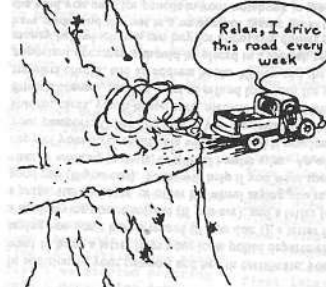


Simply not a man until he can navigate a ten-foot-wide mountain pass at night without headlights on. Cows love to graze on highways, and road engineers have long been in agreement that the best place to put a hairpin turn is at the top of a steep hill. You may decide that foreign drivers can negotiate these obstacle courses better than you.



If you plan to sell your car, take the title with you. Sometimes you can sell it legally; other times you need to know a few tricks. One is to sell it in the no-man's-land-between border posts. Another is to sell to a government official or other big wheel who is outside the law, or else to a diplomat or foreign resident who is legally exempt from it. For this you can advertise in foreign-language publications in places frequented by foreigners. Still another is to sell it in a country that doesn't require a carnet, hoping that the border officials won't notice the special stamp in your passport when you leave. Alternatively, some people have erased the stamp with lemon juice or salt water, gotten a new passport, or bribed the border guards. If the guards forget to stamp the car in, you're in fat city. Even if they do remember, usually your personal entry stamp and the stamp for your car will be put into your passport by different officials. If you can get the car stamp on another, pasted-in page, you can nip it out before leaving. Import duties abroad are high, and cars are expensive. If you do sell one legally, usually the buyer pays the tax. You should always check the regulations before selling the car. In some countries it's illegal even to put a for-sale sign on your car.

You can also buy or rent motor vehicles abroad, although some countries require enormous deposits on rentals. Cars rented in cities are generally 15 to 40 per cent cheaper than those at airports. Be sure to ask about any extra charges they may tack on and what insurance coverage is available. *

DUTY-FREE PORTS

Markets are not the only places that offer phenomenal bargains. Duty-free ports, located throughout the world, sell goods especially cheaply because they're exempt from local taxes. Some of the best known are Singapore and Hong Kong. For your car, be sure you keep up on inspection fees, road taxes, etc., or you could face heavy fines.

Kong. Here you can buy liquor, watches, cameras, and stereo equipment for less than half the price you'd pay in your own country.

HERBAL CURES

Depending on your personal attitudes and the availability of Western medical care, you may decide to take a naturopathic approach to your ailments. I can't personally testify to their effectiveness, but you'll find hundreds of local remedies abroad and the people swear by them.

For example, eucalyptus leaves crushed and rubbed on the body are said to be an effective insect repellent. You can also try garlic—the most potent germicide in the human diet—which will probably keep everything away. In a survival situation, a mixture of nicotine and spit is often recommended.

For diarrhea and other gastric upsets, herbalists advise drinking tea made from avocado leaves, plantain, or camomile three times a day, or else plain lemon juice. For coughs, you can boil together pine needles, cypress leaves, mandarin rinds, and honey, and then drink the syrup. Even if this concoction doesn't work, it sure tastes delicious.

These herbal cures probably won't do any harm and may in fact be very helpful. They've been around for thousands of years, and at least some of them must be quite effective.

RECEIVING MAIL

One of the most important is how to receive mail. Given the inefficiencies of foreign postal services, you can expect half your letters to get lost and the other half delayed. Many of the problems can be avoided, however, if you make things as simple as possible for the people who handle your mail.

The best places to receive mail are at American Express offices, at local post offices, and at your embassies if they offer mail service. In my experience, these three choices have been about equally unreliable. You can get a list of American Express offices when you buy your checks. When you pick-up your mail at them, the clerks may ask to see your checks. One will suffice, but even if you have none I doubt they'll refuse you a letter, especially if a little money changes hands. * Might be good to mention that you should avoid getting mailings there!

EARTHQUAKES

Severe damage from quakes tends to be fairly localized, so the chances that you'll be at the epicenter are not great. Nevertheless, every traveler should know what to do if one hits. If it feels like an express train is roaring through your room, then either you're in a cheap hotel too close to the tracks or else it's time to fly, not run, outside. If the exits are too far away, take cover under a doorway or sturdy table. Most people are injured in earthquakes by building components that fall on them, not by slipping into cracks in the earth. Stronger, better buildings are always safer than poorly built ones. Small tents are best of all.

** (See "Gotcher 'Flee Bag'?", No. 386.)

In an emergency you can have cash sent in a letter and take your chances on its arrival. If you have a credit card, the company may be able to forward you some money.

A faster and costlier way to transfer money is by cable to a bank or American Express office. Sometimes your cash will arrive in just a day or two, but stories of long waits are not uncommon. Unscrupulous banks may hold onto the funds to earn interest income, or else your cable may be lost in the bureaucracy. If a cable is indeed lost, it can take up to six months to get a refund. A friend in Pakistan told me he had money cabled and the telegraph people somehow managed to steal it from him. When he went to the police, they thought it was the funniest thing they had ever heard. Then undoubtedly they went to the telegraph office to collect their share.

For this reason I prefer to receive my funds by money order. Governmental currency regulations are no more strict with money orders than with cable transfers, but with a money order, if you have trouble with one bank you can always go to another, or even to another country. If the order is lost in the mail, it can be canceled quickly, especially if the sender has made a note of its number. I have it sent in a regular, unregistered letter, so that it doesn't look like anything valuable. Finally, I always ask for more money as soon as my funds run below \$300 or \$400.

CHANGING MONEY

Once you have your money, you'll be exchanging it all the time. Legal exchanges are covered here; black-market deals are deferred to the next chapter. If you change at a bank, your problems are minimized. Ask at several banks for the best rate; there's almost always a difference. The most advantageous exchanges are generally made in big cities; rates in small towns are often much lower. Sometimes travelers checks get a better rate than cash in banks.

The first rule in making independent exchanges is to know the rate in advance. You can find this out from Newsweek, the financial pages of major newspapers, by asking other travelers or resident foreigners, or by shopping around. If none of these methods is possible, don't worry; there's a foolproof way to get a good rate. Suppose you were in Colombia in late 1974 and wanted to change dollars to pesos. The going rate at that time was 35 pesos to the dollar on the semilegal street exchange. If you went up to a changer and asked the rate, you probably would have been told about 28. But what you would have done instead is tell him you had pesos and wanted dollars, and he'd have quoted you a rate of about 37. Then you would say you also had more dollars, and may be you'd just be happier converting them to pesos. At this point he couldn't really go to 28, the difference between 28 and 37 is too great to be a changer's normal margin of profit. So you'd have been offered a rate of 34 or 35 right away. A little more bargaining, and you'd be home. Money changers all over the world have told me that this reverse-rate trick is the mark of the experienced traveler. Incidentally, if you're wondering why he didn't say 42 or 45 when you told him you wanted dollars, the answer is that, since he thinks you have pesos, he assumes you've already made one or more ex-

changes and know approximately what the fair rate is. Once you do in fact know the rate, ask around in shops, banks, and on the street for the best offer. Often you'll want to change a little money at borders, so that you'll have some cash before entering a country. Since there are no changers at some borders—and even when there are—it may pay to buy the currency well before arriving at the border. For example, nowhere in Bolivia (in 1974) could you have gotten more than 22 pesos to the dollar, but in Buenos Aires the legal dollar rate for Bolivian pesos was 30. The further a currency gets from the things it will buy, the lower its value becomes, especially in inefficient money markets like those found in the less-developed countries. *

If you know in advance what the black-market rates are in countries you'll be visiting, you may be able to get an even better rate by buying money in financial centers like New York, London, Zurich, and Hong Kong. Overseas editions of Newsweek magazine give both the official and the free-market rates for many currencies. The free-market rate is the rate at which large sales and purchases are being made in international money centers, and is always a close approximation to the black-market rate, except perhaps in times of extreme national emergency. If before leaving Europe you know, for example, that the rate for dirhams is on the Moroccan black market, you may discover that you can save money by picking up a few in Zurich or London. Of course, before making the exchange, you should ask the Moroccan consulate or a travel agent whether it's legal to import dirhams into Morocco. If it's not, you may not want to go through the bother of hiding the dirhams on entry, especially if the deal in Europe isn't that good.

Information about restrictions on the amount of local currency you may bring into a country can be obtained at consulates or by checking the *Travel Information Manual* (TIM) that is sent each month to travel agents. The obvious way to get around these restrictions is to hide the money on entry. Body searches at borders are extremely rare. In fact, I've never been subjected to one except en route to the United States from an airport in Colombia.

Another problem with advance purchases is that the currency you buy may lose value before you arrive. There's no way around this risk, but you can minimize it by finding out if the free rate has changed much in the past. Besides, you may get such a good deal on a currency (especially if the seller thinks it's on the way down) that you'll still be ahead even if it undergoes a significant devaluation.

Countries will usually trade in their own and neighboring countries' currencies. It is easy to change Mexican pesos for Guatemalan quetzals, especially in towns near the border, but in Panama it is almost impossible to trade balboas for pesos, let alone quetzals. Sometimes, though, independent traders will deal in currencies banks won't touch. **

Whenever you change money, even at banks, check to see if the bills are good. Counterfeits are usually of low quality, with the fine lines not detailed. Also check the dates on bills. A friend I met in Sikkim once changed several hundred German marks with a street vendor at what he thought was a great rate, only to find he'd gotten worthless Czech inflation money.

***—And don't accept torn or damaged dollar bills of any kind. You'll find that no one else will take them! It happened to me with 100 dollars once!

Financial Information

TRAVELERS CHECKS

Travelers checks are not cashable everywhere; therefore you should bring plenty of green folding money. I always carried at least \$30 in bills, including perhaps ten singles for unplanned expenses like airport departure taxes. Sometimes when I was contemplating a major black-market deal, I had as much as \$2,000 in cash. But carrying that kind of money regularly is risky. Travelers checks are safer, and there are ways to convert them into dollars for use on the black market. (Risky!—We don't recommend *Al-Bd.*)

You should get your checks in several denominations, from \$10 to \$100. Tens are most convenient when you need only a little money at a time, but if you get a hundred tens you'd have a bulky bundle, and in places that have a per-check cashing charge your losses would be substantial. Likewise, if you have all hundreds, you'll lose money on exchanges when you need only \$20 or so in local money before leaving the country. The extra money will have to be changed into another currency, usually at a loss. Also, there'll be times when you'll be able to cash a small check but not a large one. One German in Afghanistan who had only nitties had to travel two days on an empty stomach to get to Kabul, the only city in the country where he could cash them.

Most travelers-check companies will charge big checks to small ones for free, but you should ask about this before you buy the checks. To facilitate getting refunds on lost checks, keep at least one list separate from your checks. I usually kept two lists and exchanged one with my traveling companion. Keep the checks with your cash and passport in a money belt big enough to accommodate them all. If your checks are stolen, report the loss immediately. If there is no refund center nearby, get a police report before applying for the refund. In London I saw a woman who'd used several weeks before reporting the loss; she got stalled two more weeks before receiving her refund, whereas I got mine on the spot.

American Express is the most common brand of travelers checks, but First National City is reputed among travelers to be far quicker with refunds. My favorite checks are Barclay's; they don't have the usual 1 per cent commission charge, and they're as acceptable as any. Sometimes you can get other checks free at special sales at banks. You may want to buy a few American Express checks, though, to be able to use the company's mail service. In the last several years people I've been meeting on the road seem to be using this mail service less and less, relying instead on ordinary post offices. Whichever checks you buy, be sure to get a list of overseas refund locations. If there are only a few in the places you want to go, look for another brand.

LETTERS OF CREDIT

A traveler's letter of credit is a document from an interna-

tional bank which states that you have a certain quantity of money, usually at least \$1,000, on deposit with that bank. To draw upon the deposit, you go to one of the bank's own branch offices or to that of a correspondent (affiliate) bank abroad. The teller will deduct the amount you want to cash from the total on the letter and give you change in dollars, travelers checks, or local currency, depending on your preference and local regulations.

Unlike travelers checks, letters of credit don't attract thieves. However, they are negotiable only in big cities. For the latest information on letters of credit, ask at an American Express office or at a very large bank, such as Bank of America.

MONEY TRANSFERS

If you don't take your whole stash with you when you leave, you should make arrangements with your bank for money transfers. Usually this involves leaving your passbook with the bank, or opening a joint account, or giving power of attorney to someone you trust. It may also be worthwhile to transfer your account to a large international bank.

It's wise to have money sent well before you need it. It is very common to see people, especially inexperienced travelers in Europe, waiting for days in front of American Express offices for money that hasn't come in, sometimes even having to beg for cash. This should never be necessary. Although others may prefer cable, in my opinion the best way to have money sent is in the form of several \$100 to \$500 international (not domestic) money orders, wrapped in opaque paper, and mailed as an ordinary letter. The money orders can be converted into travelers checks or local currency abroad. This is easiest if your money order is relatively small and is sent from a major bank with affiliates overseas. Large foreign banks have files of the signatures of each other's officers, and you can get a list of your bank's affiliates. Just about any capital city in the world will have a branch of Bank of America, Citibank, or Chase Manhattan, or have at least one foreign bank that acts as their agent abroad.

Even if your order is from a small bank, having it converted into travelers checks should pose no problem. When you know what the exchange rate will be, you can send the money order to your bank, and ask the bank to make the exchange at a more favorable rate if possible, and to send you the money in foreign currency. Personal checks, unless signed by a Rockefeller or a Rothschild, are virtually worthless. *"Hal Amen! Minimum 30 days to clear!"*

Some of the countries with the weakest currencies won't allow you to cash your money orders for dollars or even travelers checks. You can get this information only on the spot. Your friend who is mailing the order, must not take the word of employees of the bank at home, they just don't know. If you haven't let your funds get too low, you should therefore try to have your orders sent to a major financial center, or at least to the capital city of a country with a stable currency—unless you're happy to receive local currency converted at the official rate. In countries that have especially weak currencies, you may not be able even to receive money orders that are denominated in local cur-

Always ask if there are any exchange charges before ripping out and signing your checks. When there are per-check charges, change big ones or alternate exchanges with a friend. You should also check all arithmetic and count your change right at the window even if you keep people waiting, because once you leave you may not get the account settled.

You can save up to 20 or 30 per cent on exchanges by keeping your eyes open and asking around. Once in Leticia, Colombia, I found out that street vendors were giving 8.5 Brazilian cruzeiros per dollar. At the same time they were giving 25 Colombian pesos per dollar, and one cruzeiro for 3.5 pesos. By exchanging dollars for pesos and then pesos for cruzeiros, I got over 7 cruzeiros for each dollar, a saving of about 10 per cent. A few days later the street vendors closed the gap, but not before I'd made a few weeks' spending money. The same maneuver in Ecuador netted me 61 peruvian sols per dollar instead of the direct rate of 50. At times when some travelers were getting 11 Argentinian pesos for each dollar, others got 16. And let me assure you that it feels mighty good to travel in a country where everything, besides being cheap to begin with, is also 50 per cent off.

BORDERS

Once you've obtained your visa, there's still the border to get through. Smaller border posts are usually, but not always, cheaper and easier. Here again the hassles are rare. If you arrive during an official working day to avoid extra charges. Be courteous and friendly.

Never get upset about a delay or search. You're much less likely to be searched if you don't seem to mind it. I've never had a body search on entry into a country, and women are searched even less often than men. With practice you'll learn when it's best to act smart and best to act stupid. Watch customs inspectors for sticky fingers. If you're asked for a gift, politely refuse, but never, never insult an official. He holds all the cards. At one border crossing a guard asked for money from a friend who knew he didn't have to pay. He said he was a friend of the French ambassador, asked the guard's name, and headed to a phone. The guard capitulated. If you're underdeclaring currency, hide the excess. Count out the amount you're declaring to them loudly so they can't steal any. And don't lose any cards or papers they give you which you're supposed to present on exit.

You probably realize by now that bureaucratic regulations fall into two groups: the ones that exist mainly for the benefit of government bureaucrats and the upper classes; and those that really help the people. It's fun and challenging to get around the first kind, but don't violate the latter. People in most countries are oppressed by their bosses, their police, and their governments. They've got enough problems without adding you to the list.

LEGAL HASSLES

Once you're inside a foreign country, a little common sense will keep you out of trouble. Don't express political opinions to strangers in totalitarian states, and don't take pictures in restricted areas. Don't take people's packages through customs for them. They may contain contraband

Imagine what would happen in Iran if the package contained narcotics. If you're a dual national, find out what your obligations to the second country are before you arrive—unless you want to find yourself in the army. If you lose your passport, get a police report and then go straight to your consulate. If you are involved in a serious hassle with the law that may involve arrest, run, don't walk, to your consulate, or, even better, to the nearest border. If you are arrested, insist politely on speaking with a consular official. It pays to keep in touch with your nearest consulate when you travel through disturbed areas. Read newspapers and ask questions to find out if the rebel forces are about to attack your town. Be on guard if the government is mounting a heavy propaganda campaign against any group of which you are a member. One friend of mine almost got lynched by a Pakistani vigilante squad which had been led to believe that foreign hippies were responsible for all of Pakistan's problems.

Finally, if the people around you suddenly jump to attention at the sound of some martial music, get up yourself and try to look at least as solemn as everyone else. In some countries, not showing the proper respect for the national anthem is a serious offense, especially if committed by a dirty hippie.

Consulates of different nations have distinct policies on how to deal with problems their citizens encounter. However, the limitations on their power are similar, with the policies of the United States providing a typical example. According to a 1972 leaflet entitled "Youth Travel Abroad," U.S. consulates can:

- (1) request emergency assistance from foreign officials or benevolent groups if you're destitute, sick, injured, or stranded;
- (2) get in touch with relatives or friends for funds and guidance;
- (3) give suggestions for possible sources of financial assistance;
- (4) visit Americans in trouble and provide the names of local attorneys or physicians;
- (5) help locate missing Americans;
- (6) aid in transfer to a safe area during civil unrest or natural disaster;
- (7) make sure you receive equal treatment under foreign laws.

They can't:

- (1) furnish cash or loan money if you're stranded or broke;
- (2) cash personal checks;
- (3) arrange free medical service or legal advice;
- (4) provide bail or get you out of jail;
- (5) substitute for a travel agency.

Other official sources indicate that they can't interfere with officials, or interfere with local laws, nor can they request preferential treatment for a detained American unless his physical or mental health requires it. They can apply to Washington for a repatriation loan, but it takes time, and the answer is often negative.