



There is insurance for just about everything these days, including travel. Under certain circumstances, travel insurance could be a wise purchase. (Mark Rackay/Special to the Montrose Daily Press)

Travel insurance is a survival tool



Tips  
from the Posse

By Mark Rackay

When we talk about “home expenses” and “cost of living,” seldom do we include all the insurance costs in the tally.

I have insurance for auto, home, rental property, umbrella, health, life, ATV, boat, motorcycle ... and on it goes. Our family is putting the insurance agent’s two kids through grad school.

All of these insurance premiums give my finances a double hernia.

I get a fair amount of questions and comments sent to me each week through the email. Generally, I answer each one personally, and I really enjoy hearing from the readers of this paper. When a question pops up many times, it is probably something I should talk about in a column. The question is what is travel insurance, when do we need it, and why?

Simply put, travel insurance is a plan you purchase to protect you from monetary losses that can occur while traveling. These losses can be a delayed or lost luggage, canceled flight; you can’t make a trip because of an illness, medical and evacuation insurance. The policy can be easily customized for the risks of your trip, the duration of the trip, special needs you may have, and how high you are sitting on your wallet.

I travel quite a bit in pursuit of hunting and the occasional fishing adventure, oftentimes to foreign lands. Let’s say that your journey has taken you on a photo safari in central Zimbabwe. While in a local village, you toss courage (and sense) to the wind, and feast on a healthy plate full of street meat for lunch.

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Birds of a feather — A contest to grow your family birding skills

By ANITA EVANS, FRIENDS OF YOUTH AND NATURE

Birds of a feather flock together, as they say, and what better outdoor activity is there than birdwatching in your backyard, or on your nearby public lands? Birds are everywhere, but we often don’t take the time to learn about them.

Friends of Youth and Nature wants to encourage you to learn more about local bird species and start your bird list by offering a chance to win one of three pairs of Celestron or Vortex binoculars as motivation. The age categories for winners are: 5-9, 10-14, and 15-19 years old.

How do you enter? Visit our website at [www.friendsofyouthandnature.org](http://www.friendsofyouthandnature.org) and download the bird identification worksheet, or contact us ([friendsofyouthandnature@gmail.com](mailto:friendsofyouthandnature@gmail.com), 970-901-1459) with your mailing address for a hard copy.


Go outside with your family — anywhere local will do: your backyard, a local park, or nearby public lands. Take your identification worksheet — it lists nine of the most common birds seen in western Colorado.

And don’t forget your phone! There are several apps that can help you identify birds. Some helpful apps that have both pictures and songs are: The Audubon Bird Guide of North America (found at [audubon.org](http://audubon.org)); the Merlin Bird ID from Cornell Labs ([merlin.allaboutbirds.org](http://merlin.allaboutbirds.org)); and eBird, which also has a cool song sleuth app that will listen to the bird song or call you hear and identify possible matches. When you complete your bird identification worksheet, take a picture of it and email it to [friendsofyouthandnature@gmail.com](mailto:friendsofyouthandnature@gmail.com) by July 31.

Be sure to include your name, age, and the details you have recorded about your birding experience. You can also mail it to FOYAN at P.O. Box 634, Hotchkiss, CO 81419 by that date. We will draw one name for each age category on August first and arrange for you to pick up your new binoculars!

So, how do you start? If you want to attract birds to your backyard, the best way is to provide a bird bath. Bird baths are better than bird feeders, because bird seed is known to attract rodents and even bears! Just sitting quietly under a tree in your backyard offers easy access to many common birds such as robins, house finches, and even hummingbirds. You will be surprised at how many birds there are so close to home.

Where do you find birds? Everywhere! How do you



Children doing some birding. Friends of Youth and Nature announced a bird watching contest that ages 5-19 can enter for a chance to win some prizes. (Anita Evans/Special to the Montrose Daily Press)

find them? Some advice from the Audubon Society helps make it easier.

There are four basic bird finding steps: stop, look, listen, and repeat.

First, stop: take a minute to stand still and take in your surroundings and think like a bird! Second, look for possible perches like power lines, fence posts, and tree tops. Look for movement.

Third, listen. Your ears can detect vocalizations, tapping, or rustling of birds as they communicate with each other.

Finally, repeat. You will become more and more aware of birds around you as you meander slowly through their world.

If you choose to go to a local park or forest, make sure you gear up! Parents, take your children under your wing, wear comfortable clothing and sturdy shoes, take a pack with snacks and a water bottle, and use your eagle eyes to see the birds around you. If you don’t have a pair of binoculars, your local library has a Colorado Parks and Wildlife outdoor backpack for check out — complete with binoculars, and a state park pass. Before you know it, you will become so absorbed in the bird search that all the world’s problems and your anxieties will melt away.

Searching and identifying birds and observing their behaviors is a perfect way to focus on something positive together as a family. Give it some time and patience; you will take to it like a duck to water, and feel your stress roll off your shoulders like water off a duck’s back! Enter our birding contest by Aug. 8 for a chance to win a new pair of binoculars!

For more outdoor safety tips, trail game ideas, and hiking trails, visit the Friends of Youth and Nature website: ([www.friendsofyouthandnature.org](http://www.friendsofyouthandnature.org)). FOYAN is a non-profit that promotes opportunities for youth and families to go outside, experiencing outdoor activities and exploring nature.

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