Good morning to you all,  
  
I woke up this morning realizing that I had not gotten you all a couple pieces of information that might help things settle in better.  
  
Re: Visas-   I have confirmed that you all can just get a **TOURIST visa on arrival** in Bali when you arrive, so you don't need to do get one prior to coming to Bali.

You Canadians...please don't apply for a visa!  Just follow the instructions below.  This is the website where you can confirm this:   <http://www.embassyofindonesia.org/consular/voa.htm>  
  
When you get off the plane and get to Immigration, just join the line that says, '**Visa On Arrival.'**  It's simple. You will need to pay a fee of $25 US and your native currency will be fine.  If you get a tourist visa prior to coming, you can just go through the regular Immigration line.  
  
I'm sorry, but if you decide to get a tourist visa prior to coming to Bali and don't go through the Visa on Arrival line, you will have to work with your Indonesian Consulate, not me. But remember, you don't even need to contact your consulate, as you can just get a visa on arrival.   
  
Once you get through Immigration and go to gather your bags, there are 2 ATMs in the baggage-gathering room.  GET MONEY.    
  
All you have to do is work the ATM like at home.  Kind of magic, actually!  1,000,000 rupiah equals a little less than $100  ( @ $98.00).  
  
You'll be glad you did, so that once you get to the village, you will be set until you go to a money changer or an ATM in Ubud...a short walk away.  So money will be easily accessible to you.    
  
**\*\*\*Please note that credit cards are very difficult and much of time impossible to use.  Traveler's Checks don't apply. So have money in your bank to have accessible via ATM and contact your bank prior to leaving your country and let them know that there will be transactions from outside your country.\*\*\***  
  
I'm attaching a money changing chart for Canada, Australia and US.  Print it, laminate it and bring it with you in your wallet.  It might not be precise to the day, but it's relative to what is true. A simple way to quickly reference, even though the exchange rate is not as favorable as it was a few year ago, is that $1 US is around 8,500 rupiah.  Anyway, feel free to use these charts.  For those guys who aren't Canadian, Australian or US, I'm so sorry...I didn't do one for you.  You can copy and paste the box into a document, change the home country field on the box and here's the website I used:   <http://www.oanda.com/currency/converter/>  It will only take about 4 minutes to cut and paste.   If you do make one a chart for another country, I would love to have a copy and put it on the website.  
  
That's it for now.  For those of you who can bring some vitamins to the clinic, I will be emailing you separately.  
  
Also, please remember that I also work as a busy midwife and if I disappear from email for a few days, please don't worry.  Remember-*I've got you!*  But I am also caring for my families here in US.  I know how vulnerable it can fee to travel such a ways.  I will be *sure* you are well prepared and cared for!!  
  
Blessings,  
  
Katherine