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**Planning A Trip? How To Plan For The Unexpected**

**By Rita R. Powers**

Have you ever taken a trip where it seemed that everything went wrong? What should have been a

care free, relaxing vacation or an efficient business trip quickly turns into a stress-filled nightmare. No one likes to dwell on the negative, but the old saying "hope for the best, and plan for the worst" has a lot of truth to it. Many things can go wrong and planning ahead will help you avoid unwanted drama, stress and hassles. Travel delays or accidents, hidden fees and costs, lost or delayed luggage, medical or dental emergencies, travel accidents, rental car damage, potential terrorist attack alerts, emergency assistance problems, identity theft and more are common problems that can, and most likely, will occur on some occasion during trip taking. In hindsight could most of the hassles on that trip have been prevented or made more bearable by planning for the unexpected? Here are some tips for doing just that.

1. Start planning your trip early. Four to six weeks before you depart is not too early to start planning. If you are purchasing a comprehensive or all-inclusive package, make sure you research the agency you are dealing with. Some offer packages that guarantee no surprise up-charges or add-ons. If you don't understand their policies or package rates, make them explain it to you until you do understand it. Asking the right questions beforehand can eliminate disappointment over unrealized expectations. Know what you are getting for your money. Never assume that what you think you are hearing is factual until it is fully explained and you see it guaranteed in writing. If you are planning a business trip on short notice, use an agency that you trust, or one that you consider reputable. If short notice trips are normal for you, or if you know that travel could be required on short notice due to an emergency situation, keep a bag packed in your closet with the things you consider basic necessities. Include at least one complete change of clothes, and necessary toiletries. Also include a small amount of your regular medication, if applicable, and important account numbers and phone numbers. If packing space is at a premium, purchase sample size toiletries to keep in your "short notice" bag. Make sure it is of carry-on size for airline travel. This will take some stress off in the event that plans must be made quickly. If your luggage is lost or delayed, you will be glad you took the time to pack your carry-on bag in this manner.

2. Research your trip thoroughly. The Internet is a good choice for doing this. To get the best deals and the best accommodations to suit your preferences, there is no substitute for being informed and fully

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aware of what is available. In the information age, there are huge amounts of travel information available on the World Wide Web. Tickets, and even permits, in some cases, can be printed on your home computer printer from the Internet. Rental car reservations, hotel reservations are made easy for convenient prices and quality comparisons on-line.

3. Plan for the unexpected: Troubles can occur when you least anticipate them, so take along some peace of mind and protect your trip investment by purchasing travel insurance. Make sure the travel insurance you purchase covers job loss or transfers, uninhabitable accommodations, emergency assistance, travel accidents, delays, lost or delayed luggage, weather-affected cancellation, medical and dental expenses, terrorism, and identity theft. In addition, plans should offer flexible coverage periods for pre-existing medical conditions. Choose a company that answers all calls with a live person, not an automated attendant. Confirm all your purchases and reservations at a later time either on the Web or by phone to ensure no glitches have occurred.

4. Make sure you will have all the arrangements and paperwork you'll need- airline tickets, passports, visas, maps, rental car and hotel reservations, permits as well as health and travel insurance documentation. Some travel insurance companies like

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provide a

confirmation letter and "traveler hotline cards" to policy holders with critical phone numbers and contact information. Carry enough cash for emergencies, phone calls or unexpected fees. Don't carry large amounts of cash. Traveler's checks and credit cards are a better alternative. Make a list of all the pertinent numbers of your credit card, driver's license, visas, passport, ticket, reservation, prescriptions and any other important documentation. Include any emergency phone numbers to call if any of these items are lost or stolen. Put a copy of this list in your carry-on, and carry the other one on your person. Have someone you trust watch your home or apartment, or house-sit while you are away. Think about the things that need to be done in your absence- watching and feeding your pets, watering your plants, etc. If you don't have a house/pet-sitter, have a light left on inside your residence so it would appear that someone is home at night. If you have someone checking up on things periodically, have them rotate the lighting and retrieve your mail and your newspapers. Another option to this is to have your newspaper and mail delivery temporarily suspended. You can also put your lighting on inexpensive timers, which can closely imitate your normal lighting routines.

5. Write out an itinerary- before you head out the door, give someone you know and trust a written copy of your trip plans. This should include: Your estimated time of departure, mode of transportation (flight numbers and/or make, model and license plate numbers), the names, addresses and phone numbers (especially cell phone numbers) of all group members traveling, any relevant medical conditions that may affect you or your travelling companions. Also include your travel insurance policy names, numbers and beneficiary information, your hotels' phone number and address and expected time of arrival, time of return, and all pertinent return travel information. Make arrangements to contact the person holding your itinerary at specific intervals during the trip, and then again when your trip is over. Agree with your contact person on a procedure for contacting the authorities if you do not report

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in by a certain time. This can be especially important when traveling in high-risk areas of the world, or even anywhere outside the United States. In some cases, if you have a pet and choose to hire a reputable pet-sitter or house-sitter, this can be your contact person.

In short, the quality of your trip depends largely on proper planning for the unexpected. Most of us like to think that things will come off without a hitch, but the truth is that even with the best of planning, things can, and will go wrong from time to time. Planning early, thorough research, double checking arrangements, coverage and documentation, and writing out an itinerary may not completely dispel unexpected problems, but it does produce a peace of mind and assurance knowing that there is a plan in place to deal with the unexpected if it does come about.

This article was written by Rita R. Powers with support from CSA Travel Protection, providers of Travel Insurance and travel assistance services. For information on how travel insurance can add to your travel experience, please visit

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### **The Perfect Catch: Planning A Fishing Vacation**

**By Robert Coram**

When planning for a fishing vacation the first thing you have to know is what type of fishing would you like to do. There are so many different types from fly fishing to deep sea fishing to lake fishing that it is hard choose from, especially from the avid angler. If you care more for the location than the type of fish than pick a place you would like to go and see if those places have fishing nearby, which they probably do.

Many fishing trips are also planned depending on what time of year it is. In some bodies of water the fish bite more than at others for various reasons. When planning a fishing trip look into the fishing conditions at the place that you want to go and try to go when there is a better chance of the fish biting.

The type of trip also is based on the type of fish you want to catch because obviously you aren't going to go fly fishing if you want to catch a marlin. If you want a certain type of fish scout out where they are and go from there. When planning a fishing vacation there are so many things that factor in tow what trip you want to take by knowing what you want out of the trip it makes it that much easier to plan for it.

Lodging is also important when planning a fishing trips because many times the fish bite better early in the morning so you want to stay as close to the fishing area as possible. Look at lodges, hotels, and campsites beforehand and if you picked the trip make sure to make reservations well ahead of time as you don't want to get to a place that is full only to have to go further from the fishing spot.

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The most important thing to know when planning a fishing trip is what type of trip you want to take, whether it be by fish, area, or fishing style, knowing this will make the planning much easier.

Robert Coram writes about fishing vacations for

<http://www.fishing-universe.com>



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