

STRATEGIES



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Why travel?

A well-worn debate exists over the difference between tourist and traveller, and the gist of the argument goes something like this: the bumbling, self-absorbed tourist sits by the pool and complains about service, while the curious traveller, carrying just a small guidebook, explores backroads on a journey of discovery. In other words, the traveller is cool, the tourist is not. And as Evelyn Waugh, the prolific English travel writer put it, “The tourist is always the other chap.”

To me, this seems a pointless differentiation. Far more pertinent is whether we get away at all. As a society, Canadians tend to dismiss travel as a strikingly unproductive use of time, and every year, millions upon millions of vacation days go unclaimed. Travel, it seems, has fallen prey to the three modern horsemen: *time* (too little of it), *connection* (too much of it) and *the ‘soon-as’ disease* (As soon as I get my promotion, As soon as I pay off the mortgage, As soon as I retire.)

After twenty-five years of crisscrossing the globe as a writer and photographer, I believe in travel as a basic and elemental force for good. The road is humbling. It pares life to the essentials, and reminds us the planet is vast, complicated and richly diverse. In a polarized world, it engenders sympathy and fosters understanding of those with different backgrounds, histories and beliefs. In its randomness and unpredictability, travel demands courage, and also teaches it. The whole magical

This edition of *Strategies* is dedicated to that sense of wide-eyed wanderlust in all of us. If that’s yet to be ignited, let Canadian adventurer Bruce Kirkby inspire you with his thoughts on why you should travel. Maybe you’ve already been so inspired that you’ve decided to take an extended trip to another country for work, study or for the love of travel itself. If so, Aaron Hector’s travel visa tips can help you plan for that by ensuring you’ve got the right documents in place. Speaking of planning, when booking your next trip you might want to consider a few ways to avert potential travel-related risks. I’ve written a short piece on ways to give yourself a little extra reassurance by taking a few cautious measures in advance. Finally, T.E. Wealth client Ali Macgee takes us inside her world of scooting around ours. If you have mobility issues, she’s got great news: you can still go almost anywhere!

Don’t forget to check out details on our upcoming Speaker Series events across the country. These have been growing in popularity since we started them almost a decade ago. Join us for an evening with Mike Downie, brother of the late Tragically Hip frontman Gord Downie, or with international explorer Bernard Voyer.

We hope you enjoy this travel edition. Feel free to share it with others who may want to subscribe.

Lucy Conte, Editor-in-chief



INSIDE

U.S. travel visa tips for Canadians — p3

Travel risks you should plan for — p4

Scout right ‘round the world — p6

T.E. Speaker Series: It’s Hip to be here! — p8



process reminds us of the elemental value of friends and family, and ironically, illuminates in a way nothing else can, the precious nature of our own home and community.

Travel is fundamentally an investment in ourselves; an investment in wisdom, skills, knowledge, perspective, and experience. In a society obsessed with

accumulating clutter, it is worth remembering that science clearly shows 'new experiences' as far more likely to yield long-term happiness than 'new things.'

Admittedly, some of my travels may seem a tad extreme, taking me from Mt. Everest to Arabia, from Africa to the high Arctic. I've crossed Iceland by foot, Mongolia by horse, and traversed Greenland's coast by sea kayak. Most recently, I took my young family on a 22,000-kilometre, six-month trip, travelling without the use of airplanes from our home in British Columbia to a Buddhist monastery in the high Himalaya, where we lived in a small earthen room with the head Lama. But I've also spent glorious weeks at Canadian cottages, enjoyed wine tours in Bordeaux, and returned year after year to

major ski resorts.

If I had one observation to share from these decades of travel, it would be this: it simply doesn't matter how big or small the journey is, or whether you appear 'tourist' or 'traveller', as long as the vacation is meaningful to you. If you have a dream, just do it, I say. Don't overthink it. There are

only so many tomorrows.

And if planning the next escape feels confusing or unfamiliar, here are a few simple concepts to aid the process:

GO LONGER. On any trip, time equates to wealth, so consider going just a bit longer. Don't worry about missing things back home. Invariably you will return to find nothing has changed.

TAKE LESS. Free yourself from the anchor of heavy suitcases, and pack minimally. Anything you find yourself in need of, you can buy on the road, and such purchases often make the most meaningful souvenirs; an alpaca sweater from Ecuador, an umbrella with Haida designs.

SEEK PEOPLE. We tend to be drawn by landmarks (the Sydney Opera House, Angkor Wat, the Eiffel Tower), but the most enduring memories are usually interactions with people we meet along the way. So open yourself to this possibility. Smile often. Poke your head around corners. Learn to say hello in the local language.

SPEND LESS. Generally, the more expensive your accommodations and meals, the greater the veil between yourself and the local culture. But there is nothing wrong with occasionally splurging and treating yourself!

BE CAREFUL, BUT NOT PARANOID. The world is not inherently dangerous. Use your head, trust your instincts, and if uncertain, seek expert advice.

PLAN LESS. Avoid the temptation to jam-pack your itinerary. Instead, slow down and trust in serendipity. Linger. Follow your nose. Explore.

TRY SOMEWHERE NEW. Whether it is a new restaurant, hotel, country or continent, stepping out of your comfort zone often yields the greatest rewards.

TAKE TIME TO SEND A POSTCARD. Every market, museum and beachside shack around the world sells postcards. Why not buy a few, and send a message to friends and family back home. The little things matter. And I bet you've never seen an email or Facebook post taped to a fridge door!



Bruce Kirkby is a Canadian adventurer, photographer, and writer.

U.S. travel visa tips for Canadians

There are many reasons you may travel to another country. While most do so for vacation, others will travel to attend school, seek medical treatment, or for temporary or permanent employment. Whatever the scenario, there are different admittance requirements set out by each foreign government, and if you're offside with them, it could result in anything from a hefty fine to a permanent ban. Since many of our readers travel to the U.S. for extended periods of time, I'll review a few visa scenarios that apply specifically to Canadian citizens seeking travel visas for that country.

What is a visa?

Before you travel to a foreign country, the authorities of that country will review your situation and determine whether you qualify for entry. If approved, you'll be issued a visa which is generally stamped or glued inside your passport. There are non-immigrant visas that relate to people who only want to visit a country temporarily, and immigrant visas for those who wish to immigrate on a permanent basis. Each category contains various types of visas, with scenario-specific requirements. It's important to note that a visa allows you access to a port of entry such as an airport or land-based border crossing, but the ultimate decision of whether or not you'll be allowed inside the country rests with the border agent.

What is the Visa Waiver Program?

The Visa Waiver Program (VWP) allows citizens of 38 participating countries to travel to the U.S. for business or tourism for up to 90 days without obtaining a visa. A common misconception is that Canada is one of the 38 participants, but it's actually not.

What about Canadians travelling to the U.S.?

Canadian citizens are eligible for entry into the U.S. without a visa for up to six months, and commonly travel south for vacations, medical treatments, and business for their Canadian employer. However, this does not apply if you have a criminal record or if you have previously been deported or removed from the U.S. The same rules also do not apply to permanent residents of Canada. However, if a permanent resident is a national of one of the 38 participant countries of the VWP, they will be permitted to visit the U.S. for up to 90 days without obtaining a visa prior to entry.

How does the six-month limit work for Canadians?

The six months (180 days) is not based on a calendar year, but on a rolling 365-day period. If you get this wrong and assume that you can stay from July 1 to December 31, and then continue that stay from

to be made to the U.S. Citizenship and Immigration Service (USCIS) by filing form I-539. There is a filing fee of \$375 USD. USCIS recommends that you apply at least 45 days in advance, and you'll need to have a good reason for the extension to be approved.



January 1 to June 30, you can face serious penalties which could include a travel ban of three years (and up to 10 years on unlawful presence exceeding 365 days). Furthermore, this could result in you being classified as a U.S. tax resident making you subject to U.S. taxation on your worldwide income.

I'm a Canadian citizen and I need to stay in the US longer than six months. What can I do?

First and foremost, get permission in advance. Requests to extend a stay beyond the six-month allotted time must be made *before* the authorized period of stay expires. The application needs

Attending a U.S. School

Compared with other nationals, it's relatively straightforward for a Canadian to obtain student status (F-1 or M-1 visa categories) for study in the U.S. You will need to:

- Be enrolled as a full-time student at a school which is approved by USCIS and obtain an I-20 form from that school.
- Pay the SEVIS fee of \$200 USD. The SEVIS (Student and Exchange Visitor Information System) fee helps to cover the operational costs incurred by the Department of Homeland Security to manage the program that contains data relating to students and exchange visitors.

- Be proficient in the English language.
- Have sufficient financial resources to support yourself for the duration of your studies.
- Maintain a residence in Canada which you can return to.

It's important to note that while you're attending school your employment options will be very narrow and are often restricted to working on campus. Furthermore, a student visa will allow you access to reside in the U.S. during your studies, but upon completion you'll be expected to return to Canada.

Moving to the U.S. for work

To work in the U.S., you generally need to first apply for either a non-immigrant (temporary) or immigrant (permanent) visa. Your prospective employer will need to be involved in the process and file a petition with USCIS on your behalf. The petition will need to be approved before you can apply for the visa. It's important to note that there are very specific criteria and requirements involved when eligibility for working in the U.S. is being determined. These specific

requirements are outside the scope of this article.

Another option for select individuals is to apply for NAFTA Professional (TN) status. This allows citizens of Canada and Mexico to work in prearranged business activities for U.S. employers, as long as their profession is on the NAFTA list.* This list includes professions such as accountants, scientists, engineers, doctors and many others.

Other ways to immigrate to the U.S.

If you have immediate family members who are U.S. citizens, you may be able to have one of them sponsor you.

If you don't have family residing in the U.S. or a U.S. employer, but do have an entrepreneurial spirit, then you could be eligible for an immigrant investor visa.

These visas are for those who invest in new projects with the plan to create jobs in the U.S. The minimum investment in these projects is generally \$1,000,000 USD, but in certain circumstances this minimum is reduced to \$500,000 USD.

For Canadians, visas are issued by foreign government offices in Canada and their fees, requirements and process times may vary. When applying, it can be easy to miss – or misunderstand – something, so you may want to speak with an immigration consultant before submitting your paperwork. Living outside the country for an extended period of time can also impact your financial plan and tax obligations in your home country, so make sure to speak with your financial planner to see if there are any adjustments you need to make.

*Aaron Hector, Financial Consultant
Doherty & Bryant Financial Strategists*

**Note that with the NAFTA negotiations taking place between Canada, the U.S. and Mexico, it is uncertain what the future of the TN visa status will be.*

Information in this article was obtained from the following sources:

uscis.gov
travel.gc.gov
ca.usembassy.gov
travel.state.gov
settlement.org

Travel risks you should plan for

With endless possibilities now open to travellers, the world has become accessible in ways that were once unimaginable. This can make planning your next getaway an exhilarating experience, so the last thing you want to think about is how your vacation might go off the rails. But as the old adage goes, you've got to hope for the best and plan for the worst – especially if you're in the high-net-worth category.

You're probably familiar with basic travel insurance policies which cover things like cancellations, medical expenses and loss of – or damage to – your property. But this may not be enough. Most high-net-worth people have a more complicated lifestyle, which can make them susceptible to greater financial loss. Here are a few ways you can protect yourself, your family and your personal property by using a bit of travel smarts and ensuring your policy has got you covered.

1. Cybercrime

The more devices connected to a single household and the greater the number of family, staff and advisors that you communicate with, the greater your risk of becoming a victim of cybercrime. "As

hackers and cybercrime increase, the high-net-worth are going to become more of a target," warns Kurt Thoennesen, vice president of Ericson Insurance Advisors.

Some insurance providers are starting to offer protection for losses due to cybertheft, but it's a good idea to be conservative about what information you share through electronic devices, whom you share it with and how often you communicate. Never share banking information or passwords this way.

You should also restrict the level of detail you share with people on your social media accounts about your travel plans. You may want to think twice before posting that pic of the plane bound for Fiji, letting everyone know you'll be gone for two weeks. It

doesn't take much for cyberstalkers to figure out where you live or get other details about your lifestyle and income. You can start by adjusting the privacy settings on your media accounts so that only select people can see what you post – not everyone who comes across your profile.

When using technology abroad you should know that, in some countries, every time you log on to your computer you're on a government network – and nothing is private. This is currently the case with China. So, if you're a business traveller with sensitive information on your laptop, know that it could be scrutinized by a government agent. The same is true with your cell phone. Using a VPN (virtual private network) isn't a guarantee

that you'll be fine. If you're particularly concerned, you can travel with a separate laptop or smartphone loaded with just the information you need for that particular trip.

2. Property protection

With more frequent catastrophic weather worldwide comes an increased chance of damage to your vacation home. Flooding and wildfires have become more common in recent years and are expected to continue to rise. Your financial planner can work with you and an insurance provider to assess your risk and ensure you've got sufficient coverage.

Don't forget to protect your primary residence as well while travelling. Consult

3. Know where to go

If you're up for a really authentic travel experience (who doesn't like to hit upon a local gem?), do your research beforehand and know which areas are safe and which are not. The U.S.-based security consulting firm TorchStone advises that you consult with a travel company that knows what the current conditions really are. It also helps to speak with friends who have been to your destination. While there, avoid drawing too much attention by wearing flashy jewellery, stay in populated areas and use the local currency rather than American dollars. Your debit or credit card can be stolen or scanned



with a security expert who can help secure your home without making it feel like Fort Knox. They can devise a home protection plan that uses as much or as little technology as you're comfortable with. But don't underestimate the value of having a family member, friend or neighbour keep an eye on things for you as well. According to AS Solution, a provider of international protection services, the most important factor in effective security is people. When protective security succeeds in averting a breach it's often because people did the right things, in the right way, and at the right time. This means having qualified professionals install and monitor the right systems, and having a neighbour or someone you trust keep an eye on things and report anything suspicious in your absence.

even when in a protective radio frequency ID sleeve, so leave these in your hotel room safe and stick to using the hotel ATM only.

If you need ground transportation, familiarize yourself with local traffic laws before deciding to drive yourself. In some countries, you could be found criminally liable for a relatively small incident like a minor traffic accident. If hiring a driver, use a trusted, vetted source that's very familiar with the area and well trained.

4. Extended travel protection insurance

A typical travel insurance policy will cover things like cancellation insurance, emergency medical or dental procedures, and loss of luggage or theft. But for some high-net-worth travellers, this one-size-fits-all approach may not be enough.

A *Globe and Mail* article published in 2017 notes that kidnapping and ransom demands are more common than you might think – and don't necessarily apply to high-net-worth people alone. When I mentioned to a colleague that I was writing this article, he told me that he'd once been physically forced to withdraw money from an ATM while on a trip abroad.

You might be surprised to learn that your insurance policy can cover not only a ransom payment but also the crisis management team of specialists to negotiate the release of a loved one, as well as the resulting psychiatric care or loss of income that would follow such an event. You can also get coverage for boat, bus or aircraft hijacking, as well as car-jacking of your personal or rented vehicle.

Think this sounds overly cautious? Maybe. But ransom payments are a popular source of revenue in places like Mexico and other Latin American countries, the Middle East and some African nations such as Nigeria and South Africa. It may be more difficult to get coverage for countries such as Syria, Iran or Afghanistan where advisories against all travel are often in effect. Before you start planning, check out Travel Advice and Advisories, the Government of Canada's official source of destination-specific travel information.

If you're into high-risk activities like skydiving in Scandinavia or tiger-watching in Thailand, you could be refused medical coverage if you suffer an injury while participating. Though a worldwide disability policy will protect you to some extent, you may want to spend a little extra on a short-term policy in addition to this, to cover extreme events.

Our comfort level with risk has a lot to do with what we've got and what we can stand to lose. By all means do not spiral into a state of planning paralysis, rather, take a mindful approach to protecting yourself from reasonable travel-related risks. If you're struggling to get some perspective on the matter, a conversation with a trusted financial expert who understands your total financial picture can help you discern what's in your best interest. Your job, after all, is to just have fun.

*Lucy Conte, Editor-in-chief
T.E. Wealth*

Scoot right 'round the world

I thought my travelling days were over when I started having trouble walking. Boy, was I ever wrong. The secret, I've found, is a mobility scooter – and the more portable, the better.

My lengthy search for the right one led me to the TravelScoot (shop.travelscootcanada.com). If I take a second to loosen a latch and push down the steering handlebar, the scooter fits easily into my subcompact hatchback Echo. And I can put it in there.

No, that's not a misprint. I'm a sixty-eight-year-old, not-very-fit female with a few degenerated discs in the spine, but this scooter weighs a mere sixteen kilograms. How sweet that is when you want to drive away from the Canadian winter. Florida, here you come!



"You could be the envy of every poor soul trudging through airport purgatory."

Here's what air travel could be like

You could be the envy of every poor soul trudging through airport purgatory. First, you telephone ahead to the medical or mobility desk at your airline. They want details on the dimensions, weight and battery power of the scooter you'll transport. The scooter, by the way, flies free. Too bad we don't.

Next, learn how to pack light. I've managed to collect everything I need for a six week trip, including dress-up wear for two cruises, and load it all right onto my scooter. Imagine no checked bags to wait for — or discover the loss of. It can be worth every bit of laundry you have to do.

On flight day, you check in at the handicapped area of your airline counter. It's quite likely you'll be waved right on through security. It probably won't be the last time you're directed to bypass regular line-ups.

Your departure gate will undoubtedly be the usual marathon distance, but this time you can enjoy every minute of getting there as you scoot along at a pace of up to eight kilometres per hour.

When you sail past the weary souls hoofing it with their carry-on baggage, however, try not to let your smile and wave be too smug. They might mob you.

You'll be in the first batch to board the plane and you can scoot right up to the cabin door. Someone there will take your ride away to store in the cargo hold.

A friend of mine instead checks his scooter in a protective, over-size, hard-sided golf club case he calls The Coffin. I get it. The TravelScoot is expensive. But I want my freedom of movement in the airport, and so far airlines haven't done any damage to make me regret that decision.

Scooter gone, you walk the few steps to your seat. If you're flying first class or business class, it's very few steps, of course, to the front of the plane.

First for overhead storage

Don't be surprised if flight attendants help with your luggage, but don't expect it either. They're not supposed to risk damaging their backs for thousands of passengers.

"Don't be surprised if flight attendants help with your luggage, but don't expect it either."

You can take your time getting arranged since you'll have been among the first to board — even if you're flying in cattle-car coach. Think of it. All those lovely, still-empty overhead bins. No one's elbow in

your eye as you and he or she fight for the last speck of storage space.

When you get to where you're going, you'll probably find your scooter waiting for you at the door of the cabin. Then, you can zoom through the airport to customs or the exit.

There. That wasn't so bad, was it? Even if you were travelling solo, with no companion to lend a hand.

At your destination, you'll discover more ways a light, portable scooter makes travel possible - especially in countries where accessibility sometimes isn't in the dictionary.

"It does take some planning to travel when you have difficulty walking, but the web and your phone can tell you a lot."

Freedom to go anywhere

I like knowing my scooter can go into the trunk of any cab, albeit with varying degrees of hassle. It means freedom to go just about anywhere and get back to your pied-à-terre. Even if my battery dies. Even if an alien spaceship lands in front of me and zaps my steering.

And that's not all in this travel freedom.

The store you want to go into is a step or two up from the street? Dismount and lift your scooter — it's only sixteen kilograms, after all — over the barrier. Ditto, although with a bit more difficulty, for the "accessible" bus with the ramp that isn't working (and there are a lot of them).

It does take some planning to travel when you have difficulty walking, but the web and your phone can tell you a lot. Is the place you want to go accessible at all? Can you get into the restaurant? Maybe just as important, can you get to the bathroom?

Where do they hide the accessible entrance?

I spent half an hour trying to find it at Sacré-Coeur in Paris. Don't do as I did. And don't automatically assume you can't go somewhere. Check it out ahead of time.

The only place I couldn't go in the Tower of London, for example, was the Bloody Tower. I read lots of doom and gloom about the cobblestones inside the ancient walls, but my scooter and I managed. We won't talk about the subsequent visits to the dentist to replace all the fillings those cobblestones jarred loose.



Ali and friend Kathy

Accessibility might be hard to take in other ways, and ones you might not expect. Take Windsor Castle's St. George's Chapel, for instance. I'd head toward two or three steps I couldn't dodge, and out would pop a little octogenarian lady with a huge, heavy wooden ramp to put down for me over those lousy little steps, and then haul away. Now that can make you feel really guilty.

People help, a lot

Wherever you go, don't be surprised if you get more help than you ever dreamed of. When I flagged down my first taxi in London (the black, authorized ones are all accessible), my sixteen-kilogram scooter was fully loaded with more than its own weight in luggage.

"Wherever you go, don't be surprised if you get more help than you ever dreamed of."

"'Alf a mo', luv," the cabbie said. She scanned the street and caught the eye of a husky young gentleman who happened to be passing by. "Would you?" she asked with a gesture toward my overflowing scooter. He would.

He picked up scooter and luggage as though they weighed but a farthing, and deposited the load gently in the roomy back of the cab. My jaw dropped. Actually, though, I shouldn't have been surprised. People help all the time in little ways and big, and more often than you would ever dream.

My TravelScoot does have only three wheels, and I've taken a tumble twice. Both times, a bunch of strong men swooped in, got me onto my feet and were gone again before I could blink, never mind say thank you. It's enough to restore your faith in humanity. What a great fringe benefit of scooting around the world.

Journalist, author and editor Ali Macgee is currently building a website, scoottour.com, dedicated to travel for people who have trouble walking. She is a T.E. Wealth client.

Speaker Series: It's Hip to be here!

Join us for this year's annual Speaker Series event for an evening of inspiration with Mike Downie, brother of the late Gord Downie from the Tragically Hip, or with world class adventurer Bernard Voyer.



The T.E. Wealth Speaker Series presents: An evening of inspiration with Mike Downie

Toronto, Calgary, Vancouver

Join us as Mike shares anecdotes and insights that shaped his brother Gord Downie's journey as a musician, artist, and as a prominent leader in Canada's truth and reconciliation movement. Mike explains how we can all draw from the way Gord Downie approached his life to find our own path toward meaning and self-realization.

Toronto – Tuesday, Sept. 25th at The King Edward Hotel, 37 King Street East · RSVP: Paul Robinson · 416-366-1451 · probinson@tewealth.com

Calgary – Tuesday, Oct. 2nd at The Bow, 54th Floor, 500 Centre Street SE · RSVP: Donna Tolley · 403-233-8370 · dtolley@tewealth.com

Vancouver – Thursday, Oct. 4th at Terminal City Club, 837 West Hastings Street · RSVP: Sheila Bergen · 604-637-4711 · sbergen@tewealth.com



The T.E. Wealth Speaker Series presents: Bernard Voyer O.C., C.Q. Explorer, inspirational speaker

Montreal & Quebec City

From the North Pole to the South Pole to Mt. Everest, Bernard was the first North American to climb the highest peak on every continent. He has been recognized by the Governor General of Canada as one of the 50 greatest Canadians of the last 50 years, and by Sir Edmund Hillary for his exceptional career as a polar explorer

and mountain climber. Today, Bernard travels the globe, using his experiences to help people understand the importance of digging deep within themselves to tap into their inner resources and reach their goals.

Montreal – Wednesday, Oct. 3rd at Hotel Birks, 1240 Phillips Square · RSVP: 514-845-3200 · info@tefc.com

Quebec City – Tuesday, Oct. 16th at the Hôtel-musée Premières Nations, 5, place de la Rencontre, Wendake
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