



STAYING SAFE ON VACATION

When people are far from home, looking to relax and have fun -- and often loaded with goodies like digital cameras and laptop computers -- they become the prime targets for thieves around the world. Even the most conscientious traveler is risking theft.

The danger for Joe Vacationer starts at the airport, where he has to guard against sophisticated pick-pocketers and corrupt luggage handlers. Even when he leaves this frantic setting and arrives at his holiday destination, Joe still has to look out for locals who prey on tourists like him.

Here are some tips to help you minimize your risk and keep you from becoming Joe Victim.

Before you go:

Make a list of all the valuables you're taking with you in case you have to report any thefts to police or your insurance company later on. Once you arrive at your destination, you can compare what you have on you with what you have on your list (don't forget to do so again after your return trip). Furthermore, photocopy important documents like your tickets and passport.

At the airport:

Keep valuables on you. If your valuables are in a carryon, it's less likely that they'll get lost. If you have to transport anything of value in a suitcase, make sure it's at the bottom of it -- underneath your clothes, for example. This will shrink the window of opportunity for thieves (including unscrupulous baggage handlers) who might have only a few seconds to go through your stuff.

Seal your luggage:

Invest in high-quality luggage and buy separate locks for zippers (preferably combination locks). Seal checked baggage with tape so you can tell if it's been tampered with once you get it back. You can also use tape to make your bags more easily identifiable. The quicker you recognize them, the quicker they'll be off the baggage carousel and into your safe hands. This step will also serve to prevent someone from taking them by mistake.

Keep your eyes open:

When you're in the airport, never leave your bags or other belongings out of your sight. As a precaution, try to have part of your bags touching you at all times, even if it's just a strap around your wrist when you've put them down; that way, if someone tries to take or open them when you're not looking, you'll be able to feel it.

Carry a money belt:

Keep all of your cash and important documents in a money belt, making sure it's hidden from immediate view at all times. Exclude money you need for the day and documents you use regularly, like your passport, so you won't have to continually access your money belt in public. Never let the belt get out of your sight if you're staying somewhere like a hostel, where access isn't well controlled.

Keep a secret cash stash:

You wouldn't put all of your savings into one sock, so don't put all of your money in one pocket. Travel with a cheap wallet that you won't miss should it get stolen, and keep only enough cash to get through the day ahead. Then, stash a little extra cash somewhere else on yourself. That way, if the wallet gets lost or taken, you'll still have money to get back to your hotel.

Use traveler's checks:

Traveler's checks can provide extra security, as long as you use them wisely. Don't go to the trouble of buying them only to put the stubs in the same place as the checks themselves; that makes them just as vulnerable as real money. The stubs should stay in your money belt, and the checks should go in your wallet.

Don't make yourself a target:

Keep a low profile by figuring out where you're going in advance. Thieves are always on the lookout for people wandering around in circles trying to read directions off a map. Be especially alert in crowded places like subway stations, where even locals are targets.

If possible, stay away from places where other travelers are likely to gather -- they're the perfect hunting grounds for thieves and con men. Venture out from hotel bars and restaurants. If you do go to touristy places during your trip like landmarks or train stations, be extra vigilant about your belongings. Try not to get swept up in any big group; however, at the same time, don't isolate yourself as a target. Blend in as best as you can.

Camouflage your rental car:

Cars that are obviously rentals tell would-be thieves that the driver is in unfamiliar territory. Try to camouflage yours, and ask the rental agency for an anonymous model without a bumper sticker of its logo on it. Sticker-free models are increasingly the norm, so, this should not be a problem. Keep all of your valuables and tourist paraphernalia, including maps, bags, souvenirs, and the like, either in the trunk or simply out of sight. When parked, leave your empty glove compartment open to discourage thieves. They won't break in if they can't see anything worth taking. Ask your hotel concierge about the safest places to park overnight.

Be careful with currency exchanges:

Try to get enough cash changed for your trip before leaving home. If you do have to hit up a currency exchange, don't bring your baggage along. During the exchange, double-check that you're getting the right bills. Places that serve tourists (and don't worry about repeat business) are more likely to try to shortchange you.

Watch out for scams:

If you know the scams that are out there, you'll be better prepared to defend against them. Look out for fake beggars, one of many brands of con men who prey on out-of-towners who don't know any better.

Another scam that cashes in on foreigners' ignorance involves impersonating cops. Men who present themselves as local police will ask to check wallets for "counterfeit" money and, after finding some, "confiscate" it. Never hand over your wallet to anyone.

You should also be suspicious of overly helpful locals. If one man gives you unsolicited advice about where the safest place to keep your valuables is, you can bet he has an accomplice waiting to lift them from there. Look out for anyone who "accidentally" bumps into you; he may have picked your pockets during the collision. Also beware of the two-man

version of that trick, where one guy distracts you by asking you something while the other makes off with your money.

In general, always keep a distance from strangers. You can be in danger from pick-pocketers and scam artists even if you take precautions like hiding your money and keeping a low profile. Remember: If they can't get near your stuff, they can't take it from you.

Enjoy your vacation. Follow these tips, and you'll greatly decrease the chances of having your vacation ruined by the loss -- accidental or not -- of your money or valuables.