



Guest Senior Traveler BCC, Phoenix AZ: I swim mornings at a community outdoor pool. There are no lockers, so I usually leave valuables in my locked car in the parking lot.

I thought I'd made the mistake one day of putting my wallet on a table next to the pool. There were only two or three other swimmers and a maintenance guy there. When I came out of the pool, I looked for my wallet.

I asked the guys if they had seen it. None said he had. Anyhow, I may have dropped it out of my car earlier while getting out at the pool. I still don't know what happened to it. All my cards ... credit, driver's license, insurance, Social Security, auto club and others ... were lost. My first call was to my auto club rep. He gave me sound advice that applies to all who lose or have credit cards stolen.

As soon as possible call emergency numbers of all cards. Be sure the credit card companies put an immediate cancellation on all accounts. Then, as I had to do, start the process of getting new ones issued.

To me, this was most troublesome, especially a new driver's license and Social Security card. The offices are always busy, and it too often takes hours sitting in crowded waiting rooms.

However, many horror stories about crooks running up big credit card purchases are not because the actual plastic cards are stolen. The crimes are often set up by dishonest travel, hotel, restaurant and department store employees.

They use impressions of the cards right after a purchase, and because of billing delays, you often don't find out about the rip-offs for months. Then, you have a lot of explaining to do to the card companies.

There are safeguards against those crimes. Set up a reminder system where the credit card company will refuse a large purchase until you can be notified and verify it. Another one is for the card holder to set a low monthly limit, such as \$500, and purchases above that amount will automatically be refused.

I checked my statements for months after my wallet went missing. No illegal transactions were

ever made on my cards. So, as my spouse always says, some day, in some dark corner of my house or car, that wallet will show up with all my old, and now unusable, credit cards.