If you ask a representative sample of baby boomers that are approaching their retirement years what they are looking forward to the most about retirement, the most common answer that comes back is, "travel". There is something about the romance and fun of travel that appeals to us as we think about stepping out of the work world and doing things we have been hoping to do for all our lives. And travel has that sense of adventure that calls to us when we look forward to a time when our responsibilities are few but we have the resources to realize our dreams.

If travel is a major objective of your retirement planning, the earlier in life you get started planning your travel adventures, the more fun your trips will be. They say that anticipation is half the fun of a trip. So why not start now planning for your various destinations and the adventures you want to have when you get there?

If the baby boomer got a chance to travel during those child rearing years, you no doubt already have some solid travel disciplines in place to use for routine trips. Most of us have learned to travel smart from business travel or traveling to see family over the years. But it's a good idea to review your preparation check lists when you start thinking of longer trips, perhaps to more exotic and unknown locations such as Europe, The Middle East or South America.

Remember that when you are retired and planning longer trips, that is going to present some unique challenges in terms of packing. Its one thing to pack for three days in Orlando but its something else entirely to pack for two weeks in Germany or Greece. It takes an experienced and prepared traveler to only take the essentials and to keep your packing light and efficient. Some core principles that will help you include...

- . Take things that don't need pressing or a lot of maintenance. If you can use the same garment over several days, that cuts down on your bulk considerably. You can even rinse out wash and wear garments in your hotel room and hang them up in the bathroom while you sleep and they will good as new in the morning.
- Don't pack it. Buy it. It might pay to pick up some of your disposable items when you get to your destination. You can buy your toiletries and even a garment or two if something gets left behind once you arrive. And by not taking a lot of disposable items, you cut down on the chances you will have trouble with security.
- . Check your bags. You see people who try to drag everything on board with them to avoid baggage claim. These are your rookie travelers. Better to trust the airline with the bag and be prepared if your bag gets lost than to have all that struggle trying to get everything into bags you can take on board.
- . Be prepared to lose your bags. Just pack a small carry on with what you

must have that first night in the hotel. Include small items for changing clothes, sleepwear and hard to replace toiletries so if you do find your bags didn't make the trip, you can stay comfortable until they catch up to you.

Be smart and think ahead about where you are going and what you will need there. Read as much as you can about your destination and book your accommodations well in advance so you know you are expected even in a part of the world that is new to you. These kinds of preparations will make your retirement travel fun and exciting and keep you on the road regularly for many years to come.

PPPPP 639