

DBT offers consumer tips

Detroit's economy was tight in 1980 and the coming year looks just as bad. Consumers can't exert control over the economy itself, but by managing money wisely they can soften the blow to their personal finances, according to two local bankers.

"Interest rates are at all-time highs, and the immediate prospects for the Detroit economy aren't good," says Manovm Kisor, senior vice president of Detroit Bank and Trust.

"Besides stifling the housing market and choking our new construction, record borrowing costs are discouraging new car buyers, forcing the auto companies to cut back production. High unemployment rates in the metropolitan area continue, and the situation could well get worse."

According to Kisor, sales volumes at department stores, supermarkets and other retail outlets have held up fairly well, but could change. An increase in the cost of necessities — food and energy, especially — is a certainty.

Kisor believes interest rates will come down, probably within the next several months. In the meantime, how consumers fare will hinge upon personal income, savings and job prospects, and on what

he or she can do to adjust spending patterns. Kisor suggests that a good way to start the New Year is to assess income versus expenditures, make a budget and stick to it.

Art Sippola, another vice president at Detroit Bank and Trust, suggests looking over old check stubs and receipts to determine how much money is being spent each month.

Then, he says, expenditures can be categorized, listing fixed expenses such as mortgages or rent, loan and insurance payments in one category, and flexible expenditures like clothing, food and recreation in another.

As a rule of thumb, he says, credit payments should not amount to more than 10-15 percent of income (not including mortgages).

Credit cards can help save money by enabling items to be purchased on sale, Sippola says, but only if the amount saved is more than the amount of interest to be paid in the long run. Intelligent spending, using energy conservation measures such as driving less and turning down thermostats; and taking advantage of sales, specials and coupon items can help people weather inflation and unemployment through the New Year.

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