

MONEY

CARD-INAL RULES

DEBIT OR CREDIT? The answer is in: shoppers love their debit cards and use them more often than any other form of payment. Sure, they are convenient. But if you're going to use your debit card regularly, do it right.

■ **Get something for it.** Only about half of the banks that issue debit cards offer credit-



Think before you swipe

card-type rewards programs, according to a [bankrate.com](#) survey, so make sure yours is one of them. And learn how to get with the program. Citibank, for example, offers higher rewards for customers who use the card with a signature than for those who use a PIN (merchants pay issuers less for PIN transactions).

■ **Protect it.** Things can get ugly when a debit card gets stolen, because a thief can use your card like a credit card (a PIN isn't usually required), but the money comes directly out of your checking account. So an impostor with your card can clean out your checking account before you know your wallet is missing. Then those rent and utility checks start to bounce. That's worse than if your credit card is stolen, because you can dispute fake credit charges before they affect your other bills and bank accounts. Most banks promise to make you whole again, but the time spent calling and explaining your

predicament to landlords and electricity companies can be miserable. Sign your card and keep it separate from your credit-card wallet. Don't use your account number at insecure Web sites or loan it to friends, and watch your transactions closely.

■ **Keep track of what you've got.** Most banks are happy to let you use your debit card to overdraw your checking account and then charge overdraft fees as high as \$30 for each transaction. So keep a close eye on your bank balances.

■ **Rethink that debit/credit decision.** Credit cards leave your checking account alone and pay higher rewards. You can pay them off with one monthly check. Just make sure you *do* pay them off.

-LINDA STERN

OUTDOORS

BEST FOOT FORWARD

RUNNERS, GET OFF your heels. Landing on the heel jars the body and saps momentum. A growing number of experts argue that the safest and most efficient way to land is on the



ROAD TEST | LAND ROVER LR2

PRINCE OF RIDES

Though Ford owns Land Rover, the SUV still looks rather British. You can almost picture Prince William darting off from Buckingham Palace in the LR2 on his way to some off-roading in Scotland. And the newest model in Land Rover's growing lineup retains a decidedly upper-crust look befitting royalty. But it's what's under the hood and in the traction-control system that truly defines this very capable machine. And it's here that the LR2 proves it's the leader in its category for no-compromise off-road performance and luxury.

I tested the LR2's grip on the steep, rolling sand dunes at Pismo Beach, Calif., and was tickled by the ease with which it traversed the powdery inclines. The LR2 stormed equally well through slushy mud and cut through deep pools of water when I adjusted the traction-control knob. But this very roomy five-seater is equally at home on dry pavement. Acceleration isn't bad from a 3.2-liter, in-line 6-cylinder, 230hp engine that goes from zero to 60mph in 8.4 seconds. And the permanent all-wheel drive and four-wheel electronic traction control allows for good road handling. So do as Prince William might: slip on a safari jacket, find a sand dune and get busy.

Land Rover LR2
16mpg city/23 hwy;
power-assisted brakes
\$34,700
(\$150 per pony)
[landrover.com](#)

-TARA WEINGARTEN

Tip: Take advantage of the Hill Descent Control, which automatically navigates steep downhills, even on muddy terrain.

midfoot or forefoot. Shoe companies have taken note with a range of new products. The Gravity, from Newton Running ([newtonrunning.com](#)), is a lightweight trainer with a

patented rubber membrane in the forefoot that stores the energy of landing and releases it on takeoff—like a miniature trampoline. Nike's Air Zoom Elite 3 is a road shoe for average runners who want a sleek racing feel. Added forefoot cushioning encourages runners to shift their weight forward and strike with their midfoot (\$100; [nikerunning.com](#)). The New Balance 902 features an ultralight midsole foam that shaves almost an ounce from last year's version (\$100; [newbalance.com](#)). If trail running is your thing, the Sun Dragon ([golite.com](#)) features grabby lugs that compress to improve traction on sharp rocks. The Fanatic ([merrell.com](#)) is a hybrid shoe for joggers who want durability through a range of conditions. And before lacing up, remember: don't be a heel.

-PAUL TOLME

THE FANATIC
This road- and-trail hybrid has an antimicrobial lining and quick-cinch lacing system. **\$100**

THE SUN DRAGON
A trail running shoe with aggressive lugs designed to grab rocks and uneven surfaces. **\$95**

THE GRAVITY
A trampoline-like membrane in the sole of this concept shoe would put a spring in your step. **\$175**

