

Should you be in habit of charging purchases?

As convenient substitutes for cash or checks, credit cards can now be used to pay for everything from tooth extraction to taxi cab rides. Should you be in the habit of charging all your purchases?

The Michigan Association of Certified Public Accountants offer this advice on deciding that question: Use them only if the payment can be regularly met, the user has a steady income and can live comfortably within that

income. Other suggestions from the CPAs include limiting the number of cards you possess by accepting only the number actually needed and used on a regular basis.

Studies have shown that people in the middle-income bracket can usually suffice with a bank charge card and a few gasoline company cards. People who travel or entertain for business reasons should add a special card for

specifically those purposes. Every credit card purchase, say the CPAs, should be approached as if it was a cash purchase. By asking yourself whether the item is really needed, wanted and affordable before charging, may help save the family budget from financial chaos and paying finance charges later.

The best way to avoid finance charges is also to decide ahead of time on credit card purchases. By determining at the beginning of each month the maximum total of charges that can be repaid easily, you will have the convenience of charging without the penalties that mismanagement brings.

Keeping all receipts until the billing statement arrives and then checking your spending against the statement will help prevent possible errors. These can occur frequently, too, if for no other reason than a sales clerk's illegible handwriting. To protect yourself when using credit cards, examine your collection every few weeks, the CPAs advise. If any card is missing, notify the issuer immediately. While there is a \$50 limit to your liability in case it is stolen or lost, it applies to each card you own.

Republicans prepare

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PRICE GOUGING is another concern for Doran. The committee is sending out observers to insure businesses won't charge conventioners higher prices for services.

"We are trying to say to people that anything we do can hurt Detroit," he said.

Local Republican groups are looking for volunteers to help with transportation and to house convention attendees in private homes. Persons such as Republican governors who aren't delegates will be placed with area residents during the convention, according to Kevin Martin, director of Oakland County's Republican Headquarters, Birmingham.

Persons who want to volunteer should call 646-8414 or write to Oak-

land County Republican Headquarters at 245 South Woodward, Birmingham, Mich. 48011.

Volunteer positions on the floor of the convention or in Detroit are near impossible to secure, Martin added.

To add to the headaches of preparing for the convention, Republicans are casting a wary eye on housing representatives from smaller radio and television stations and newspapers.

"We don't have information from the media. Their numbers are unknown until the last minute," Doran said.

ORGANIZERS fear that stray newspapermen will come into town unannounced, be unable to find rooms and blast the accommodations in print.

"They could hurt us," Doran said. "We have our hands full."

Fed cutbacks hurting

(Continued from page 1A)

dependent on state aid. The state aid formula provides for a certain varying amount of income per student in the district either from local taxes or state aid.

If income generated by local taxes equals the amount set by the state, the district becomes "out of formula." This year, Farmington's local taxes exceeded the amount set by the state for each child.

"We have now become almost self-supporting in our district," Prisk said.

TOTAL EXPENDITURES in the

current budget are \$30.6 million. Through Prisk says the budget will be greater next year, the district has not yet levied its maximum authorized millage limit.

Appreciating the fact that we're facing a recession, I believe we'll be okay next year, but we must be very careful," Prisk said.

The district does receive state reimbursement for transportation and special education costs. This year, it received \$2,118,542.

"We'll feel the results of any tightening of the belt by the state," Prisk said.

Hall named to state post

Jay G. Hall, of Bloomfield Hills, was recently appointed to a three-year term on the Michigan Council for the Humanities by Gov. William Milliken. Hall, now retired, was associated

with General Motors Corporation's Washington office.

State Senate confirmation is not required.

Expecting? Try parent classes

The Oakland County Health Division will offer Expectant Parent Classes. Classes are scheduled from 7:30-9:30 p.m. for Monday or Wednesday evenings for eight weeks at the Oakland County Division of Health, 27725 Greenfield, Southfield. For more information and registration, call 424-7058.

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119⁸⁵-219⁸⁵

designer suits by Kilgour, French & Stanbury, Calvin Klein, Givenchy, Bill Blass, DAKS, H. Freeman & Sons. Were \$165-\$385, now

129⁸⁵-299⁸⁵

famous maker dress slacks by Corbin, Calvin Klein, H. Freeman & Sons, Evan Picone, DAKS. Were \$42-\$80, now

35⁸⁵-59⁸⁵

a large group of imported and famous brand sweaters in pullover and cardigan styles. Were \$30-\$75, now

19⁹⁹-49⁹⁹

a very big collection of sport shirts in woven and knit fabrics. Were \$22.50-\$35, now

15⁹⁹-23⁹⁹

long-sleeve dress shirts by celebrated designers and famous makers. Stripes, solids, patterns; in assorted collar styles. Were \$22.50-\$30.00, now

13⁹⁹-17⁹⁹



vested suits in the British tradition by DAKS, at important price reductions. Were \$250 to \$295

199⁸⁵-234⁸⁵

British-inspired clothing in luxurious pure wool fabrics like country tweeds and soft flannels, neat herringbones and dressy stripes.



soft-shouldered sport coats by Bill Blass, now substantially reduced. Were \$130 to \$140

99⁸⁵-109⁸⁵

Sport coats cut to the soft, natural line; in fine wool fabrics; tickweaves, muted plaids, herringbones, etc.



suits in the European manner by Christian Dior, at greatly reduced prices. Were \$290 to \$385

229⁸⁵-299⁸⁵

Elegantly styled suits by a master of European design; in assorted fine fabrics. All in trimly cut models.



suits by H. Freeman & Sons, in luxurious woolen fabrics, now sale priced. Were \$295 to \$375

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