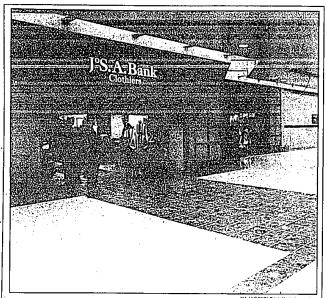
Thursday, September 14, 1989 O&E



Laurel Park Place opening

Jos. A. Banks Clothiers has become the first store since Jacobson's to open at Laurel Park Place at Six Mile and Newburgh in Livonia. It will mark its opening with an appearance by University of Michigan basketball coach Steve Fisher from 6 to 9 p.m. tonight. The rest of the mall will open Thursday, Sept. 28, with staggered openings of stores as construction is completed through early November. The Baltimore-based manufacturer and retailer of business and professional wear for men and women also will celebrate the remodeling of its Birmingham store at 300 Pierce from 6 to 9 p.m. tonight.

Budgeting college expenses

It doesn't take person with a perfect SAT score to determine that the
costs of a college education go far
beyond tuttion, room and board.
The Farmington Hills-based Michigan Association of CPAs advises
that college students develop a budget for those miscellaneus expenses
that can rapidly empty your wallet.
The easy part is calculating the
amount of money you have available
to spend. Most students have four
possible sources of money: a parttime job, a savings account, a
monthly allowance supplied by parents and scholarship or loan money
(or what's left after paying for tuitime, room and board).
Now comes the hard part: planning for respenses. Some colleges
will provide you with an estimate of
how much you may need for personal expenses, but these figures can be
way off the mark. After all, the college's calculations probably mits important personal expenses, such as
those marathon telephone calls to
your best friend on the other side of
the country.
To simplify the budgeting process,

your best friend on the other side of the country.

To simplify the budgeting process, break down your expenses into cate-gories such as books, supplies and lab fees; meals; transportation; tol-letries; utilities; and entertainment.

START WITH books and supplies

START WITH books and supplies. You may hat to spend \$15 on that computer textbook, but if your heart is set on a career as a systems analyst, you better be ready to foot the bill.

Go to the local book store and scan the prices of books you may have to buy over the next year. Some course will land you in the texts costing top dollar. Find out now when you can anticipate the expenses rather than next term, when you may have

practically speaking

already exhausted your budget. Don't forget to include lab fees and the cost of such supplies as notebooks, typewriter ribbons and computer disks.

Even if you are on a meal plan, reserve some money for those midnight snacks. If you can't resist Friday night pizza outings, make sure you include the cost in your budget. WilETHER YOU are commuting or living in a dorm, you will have to contend with transportation expenses. Calculate how much a visit home costs and how many visits you plan to make. Talk to your parents and find out if they are willing to pay for any irips home. If you own a car, estimate how much gasoline you may use each week. It is likely the car will need repairs or a tune-up during the year?

If you are living away from home, remember that you will now have to pay for such basic necessities as toothpaste, shampoo and laundry. Although these items seem insignificant, they can add up to a sizeable sum by year's end.

Other expenses to consider are utility bills. If these are not included in your room and board fees, ask other students to estimate how much you can expect to spend. And, of course, no budget is complete until includes entertainment expenses. If you are a movele buff, dor't forget to reserve a few dollars for an occasional night out at the movies.

TRY TO ESTIMATE expenses

ONE SLICE AT A TIME

To develop a realistic budget, evaluate each of your expenses individually.



realistically, and as a safeguard against unexpected costs, increase your total by 10 percent. You won't be sure your estimate is on target until you've tested it a few months. So try your budget out and see how it fits. During the first month or two, jot down every dime you spend so you know where your money is going and whether your budget ligures are accurate. If the same patterns continue the next month, adjust your budget accordingly.

But what if you can't make ends meet? The solution is easy, even if achieving it isn't. You have to increase your income or decrease your expenses.

Chances are you've already exhausted all the normal options for producing income. If so, maybe it's time for you to try a more creative approach. Some schools offer venture-capital money to help launch student entrepreneurs. Students have successfully initiated businesses to fill obvious needs, such as typing term papers, running a wak-up call service or house sitting.

ALTHOUGH YOU may think you are living on a bare-bones budget.

call service or house slitting.

ALTHOUGH YOU may think you are living on a bare-bones budget, you will be surprised at how much you can still cut back. Often your college ID can be the key to discounts on food, entertainment, haircuits and school supplies. Don't healtate to ask when paying for goods and services.

and the second appress Dout regoods and to ask when paying for goods and sop for food and personal Items wisely, taking advantage of sales and coupons. To save on transportation costs, plan ahead to buy discounted airline tickets. Flad out If buses and trains in your rare offer discounts to student travelers. To differ the best long distance rates and make your calls at non-peak times when rates tend to be lower. To ease the burden of buying books, buy used texts from other students or book stores. But plan on shopping early because supplies of used books are generally limited.

Shop around for the bank that best meets your needs. In comparing, consider such convenience factors as consider such convenience factors as a such as a well as a single rate and checking charges. Find day the consideration of the such and seed the such as no-fee checking.

With a little bit of planning, you can have your education and an occasional night out, too.

Caponigro named president at Casey

Jeffrey R. Caponigro, whose first exposure to the media was as a high-achool sports stringer in the mid 1970s, has been appointed president of Casey Communications Manage-ment.

ment.
The 32-year-old Troy resident will be second in command of Michigan's largest public relations firm, where he had most recently been executive

largest public relations firm, where had most recently been executive vice president.

Caponigro succeeds Jack Casey, who will remain as chairman and chief executive officer of the Southfield-based firm.

"It will be a continuation of my on-going role — helping to manage the firm, strategic planning with the firm and working on obtaining the best client services we can." Caponigros said.

He also will continue to counsel on

best client services we can," Caponi-gro said.

He also will continue to counse lo ni-crisis communications and planning, and serve on the board of directors of Casey Communications. Caponigro has supervised several major accounts including Traffic Safety Now, the American Coalition for Traffic Safety and Audi of Amer-ica since coming to Casey in 1984. He previously worked at Anthony M. Franco Inc. and at Kolon Blitker & Desmond Inc.

CAPONIGRO SAID his sports background at the Observer & Eccentric, plus later stints at the Midland Dally News and Mount Pleasant Morning Sun, provided a solid foundation for a career in public relations.

dation for a career in pubme remains.

"I had a lot of experience dealing with people, and my writing ability probably gave me a jump," he said.

"I really do feel that has helped me to develop a work ethic, a willingness to work hard, be a good team player, try to motivate people like coaches have to."



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Caponigro attributed his meteoric rise in the PR business to experience gained from all of his employers — Casey, Franco and John Kolon.
"I was given a lot of opportunites," Caponigro said. "I was fortunate to work with a lot of good people."

tunate to work with a lot of good people."

Ten years of experience in the pressure cooker of PR and advertesing work can translate to 20 years in other fields, he said.

Caponigro envisions changes in the public relations profession as more and more companies recognize that they have all kinds of "publics" with which to deal.

"YOU HAVE employees, the com-

"YOU HAVE employees, the com-munity, clients, legislators, media

people," he sald.

Two-way communication — from the different publics up as well as from the citient down — will be emphasized, Caponigro sald.

Caponigro was described as "one of the top public relations professionals in the nation," by Casey.

"Jeff Caponigro's skill and dedication have been critical to the growth and success of Casey Communications," the chairman sald, "As president, the will be able to play an even more important role guiding the firm into the '90s."

Casey has grown from a four-person public relations firm to Michigan's largest (with 45 employees and public relations revenue of \$3.6 million in 1988).

THE FIRM was accounted by

public relations revenue of \$3.6 mll-lion in 1989. The FIRM was acquired by Shandwick Ltd. of London, England, the largest independent PR firm in the world, in 1987. Caponigro is a graduate of Central Michigan University, where he ma-jored in journalism and English. He and his wife, Elten, are parents of two small sons, Nicholas and Mi-chael.

of two small sons, Nicholas and Michael.

"I really enjoy playing with the two boys. That's great," Caponigro said. He also admitted to enjoying golf, tennis and working out with weights.

Non-fletion books and magazines also are attractive when he can find the time to read.

Caponigro is a graduate of Leadership Detroit, the program conductant of the considered the Detroit-area's top business and community leaders.

He is a member of the Public Relations Society of America and is a member of its national accreditation board.

Caponigro is a sought-after speak-

board.

Caponigro is a sought-after speaker on professional development, crisis communications and public relations counseling.



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