



MMcT, Madison WI: I'll be traveling in Europe this season, and worried about credit card identity theft. A friend had her card imprint stolen by a Taiwan restaurant worker, and the next month she got a bill for more than \$5,750.

A: First, check with your credit card company to see what protections and/or theft insurance you have. In today's high tech world, there's actually no way to be absolutely sure some high tech thief can't hack your card. Reduce the risk with a low-limit card credit card, such as a top amount of \$1,000 or less. Then, use only that card while traveling.

Another way to avoid theft is not to take a credit card. Before leaving home, prepay for air travel, hotel, cruise and other anticipated major expenses. Then buy American Express or other travelers' checks in amounts of \$100 each. For incidental purchase and cash on trips, use 'em as you need 'em.