If you are experiencing the hot flashes of menopause, pack a "layered" wardrobe that can be easily adjusted to your fluctuating body temperature.

If you need eyeglasses, remember to bring an extra pair in case of breakage or loss. A small magnifying glass is perfect for reading the fine print on maps.

Make absolutely sure you have adequate health and travel insurance.

To celebrate her 80th birthday, Nicole went on a week-long safari in Serengeti National Park. At the end of one especially gruelling day tour, she tripped while getting off the sightseeing bus and fractured her hip. Fortunately, she had travel-health insurance and was rushed to a hospital in Nairobi by air ambulance. Following successful emergency surgery, Nicole was flown back to Canada with a medical escort.



WOMEN WORKING ABROAD

In many parts of the world, the main role of women is in the home. The concept of a career woman is much less common. Expectations of women in certain cultures may seem offensive or even shocking, but you have a choice in how you respond. While you should not be forced to conform to unacceptable norms of womanhood, it is important to maintain cultural sensitivity.

Understanding the customs and business protocol in your destination country is imperative, especially in cultures where women do not generally hold key corporate positions.

Learn to greet your business host in his or her language. This show of respect and consideration is always appreciated.