



# At Home on the Road

**If you're looking for a fun way** to see the country, travelling in a motorhome or caravan is an excellent way to go. In a sense, you get to take your house with you, and you can stop anywhere you want along the way. The journey starts with preparation. Driving a motorhome is different from driving most other vehicles, and being aware of those differences can make your journey safer and more enjoyable. Here are six things to keep in mind before you head off into the sunset.

## 1. HAVE YOUR VEHICLE SERVICED AND INSPECTED

No matter what kind of vehicle you're driving, you need to make sure it is roadworthy before you pull out of your driveway. Whether you own the motorhome

or are renting it, always insist on a pre-trip service and full inspection. Once it gets a clean bill of health, you can pack it up and hit the road with confidence. The last thing you want is to have your long-anticipated road trip come to a premature end because of a preventable maintenance issue.

## 2. PRACTISE DRIVING THE MOTORHOME BEFORE YOU HIT THE ROAD

Chances are you won't have a lot of problems driving a motorhome on the highway, but navigating smaller streets can be a real challenge in such a large vehicle. Put in plenty of driving practice before you leave home and learn how to use all of your mirrors to determine your position and reverse the vehicle safely.



### 3. CONSIDER INSTALLING A REVERSING CAMERA

If your motorhome doesn't already have one, consider installing a reversing camera. It's a handy accessory that will make pulling into those tight parking spaces a lot easier and give you additional peace of mind. (Alternatively, if you're travelling with passengers, you can always ask them to check behind the vehicle before you reverse.)

### 4. BE AWARE OF HANDLING DIFFERENCES WHEN DRIVING

Driving a motorhome is different from driving a car or even a full-sized utility vehicle. The higher centre of gravity means you need to take turns wider, and the large size means you'll need a bigger turning radius. Practising ahead of time can help you get used to handling the vehicle. You will also need to be mindful of the wind speed as you drive. When the winds get strong, it could cause the vehicle to drift unexpectedly. Take a tighter grip on the wheel when it's windy, and give other drivers more space.

### 5. CONSIDER FORMING A CONVOY

Chances are you'll meet other motorhome drivers on your road trip, particularly if you're travelling down a popular road trip route. If you're all going the same way, consider



teaming up with the drivers you meet at campgrounds, local attractions and restaurants, and forming a motorhome convoy. Travelling with other drivers is fun, but it can also enhance your sense of safety: a large convoy of motorhomes will be easier for other drivers to spot.

### 6. INSIDE THE MOTORHOME

Before you leave, secure all loose objects such as toasters or coffee pots so they don't move and break or become a hazard when you're on the road. There are usually plenty of cupboards to store everything away. Check all cupboards and drawers are closed and that the table is secured. Make sure that the doors, hatches, windows and vents are closed, that the refrigerator door is locked, and that containers with liquids are sealed. Make sure things such as awnings, exterior BBQs and the 240V power cable are stowed away safely. And finally, always check that you have turned off the gas before you start your journey.



# Want to Start Investing?

BY HARVEY JONES

**It's easy to find the world of** stocks, mutual funds and property investment intimidating, but the sooner you start investing, the greater your ultimate benefit. Here are some common questions new investors ask.

## **Where do I start with investments?**

First decide what you want to achieve. Are you saving for a specific short-term goal, such as a deposit for your first home or a new car? Or are you saving for the long term, to fund your retirement? Your answers will largely determine how and where you invest.

**How much risk should I take?** The shorter your timescale, the fewer risks you can afford to take. Avoid putting money that you may need in the next few years into the stock market, as you may need enough time to recover from a sudden drop in the market. If investing for at least five, ten, 15 years or longer, then consider putting some money into stocks and shares, as they should deliver greater returns in the longer run.

## **Which shares should I invest in?**

Buying individual company stocks is too risky for most ordinary people. Even big household names can perform poorly. Most people should start with a managed fund investing in a mix of 30 or more different companies to spread your risk.

## **What does diversification mean?**

Diversifying your portfolio means spreading your money between different assets, sectors (agriculture, construction, mining, etc) and parts of the world. For example, you should keep some funds in an instant-access savings account for emergencies, and spread the rest of your portfolio between shares, bonds, property and even some gold.

**How often should I review my portfolio?** You should check once a year, to see how well it is performing and whether you are investing in the right places. But resist the temptation to tinker: investing is a long-term business and constant juggling can backfire.



Why pain and indignation are sweeping through prosperous countries

# Behind Our Anxiety, the Fear of Being Unneeded

BY THE DALAI LAMA AND ARTHUR C. BROOKS

FROM *THE NEW YORK TIMES*

IN MANY WAYS, there has never been a better time to be alive. Violence plagues some corners of the world, and too many still live under the grip of tyrannical regimes. And although all the world's major faiths teach love, compassion and tolerance, unthinkable violence is being perpetrated in the name of religion.

And yet, fewer among us are poor, fewer are hungry, fewer children are dying, and more men and women can read than ever before. In many countries, recognition of women's and minority rights is now the norm. There

is still much work to do, of course, but there is hope and there is progress.

How strange, then, to see such anger and great discontent in some of the world's richest nations. In the United States, Britain and across the European Continent, people are convulsed with political frustration and anxiety about the future. Refugees and migrants clamour for the chance to live in these safe, prosperous countries, but those who already live in those promised lands report great uneasiness about their own futures that seems to border on hopelessness.