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The Sept. 25 " Tracking Travel " column advises readers to "Charge with Caution When Traveling Abroad "because credit-card companies charge 1 % to convert foreign-currency expenditures into dollars . n=ncf:x-i n=ncf: In fact , this is the best bargain available to someone traveling abroad are-e are-e _ x:x v_id:e-p-i q:i-h-h a_at-for-of:e-i n:x are-i pre-u-i person:x v:e-i place_n:x _ , foreign-currency dealers routinely charge 7 % or much-many_a:e-i x:e-h-h v_from-to:e-i-p named_n:x-c n:x n:x a:e-e v:e-i-p card:i-i-c n_of:x much-many_a:e-i x:e-h-h v_from-to:e-i-p named_n:x-c n:x p:e-u-i a:e-p n:x On top of this , the traveler who converts his dollars into foreign currency before the trip starts will lose interest from the day of conversion . p:e-u-i n:x-i _ x:x _ q:i-h-h n:x _ v_from-to:e-i-p q:i-h-h n:x _ p:e-u-i a:e-p n:x _ x:e-h-h q:i-h-h n_of:x-i _ v:e-i-p n_in:x-i p:e-u-i q:i-h-h n_of:x-i _ n:x _ _ At the end of the trip , any unspent foreign exchange will have to be converted back into dollars , with another commission due . p:e-u-i q:i-h-h n_of:x-i _ q:i-h-h n_of:x-i _ q:i-h-h n_of:x-i _ q:i-h-h n_of:x-i = q:i-h-h (ARG2) (ARG1) The card holder will pay the modest 1 % fee only on the amounts actually needed . q:i-h-h n:x n_of:x-i _ v_for:e-i-i-i q:i-h-h a:e-p card:i-i-c n_of:x n:x x:e-u p:e-u-i q:i-h-h n_of:x-i a:e-h v:e-i-p _ ARG2 e , the money can continue to earn interest for the card holder — often more than 1 % during that "float" period alone — q:i-h-h n:x v_modal:e-h v:e-h _ v:e-i-p n_in:x-i p:e-u-i q:i-h-h n:x n_of:x-i _ a:e-e p:e-u-i p:e-u-i card:i-i-c n_of:x p:e-u-i q_dem:i-h-h _ n:x _ n_of:x-i p:e-i Visa U.S.A. Inc named:x-c named_n:x-c named:x-c

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