

# Summer Travel Safety Tips



Science fiction author Ray Bradbury wrote, "Half the fun of travel is the aesthetic of lostness."<sup>1</sup>

By that he meant that as travel takes you out of your familiar world, you may *feel* a little lost. That can be a good thing. Sojourning for a while in a strange place, even if it's just another part of the country, is a great way to gain perspective on life.

However, actually *being* lost or suffering the loss of your personal property are not good things. To help prevent those while you're far from home, here are a few tips we've collected to make summer traveling a little safer.

## Personal Safety

*Buckle Up:* The national Centers for Disease Control reports that motor vehicle crashes are the number one killer of healthy US citizens in foreign countries. The CDC recommends that you ride only in marked taxis or ride sharing vehicles. Avoid overcrowded, overweight, or top-heavy buses or vans. And when walking, be alert when crossing the street, especially in countries where people drive on the left.<sup>2</sup>

*Avoid danger zones:* Every destination has areas that are known for crime. So before venturing out, ask your hotel clerk or short-stay host about places you should avoid. Tourists make attractive targets because of the extra cash and valuables they have to carry.

*Watch what you put in your mouth:* Your destination may be famous for its street food, but that doesn't mean all of it is safe for visitors to eat. This is another good question for your host. And of course, be careful when drinking local water. When in doubt, choose bottled.

## Financial Safety

*Alert your bank:* You will probably need to withdraw cash in the local currency. Talk to your bank or credit union ahead of time so that they can note on your account when you'll be

traveling. This way, your away-from-home transactions won't be flagged as fraudulent, and they can immediately block suspicious foreign activity on your account after you return.

*Use your credit card:* In addition to fraud protection, many credit cards include generous travel protections as part of their benefits—everything from extra insurance to concierge service if you run into a problem. Review these before you go. And like with your bank, alert your card company about your travel dates.

*Secure your mobile devices:* Besides being expensive to replace, having your mobile phone or tablet stolen can give savvy thieves access to your financial accounts. When you take your phone out with you, keep it in your front pocket or zipped into your handbag so it can't be easily lifted. Secure all your devices with passcode protection. If you can set them to unlock with a thumbprint or face scan, even better.

*Don't jeopardize your future retirement cash flow:* A costly overseas trip can be hazardous to your financial future—if you didn't save enough for it ahead of time. That great deal on an all-inclusive cruise, paid for on credit, will set you back in both interest payments and opportunity cost as it affects your investing.

If you love to travel, set up a special fund for it in your budget. Then you can see the sights without incurring unnecessary and unplanned debt. For some good ideas on how to be a financially responsible traveler, give us a call.

Have a great weekend!

Source: Efficient Advisors

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## Golf Tip of the Week



### Do Something Golf-Related Every Day

Whether it's working on your swing, your chip, or your short game, this 30-day challenge is a great idea for any golfer looking to improve their game.

First, which area of the game do you struggle with the most? Do you miss a lot of midrange putts? Are you uncomfortable with a wedge around the green? Whatever it is, it's time to commit to practicing the weakest part of your game every day at home.

Ten minutes or less doesn't sound like a lot, but you'll be shocked how it adds up over time.

That's not to say you shouldn't try to do a 30- to 40-minute session at the driving range – those are important too. The point here is to reduce the gaps in time between when you are practicing.

Tip adapted from Practical Golf<sup>i</sup>

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## Recipe of the Week

### Veg-Out Salad



Serves 8

### Ingredients:

#### Salad

- 1 cup red cabbage, shredded
- 1 large yellow bell pepper
- 1 large orange bell pepper
- 1 large red bell pepper
- 1 English cucumber
- 10 oz. yellow/red cherry tomatoes
- 1 medium carrot
- 5 green onions
- ½ cup parsley, chopped
- 2 Tbsp. fresh dill

**Dressing**

4 Tbsp. sunflower oil (you can use olive oil or avocado oil)

2 Tbsp. white wine vinegar (red wine vinegar or balsamic vinegar are good replacements)

1 tsp. Kosher salt, to taste

¼ to ½ tsp. freshly ground black pepper, to taste

2 cloves garlic, pressed

**Directions:****Salad**

1. Begin by prepping the vegetables. Shred 1 cup red cabbage, cut the bell peppers, and slice the English cucumber. Cut the vegetables into similar thinness and sizes. Peel and grate 1 medium carrot, halve cherry tomatoes, chop green onions (green part only), and finely chop parsley and dill.
2. Gently toss the vegetables in a large bowl.

**Dressing**

1. Mix the oil, white wine vinegar, salt, and fresh ground black pepper, then add chopped garlic cloves.
2. Whisk the dressing until it comes together then pour over salad (be careful to not overdress).
3. Refrigerate the salad for about 2 hours to give it time to absorb the dressing.
4. Serve and enjoy.

Recipe adapted from Olga in the Kitchen<sup>ii</sup>

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## Health Tip of the Week



### Sleep Tight with a Health-Giving Night's Rest

Sleep is one of the most important, health-giving things you can do for your body. When you sleep, your body heals itself in all kinds of ways, including metabolism, brain function, and tissue growth and repair. Here are some tips to ensure a better night of healing:

- **Schedule it.** Try to go to bed and wake up at the same time each day, including the weekends. Your body's internal clock will thank you.
- **Create a before-bed ritual.** Try a relaxing routine, preferably without electronics. Try incorporating activities like stretching or yoga, enjoying a cup of herbal tea, taking a bubble bath, or reading a good book.
- **No napping.** If you're having trouble sleeping at night, try to avoid afternoon naps to improve your evening snooze.
- **Sleep space.** Arrange your bedroom for a good night's sleep. Keep it cool (between 60°F and 67°F), quiet, and dark. You may want to try listening to meditations or "white noise." Make sure your mattress is comfortable and isn't ready for retirement (it's time to replace when yours is around 10 years old). Old pillows should be replaced too.

Tip adapted from The National Sleep Foundation<sup>iii</sup>

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Sources:

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<sup>i</sup> <https://practical-golf.com/practice-every-day-take-30-day-challenge/>

<sup>ii</sup> <https://www.olgainthekitchen.com/all-veggie-salad/>

<sup>iii</sup> <https://www.sleepfoundation.org/sleep-tools-tips/healthy-sleep-tips>