page 8

Don't Forget!

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Christmas shoppers targets for thieves

Christmas shoppers are urged not to play Santa Claus, to pickpockets, purse snatchers and other thieves.

Janet Wilson, Institute of Agriculture and Natural Resources extension consumer education specialist, said shoppers need to take extra precautions during the Christmas shopping season not to become therr victims.

For example, many persons leave their cars loaded with packages while continuing their shopping.

"This is, in effect, an open invitation to roving thieves," she said. "It's much safer to put packages in the trunk of the car and make sure it's locked before leaving."

If you plan to be away from the car for only a few minutes, she said to at least lock all the car doors and be certain all windows are tightly closed.

Christmas gifts stolen from cars are sometimes covered under personal property floater insurance or homeowners' "package" policies. "But keep in mind that depending on the type of insurance purchased, thefts of personal property from vehicles may be covered only if the thief forces the vehicle open while all the doors, windows and other openings to the car are closed and locked," she warned.

Christmas shoppers also are targets for pickpockets and purse snatchers while inside a store, Wilson said. She has this advice for shoppers:

Keep a firm grip over the opening of a handbag or purse. Never lay the purse down while looking at merchandise. Men are advised to carry a wallet in a shirt pocket where they can keep an eye on it at all times.

-Jot down the serial numbers of all credit cards in your possession and the address or phone number that you are to notify in case the cards are lost or stolen. Keep the list in a safe place at home.

-Carry only the credit cards you will be using that day. Leave others in a safe place at home.

-Be sure your checkbook is secure in purse or pocket. Automatic check-encoding makes blank checks almost the equal of cash, since data-processing machines "read" the account number rather than your signature.

-If credit cards or checks are stolen, notify the issuer immediately. Federal law says you have no liability for unauthorized charges if you have notified the issuer promptly. Otherwise, your liability is limited to \$50.

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