

## Text One

# MISSING IN ACTION

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**You know that sinking feeling: you reach for your wallet and it's gone. Kevin Voigt reports from the frantic frontline without cash or credit cards – or a bed for the night.**

Standing in line for train tickets at the New Osaka Station, the 5 elderly Japanese woman behind me widened her eyes as she edged away from me. It could have been because of the foreign obscenities I was shouting. Or was it the frenetic way I was slapping my trouser pocket and tearing at luggage zips? Or my efforts to simultaneously gather my belongings and sprint the 50 metres back to the taxi stand? 10

Little wonder I was frantic: instead of relaxing in a train sipping a drink, I was stranded in a strange city in a foreign country with no cash or credit cards. Somewhere between the taxi cab and the train queue, my wallet had disappeared – stolen or lost, I don't know. Gone too, were visions of a relaxing weekend with friends in distant Kyushu. I had only pocket change, a mobile phone with a dying battery, and five hours before the banks closed to work out how to remedy the situation before I was spending the night in the train station. 15

I'm not the only one to have suffered that sick feeling that comes with the loss of a purse or wallet. Across Asia, and around the rest of the world, thousands of travellers experience theft, yet little is revealed officially. In many cases, police underestimate the frequency of incidents because they don't want to discourage tourists. 20

Beth Rosnick, for example, had her purse stolen, and in less than an hour the thieves had used the numbers on her credit cards to steal \$5,000 from her account. Then they opened accounts at two department stores and enjoyed themselves shopping. It was weeks before bills came in – and she discovered how much they had bought with her money. When it happened again, two years later, she had kept copies of her card details in her hotel room, and with a trusted friend at home. This meant that she was able to contact her bank and report the theft immediately, making the cards unusable. 25

For me, I'm not sure which was worse: the heart-stopping moment when I realised all my cash and credit cards were gone, or the agonising hours on the phone with bank staff in Tokyo and Hong Kong. 30

Bank: "I'm sorry you've lost your card, sir. We'll be glad to send a replacement card to your hotel, which should arrive tomorrow."

Me: "But – I don't have a hotel. I don't have any money to get to a hotel. That's my problem."

Bank: "I'm sorry to hear about your problems. If you can give me the name and address of your hotel..." 35

This continued for four hours, repeating my story to seven staff in two countries and two languages before I could get an emergency cash advance to continue my travels.

I had all my cash and my credit cards in my wallet. Had I kept them separate, spread around my luggage, the loss of my wallet would have been a minor inconvenience. 40

