

# Consumer Credit Group Warns

## Cash/Credit Dangers Facing Travelers Advises: Don't Leave Without Guidelines

The millions of Americans who won't leave home without at least one credit card when traveling on summer vacations this year could lose money on international exchange rates, become victims of credit theft, or fall behind on credit card payments, according to Bancard Holders of America (BHA), a national consumer group. To protect summer travelers, BHA has developed a set of guidelines to help cardholders use their plastic more wisely.

BHA's Director Elgie Holstein says the guidelines—published in a pamphlet the group released today—are needed because "most Americans either don't know how to take full advantage of the many uses of their cards or use them unwisely during the summer travel months." Holstein said consumers using the pamphlet can protect themselves from unnecessary complications and expenses they may otherwise incur on their travels.

BHA is the only national consumer group dedicated exclusively to protecting the rights of the nation's seventy-five million credit card holders.

BHA's "Travel With Your Credit Card" pamphlet (available for \$1.00 from BHA for postage and handling) contains a simple, eight-item "Pre-Departure Checklist" to help travelers optimize credit use and avoid credit problems during summer trips. The BHA guidelines include:

- Never sign a blank receipt of charges. Hotels often require blank receipts upon check-in. Be sure to either destroy or use that receipt when checking out.

- Avoid credit holds by finding out which hotels place a hold on your credit line and for how much. This block on your account can last for two weeks, even after you have paid the bill.

- Check your card issuer's cash advance policy and Automatic Teller Machine privileges in the countries you will be visiting. These policies and privileges vary from one card issuer to another and from country to country.

- Remember your credit card is protected by the issuer. You are only responsible for \$50.00 charged on a stolen card no matter how large the bill rung up by a thief.

- Compare your bill with your receipt after you return. Your card bill may vary from the amount on your charge receipt, because the exchange rate for converting foreign currency to U.S. dollars on the day your charge is processed may differ from the exchange rate on the day you made your purchase. But if you notice a major discrepancy, check the bill with your bank.

- Carry a copy of the numbers on your credit cards and the telephone numbers of your credit card issuers so you can quickly report a lost or stolen card while traveling. Keep these reference numbers in a safe place, separate from your wallet.

- Treat your card as you would cash. Carry your credit cards in a safe place so they won't be misplaced or misused.

- Prevent late payments on your credit card by getting a friend to mail in your pre-prepared payment while you are out of the country: late payment could damage your credit rating, and sending in a larger, earlier payment may not eliminate your obligation to pay a minimum amount on the bill due while you're away.

- Purchase your airline ticket by credit card rather than using cash or personal check. This will make it easier to obtain replacement tickets (and to obtain a credit for your loss) in case of loss or theft.

Consumers planning summer travel can order the new pamphlet for \$1.00 to cover postage and handling by writing BHA at 333 Pennsylvania Avenue S.E., Washington, DC 20003.

BHA also provides consumers with lists of banks that offer low-interest credit cards and those with no annual fee. These lists can be obtained for \$1.50 each by writing BHA at the above address.

## Learn to Care About Your Health Care

When a timely decision makes a difference in your health, don't be afraid to question whether you're getting what you need and what you're paying for. How can you be certain that the treatment you or a family member has been prescribed will be covered by your current health care plan?

A new public education program being launched nationwide over the next three months by the Washington, D.C.-based Federation of Nurses and Health Professionals (FNHP) is aimed at helping you understand your rights, choices and responsibilities when faced with important health care decisions.

"Learn to Care—A Consumer's Guide to Health Care" offers free materials on how to select the proper health care options to best suit your individual family needs.

Three, 30-second full color public service advertisements encourage consumers to write for free informational booklets.

- **Patients' Rights**—provides insight on how to identify, understand and obtain the respectful and considerate health care that every patient deserves.

- **Health Care Checklist**—offers information to help in choosing a health care plan in terms of costs, coverage, convenience, obligations, deductibles and flexibility.

- **Health Care Costs**—explains ways to help individuals keep the lid

on medical bills and make the right choices without jeopardizing quality health care.

"As health care becomes increasingly complex and costly, consumers need to be well informed to make the best possible decisions," said FNHP President Albert Shanker.

"Our members have very close contact with patients, and we are concerned to see that people are not asking the kinds of questions they need to ask to be informed and make intelligent choices.

"It's not a matter of challenging a professional's authority. It's taking the opportunity to discuss and understand the consequences of important health care decisions—decisions that affect you and your family.

"We believe that patients deserve quality health care and that education is a good way to insure that. No one can afford to take health care for granted. It's your decision and it's your money. More important, your health depends upon it," he added.

FNHP is using the three television spots along with three radio commercials and a newspaper advertisement to alert consumers to this informative literature.

FNHP represents a variety of health care workers across the country and is a division of the 660,000-member American Federation of Teachers/AFL-CIO.

Free copies of the booklets are available by writing to: **Learn to Care, FNHP/AFT, P.O. Box 1930, Washington, DC 20013.**

### September Events

Multnomah County Library

Films: Saturday, September 26, 2 p.m. Call branch for titles.

Saturday, September 19, 2:30pm ORIGAMI FOR BEGINNERS. Sarah Kirchfeld instructs school-age children in the Japanese art of paper folding.

Wednesday, September 23, 3:30 p.m. THE THREE BILLY GOATS GRUFF. Show by the New Rag Bag Theater.

Saturday, September 26. AFRICAN AND AFRO-AMERICAN STORYTELLING TRADITIONS. Afternoon-long event. Program features Spencer Shaw, nationally acclaimed storyteller.

North Portland Branch, 512 N. Killingsworth, 221-7702.

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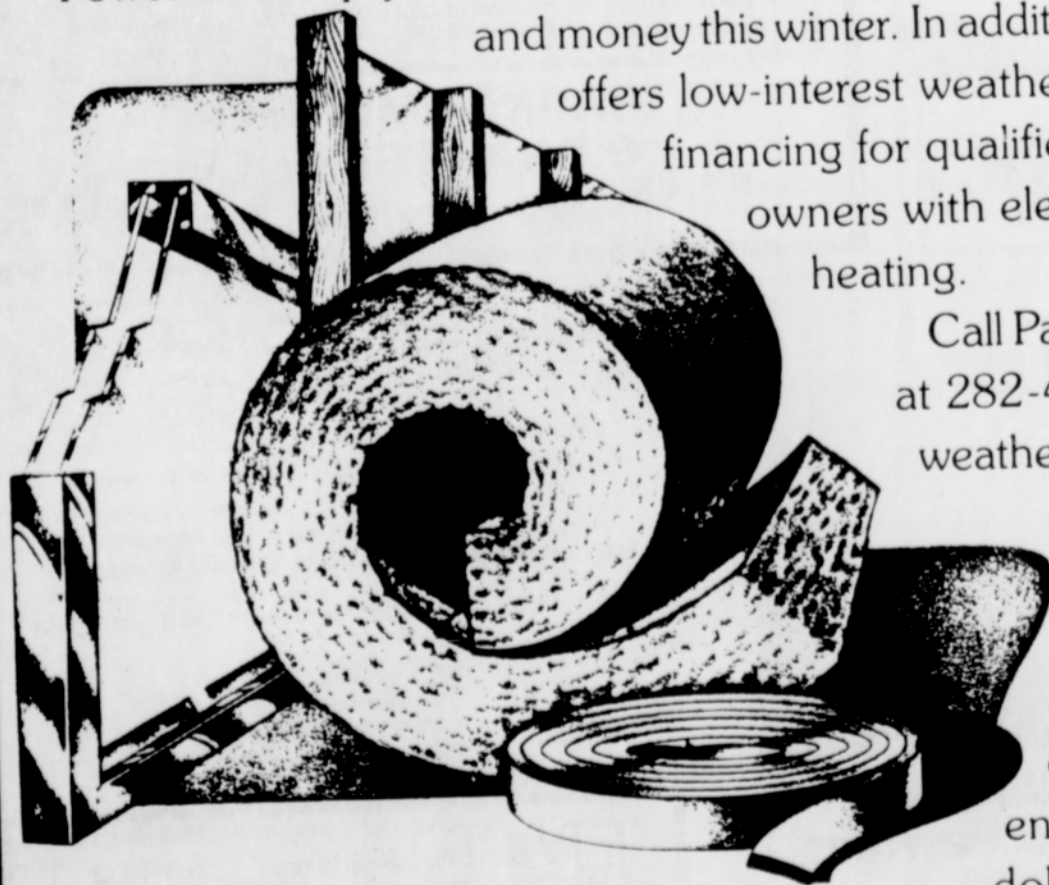
## Keep Old Man Winter Where He Belongs . . . Out In The Cold

Now is the time to get serious about saving energy. Don't let "old man winter" catch you unprepared. Pacific Power can help you weatherize your home to save energy and money this winter. In addition, Pacific

offers low-interest weatherization financing for qualified homeowners with electric heating.

Call Pacific Power at 282-4323 for weatherization tips

that will help you get the most out of your energy dollar.



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Andrea L. Facine was among the 609 applicants for firefighter positions in the Portland Fire Bureau who were tested Friday at Matt Dishman Center. Approximately 29 Black males and 3 Black females took the test. Photo by Richard J. Brown

### Help! Help! Help!

The George Carter/Piedmont Loaves & Fishes Center is in need of volunteers to drive 1 hour of any day, Monday through Friday, beginning at 11 a.m. to deliver Meals-on-Wheels for elderly homebound. Please call 285-5348 (between 9 a.m. and 2 p.m.).

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