during your travel:

- Cancellation or Delays: If for some unexpected or unknown reason your flight gets delayed or cancelled, your travel insurance will cover you. The cover even includes bankruptcy of the airline.
- Medical Emergencies: If you fall sick or are injured during your travel, your travel insurance will give

you financial coverage.

· Loss or Stolen: If your luggage gets lost or stolen during your trip then your travel insurance will cover you as per the plan policy.

While taking up travel insurance cover most of us think about small things like luggage, cancellation and delays. It tends to skip our mind that travel insurance also takes care of major issues like our illness and accidents which we might encounter during our trip. It takes care of hospital and medical treatment while you are abroad.

Travel..... whether for business or pleasure should be accompanied by travel insurance. Travel insurance is specifically designed to cover you against the possible risks you may experience while travelling abroad. Travel insurance makes you prepared to tackle any unexpected situation that may arise while you are on move and gives you peace of mind.

So, next time when you will be on for a trip abroad, make sure to cover up yourself with travel insurance. There are wide number of providers who can offer you travel insurance. The cover and the options will vary according to the company policy.

So, before applying for travel insurance make sure to shop around and find out the right cover which beseems your circumstances and requirements perfectly. Don't opt for the first insurance cover that comes your way. Explore the market; educate yourself with all the terms and terminologies of the travel insurance cover that will help you to avail the best travel insurance.

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