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Ten Ways to Avoid Making Credit Card Mistakes

It's so easy to reach for a credit card to temporarily solve your financial problems or to fill out the multiple applications that show up in your mailbox. Unfortunately, it's also easy to misuse credit cards in such a way that you end up paying high interest rates and additional fees plus damaging your credit rating. We've gathered some easy ways to help you avoid making the most common credit card mistakes.

1. Limit the number of credit cards you have.

A single credit card is really all you need to meet your credit needs. Having more than one makes it easier to overspend, which causes greater credit risk over the long run. If you have multiple credit cards or store cards, even ones with zero balances, your credit report may look suspicious to a lender. They might be wary of what would happen if you reached the limit on all of your accounts.

2. Understand what an "introductory rate" really is.

Low introductory rates are designed to entice you to get the card. Be aware though, that once the introductory period is over, creditors can raise the rate as much as 20 percent.

3. Carefully read the fine print.

Most of the terms and conditions, especially information about interest rates, cash advances, balance transfer fees, inactivity fees, late payments, grace periods, and specific limitations appear in fine print at the end of an application or brochure.

4. Pay off your balance each month.

If you make only the minimum payment each month, your balance continues to accrue interest, increasing the amount you owe and making it even more difficult to

completely pay off.

5. Pay your bill on time.

If you make late payments, you'll incur a costly late-payment fee, sometimes even more than your minimum payment. Also, late payments appear in your credit report, making you look like a poor credit risk, and damaging your credit score. A history of late payments can make it difficult to get a mortgage or a car loan at a good rate.

6. Shop for the best rate.

Pay attention to the rate on unsolicited offers. If you're already in financial trouble, you're unlikely to get the most favorable rates or terms. Ask yourself if you really need a credit card (or another one), and then comparison shop for a good rate and low fees.

7. Review your statement every month.

Immediately validate the charges on your statement. ID theft is becoming common, and if you wait too long to dispute a charge, you'll be less likely to get it reversed. Looking at your bill right away also makes it more likely you'll pay it promptly.

8. Stay well under your credit limit.

Over-the-limit charges can be high, and like late payments, can adversely affect your credit rating. They suggest to lenders that you don't know your financial limits and can't be trusted with the credit you've already been given. You could be penalized with card restrictions, extra fees, or even cancellation.



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Let's Talk

Dr. Jerry Shapiro

What to Expect from Health Insurance Reform

I thought that our readers would be interested in some of the changes in the New Landscape since the passage and signing into law of the Health Insurance Reform Act.

To begin with, if you are sick you could get coverage three months from now. If you have a preexisting condition and have been uninsured for the past 6 months than you can get subsidized coverage through a new high-risk insurance pool until 2014 when insurers can no longer exclude you for pre-existing conditions. The annual out of pocket for an individual will be \$5,950 and \$11,900 for families. Medicaid will cover everyone under the age of 65 earning below 133% of the federal poverty level (\$14,000 individuals and \$29,327 for a family of 4).

Within 6 months, plans that include children can no longer deny coverage for pre-existing conditions. Also young adults can stay on their parents' plan until they turn 26. They are excluded if the young adult's job covers them. Small businesses will receive tax credits to offer coverage to their employees. If an employer pays at least half of its employees' premiums then they can receive up to 35% of the contribution. This is from now thru 2013. After that small businesses can buy insurance thru the exchanges and get a tax credit up to 50% of the employees' premiums for 2 years. Last but not least for those seniors on Part D the

donut whole will be reduced by \$250 this year.

A few myths that need to be discussed. "The IRS will be hiring thousands of new agents to check that people have health insurance and people who don't will be sent to jail." This is mostly not true. "When health care reform kicks in, consumers will have longer waits to see a primary care doctor." This is partially true, mainly due to the number of new enrollees and the shortage of primary care physicians. "The new health law will end TRICARE and force military families to buy different insurance." Not true. "Illegal immigrants will get free health care." This is mostly not true. "Comparative effectiveness research will lead to the rationing of care for the elderly." Not true.

Please note that all of this information came from two sources: Kaiser Foundation's Health News and New York Times article Tuesday, March 30, 2010. In reviewing this information I found it accurate. During the next year I will be writing about future changes to look forward to.

Thoughts...

- ◆ Before you criticize someone, you should walk a mile in their shoes. That way, when you criticize them, you're a mile away and you have their shoes.
- ◆ If at first you don't succeed, skydiving is not for you.
- ◆ Never test the depth of the water with both feet.
- ◆ There are two theories to arguing with women. Neither one works.
- ◆ Experience is something you don't get until just after you need it.
- ◆ A closed mouth gathers no foot.

Know your numbers

Most experts agree on the following levels for the general population; your doctor can help you interpret your numbers, taking any added risk factors you may have into account.

If you have high blood pressure, unhealthy cholesterol or triglyceride levels, or uncontrolled diabetes, work with your physician to manage these conditions. If you don't have a physician, use our medical staff directory to help you select one.

	Too high:	Too low:	Ideal:
Blood pressure*	140/90 mm Hg or greater		120/80 or lower
Total Cholesterol	240 mg/dL or greater		below 200 mg/dL
LDL Cholesterol	160 mg/dL or greater		below 130 mg/dL
HDL Cholesterol (women):		less than 50 mg/dL	above 60 mg/dL
HDL Cholesterol (men):		less than 40 mg/dL	above 60 mg/dL
Triglycerides	150 mg/dL or greater		below 150 mg/dL

If you have heart, kidney problems or diabetes, check with your doctor, as your numbers might be a little different.

* These guidelines are recommended for nonpregnant adults with hypertension who do not have diabetes, heart failure, renal insufficiency, or known coronary heart disease. Patients younger than 18 years are not included.



Hints from JoAnn

If you are anything like me, throwing anything in the trash is a struggle. But there are a lot of items which you can use and reuse in sensible ways.

What to do with old socks? Secure tightly around the end of a yardstick and use to clean under the fridge. Cut off the toe end, put in a little catnip and tie off for hours of kitty fun. Cut off toes and pull up over children's wrists and arms for protection when painting. Slip under the legs of heavy furniture to move it without scratching floors. Let children sew and glue button eyes and yarn to make hand puppets.

What about old nylons? Pull over the end of your vacuum hose if you need to pick up small items or if you are looking for a lost piece of jewelry, or contact lens. In the summer, they make great lids for kids bug jars. Use as stuffing in pillows or dolls.

How about old plastic shower curtains? Use to cover lawn furniture, the air conditioner or your barbecue grill. Place under tent or sleeping bag when camping. Position under bark chips or mulch to prevent weed growth in your garden.

Place under your blanket on a picnic so no dampness seeps through. Trace an apron shape on one and use it as apron for painting or gardening. Cut in half and then cut a whole in the top for a child's rainy day poncho.

And finally, cereal boxes. Use wax liners to wrap pies, cakes or breads for freezing. Cut the box diagonally from one corner to bottom third of the other side to create magazine holders for your kids. To make them fancy you can always cover them with contact paper.

Very Useful Web Sites

Allergy forecasts: Find out how much pollen you are likely to be exposed to over the next four days—or sign up to receive e-mail alerts. www.Pollen.com

Be prepared: Checklists for job interviews, moving into a new home and leaving an old one, floods/tornadoes/other emergencies and more. www.SimpleChecklists.com

Self-help groups: Directory of organizations and support groups—including Web-only groups—on depression, multiple sclerosis, stroke and other conditions. www.MentalHelp.net/selfhelp

April shower self-defense: Choose among windproof umbrellas, bubble shapes, plaids, umbrellas for two and other patterns and designs. www.UmbrellaStand.com

Free books: Select among more than 25,000 titles to download to your computer, Kindle or other device. <http://ManyBooks.net>

The 411 on first-aid 911s

Get a scrape or a burn and, suddenly, everyone has a remedy to offer. So do we:

1. You can get rid of warts with duct tape. In a Cincinnati Children's Hospital study, duct tape worked better than freezing the wart. For a month or so, patients put duct tape on the wart for 6 days and then removed it for 1 night, soaking the wart in warm water for 10 minutes and then rubbing it with an emery board.
2. Rubbing honey on a mild burn helps it heal. Research confirms it: Antibacterial enzymes in honey disinfect burns so they heal faster.
3. Got a tick? To minimize the odds that you'll contract Lyme disease or other tickborne illnesses, remove the critter quickly with blunt tweezers; grab close to skin and then pull up.
4. The best way to treat a cut is to clean your cut with mild soap and water and cover it with a gel bandage—moist wounds heal faster than dry ones.



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9. Limit the number of times you switch cards to get a better rate.

Many credit card companies offer free balance transfers for a great initial rate. Keep in mind that switching credit card issuers can be a red flag to lenders. All the account openings and closings look suspicious on your credit history.

10. Use credit cards for emergencies only. Avoid cash advances.

Remember credit cards are not supplemental income; they're only a convenience. Cash advances carry higher interest rates than purchases. If you can't pay your credit purchases back quickly, you shouldn't have a credit card. It's only likely to get you deeper and deeper into debt.

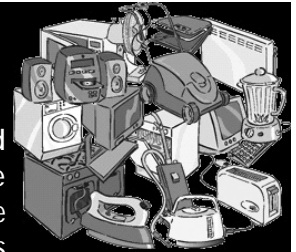
In the current economic climate, credit card companies are aggressively raising interest rates and fees. If you make a mistake with your card, it's likely to cost you plenty. Follow the tips above to protect yourself and your credit rating.

GREAT TRUTHS CHILDREN HAVE LEARNED...



- 1) No matter how hard you try, you can't baptize cats.
- 2) When your Mom is mad at your Dad, don't let her brush your hair.
- 3) If your sister hits you, don't hit her back. They always catch the second person.
- 4) Never ask your 3-year old brother to hold a tomato.
- 5) You can't trust dogs to watch your food.
- 6) Don't sneeze when someone is cutting your hair.
- 7) Never hold a Dust-Buster and a cat at the same time.
- 8) You can't hide a piece of broccoli in a glass of milk.
- 9) Don't wear polka-dot underwear under white shorts.
- 10) The best place to be when you're sad is Grandpa's lap.

Be Careful



Cheap, uncertified electrical items can be dangerous and they are becoming more common as people search for bargains. Improperly made items, such as extension cords and power tools, can cause injuries and fires.

Self-defense: Avoid items whose labels do not provide the manufacturer's contact information...ones without UPC bar codes...ones without any branding or certification marks...and ones with spelling and grammatical errors on packages. Be especially careful when buying products online.

Uptown Pharmacy



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