Roy Miller:  
The purpose of this workshop is to give you some ideas and tips about traveling throughout the world. Some of these tips are potentially useful both in and out of the United States. Many of them are just good common sense. We hope, though, that everybody will find at least one useful tip hidden in here somewhere.

Why should you listen to anything that we say about traveling around the world? Between us, Carol and I have traveled to at least 50 countries and have also set foot in all 50 US states, and we think that we have something to say about travel.

We will talk about planning travel, packing, what to take with you; money management; and transportation issues; as well as about communication, food, and safety.

Let’s begin with planning. Some people like to wing it. They travel alone. They don’t make any plans and accept whatever happens. They enjoy that total freedom. Perhaps that is the most enjoyable way for some people to travel, but I'm not sure it's the safest way to travel.

In contrast, others like to travel with groups. They attend lectures and go to museums with their groups. Whatever the group does is what they do. That may be the safest way to travel, but it oftentimes produces a lot of communication issues for deafened individuals.

We prefer to travel alone, with a lot of advanced planning about where we will go and what we are going to do.

**TIP:** Use good travel books to help you plan your journey.  
Good travel books include information about things like museum hours. They tell you about good restaurants and identify various tourist sites. They help you decide what to see and what not to see. They provide a lot of local history and cultural information. So, always try to get a good travel book.

**TIP:** Plan your itinerary (at least a rough draft).  
Once you find that good travel book and you have read through it, begin to plan your itinerary which should include items like what you want to see, when you plan to see it including what day of the week. Hopefully, this will help you avoid making a mistake like going to a museum on a Monday and finding it is closed. (Many museums in European countries are closed on Mondays.) A draft of an itinerary will help you better organize your visits.

God forbid that anything ever happens to any of us while traveling but, unfortunately, things do happen once in a while.
TIP: Keep a list the telephone numbers for emergency services (police and ambulance) in the cities or countries that you plan to visit.
Remember that in Europe the number for emergency services is NOT 911, it is 112.
It also may be useful to include the number of the American embassy depending on what country are visiting.

TIP: Check with your cell phone service provider to be absolutely sure what it’s going to cost to use your cell phone when out of the country.
There are providers that provide free international calling, or Internet access. T-Mobile is an example. There are other providers, such as Verizon, that require you to arrange a plan in advance. Plans can be either a one-day use or unlimited usage, but you must be sure you understand what constitutes usage. For example, you may have a plan that allows you to use your phone for only one day, but you do something on the second day that you do not think matters but may matter to Verizon. I would hate for you to get home and, all of a sudden, get a bill for $600 for cell phone charges.

TIP: Make copies of your cell phone contents both before you leave on a trip and while you are traveling.
I think that for all of us pictures have become a part of our everyday life, and going on a trip generally involves taking pictures. Does anybody ever leave on a trip and not take a camera? Well, a cell phone counts as a camera and enables everyone to take pictures. What if all your pictures are in that cell phone and that cell phone gets stepped on and ruined? There go all your fond memories. How can you ensure that an accident to your cell phone doesn’t cause you unbearable pain and suffering? You can put those pictures somewhere out in cyberspace. You can use services like Google Drive, iCloud Drive or Dropbox. It doesn't matter what service you use to access the Cloud, but I advise that you think about getting one of those services and using it to preserve the irreplaceable photos of your once-in-a-lifetime adventure.

TIP: Make paper copies of important information that you plan to carry on the trip.
Use a copy machine, scanner, or whatever is necessary to get the copies. Scan every credit card that you plan to take with you; scan your passport and your emergency telephone numbers. Keep a copy with you, and leave a copy at home. Why do this? Just in case you lose your cell phone, which has all of that information in it anyway, or it gets ripped off by a thief who likes the looks of it. When you have a paper copy in your suitcase at least, you will immediately have access to the numbers that you need to report lost items.

TIP: If possible get a disability card.
Many times, while Carol and I were in Spain last year, we would go someplace and we would ask “Is there a disability discount?” The response was “Oh, yeah, yeah. Show me your disability card.” In many countries, like Spain, they produce national disability cards. You can perhaps get one of those before you leave the U.S. If you can’t get a, at least get a photo I.D. card from your home state that proves you are disabled. (In some
states a person’s driver’s license shows that they are disabled.)

**TIP: Use TripAdvisor.**
TripAdvisor is one of the oldest, largest, and best travel information sources on the Internet. Like a good travel book, it gives you information about restaurants, lodging, hotels, etc. for many countries around the world. TripAdvisor includes over 7 million reviews by travelers. It is a useful site to visit, at least before you leave this country.

**TIP: Check TravelSmart.**
TravelSmart is another app found on the Web. It provides a slightly different kind of information, including the translation of medical terms into the language of the country that you're going to visit. TravelSmart is worth a visit while you are planning your travel.

Next up, Carol will talk about what you're going to put in your suitcase.

**CAROL SLINEY:**
Packing is extremely important.

**TIP: Take ONE small suitcase, preferably one with wheels, and also ONE small carry-on.**
Remember, you should not take more than what you can handle with two hands. When going from one place to another, such as from the hotel to the airport or the train station, a small “footprint” is desirable. I know people who pack these big suitcases. Don’t do it. It can be very difficult or impossible to get them up the stairs in some hotels.

The suitcase should contain your clothes; the small carry-on is for medicines, camera, jewelry, iPad, and other essential items that you will need if your luggage gets lost. As you travel you will notice that many of the bags are black so finding your own bag can sometimes be very difficult.

**TIP: Place a brightly colored strap around your suitcase, or make it easily recognizable and different from all the others in some way.**
You can get straps from Samsonite, but there are different companies that make them. They are often sold in airports.

**AUDIENCE MEMBER:**
Carol, I put colored masking tape on my suitcase, and I also use colored ribbons to make it easily recognizable.

**CAROL SLINEY:**
That's a good suggestion. At the end of a cruise luggage is unloaded from the ship and placed in one room. You must then find your own bag. Well, with either a brightly colored strap around your luggage or some colored masking tape you can spot it right away.

**TIP: Wear comfortable walking shoes.**
This is very important as you will do a lot of walking. We were in Spain and Portugal for one month, and I prepared for all the walking. I walked around my neighborhood every day for two months to get ready for all the walking I would do in Europe. Even though there will always be local transportation available, walking is a big part of sightseeing.

(Also, bathtubs often can be very slippery, and it's a good idea to have a pair of non-slip shower slippers with you.)

**TIP: Ladies, take a scarf.**
Many churches ask that you cover your shoulders and your arms for religious reasons. You can cover your arms quite easily with a light scarf. A scarf is a great item to carry because it can keep you warm, or you can open it and be cool, or you can use it as your head covering. It is also lightweight and it packs flat.

**TIP: Take a wide-brimmed soft hat with a neck strap that folds flat.**
When you are packing, I recommend that you not include a hard hat unless you plan to carry it outside of your suitcase. Try to put everything in your suitcase. When you pack a hat, you can either stuff the inside of it with clothing or fold it flat. It is also good to have a large brim to keep the sun off your face and neck. Amazon and other online outlets offer many styles of hats,

**AUDIENCE MEMBER:**
Wide brims are also great for keeping your hearing aids dry if it rains.

**CAROL SLINEY:** Oh, that's true, and also for keeping your cochlear implant dry.

**TIP: Take quick-drying clothing.**
On our last trip, we took only enough clothing for one week even though we were traveling for four weeks. Washing machines and driers are not always available, though, so you should pack clothing that will dry overnight. There is a method to make something dry faster (like socks that don't always dry overnight.)

**TIP: Roll wet clothing in a towel, squeeze out as much water as you can, then hang them up, and they will dry overnight. Wring the towel out, and also hang it to dry overnight.**

**AUDIENCE MEMBER:**
I have recently learned that if you roll your clothes, it takes up less space in your luggage.

**CAROL SLINEY:**
Yes, that's right.

**AUDIENCE MEMBER:** When we go on a cruise, we use the real thin wire hangers, and we put our clothes on those, then we fold them in a bigger suitcase so that when we board ship, we just hang them up in the closet.
CAROL SLINEY: Everybody has different packing tricks.

TIP: Pack a few clothes pins and an expandable clothesline for hanging a few clothes in the bathroom.
Clotheslines that are extendable are available online but can be hard to find. What's the advantage of using them? They are generally easy hang over the tub. You don't always have something to hook onto but you can usually find something in the bathroom where you can attach the line, and it stretches to whatever length you need. Also, be sure to take some small clothes pins.

TIP: Take a poncho or foldable umbrella.
Umbrellas can be heavy, but a poncho can be really light and thin and it can protect you in a rainstorm.

Tip: Take a day pack.
A day pack can hold your drinking water, which is important. You don't usually see many drinking fountains in foreign countries, and regardless you don't want to trust the water in a public drinking fountain. It can sometimes make you sick. It's best to usually buy bottled water. Other things you might need (like sunscreen and walking sticks) can also be placed in a daypack. (Walking sticks are great if you have a balance problem. In Europe, you have a lot of stone walkways and roads, which can make really difficult walking at times. Most walking sticks can either fold up or slide together to make them small enough to fit in your day pack. You can use either one alone or two, one in each hand. Walking sticks can be purchased at a number of online stores including Amazon and REI).

Tip: Take electrical power adapters for the countries that you will be visiting.
There are several different electrical adapters used around the world, so be sure to get the ones that work in the countries that you are going want to visit.

Tip: Take a multi-outlet power strip with you.
In many hotels, you may be able to find only one usable power outlet in your room. So how are you going to be able to charge all of your electronic items? Well, it is easy to take a small power strip with you that has several USB ports. Make sure it works with either 110 or 220 voltages.
You might be wondering “Where can I find travel stuff?” There are a lot of stores on the internet selling travel items, but here’s two that we like.


ROY MILLER:
One of the big concerns that anyone traveling overseas has is how to handle the money issues? It is a lot easier today because you don't have to carry a bunch of travelers’ checks or currency with you. Credit cards really have solved a lot of issues for us.
Tip: Take only two credit cards with you.
I do not care if you own 17 credit cards; don't put 17 in your suitcase. Two is plenty for all the expenses that you might incur. Do not risk losing a lot of them to either accidents or thieves.

Tip: Keep your credit cards and your passport in an RFID (Radio Frequency Identification) secure holder.
RFID secure holders are a great boon to us. But any thief with an RF reader in their pocket can walk up next to you and boom, they can steal all the information off of your credit card unless you have taken the precaution to protect yourself with an RFID holder.

TIP: Take only credit cards with a chip.
Don't take any of the older cards that do not utilize chip technology. The ones with a chip are more secure.
(If your cards don't have a chip we suggest getting a couple of new ones. Good deals are out there on credit cards. For example, now you can get 30,000 miles on some airline credit cards).

TIP: Carry your credit cards, passport, money and important papers in an RFID secure wallet.
I'm not talking here about an RFID secure “holder” as that is just an item that you stick your credit card inside. But the “wallet” is something in which you also carry your money and your passport, and is often worn under your shirt. The RFID wallets can be purchased at various locations on the Internet.

Tip: Notify your credit card companies that you will be out of the country for a designated period of time.
Try to avoid a situation that happened to me. I was out the country, and when I tried to use my credit card it did not work. The place where I was trying to use the card told me that it was not acceptable. It was “no good.” I explained that I had used it only yesterday, but that did not matter to them. My credit card company was nice and trying to protect me. When they saw that the card was being used out of the country, as they knew that I lived in New Mexico, they stopped the card. So, please be sure that your credit card issuer knows when you are travelling out of the country and what particular countries you might be visiting. It may save you a lot of headaches.

AUDIENCE MEMBER:
You can normally do that online.

ROY MILLER:
Yes, you can do almost everything on the Internet today.

TIP: Never let your credit card out of your sight.
In a foreign country when you go to a restaurant, after the meal you hand the waitress your credit card. She whips out a
little machine and sticks your credit card in the machine while standing at your table. You never have to see your credit card disappear. Here in the United States they often take your credit card into the back room and do whatever they do with it, but do not let that happen when you are out of the country.

**TIP: Carry some local money with you for small expenses.**
There almost always comes a time when you need 10 or 15 Euros to pay for a taxi ride, for example. So, carry some local currency with you at all times.

**Tip: Carry a little bit of cash in your pocket, not in your wallet.**
Why not in your wallet? Wallets can be easy to snatch and grab, and if your wallet gets ripped off you will have nothing left. You might place a few Euros deep down in your front pocket (cab fare back to your hotel), which a thief will bother to take.

**TIP: If you know which country you will visit, you might exchange some of your money here for local currency before leaving home.**
That gives you one less thing to worry about and more time to have fun. My only advice is that you need to be sure and check on what the official exchange rate is before you go to your bank here to change currency. You're not likely to get the official rate at most banks, and you may in fact get ripped off by your local bank. But how can you find out what the official exchange rate is?

**TIP: Go to [www.xe.com/currencyconverter](http://www.xe.com/currencyconverter) to determine official exchange rates for many countries.**
XE.com will convert dollars to most currencies used around the world, over 100 of them, so it's easy to check for official exchange rates.

**TIP: You can also buy your tickets ahead of time for most special events on the Internet.**
Why wait until you get there and stand in a long line out in the hot sun just to buy a ticket? Go to the Internet ([www.ticketmaster.com](http://www.ticketmaster.com)) and you can buy tickets to many of the most important events.

**TIP: Be sure to have a wire cable inside the strap if you carry your purse/wallet hanging from your side.**
If your wallet/purse is one of those that has a cloth “over-the-shoulder” strap it is quite easy for a thief to walk up alongside you and clip the strap with a pair of scissors. But if you have a wire hidden inside that strap it's not so easy to steal your wallet/purse.

**TIP: Always ask about discounts for disabled people or senior citizens.**
Many events and venues give discounts for people with disabilities, but may not advertise that at the ticket counter. It never hurts to ask, and you may get in free.

**TIP: If you want to save a little money, check the Airbnb website. ([www.airbnb.com](http://www.airbnb.com)).**
Founded in 2008 and based in San Francisco, California, Airbnb is a trusted community marketplace for people to list, discover, and book unique lodging
accommodations around the world. I have to admit that using Airbnb has both pros and cons. Recently, you may have seen a lot of chatter about people getting ripped off with Airbnb reservations. It happens no matter what you’re doing. You can usually get an Airbnb lodging or accommodation for a lot less money than you could if you went there and tried to get a hotel reservation.

AUDIENCE MEMBER:
Did you ever run into a situation where the Airbnb bed had bed bugs in it?

ROY MILLER: No, but I am sure there has been that situation. That is one negative thing that could happen. The other potential problem is that you may not know were an Airbnb place is located in the city. Is it in a good neighborhood? Is it in a safe neighborhood? You can overcome these possible negative problems by making sure to read all the reviews for a place that you are considering.

AUDIENCE MEMBER:
We use Airbnb frequently, and we find the Airbnb places are generally far cleaner than most hotels.

CAROL SLINEY:
That is often true. The big thing is that Airbnb is all over the world now, and it’s very well-handled. Let me talk now about transportation issues. Decide how you want to travel. Are you going to fly from one country to another? How will you go from one city to another? Train or bus?

TIP: It is often cheaper to travel between cities on the train rather than by plane. That is partly because trains normally stop in the center of town whereas airports are often far out of town and taxi costs to/from the airport can be high.

TIP: It is usually easier to take the train rather than travel by plane. You do not have to arrive two hours before your flight; you do not have to deal with lengthy security checks at the airport; and you do not have to ride in a cab for 30 to 45 minutes to get to the airport. And trains have other advantages. They are usually on time. The train tracks are generally smooth, and you get to see some of the countryside. Many train stations are beautiful Some of the train stations are really beautiful, like the central station in Madrid. It was huge and contained a tropical rain forest with turtles in a pond;

TIP: Buy your train and plane tickets on the Internet before leaving the U.S. You can eliminate a lot of hassle by buying your train tickets before you leave the United States.

AUDIENCE MEMBER:
Can you get open day tickets or do you have to pick the dates you know you’re going to be using the train?
CAROL SLINEY:
You have to select the date you are going to travel, as well as what train, when it departs, and when it arrives. It is helpful to know all that ahead of time so you can plan the rest of your day.

TIP: When you get to the train station all of the train schedules are up on a large information board.
It is easy to find what track your train leaves from and what time it leaves.

TIP: You have to be sure that you are in the right place on a train in case they drop off a couple of cars at certain stops.
There is a little tricky part to traveling by train. Be careful that you are not in the dining car while your luggage is in the last car as that car might be dropped off. In general, if try to avoid sitting in the last two cars.

TIP: Traveling 2nd class on trains is generally comfortable.
The trains are spacious and often fast. (A newspaper and a meal may be provided in 1st class, but the ticket is probably twice as expensive.)

TIP: If traveling by train in Europe you should explore the cost of a EuroPass.
When we were in Spain we compared the cost of a one-country EuroPass to what it would cost for individual tickets to go from one city to another, and it was cheaper for us to go with individual tickets rather than to get a EuroPass. It depends on how many days you will be traveling by train, and how many cities you plan to visit.

TIP: In cities, consider “hop-on hop-off” buses.
Using “Hop-on hop-off” buses is a fantastic way to orient yourself to a city. They often have more than one route that goes around different parts of a city. These buses stop at all the major attractions. You can hop on and hop off all day long; it does not matter just as long as you get back to your location before the buses stop running, which is usually about 5:00 in the evening. You can buy a ticket for two days, three days or more.

AUDIENCE MEMBER:
How do you know which cities have “hop-on hop-off” buses?

CAROL SLINEY:
You can check online. Just go to www.hop-on-hop-off-bus.com and enter the name of your desired city in the search window and that will tell you if that city has “hop-on hop-off” buses. You can pay online, but I would not recommend that. You may have to change the days you plan to go on the bus. Tickets can be bought right on the bus and credit cards are accepted. You don’t have to hop-off; you can just ride around and note places that you want to visit. They give you a handout that shows all the stops.

TIP: If you are considering driving yourself, remember to become familiar with the Rules of the Road for the country that you are visiting.
And be sure to remember special differences. In Europe, there are often traffic circles rather than 4-way stops. Remember that cars already in a circle have the right-of-way over cars trying to enter a circle. Driving regulations, road information, and traffic updates are available online.

TIP: In countries such as England, Australia, India and most former British colonies people drive on the left-hand side of the road.

TIP: Go to www.waze.com to find maps and driving directions. Waze is the world’s largest traffic and navigation application.

TIP: Subways are easy to navigate.
Just like here in the US, you simply need to know what station you are in, and where you want to go. Trains are identified by the last station on their route.

TIP: In some subway stations, there may not be an escalator from street level down to the trains.
Check the subway system information to see if your station has an elevator, but many stations have neither an escalator nor an elevator. And if they do not it can be a long way down to the trains.

TIP: Uber is everywhere, and it can provide reliable rides for less cost than a taxi.
Simply go to www.uber.com to arrange for Uber transport.

TIP: In some countries airport security is much stricter than here in the United States.
They often have heavily armed police with their dogs walking around. It can be a scary experience (another reason to avoid airports). In places like Israel you should arrive at the airport several hours before your flight is scheduled to depart to be sure that you get through their security checks.

ROY MILLER:
One of the things we want to talk a little bit about are communication issues while travelling because, obviously, without adequate and effective communication your trip is not going to be as enjoyable as it otherwise might be.

TIP: Look for the sign with an ear crossed out and a small “T” at the bottom.
That sign means that the room has an inductive loop system installed, and if you have a T switch on your hearing aid or your cochlear implant you should turn it on for the most effective communication in that room. It can also indicate that the room has an FM or infra-red system installed. Be sure to ask what is there when you see that sign.

TIP: When traveling, especially if on a cruise, make sure that you ask for a neck loop when you are in a venue with a PA system.
I will be honest here and say that oftentimes on cruises there are problems involving neck loops. You may have asked for a neck loop three months ahead of time, and the
cruise line may have said “Yes, yes. We will have that”, but when you get on the boat and go to the theater to us that neck loop, you may discover that either it is the wrong type or that it doesn't work with their FM system. There can be many issues with neck loops, but be sure that you ask for one because if we overlook the issues then whoever travels next week is going to have the same problem.

**TIP: Request interpreters far, far ahead when you go on a cruise.**

When I say ask for interpreters far ahead, I mean “far” ahead. Asking for them one week before your cruise will not do it. Asking one or two months ahead will not do it. Cruise lines usually requires at least 90 days in advance to honor a request for interpreters. Unfortunately, deaf and hard of hearing people are not going to be able to take advantage of last-minute cruise deals, jump onboard at the cheap rate, and expect to get an interpreter. Please be sure to request your interpreters for cruises long in advance.

One other thought about interpreters on cruises is that they are there to help you anytime while during the cruise. If you go to an evening show on board ship you should have the interpreter. When you go on an excursion, and you have purchased the ticket for that land excursion from your cruise line, the interpreter goes with you; but if you buy the ticket for a land excursion from your cousin who happens to run a travel agency, then, sorry, you are out of luck. The interpreters are provided by the cruise line that you happen to be sailing with, so if you contract for your land excursion with a different company then the interpreter does not go with you. Be sure that if you need an interpreter on offshore excursions to purchase your tickets from the cruise line.

**TIP: Put a translation app on your cell phone.**

As I have said, today almost everything can be done on the Internet. If you are traveling and need to express something in a foreign language then a translation app like Google Translate can be a life saver. For example, if you are in Spain and you are trying to communicate with someone who does not understand English, simply type what you want to say into your phone and the translation app will translate whatever you enter into Spanish. Then the Spanish speaker can communicate back to you by typing in Spanish and it will be translated to English.

**TIP: Put a speech-to-text app on your phone.**

There are now many speech-to-text apps for our phones. When you are talking to a hearing person and you don't understand what they are saying, you can simply have that person speak to your phone and what they say is immediately translated to text. You can then look at your phone and read it. I find a speech-to-text app especially useful in situations requiring quick questions and short answers, for example, in the doctor’s office. Speech-to-text apps are not so good though if you want to stand around and chat half a day with somebody.

**TIP: Use WhatsApp for sending free text messages to family or friends.**

WhatsApp is a way to send text messages to friends for free from anywhere in the world. There are only two things that you need to remember about WhatsApp.
First, the person that you’re sending the text message to has to have WhatsApp on their phone as well. Remember to tell all your kids before you leave on your trip to download WhatsApp. It’s free. Second, WhatsApp requires WiFi. If you find a WiFi zone, you can send text messages back and forth for free, without worrying about your cell phone service provider.

CAROL SLINEY: I’m always careful about my water when out of the United States. Drinking the local water in many places can sometimes cause many problems.

TIP: Using bottled water is recommended.
It’s easy enough to find. Lots of little shops sell bottled water.

TIP: Take along some TUMS for an upset stomach, sunscreen or sun block to prevent sunburn, and of course some mosquito repellent if you travel to an area where that is needed.
I like to try new foods -- so I try them. But I also carry some anti-diarrhea medicine.

TIP: Bring a small flashlight.
A lot of times when in a strange place, at night you might not recognize exactly where you are. Can you get to the bathroom? A small flashlight helps.

TIP: Get travel insurance.
This is extremely important. Your Medicare insurance probably will not cover you when you are out of the country, even on a cruise ship. There may be things Medicare will cover, however it depends on which policy you have. With any hospitalization insurance, you should check with your insurance company before you go out of the country to be sure what, if anything, is covered. Medical care out of the country can be very expensive. (And sometimes you may have to be airlifted home.) You never know what can happen. So, just be prepared.
You may want to purchase insurance from your airline that covers flight cancellation, lost baggage, and some medical expenses.

AUDIENCE MEMBER: You mentioned disability passes. When I was visiting a national forest here in America I learned that a person with hearing aids was entitled to a lifetime free pass to any national park.

CAROL SLINEY: Right. That is in the United States, and it is fantastic! Anybody here can get one at the visitor center of any National Park.

AUDIENCE MEMBER: You have mentioned having a wire inside the strap on your over-the-shoulder wallet. Will that cause you any problem going through airport security scans?

CAROL SLINEY: NO, that should be no problem. You just need to put your
purse/wallet through the scanning technology.

AUDIENCE MEMBER:  
I have one comment about credit cards. I was at AAA recently, talking about an upcoming trip to Australia, and I discovered that AAA members can get an AAA credit card that does not charge any foreign exchange fees.

CAROL SLINEY:  
There are actually a lot of companies that offer credit cards that do not charge foreign transaction fees. And it is very important that you get such a card as it can save you lots of money if you use it to pay your hotel bill, train tickets, and other big ticket items.

ROY MILLER:  Let me add to that a little. That is a very good point because if your credit card company charges exchange fees for international transactions you’re basically paying three percent more for whatever it is that you are buying. So, be sure that you check with your credit card company and see that you have a credit card that charges no international exchange fees.

AUDIENCE MEMBER:  
What do you do if your health insurance does not cover you when you go out of the country?

CAROL SLINEY:  
Well, you can get travel insurance from a travel agency. That' is one way to do it, but travel insurance is also available online. I think we are going to have to stop as we are running a little bit over time.

ROY MILLER:  
Thank you all for coming. We really enjoyed it.

Dr. Roy Miller has Neurofibromatosis Type II, taught at Southern Illinois University, served as Executive Director of the Missouri Commission for the Deaf and Hard of Hearing, and is a former president of the Association of Late-Deafened Adults, the Southern Illinois Center for Independent Living, Hearing Loss Link, and Telecommunications for the Deaf and Hard of Hearing.

Carol Sliney graduated from Gallaudet University with a Masters of Social Work, has bilateral cochlear implants, served as the Mental Health Specialist for the Nebraska Commission for the Deaf and Hard of Hearing, and is a former member of the Board of Trustees of the Hearing Loss Association of America.