

Personal finances

BY SHERRY HAROWITZ

Two male lions guarded the remains of a cape buffalo, its rib cage howed against the horizon. A few feet away, a mother lion lay with her cubs. In the distance rose the walls of Tanzania's Ngorongoro Crater, a dormant volcano that's home to the lions and other wildlife. It might have been a movie set. But this was the real thing, and Judy Lawrence, on safari in Africa, was living out her dream.

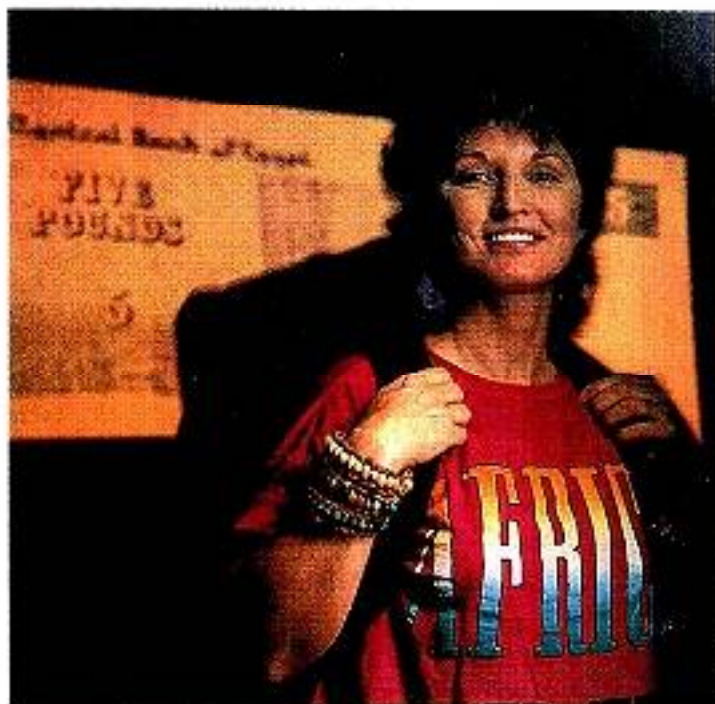
It was a fantasy born of frustration. Lawrence, not of Arabia but of Albuquerque, N.M., had felt the pressure mounting since her divorce two years earlier. She was simultaneously running her self-publishing business (she's the author of *Common Cent\$: The Complete Money Management Workbook*); holding down a marketing position at a financial planning firm; and conducting workshops and one-on-one budget counseling. Like millions of other workaholics, she longed to step off the treadmill. Unlike most, she did.

A LITTLE HELP FROM HER FRIENDS. Before she could go snorkeling in the Red Sea, she had to take care of business back home—or, more precisely, make sure her business would take care of itself.

First, she struck a deal with trustworthy friends, also in publishing, to manage her affairs. She gave them access to all her files and set up two joint checking accounts, one for business expenses and the other for odds and ends, such as the final utility bills from the apartment she was giving up. For a nominal charge, Lawrence signed up for a telephone service that automatically transferred business calls to her friends' telephones.

Lawrence had financed the purchase of three rental properties, and she arranged for the payments to be invested automatically in two mutual funds.

To dispose of her personal property,



Before Judy Lawrence left on her five-month dream trip, she put her business and investments on automatic pilot.

she found friends who could use a computer or a bed and were willing to pick it up and return it. For the leftovers, she rented a storage shed at \$60 a month. **MONEY MATTERS.** Lawrence paid for her five-month odyssey with \$10,000 from the sale of her house a year earlier. But she could hardly lug all that cash around in a bush jacket. So she used her credit union Visa card as often as she could and arranged to have the bills paid automatically through her checking account.

For ready cash she relied on her American Express green card. At an Amex office, she could write a personal check for up to \$1,000 every 21 days and receive \$200 cash and the rest in travel-

ers' checks. Amex offices also doubled as post offices, where Lawrence could receive mail from home. Her card was stolen once—in Italy—but, as promised, she got a replacement within hours.

ON THE ROAD. Lawrence boned up ahead of time with travel guides, but once on the road, she eschewed guidebooks, maps and detailed itineraries. "I would just arrive," she says.

When she arrived in Kenya, the heart of her trip, "it was a real shock," she admits. Beggars chased her for money. Her apartment in Nairobi had no phone and, at first, no running water. "I went to the YMCA and

took a cold shower," Lawrence says.

"That was my introduction."

She gained confidence—and savvy. She discovered, for example, that smaller, less-known airlines offered lower fares, plus a taste of local culture. Once, while she and a companion were exploring an island off Kenya, a taxi driver tried to bully them into a \$10 ride back to the ferry with dire warnings that they'd never make it otherwise. They declined, and caught a local bus for 50 cents.

HOMECOMING. Lawrence's money took her to ten countries on three continents. When she got home, she says, "I remember going back to the storage shed and thinking, 'I don't need any of this.'"

Eventually she rented an apartment and took back her possessions. But she has never resumed her former frantic life-style. She decided not to return to her marketing job. She left her bill-paying and investing on autopilot. Her friends still handle the orders for her publishing business so she can focus on appealing engagements and budget counseling. Now, she says, "when I get back on the treadmill, I can draw on my experience to get myself back in balance." ■

RESEARCH REPORTER: JOAN GOLDWASSER