

## BEING THERE

If you have followed the recommendations in this document, you should arrive at your first desination in pretty good shape. Once you are on the road, of course, there will be a myriad of details to which you will have to attend. Here are some hints which may help you to deal with some of them:

## FOREIGN CURRENCY

The first thing to know is that you should deal in as little of it as possible and for as short a time as possible. Do not try to speculate on the value of a currency you are dealing with going up or in the Canadian dollar going down. Unless you are an expert in this area and have a great deal of money to "play" with, it will simply not be worth your while and it could cost you.

Secondly, and as previously suggested, through negotiation and contract you should minimize your need to purchase large amounts of foreign currencies by insisting that, where possible, the first installment of your fee is paid to you at your point of arrival. On the assumption that you will use such sums to cover your organization's per diem costs and other local expenses, you should find out in advance what the local denominations of currency are, make a breakdown of how much you will need in each denomination and let your presentor know ahead of time so that the payment can

be made in exactly the form you require. If you don't do this, you will almost certainly be landed with large bills and will have to keep everyone waiting while you try to get all the change you require which can be very difficult if it happens to be Sunday.

If you cannot obtain an advance, or if you are in a self-present situation, you will almost certainly find it to your advantage to buy your foreign currency "over there". For the first engagement only, however, you will probably find that the most practical thing to do is to make a small purchase of the foreign currency in Canada to cover the first day's per diem (or two or three days, if you happen to arrive on a weekend) until you can get to a bank in the country that you are visiting. Remember, however, that Canadian banks do not normally have large supplies of small denominations of foreign currency on hand and, in any case, you will almost certainly have to order whatever you need in advance, particularly if you are dealing with your local branch. It is recommended that you avoid making even a small "stop-gap" currency purchase at the bureau de change at your point of arrival (unless you are visiting a country whose currency is not traded internationally, such as a Communist bloc country) as you will find it timeconsuming especially if you are travelling with a large group.

If you need to buy foreign currency abroad, you should carry traveller's cheques or, possibly for your first destination only,