

## Fashions from page B1

Brownwyn Jenkins, Dots assistant floor manager, said the addition of the girls department "is bringing in lots of moms and kids."

Popular this fall she said are flare jeans, sweaters or shirts with three-quarter length sleeves, and the longer capri pants.

"The basic fall colors are popular - cranberry, olive, cream, and navy," said Jenkins, adding that the school zone sale will run through the end of August.

Little Shannon Rosa, 6, was anxious to get inside the T.J. Maxx store with his grandma and aunt but didn't seem to care about clothes.

"He lives in Cincinnati, and

we're looking to buy outfits for kindergarten," said his grandma, Eleanor Phlan of Birmingham, Ala. "Maybe some blue jeans."

They were accompanied by Shannon's aunt, Jacqueline Thornton of Oak Park.

### Max for minimum

Sheri Wengren of Farmington Hills was shopping with her oldest son, Mitch, a junior at Farmington High School.

He found a gray Nike sweatshirt at T.J. Maxx for \$16.99.

Asked if new shoes were in the plans, Sheri, nodding toward her son's feet, said "No, the ones he's wearing cost \$160. They better last."



**Requirement met:** Elizabeth Guglielmotti found the black shoes that she'll wear with her Ladywood uniform.

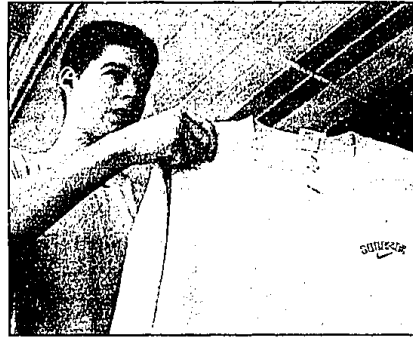


STAFF PHOTOS BY BILL DEERLIN

**Some luck:** Barb DeGrande of Farmington holds a pile of clothes daughter Kathryn, 10, found at Dots. Daughter Nicole, 13, wasn't as successful finding outfits.



**Images:** Tianna Luscri checks out her appearance in the mirrors at Dots. She was on a shopping day with her mom and 3-year-old sister.



**Bargain:** Mitch Wengren, a junior at Farmington High, found a Nike sweatshirt at T.J. Maxx for \$16.99. His mom Sheri said his \$160 shoes "better last for another year." She has two younger sons at home.

## Council lauds group

Farmington Hills activists working with Michigan Campaign for Quality Care to make the state nursing home industry better were commended by the Farmington Hills City Council last week.

The council publicly applauded the efforts of the group who "are devoted to improving the quality of life for residents in nursing homes in Oakland County," stated a resolution signed by Mayor Aldo Vagnozzi.

The Michigan Campaign for Quality Care is a statewide consumer-led movement that seeks better care, better choices, and better quality of life for Michigan's more than 50,000 nursing home residents.

The campaign has established a legislative platform to respond to real problems residents frequently experience in Michigan's nursing homes and real flaws in the current survey and enforcement system that too often fail to

**■ They are devoted to improving the quality of life for those in nursing homes.'**

**Aldo Vagnozzi**  
—Farmington Hills mayor

protect residents, sanction inadequate care or to promote compassionate, responsible high quality homes.

### Platform issues

The platform addresses improving nursing home standards and staffing; improving facility environments and accommodating individual needs; improving monitoring of nursing homes; improving enforcement of nursing home standards; improving consumer awareness and education; and increasing long-term care options for consumers.

## Cost from page B1

those that don't budget year-round - will get some pretty nasty surprises during this time of year," said Durant Abernethy, president of the nonprofit National Foundation for Consumer Credit in Silver Spring, Md.

### Bills roll in

He says the NFCC's 1,500 credit-counseling offices nationwide routinely see an increase in activity by late autumn - when the bills for back-to-school supplies and clothing start rolling in, along with some leftover summer vacation bills. Many households handle these extra expenses by charging them on their credit cards.

Most people, though, can avoid going into debt if they properly budget for seasonal expenses simply by setting aside enough extra money to handle them throughout the year. Some financial counselors suggest establishing a special interest-bearing account for non-recurring expenses like insurance, vacations, holiday gifts or back-to-school supplies.

"It's something that should be done. (But) the reality of anyone doing a budget is not great," said Howard Dvorkin, president of Consolidated Credit Counseling Services, a nonprofit service in Fort Lauderdale, Fla.

The group publishes a pamphlet, "Budgeting 101: Your Money Guide for Getting Through School," available free of charge through its Web site

(www.debtfree.org) or by calling 1-800-SAVE-ME2. The focus is on college students, though much of information can be useful for high school students or parents of children in lower grades.

In addition, the NFCC said it welcomes parents and students to drop in on any of its offices for budgeting tips and counseling, free of charge or for a nominal fee. To locate the nearest office, visit the Web site (www.nfcc.org) or call 1-800-388-2227.

### Helpful suggestions

Here are some suggestions from the credit counseling experts to help parents and students plan for and save on back-to-school expenses:

■ **Estimate expenses.** Sit down with each child returning to school and list every expense you can think of, from notebooks to blue jeans. (Don't forget items like haircuts or annual physical checkups, too.) Then have the student come up with an estimate of the cost.

■ **Establish a budget.** Total all those expenses, then set spending limits for each child. At this point, you'll need to determine what you can pay cash for and what you'll need to charge on your credit card. (Remember: Whatever you put on plastic should be paid off within 90 days.)

■ **Determine wants vs. needs.** While school supplies are essential, the latest in footwear isn't. Therefore, it's important to dif-

ferentiate the luxuries from the necessities. Tell your child how much you think is reasonable to spend and what amount you're willing to pay, and have your child make up the difference either with his allowance or money saved from a summer job.

■ **Comparison shop.** Prices will vary from store to store. Office supply stores, volume discounters and warehouses often offer the best deals. Also, take advantage of advertised specials during the few weeks before school starts, and take your children along while you shop so they can see firsthand the benefit of budgeting.

■ **Be creative.** Make ample use of hand-me-downs in your own family. Shop resale stores or consignment shops for used clothing. If your child wears a uniform, ask if the school offers a uniform exchange program as an alternative to buying expensive new clothes.

■ **Plan ahead for next year.** Remember that many schools distribute lists at the end of the school year of the supplies required for the next grade level. If you start at the beginning of summer, you could spread your school purchases over a period of time, thereby allowing you to pay with cash instead of on credit. Also, if there's a big sale on standard school supplies you know your child can use the following year, stock up on them now.

## Nursing home reform group meets

The Oakland County branch of the Michigan Campaign for Quality Care, a statewide effort to improve the quality of life for Michigan's nursing home residents, will meet tonight at 7 p.m. Thursday, Aug. 26.

Anyone interested in nursing home reform may attend. The meeting will be at Southfield Presbyterian Church, 21675 W. 10 Mile, east of Lahser. For more information, call 478-7293.

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