

## Smart Traveler

costing the U.S. economy billions of dollars because of deterred travel. Changes are on the horizon, including more efficient airport screening systems and the loosening of visa requirements for inbound visitors. As a matter of policy, the President can re-examine the efficacy of security measures—such as the liquid-and-gel ban—that travelers have had to endure.

**TRAVEL RESTRICTIONS** The U.S. government currently maintains limitations on travel to several countries. Many travelers disagree with this policy. Bill Altaffer, a frequent traveler and tour operator in Mammoth Lakes and Carmel Valley, Calif., would like the new President to relax the travel restriction to Cuba and allow Americans to spend more time in North Korea, a destination he calls “one of the most exotic places on Earth.” Not likely for North Korea, but a recent leadership change in Cuba could lead to a loosening of U.S. travel rules. That would be a good first step. “Long-term, opening Cuba to Americans would be a good thing,” says David Guggenheim, a Cuba expert and president of Iplanetiocean, a conservation organization based in Washington, D.C. “Without formal diplomatic relations, visitors to Cuba become ambassadors.”

**BOTTOM LINE** Just how important are the needs of travelers to the new President? Not very, say experts. “The political process being what it is, the President has about a million other things to worry about,” says Joe McInerney, president of the American Hotel & Lodging Association. Travelers may catch a lucky break, though. Several issues have resonated with a broader population. Half of all likely voters believe that lower gas prices are needed to jump start a recessionary economy. If enough travelers speak up, the President may listen.

### If You Were President

What would you do to address the concerns of travelers? E-mail us at [Travel.Talkings.org](mailto:Travel.Talkings.org). Selections may be published online or in a future issue.



### MONEY MATTERS

## Help without a Handout

You're moved to give. How to do it right. By SUZANNE WRIGHT

Forty percent of the world's population live on less than \$2 a day. So it's no wonder travelers often come into direct contact with people whose circumstances inspire them to do something. “Personal connection can be translated into philanthropic action,” says Fiona Ramsey of Kiva.org, a person-to-person microlending website. “It's a trend; travelers want to help.” Here's a tip sheet to guide your giving.

■ **Take a comprehensive approach:** It's often better to donate money to a project that serves an entire community rather than to support one person. Consider education and health initiatives that will impact many. Globalgiving.com offers 450 charities worldwide. ■ **Heed cultural considerations:** Well-intended but uninformed efforts can result in missteps, unanticipated consequences, or bruised feelings between donors and recipients.

■ **Find an existing nonprofit:** It can be logistically difficult to move money internationally, and giving money directly to individuals can backfire. If you want to help finance a child's schooling, for example, find a local organization to administer it. Charity.org has partners on six continents. ■ **Explore microfinancing:** This is the practice of providing low-income or unemployed people access to loans to help them start their own

businesses and become self-sufficient.

By partnering with existing microfinance institutions, Kiva.org harnesses the power of the Internet to facilitate individual giving. Globalpartners.org works with organizations in 19 Latin American countries. ■ **Tap your tour operator:** Melissa

**Pulling at your heart strings: Children sell jewelry in Cambodia (above). There may be better ways to help.**

Snappe of Collette Vacations says her company created a foundation in response to staff and clients who “felt a connection with the cultures we visited.” This also allows travelers

to stay connected, boosting the chances of success. ■ **Evaluate the aid organization:** Consult third parties such as Charitynavigator.com and Guidestar.com, which can verify the percentage of funds applied to direct aid versus administration. Study a foundation's financials and ask questions. But numbers don't tell the whole story; sometimes slightly higher overhead staves off failure.