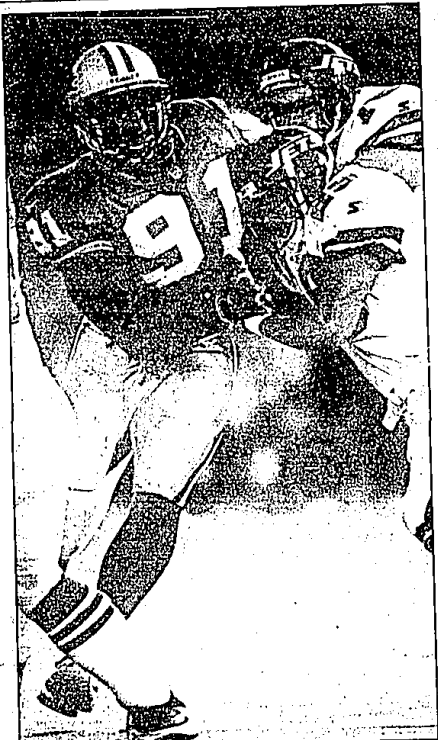


Lichtman from page B4



Represented: Detroit Lion Robert Porcher is one of Lichtman & Associates' athlete clients.

huge success. The June 16 clinic was the first major event Lichtman & Associates planned and promoted. The firm served as coordinators lining up sponsors, photographers and enterers.

Porcher recruited eight other Detroit Lion players plus Lion's defensive line coach, Brian Baker, to work with the young athletes.

"In planning this clinic I didn't want to have just another football camp that you meet a player, take a picture and get an autograph," Porcher said. "I wanted to share with these high school athletes a taste of the real game, some of the things that you must know to make it and to get in the game you must be prepared."

"Robert wanted to have a major experience for the kids and show them that they can not only learn things on the field but in the classroom too," Gary Lichtman added. "Robert has a college degree and he told the kids that not everybody in sports is going to be on the field there are administrative jobs too."

The opportunity to promote the camp was rewarding for the Lichtmans who hope to see it evolve into an annual event. The firm's association with Porcher prompted Ryan McNeil to hire the Lichtmans as his media consultant.

McNeil, currently a corner back with the St. Louis Rams, has been very pleased with their services.

"They have been very comfortable to work with and very accommodating," McNeil said. "I've had different obstacles

Alley from page B4

and a helmet to put yourself inside the computer, or "immersing" yourself as it's called.

"If we can link the schools, then we can create our own kind of virtual technology leadership in this area," Rhoder said. "Since Deneb has its world headquarters here, as does Ford, General Motors and Chrysler, this is the perfect place to make it happen."

By using virtual reality, a designer can actually see what happens, for instance, when a car crashes. In other words, computer simulation can be used to test concepts before the product is built.

Rhoder noted that virtual design is becoming more and more prevalent in the manufacturing industry. For example, the defense industry doesn't do designs on any more systems without first designing them in the computer because simulation must be an integral part of the design process.

"If we are not capable of turning out a workforce with the

Farmington CCC warns against impulse buying

Are you an "impulsive shopper?" Do you see something in the store and buy it on the spur of the moment? Or... is it a sale and therefore a wanted item?

Most of us have a little impulsive characteristic in us but those who succeed in good money management practices are those who can control those urges when shopping.

Obviously, if an income is sufficient, impulse shopping now and then won't hurt, according to Carol Kurth, Education Coordinator for the non-profit, family financial counseling agency, Credit Counseling Centers, Inc. (CCC).

Impulsive buying is one of the ten indicators of personal financial trouble discussed in CCC's money management classes. And many individuals and families are in debt because of this behavior.

Considering 1.3 million personal bankruptcy filings in 1997 and a total consumer installment debt of about \$1.2 trillion in December 1997 (excluding first mortgages, other loans secured by real estate, and auto leases), obviously money is owed to many creditors.

Individuals should take a look to see if impulsive buying has something to do with this. Savings rates are down to 3.8 percent, the lowest in 58 years and funds, in many cases, are not available to pay household bills. And, it's when funds are limited or are needed for other family payments and purchases that it becomes a dangerous habit.

Parents-please note that teenagers are great impulsive shoppers who tend to purchase as their friends do and usually have fewer funds than adults to fall back on.

This practice may carry over and cause problems later on in life.

We know from several research studies that they poured over \$100 billion into the economy last year.

Of course, to stay out of trouble, you need to have a pretty good picture of your income and monthly expenditures and a good spending plan.

Only then can you mentally decide if this impulse purchase can be handled, either with cash or credit.

There are many ways to curb this practice, according to Kurth.

You can think through the "decision making steps" before making a final decision. Stop to consider what you'll be giving up if you spend your money on this desirable item.

Sale items are not always your best buy but the most often reason for impulsive shopping.

Plan first, then purchase, as many problems arise when something is bought without sufficient thought as to how the bill will be paid. Using cash instead of credit may help you evaluate its use in terms of what other purchases will be given up.

Credit Counseling Centers suggests the 24-hour rule, that is, sleep on the decision or look one day and buy on another.

The bigger the purchase, the more nights you should sleep on it. Stop and think of what you'll be giving up.

Some good money managers estimate how many hours of work is required to pay for an item or what the extra cost of credit is to determine its value to them.

Many families with very limited extra funds are experts in developing a desire for experiences rather than things and seek activities and diversions which do not cost money.

Because of various store policies, you should not take off the tags on clothing until you wear them or off other items until you use them.

If clothing is not worn within two weeks after your purchase, it was probably an impulse purchase- take it back to the store.

Keep your sales receipts so your return is easily accomplished.

Here are some other tips that might help, according to Credit Counseling Centers:

- Keep most of your money in checking or savings accounts. Not only is it safer than carrying cash, but also the process of writing a check or withdrawing money may make you think twice before purchasing.
- Go on fewer shopping trips and don't take credit or charge cards with you.
- Make a list and stick to it.
- Ask someone to support you in self-control and discipline if impulsive buying is a habit.

For free budget counseling, call Credit Counseling Centers' Rapid Response Center at 1-800-547-5005.

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