

Vacation Time

What is your dream vacation? What do you like to do when you go on vacation? Are you the type that wants to make sure that you hit all the hot spots or would you prefer to chill out by the pool? Are you a beach person or would you rather go hiking in the mountains. This month, we share what we like to do on vacation or our dream vacation. Desirai has a light and easy summer recipe for you. We have tips on finding the lowest prices on hotels, airlines and rental cars. We have an article on getting your hair ready for vacation. Finally, we talk about protecting your credit and money while on vacation.



5 Ways to Save on Your Vacation Travel

1. Choose your destination with savings in mind. It might be cheaper to fly to New York City than to Bronson, MO but once you get there the costs will be very different. If you have no set place in mind that you want to go to, decide on the type of vacation that you want, ie beach weekend, family destination or resort area. Then shop around for the best deals.
2. Now that you have the destination in mind, choose your dates with savings in mind. Every area has a peak season and an off season. Living in the Hampton Roads area, we all know that you can get amazing deals on hotel rooms at the ocean front in January. However, going to the beach in January may not be what you want. Look for what is referred to as shoulder seasons, right before or right after peak season. Rates are lower than peak season but the weather is normally still good. Think Virginia Beach in September.
3. You now have your destination and time frame decided, if you can be flexible on the day of the week that you leave, you may be able to save on your airline tickets. For instance, Tuesday, Wednesday and Thursday flights are normally cheaper than Monday, Friday, Saturday or Sunday flights. Early morning or overnight flights tend to be cheaper than mid-day flights. A flight with multiple stops will be cheaper than a direct flight. You can also sign up for a fare watch program such as airfarewatchdog.com, which will provide you with an alert when the airline is running a sale. Where you fly from and to can also make a difference. It may be much cheaper to fly into or out of a smaller regional airport instead of a major city or the other way around. When I need to fly to the West Coast, I normally check flights out of Norfolk and out of DC. Sometimes, it is worth the difference to drive to DC for a flight.
4. Look for different housing options than a chain motel. I love to stay at Bed and Breakfasts when I travel. The price is normally less than a nice hotel. Another option is a small family run hotel or a guest house. Be sure to check ratings

first. I like to use Trip Advisor to see what others say about the property. You can also think outside the box. Maybe you can sign up to house sit for someone while they are away. Mind My House, House Carers and Luxury House Sitting are services that match people up for house sitting. Maybe an apartment rental would be better for you. Great resources for apartment rentals are Aifbnb.com, vrbo.com and windu.com. If you do want to stay at a hotel, you might want to wait until the last minute to book a room and then call the hotel directly. Often they will discount prices if they have rooms to fill. But be careful, this can have the opposite effect if you happen to be there at a time when rooms are scarce in the area.

5. Save on a rental car. Before I book a rental car, I always go to priceline.com and check out the rental rates for cars. Then I bid way below the asking rate. Many times I have been able to get a car for 40 to 50 % of what the published rate was by bidding less. Another option in major cities an hourly car rental like Zipcar. If you only need a car for a few hours, you may be able to get one for far less than a daily rental rate.

Hope this gives you some ideas for ways to save on your next vacation. Have a great time and be sure to send us pictures of your travels.

Our Dream Vacation

Edrie:

I am not a beach person. With my fair skin, a trip to the beach can result in days of pain from a sunburn and I have had more than my share of them. What I like to do on vacation is stay at a nice bed and breakfast or boutique hotel and then spend the day touring around the local sights. I want to eat at local restaurants and avoid chain

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Our Dream Vacation

places. At night, I want to find a nice, not too loud, place to have a drink, someplace with a great view is perfect. I don't like going back to the same place but want to go somewhere different every time. My dream vacation would be a long river cruise on a smaller ship where you travel at night and stop at a new town every day for day trips.

Colleen:

My dream vacation is for my husband and me to take our children to Europe and visit the place where we met while in the Army. I envision the trip being at least 10 to 14 days so that we can wander in a leisurely manner. I would have an outline or goal of a few specific things we would like to do but only if they are at certain times. Other than that, for the most part, I like to be a lazy wanderer and try to find new, different, out of the way places to eat, shop, or just take in the sights. We are so rushed in our normal day to day life that I really just like to slow it down and relax for vacation. I don't think it's a fun or relaxing vacation if we are running around just to tick places or sights off of a list.

Annette:

I recently read an article about the 10 most beautiful natural swimming pools in the world. They all looked so beautiful. This is definitely the places I would love to visit to just sit around and soak up the sun and relax in the cool water. My dream vacation would be to visit each one. That would mean a trip around the world. There is even one in Iceland. The closest one to Virginia is in a town called Brevard, North Carolina. They call the pool, "sliding rock".

Desirai:

As a child, I remember watching historical documentaries with my great-grandmother on PBS. One weekend, PBS aired documentaries on the country of Greece. I spent the day immersed in Greek culture. I fell instantly in love with the history & mythology. Oh and the food looked like works of arts! The bright & vivid colors made it look almost too pretty to eat! My childhood dream has been to travel to this country and immerse myself in its beauty. This is still my dream vacation and I fully intend to achieve this goal.

We are going to be featuring a healthy recipe of the month. If you have a healthy version of a favorite recipe that you would like to share, please send it to info@HamptonRoadsLegal.com. This month's Healthy Recipe comes from Desirai.

Greek Salad with Homemade Greek Salad Dressing

Salad Dressing

- ¾ cup Extra Virgin Olive Oil (EVOO)
- 1 cup red wine vinegar
- 2 tspns Dijon style mustard
- ½ fresh lemon (juice only)
- 1 ½ tspns onion powder
- 2 tspns garlic powder
- 2 tspns dried oregano
- 2 tspns basil
- 1 ½ tspns black pepper
- 1 tspn kosher salt

Directions

You can either blend ingredients in a blender for a smooth consistency or you can whisk them together in a bowl. Refrigerate the leftover dressing in an air tight container.

Salad

- Romaine lettuce
- 1 to 2 oz cubed feta cheese
- 2 sliced sundried tomatoes, sliced
- ¼ cup cucumbers (sliced & quartered)
- 6 walnut halves
- 3 Tbsp corn kernels
- 5 pitted Kalamata olives
- Handful of grape tomatoes

Directions

Chop the romaine lettuce, slice & quarter the sundried tomatoes and halve the grape tomatoes. Place those and the rest of the remaining ingredients into a large salad bowl and mix evenly. If you like croutons in your salad you can use pita crisps for the crunch you desire. This salad will go great with grilled chicken breast and warm pita bread.



Getting Your Hair Ready for Vacation

By Hair We Are Hair Salon



With vacation time coming up, have you thought about what you are going to do with your hair? If you have color treated hair, you may need to come and get your basic color retouched, a partial foil, or a full foil. You should probably schedule an appointment at least a week before you leave on vacation to make sure that everything is just the way you want it.

If you know you need a hair trim or even want to change your look, book the 45 minute haircut. Again you probably want to do this at least a week before you leave. If you are thinking about changing your hair style, you might want to come in a couple of weeks before you go, so you have a chance to adjust to the new style. You can book an appointment online today at our website: www.hairwearesalon.com.

Everyone knows that styling hair during a vacation is the hardest thing to do. With all the early mornings and late nights, the last thing you think about is doing something with your hair. Although, vacation season is great, make sure you pack things that make traveling easier. Before you go out, look for hairpins, headbands, or clips to spice up your look in a flash. Also having the right tools can make styling your hair quick and easy, stop in and see what hair styling tools, shampoos, conditioners, and styling products we have waiting for you.

Be sure to check with the airline and see what size liquid items you could bring onto the plane, its typically 3 fluid ounces. You could simply buy 3 fluid ounce containers and fill them with products you think you may need over the vacation.

For all your hair care needs, we are here to help you. Check us out today at: www.HairWeAreSalon.com. While you are there, you can even book your appointment to make sure that you are all set for a great vacation look.



Protect Your Credit During Your Vacation

By Edrie A. Pfeiffer

I can remember my first major trip I took as an adult. One of the steps in preparing for the trip was a visit to the bank to get travelers checks. In those days, you didn't use credit cards especially when traveling outside of the country, instead you bought travelers checks and cashed them as needed. Now days, everyone takes credit cards but when you are traveling, you need to exercise greater scrutiny over the use. Here are four tips to help you ensure that your credit does not take a hit while you are traveling.

1. Before you leave on your trip, notify your credit card companies that you will be traveling and where you are going. One time when my husband and I were traveling, we went to use a credit card at a restaurant but they told us that our credit card had been declined. We used a different card and made a mental note to call the credit card company. We then went to a local store to purchase something and again had an issue with the credit card. This time, we were able to call the credit card company from the store and found out that the credit card company had put a hold on our credit card because they noted several charges that were out of our local area. They tried to call us (on our home phone) to verify the purchases but weren't able to reach us (wonder why). After that we learned to call the credit card companies before we leave on a trip and let them know where we will be so they can place a note in our account.
2. Make sure you understand what will be billed to your account and when. Some hotels will place a hold on your credit card or debit card for the full amount of your stay when you check in. Some will also put a hold on a large amount for a damage deposit. This could cause you problems if you are unaware of it. Some rental car companies will also place a hold on your account when you reserve the car or at rental. Make sure that you know exactly what will be charged to your account and when.
3. Keep your receipts for charges during your trip and match them to your statement. You are an easy target during a vacation for charges above what you actually agreed to. Some unscrupulous vendors may count on you not keeping track of what you are charging and add extras to your bill. We had one time where a tour operator doubled the amount that was charged to our card. Because we had kept the actual receipt that we had signed, we were able to successfully dispute the charge. If we had not kept the receipts and matched them against our statement, we would not have been aware of the double charge.
4. If you are traveling outside the country, make sure that you understand the exchange rate and when it will be calculated. A few years back, we were traveling in England. At that time, the exchange rate was about \$1.50 to every English Pound (£). That meant that if something was marked 10 £, we were actually paying \$15 for it. I had to keep reminding myself of the exchange rate because something might look like a good deal at 40 £ but not at \$60. You also need to know when the exchange rate will be calculated. Sometimes it is calculated on the date of purchase and sometimes it will be calculated on the day that the charge is placed on your account. These dates may be several days apart and can make a substantial difference in the price. Another issue you need to be aware of when traveling in foreign country is the difference between the metric system and the gallon system used in the US. Gas in most foreign countries will be priced by the liter which is roughly 1/4 of a gallon. If gas is priced at 2 £, you will actually be paying almost \$8.00 a gallon.

Hope these tips help you as you plan for your next trip. Have a great time but be careful not to damage your credit while traveling.



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One of the nicest parts of our practice is when someone sends a friend or relative to us. Be sure that to tell people you refer to us to give us your name so we can recognize and reward you. We would like to recognize the following individuals who have recently referred new clients to us.

- Arlene H., Virginia Beach, VA • Carolyn G., Portsmouth, VA • Jolina A., Virginia Beach, VA
 Michael F., Virginia Beach, VA • Richard & Lori H., Virginia Beach, VA

Charitable Event in June

The Egg Bistro is sponsoring a car show on June 28th at Harbor View Shopping Center, 5860 Harbour View Blvd, Suffolk from 10 am to 2 pm. All proceeds will benefit The Healing Place of Hampton Roads. The mission of The Healing Place of Hampton Roads is to provide a residential substance abuse program that ends homelessness and establishes self-sufficiency. This is a great chance to see some really cool cars and help those in our community at the same time.

Beginning in July, we will be moving our late night from Tuesday evening to Wednesday evening. Starting July 2nd, we will be taking appointments until 6:30 on most Wednesdays instead of Tuesdays. Please remember that we are closed every Monday from 1 to 1:30 for our office staff meeting. In addition, please remember that Mrs. Pfeiffer, Colleen or Annette do not take walk in appointments or unscheduled phone calls. If you need to speak with Colleen, Annette or Mrs. Pfeiffer about your case, Desirai will be happy to schedule you a time to call one of us. Normally she will be able to schedule you an appointment with Colleen or Annette within 24 hours. You can always send us an email at info@hamptonroadslegal.com and we will respond within one day. This allows us to concentrate on your case without interruptions.

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This firm is a debt relief agency. We assist people through bankruptcy.