

Q: I'll be traveling in Europe this spring and I'm concerned about credit card identity theft. A friend had her card imprint stolen by a restaurant employee two months ago, and the next month she got a credit card bill for more than \$5,750.

A: First, check with your credit card company to see what protections you have if the same crime happens to you. True, when you use your credit card for store and restaurant purchases when traveling, it's difficult to prevent this kind of rip-off. One way of reducing the risk is to obtain a low-limit card credit card for use on your travels. Prepay as much as possible on major bills before you depart, such as airfare, cruises and basic hotel rates. Then, for incidental purchases, use your extra credit card with a top limit of \$1,000 or whatever other amount you choose.

Another good idea is not to use a credit card at all while traveling. Instead of carrying a lot of cash, take a stack of American Express or other company's travelers' checks, and use them for incidental purchases. Just cash 'em as you need 'em.

Submitted by Mary J. Binghampton