To use loan card wisely

Think twice about using your loan card or you might sink into debt hell. - You should be an educated consumer. -



The world is trying to find a way out of the current stringent economic circumstances. Taking out the loan is one of the effective means to compensate for the tight family budget in such a situation. But wait a minute! You have to set up a repayment plan first. Otherwise you have trouble paying back a loan

Is the loan card "the magic card" !?

You can buy an expensive item with credit card even if there is no cash at that time or there is very little money left in bank. Miracle? No. Credit card is not the magic card that brings you everything you want. If you use your credit card, you can buy expensive item, which is more than you can afford. But it means that you have run into debt. Now, there are plenty of people who continue to rack up credit-card debt and have trouble paying back a loan. If you buy something with cash, you realize that you buy a high-price good or you can't buy it because you do not have enough cash. But if you use a credit card, you can't realize such a thing. There is a saying that "A credit card works like a drug"

Credit-card trap "Revolving Repayment"

Especially, you have to be careful when you use "revolving credit" system. Even if you buy many things with credit card, you only need to pay a certain set amount each month.

The real threat is that it is very difficult to realize you have bought a thing that is more than you can afford because the amount of monthly payment does not increase. However, the principal and interest would balloon because you don't pay your full credit card balance. You might have to pay back a loan continually with no end. Credit card companies often encourage customer to make a revolving credit card.

www.ficec.jp/foreign/ `

• The back numbers of "Information Fujimino" are available at online.

"Caution still needed" New-Type Flu

Cases of human infection with new-type influenza were first reported in Mexico and the virus is quickly spreading throughout the world. And Japan is no exception. It is significant for you

to know how to deal with this new flu.

• Method of preventing infection

* Refrain from going out and avoid crowds.

* Put on a mask. * In order to prevent droplet infection, try to avoid close contact with

sick people. *Wash your hands and gargle after returning home.

●If you become ill with influenza-like

symptom(fever.cough), please consult to the following neighborhood facilities.

① The Fever Consultation Center • Tokorozawa health center

Phone:04-2903-1777 ② Fujimi-city health promotion center Phone 049-252-3771

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Please don't believe everything the credit card company says when you apply for a credit card. Please think twice about the reason for possessing a credit card. Even if you don't have a credit card, you can live a normal life. And if you have already had a credit card, please don't lend it to others to avoid problems.

Meanwhile, there are people who have borrowed money from consumer finance or "sara-kin" (shortened form of "salary man" loan) and sunk further into debt. In such a case, moneylender often encourages you to use revolving payment method. According to one theory, 90 percent of the method of repaying a loan to the consumer finance is a revolving payment. If you pay only the minimum payment required each month, it can take a very long time to clear your balance. It could be hard to pay the interest.

If you take out heavy loans and you can't make the required payments, please consult with the National Consumer Affairs Center or bar association before the problem gets worse. They introduce a certified lawyer or judicial scrivener to you.



Summer feature Fireworks displays

Here is some information about fireworks displays along the Tobu Tojo line. You can enjoy the traditional Japanese cultures.

- ●Asaka Citizens' Festival 「SAIKASAI」・・・8/2 (sat) 20:00 ~ 21:00 at Camp Asaka A 5-minute walk from the south exit of Asaka station on the Tobu Tojo line. If it rains, the fireworks will be postponed to the following day. Inquiry 048-463-1111
- ●Koedo Kawagoe Fireworks Display. · · · 8/9 (sat) 19:30~21:00 at Isanuma Park 15 minutes by bus from Kawagoe station(Seibu bus bound for Kawagoe Green Park), and a 5-minute walk from the bus stop If it rains, the fireworks will be postponed to the following day. Inquiry 049-222-5556
- Higashimatsuyama Fireworks Display…8/30 (sat) 19:00~21:00 at Tokigawa Riverside

A 10-minute walk from Takasaka station on the Tobu Tojo line. If it rains, the fireworks will be postponed to the following day. Inquiry 0493-23-3344

• Living Guidance translated in 6 languages is available.

Computer Class

A computer class for foreign nationals has begun. You can learn how to use a computer from a professional instructor at no charge.

There are 5 students in the class during the period of June to November.

We will look for 5 students for the next class, which will open from this December to May of next year. We receive applications on a first-come and first-served basis.

The class is open on the 2nd and 4th Thursday every month from 1:00 to 2:30 after the Japanese class. we welcome your visit.

Fujimi Garden Beach

There are many enjoyable pools "Fujimi Garden atBeach" operated by Fujimi-shi. A lot of foreign residents go to the pool every year. This year, it will open from 7/11(sat) to 9/6(sun). Admission fee as follows, Adult: 500 yen Junior high school student: 300 yen Elementary school student: 100 ven Preschool-age child: free *keep a child attended There are many fun events like a swimming class, a drawing and Fishing Nijimasu(rainbow trout)Tournament, etc. For more information, please call Fujimi Garden Beach Phone: **0 4 9 – 2 5 4 – 4 3 4 9**

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