

VACATION TIME

Summer has arrived and it is the time of year when everyone starts to think about getting away for a vacation. Whether you have plans for a local break at the beach or a longer trip, this issue has lots of tips for you. Mrs. Pfeiffer gives tips on saving for and on your vacation. Mr. Eddy talks about planning for handling your finances if you are going to be gone for a short or long period of time. We have a guest article by the owner of a local hair saloon on how to look great during your vacation. But first of all, we wanted to share some of our stories about our dream vacation or our favorite vacation.

Edrie Pfeiffer:

My dream vacation would be to take a cruise through out Europe but not on a big cruise liner: I would rather go on a smaller yacht where we can go at our schedule, stopping when we want to. But before I do that, I have to accomplish my goal of visiting every state with my husband. Every year, we



try to go to a state or states that we have not visited before. Right now, we have about six states left to visit. Out of all these trips, I think my favorite vacation was one May when we drove up the coast of California through the redwood trees, across Oregon to visit my family in Eastern Oregon, then back down to California via Lake Tahoe. The

scenery was gorgeous. However, we went to Crater Lake in Oregon, where I had worked during a summer break in college, and they still had several feet of snow around the lake the first week in May. While we were staying at my parent's, we woke up to find a dusting of snow (see picture). I told my family that I was only coming back in August from then on.

Seth Eddy:

My favorite vacation was my recent honeymoon with my wife, on which we went to Germany and France. Between the two, I definitely found Germany more enjoyable—the public transportation was cleaner and more efficient, the people were friendlier, and the food/drink was much tastier. My favorite



part of the vacation was a day trip we took to visit a castle in the Alps called Schloss Neuschwanstein (pictured here). The setting was absolutely beautiful: an enormous castle in the middle of the mountains, surrounded by lush greenery and a waterfall. As impressive as the outside was, the inside was just as mind-blowing.

The king who had it build was a big fan of Richard Wagner's operas and had each room modeled after a scene in a different opera. One room, for example, was build to resemble a cave, and you really felt like you were in a cave when you were in that room. It was a truly unforgettable experience!

Colleen Consolvo:

My husband and I met in Germany and were married in Denmark and we have family in Ireland. So my dream vacation is to take my children



to Europe. At the very minimum, I would like to take them to Ireland to see family and Legoland in Denmark, because we are a Lego loving family. If we could travel around Europe on a river cruise or some other type of boat, that would be even better!! Maybe Mrs. Pfeiffer will take us when she goes on her European cruise.

Annette McMain:

I lived in Italy for 3 years and I considered that one long vacation. We got to visit Rome several times. We saw the Colosseo in Rome, the Vatican and many other sites in Rome. We took a cruise of the Amalfi coast, which was beautiful. I have been to Ischia, an island near Naples, Italy. My family and I rented a car and drove to Murano and we got to visit Venice while we were there. We stopped in Pisa on the way back to Naples. We went skiing in a little town in the mountains called Roccaraso. We were able to visit Pompeii and Herculaneum, the two cities that were lost when Mount Vesuvius erupted. It was one big vacation. We took full advantage of our 3 years in Italy and we made some great Italian friends. I would love to go back one day.



Client's share their vacation stories:

P.C of Virginia Beach:

My favorite vacation was the last vacation we have taken, but it was a great one. We went to Woodburne, New York by motorcycle. We rode our Goldwing GL1800 up to spend a week camping with some cyclists from everywhere across

Inside...

Page 2
Ways to Save on and for Vacation

Page 3
Keeping Your Hair Looking Great While on Vacation

Page 3
How to Handle Bills when You're on Vacation

VACATIONS

the USA & Canada. We became the campground patrol, making sure everything was kept clean and everyone did what they were supposed to do. We also had a camper that we can pull behind our bike. When it is set up has a queen size bed and an area large enough to put several chairs and all our clothes & supplies.

The best part of the vacation was the riding. Beautiful scenery through the mountains, deer, bear & cougars (all from a distance except the deer that jumped over us as we were driving down the road). Trips to the caverns and West Point, which were places I had never been, made it even more special. I hope we will be able to get back on that Goldwing soon and have a nice relaxing ride.

C.B. of Virginia Beach:

My favorite vacation is actually a "Stay-Cation"! Living here in Virginia, we have some of the vacation attractions, that people pay to enjoy, right in our backyards. The Virginia Beach Oceanfront is very popular. Any day you can find people who have traveled from different states, and even different countries, at the oceanfront.

Renting a room at the oceanfront for you and your family and spending some time at the beach can save your family a lot of money on travel expenses. If the beach is not appealing to you, take a weekend to explore the Virginia Zoo, which is in Norfolk, or even some of the local museums we have here. In Virginia Beach, we have the Virginia Marine Science Museum. Portsmouth houses the Children's Museum, Virginia Sports Museum, and Portsmouth Naval Shipyard Museum. You are even able to purchase a package deal to visit the Portsmouth Museums. Norfolk has several attractions that are worth patronizing. The Chrysler Museum, Nauticus, and Norfolk Heritage Foundation are all located in Norfolk. We also have great restaurants in the area that have been featured on television shows like "Diners, Drive-Ins, and Dives" and "BBQ Pitmasters!"

In the end, it does not take a lot of money to have a great time! Taking advantage of the oceanfront, museums, and cultural attractions could be an eye-opening experience for you and your family. Appreciate what Virginia has to offer!

Ways to Save on and for Vacations

By Edrie Pfeiffer

Do you find yourself saying it would be great to get away this year but I just don't know where we will find the money for a vacation. If this is you, then this article will give you some tips on how to save for vacation and how to save money when you travel.

- 1) **Plan vacation money into your budget.** There are several ways that you can do this. Some people like to take their change and spare money left over at the end of the week and tuck it away for vacation. I like to take some money out of my spending money at the beginning of each week to save up for something. Another way to save if you are paid bi-monthly is to calculate your budget based on two paychecks each month. Then twice a year, you will get an "extra" paycheck that you can use most of for vacation. My husband and I did this for many years. We used one of the "extra" paychecks to pay for Christmas presents and the other for travel. This also works if you get paid weekly but you will have four "extra" paychecks a year.
- 2) **You might want to consider finding a side job and putting all the money you earn from it towards vacation.** Maybe you want to sell things on ebay or babysit for neighbors. It doesn't have to be a labor intensive job just something that brings in some money. For many years, I worked in our church nursery and used that money for extras.
- 3) **Plan for your vacation well in advance and be as flexible as possible about the dates.** There are many sites where you can check airfares and even get an alert about rate changes or see when the rates are lower. My personal favorite is www.kayak.com.

However, remember that some airlines do not show their rates through these services. I always check Southwest after I have checked on kayak.com. Don't forget to add on those extra charges that some airlines charge for things like checked bags. I forgot to do this on our last trip and booked a flight that was cheaper than Southwest but then had to pay more than the difference for checked bags. Woops! Don't forget to check out the rates on lodging at different times. You may find substantial savings by traveling during non-peak season.

- 4) **Take Advantage of Discounts.** There are many different places that offer discounts on travel and related expenses. You might want to see if your destination has an "Entertainment Book" which offers discounts on restaurants, recreation facilities and shopping. If you are a member of AAA, be sure to check to see if places you visit offer a discount for AAA. You should also check to see if you receive benefits from using one of your credit cards. Even if your card is not a travel reward card, it may offer deals, for example, Discover normally has a cash back program for charges made on the card.



- 5) **Find other ways to save during your vacation.** You might want to pay a slightly higher price for a hotel that has cooking facilities in the room or make sure that you have a refrigerator to keep snacks in. Check for hotels that offer a free full breakfast with the room. During our last

trip, we stayed at a bed and breakfast that gave us a big breakfast every day. Then we had a late lunch and just snacked in the evening. By doing this, we only had to pay for one meal a day. Check the internet for travel packages or deals for the area where you are going. You may find travel guides for the area that offer discount coupons inside.

Hope these tips help you to find a way to take your dream vacation soon.

Keeping Your Hair Looking Great While on Vacation

Summer can play havoc on your hair. But you can still maintain your gorgeous locks and even get a conditioning boost from the sun with these easy summer hair care tips. We are just like you when we are on vacation. We don't want to have bad hair in all those family photos and all over Facebook.



For color treated hair

Prevent your color from fading by getting it wet and using leave in conditioner before going outside. Salt water is really damaging to your hair as well as your skin. So you can take advantage of the heat by applying a hair mask, or using a UV protector while at the pool or beach. Wearing a large hat to protect your hair as well as your skin, so it doesn't become dried out.

Moisturizing Products

The heat of the sun and the exposure to salt, chlorine and sand will open up the hair's cuticle, stripping it of natural oils and leaving behind dried and fried strands. We suggest buying professional shampoos, conditioners and styling products that contain the words 'moisturizing' or 'hydrating' on their labels. These can help replenish your hair back to its normal pH

Take a break from the hot tools

While on vacation give your hair a break from blow drying and flat ironing. Try using a mousse or a cream to emphasize your curls, this will hold up to humidity better. After a shower towel dry hair then apply a cream or texturizer and use rollers or have it loosely braided. The next day you can take out your braids and have a brand new look! Soft wavy hair ready for the day!

Don't forget using hair accessories like, jeweled hair pins or head bands to pull hair back can help keep you from overheating and out of the way from the sun's exposure.

Some things to keep in mind for great vacation hair from Hair We Are Salon.

By Jane Kirk, Owner
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How to Handle Bills when You're on Vacation

By Seth Eddy, Associate Attorney
Hampton Roads Legal Services

This month's article contains just a few tips on how to handle your debts if you're going to be on a particularly long vacation (or military deployment). If you have debts that need to be paid when you're going to be unavailable to pay them, you have a few options. The most obvious one is to make the payment early—your creditors are very rarely going to turn down an early payment. However, in many cases, the money to make the payment won't be available until shortly before the payment is due. In cases like these, setting up automatic payments with your creditor can be helpful. If you're not comfortable with entering into a long-term automatic withdrawal arrangement (which is certainly understandable), many banks/lenders now have payment systems online where you can schedule a single payment to be automatically withdrawn from your account on a date in the future. You can set it up to take the payment while you're gone, but after you know your paycheck will have gone in.



Another option is to have someone else make the payment for you. This is especially common for service members who are going to be out of the country for months at a time. In order for a third party to make the payment for you, you may have to have a Power of Attorney drawn up in order to authorize that person to act on your behalf in financial transactions. A Power of Attorney is a document in which one person grants another person to act on their behalf in certain circumstances. The Power of Attorney can be specifically tailored to only grant power over certain transactions (a "Limited Power of Attorney"), or it can grant the power to act on your behalf in any and all transactions (a "General Power of Attorney"). Drafting a Power of Attorney is a service that we offer here at Hampton Roads Legal Services, but it's important to note that we would need to be able to meet with the person seeking to grant the Power of Attorney at least twice before the need arises. So, if think you would need a Power of Attorney in the near future, the sooner you act, the better. Give us a call at (757) 340-3100 to speak with one of our attorneys about getting a Power of Attorney drawn up today!



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In This Issue...

- *Vacation Time*
- *Ways to Save on and for Vacations*
- *Keeping Your Hair Looking Great While on Vacation*
- *How to Handle Bills when You're Vacation*

One of the nicest parts of our practice is when someone sends a friend or relative to us. We would like to recognize the following individuals who have recently referred new clients to us.

J. W. of Virginia Beach
R. R. of Norfolk (2 referrals in one month)
V. P. of Virginia Beach
T. A. of Virginia Beach

As always, we really appreciate those individuals who refer clients to us. We will be sending a small gift card to each of these people who referred a client to us in May.

Congratulations to C. B. of Virginia Beach for her story about a stay-cation. She will be winning a gift card for the 2014 Entertainment Book for Hampton Roads to help her with her stay-cation.

Our July newsletter will be honoring our military and featuring the ways that our staff has served in the military. We would love to hear from you about your service. Send us your best story about your service and you could win a gift card. Send your comments and ideas to info@HamptonRoadsLegal.com. We look forward to hearing from you.

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