Northwest Iowa Symphony Orchestra ends on high note

I

ning

terminal are immediately

(PIN) or at a point-of-sale

transactions made with a Per-

A debit card is much like

are protected.

debit card in how your transac-

When you purchase with

morning to the heavy message

record players. It wasn't long

outfitted our room with one

brother lived at home and Bob

bedroom during the years my

Bob was beginning his col-

Two of my early purchases, by

sional albums of my own while

found myself collecting clas-

lasting impression on me. I

ound record collecting clas-

aloe of my own while

still to high school when Bob

married and moved to Chicago

to continue his education. Two

of my early purchases, by

then having available on

12 1/2 long play vinyl record-

vines, "Points of Rome." It was a wonderful experi-

ence. The regional symphony

enough included underlies

the collapse powerful roman

group and a group of additional

representers positioned so the

buxomy every side the audience,

addition to the building.

the building of the sound;

may just approach attaining

extremely satisfying and simply

Perfect for the house of the

nurse, the audience. Hail the

Roman legion inspired in triumph

to the heights of Rome. It is a

musical masterpiece that never

live to fade nor be extirpated.

Imagine my surprise when

Corinn and I attended North-

West Iowa Symphony Orches-

tern. We decided to favor

West Iowa Symphony Orches-

The famous line from the children's nurs-

ery rhyme could be on the minds of N'West

Farmers should be

work done

this weekend

and early

According to

• A debit card is much like

and science journals

content and as well as

you have immediate

of you, and you pay to go into your

• Disadvantages: You may

will not capture

operated by an entity other

charges and some lose some

with your account number

or PIN on your bank

account, so think twice about

using a debit card for online

purchases or traveling. You

also do not have the same

liability protection that you

have with a credit card.

Credit card

Cash card

Credit card companies also can

add fees, such as annual card-

holders fees, balance transfer

fees, and late payment fees that

can cause long term damages

to your credit score.

Credit cards offer

the freedom to withdraw cash

when your card is lost or stolen

or if you have the unfortunate

accident to lose your card.

Credit cards, if used properly,

will enhance your credit record

and credit score.

Disadvantages: If you do not

pay your balance in full each

month, you may pay hefty interest

charges that can add up.

Credit cards also provide

advantages, such as:

• Rewards: You may

enjoy benefits for using

your credit card such as

cash back, points, or miles.

• Security: You are

covered if your card

is lost or stolen.

• Credit history:

your credit card

activity can improve

your credit history.

• Customer service:

credit card companies

have customer service

representatives who

can help you with

problems.

• Quick spending:

credit card companies

allow you to spend

money that is not yours,

which may result in

credit card debt and

charges that can add up

fast.

Credit cards can add

advantages and

disadvantages.