WITH THE SUMMER travel season upon us, we thought we would dedicate this issue of Key to important travel tips to protect you, your family and your finances while you are away from home. Our feature article highlights ten tips to prepare for your trip. In our Legislative Update, we provide information about current changes to passport rules for travel in North America, as well as information on how to apply for a passport, courtesy of the U.S. Department of Passport Services. You will also find a helpful checklist to prepare for your next road trip, courtesy of American Express.

We wish you a safe and enjoyable summer season and look forward to seeing you on campus for Homecoming and PENN Medicine’s Campaign Kick-off this October.

Sincerely yours,

Marcie L.H. Merz, J.D.
Senior Director, Planned Giving
PENN Medicine

Ten Tips to Provide Peace of Mind While You’re on Vacation

Summer vacation is a time to relax and unwind, leaving behind your cares and worries. Yet each of us can tell a horror story or two about what happened back home while we were away. With just a few simple steps, you can leave home feeling safe and secure, ready to enjoy your vacation.

A MONTH BEFORE:

1. Review your insurance plans so you can feel secure.
Your needs and your possessions may very well have changed since you first took out your home owner’s insurance policy. Consider insuring valuables such as jewelry, fine art, and heirlooms you may have acquired since first purchasing your insurance. Avoid worst-case scenarios of theft, fire, or flood with best-case coverage. Also review your car insurance policy and make sure that you have the coverage you need.

2. Give your car a check-up.
If you are traveling by car, take your car in for service and have the cooling system inspected. Have your mechanic top off all fluids, inspect for leaks, check seat belts, and change the air filter. While you are thinking about the car, inquire about toll transponders like EZ-Pass.

(continued on the next page)
STANTON P. FISCHER, M’56

“A medical degree from Penn is priceless.”

Stanton P. Fischer, M’56, cites commitment to learning as one of the “tools” that the School of Medicine taught him. “Even decades into your career, you never stop learning,” he says. “I will always be grateful for that wise lesson.”

Dr. Fischer and his wife, Marie, transformed this gratitude into a bequest to support student scholarships. “We believe we can help these students through these gifts,” he says. “When they are able, they will give—it is a self-perpetuating cause.”

The Fischers’ bequest is just one of a multitude of creative gift opportunities that benefit both the School of Medicine and its donors. Bequests to PENN Medicine are generally deductible for estate tax purposes and, like the Fischers, you may also find that a bequest fits well into your overall financial planning.

3. See what bills will be due while you’re away.
Nobody wants to come home to penalty fees. Skip the worry by calling service providers and asking if it’s possible to set up your payments ahead of time or schedule electronic transfers.

A WEEK BEFORE:

4. Give the illusion of activity.
Pick up some automatic timers and program them to turn lights on and off throughout the house at normal hours. Set a clock radio to play for an hour in the early morning and evening. Close any curtains that give a clear view into the house at night. Make sure all outdoor lights are working properly, and if you don’t already have motion sensor lights, consider installing them before you go.

5. Arrange to hold your mail and newspaper delivery.
The mail can be easily put on hold online at USPS.com. Restart service for the day after you return; that way if your flight is delayed, you don’t have a telltale newspaper sitting on your front step all day and night.

6. Keep your regular housekeeping and lawn service on the job.
The housekeeping company will be able to bring in any packages or flyers that were delivered by services other than the post office, and turn on different lights throughout the house. Plus, it’s always pleasant to come home to a clean house after a long trip. Also, a well-tended exterior makes a home look more active and lived-in than one with overgrown shrubbery.

7. Make sure all family members have enough prescription medication.
Do an inventory check and if anyone’s supply is running low, have your pharmacy refill the prescriptions. Also check that you have sufficient over-the-counter drugs and remedies, as well as insect repellent and sunscreen.

A DAY BEFORE:

8. Check that all smoke detectors have new batteries and are working.
Unplug all appliances: toaster, microwave, computer, even the stereo. It’s safe and saves energy.

9. Reroute your phone calls to your cell phone.
If you need to remain available, whether for business or personal reasons, have your landline phone calls forwarded to your cell phone. Check with your service provider as this service may be at an additional cost to you. Also, check with your provider about reliable coverage in the area you will be visiting as well as additional charges if that area is considered roaming.

10. Pack the car.
Boredom and hunger in the car have no place on a fun vacation. Rent DVDs and video games for the car. Download songs and audio books. Traveling with kids? Pack journals, glue sticks, safety scissors, and colored pencils for on-the-road scrap booking. Also pack sandwich bags, wipes, hand sanitizers, napkins, plastic bags for trash, hand vacuum, and a cooler with drinks and lots of snacks!

Article courtesy of American Express and www.americanexpress.com
The Intelligence Reform and Terrorism Prevention Act of 2004 (IRTPA) mandates that the U.S. Secretaries of Homeland Security and State develop and implement a plan to require U.S. citizens and foreign nationals to present a passport or other appropriate identity and citizenship documentation when entering the United States. The goal of these efforts is to strengthen border security and facilitate entry into the United States for U.S. citizens and legitimate foreign visitors by providing standardized, secure and reliable documentation which will allow the Department of Homeland Security to quickly, reliably and accurately identify a traveler.

For many years, U.S. citizens, and some citizens of other countries in the Western Hemisphere including Canadians and Mexicans with Border Crossing Cards (BCCs or “Laser Visas”), have not been required to present a passport to enter the United States. Currently, a traveler may make a verbal declaration of citizenship, or present other forms of documents to enter the country that cannot currently be validated or verified in a timely manner, such as birth certificates and driver’s licenses.

Air Travel
Effective January 23, 2007—Passports, Merchant Mariner Documents (MMDs) or NEXUS Air cards became required for all air travel from within the Western Hemisphere for citizens of the United States, Canada, Mexico, and Bermuda. However, on June 8 the government announced that due to longer than expected processing times for passport applications in the face of record-breaking demand, U.S. citizens traveling to Canada, Mexico, Bermuda or countries in the Caribbean region who have applied for, but not yet received passports, can re-enter the United States by air by presentation of a government issued photo identification and Department of State official proof of application for a passport through September 30, 2007.

Land and Sea Travel
Effective January 31, 2008, U.S. citizens traveling between the U.S. and Canada, Mexico, Central and South America, the Caribbean, and Bermuda by land or sea (including ferries), will be required to present a valid U.S. passport or other WHTI-compliant document, or a government-issued photo ID, such as a driver’s license, plus proof of citizenship, such as a birth certificate.

Application for a U.S. Passport
To obtain a passport for the first time, you need to go in person to one of over 8,000 passport acceptance facilities located throughout the United States with two photographs of yourself, proof of U.S. citizenship, and a valid form of photo identification such as a driver’s license. Acceptance facilities include many Federal, state and probate courts, post offices, some public libraries and a number of county and municipal offices. There are also 13 regional passport agencies, and 1 Gateway City Agency, which serve customers who are traveling within 2 weeks (14 days), or who need foreign visas for travel. Appointments are required in such cases.

You’ll need to apply in person if: you are applying for a U.S. passport for the first time; your expired U.S. passport is not in your possession; your previous U.S. passport has expired and was issued more than 15 years ago; your previous U.S. passport was issued when you were under age 16; or your currently valid U.S. passport has been lost or stolen.

Renewal of a U.S. Passport
You can renew your existing passport by mail if: your most recent passport is available to submit and it is not damaged; you received the passport within the past 15 years; you were over age 16 when it was issued; you still have the same name, or can legally document your name change. If your passport has been, altered or damaged, you cannot apply by mail. You must apply in person.

Register Your Trip
When going out of the country, be sure to register your trip with the U.S. Department of State at https://travelregistration.state.gov/ibrs/. Travel registration is a free service to U.S. citizens who are traveling to, or living in, a foreign country. Registration allows you to record information about your upcoming trip abroad that the Department of State can use to assist you in case of an emergency. U.S. embassies and consulates can assist American travelers who are victims of crime, accident, or illness, or whose family and friends need to contact them in an emergency. By registering your trip, you help the embassy or consulate locate you when you might need them the most.

For more information on these legislative changes, renewing your passport or for information on obtaining a new passport, please visit the National Passport Information Center at www.travel.state.gov/passport.

Source: U.S. State Department Passport Services
THE MEDICAL LEGACY CIRCLE pays tribute to those special people committed to the advancement of medical education, research, and patient care. We are most grateful to all members of The Medical Legacy Circle who generously support PENN Medicine through their financial and estate planning.

Did you know?
This year only, IRA owners over the age of 70 1/2 can direct gifts up to a total of $100,000 from their IRA directly to PENN Medicine, without including the amount in their income. This gift can qualify for your minimum required distribution.

Did you know?
Because of estate and income taxes, an IRA beneficiary designation of $100,000 from your IRA or other retirement plan to your child or other non-spouse beneficiary could leave that person with only $25,000! A beneficiary designation of the same IRA to PENN Medicine gives the full $100,000 to medical education, research, or patient care.

To learn more visit: www.med.upenn.planyourlegacy.org/GIFTlifetimeretireIRA.php