

MONEY GO ROUND

By BRENDA L. SCHNEIDER



Talking about money can be an exhilarating experience—provided you have some.

If, on the other hand, your pocketbook is empty, just thinking about money can be depressing. Then the only exhilarating part is keeping one step ahead of the overdue notices.

Being in debt because of a lack of money management is not a crime. The rising consumer debt in this country backs up that fact.

The only real "crime" is that many times the cycle of constantly being short never ends and often leads to financial disaster.

FINANCIAL CHAOS is not always the result of a limited income; more than likely it is the result of not managing your money.

The concept of budgeting stirs up negative feelings for most people, seeing it as a cumbersome procedure which takes too much time in their busy, active lives. But when done correctly, a financial plan eases the strain of handling your money.

A financial plan will put a system into operation that will ease your current "peak and valley" way of living. Without a financial plan, you are probably living well around pay day, only

to find your funds diminished before your next pay day with bills still to take care of.

If this describes you, or you feel you handle your money well but would like to do even better, the Money Planner is for you.

WHY IS IT important to set goals? Simply because keeping track of what you make and where it goes is not enough. You want your money to provide the greatest degree of satisfaction. But that won't happen unless you put some priorities on your spending.

Some of your financial goals will be short and others will be long term, but they can all be obtained with the assistance of a financial plan.

The financial plan we can help you establish will be flexible. What is a good plan for you today may not be realistic three years from now.

As your needs change and your income changes, so must your financial plan. Your dollars will go further when you control your money.

The Money Planner is designed to help you organize your financial future. It is available at no cost or obligation at any Manufacturers Bank or by writing Consumer Affairs, 151 West Fort St., Detroit 48226.

Meet a new columnist with an eye on money

Money Go Round is a new column you will want to follow whether you see your consumer spending from a whirling dervish perspective or just have a hard time making your money go 'round all your needs.

Aimed at giving hints in consumer money problems, it is written by Brenda L. Schneider and will be published on a monthly basis on this page.

Ms. Schneider recently was appointed by Manufacturers National of Detroit as director of consumer and urban affairs. She also has a background in family financial counseling and journalism.

In her columns, she plans to get into financial matters like uses of credit, comparison shopping, household money management and just plain economic survival in today's complicated money world.

A graduate of the University of Wisconsin, Ms. Schneider joined the bank staff after two years as a consumer education specialist with Credit Counseling Centers in Southfield.

In that capacity, she developed and implemented an economic survival program for low income adults involved in City of Detroit manpower programs.

Her work there included creating materials on money management for families and teaching these materials to adults in learning job situations.

She also made community wide presentations on various areas of money management.

Currently she teaches a financial counseling class at Wayne State University and has served as a resource person for governmental agencies. She appears regularly on a daily talk show

on Detroit television.

In her column in this newspaper, Ms. Schneider is prepared to answer questions from readers on questions of general interest in the areas of finance and money management.

Ms. Schneider is in her second term as secretary of Consumer Educators of Michigan and serves as money management training director for Family Focus on Birmingham and serves as an advisory member to the Bloomfield Hills school district.

She and her husband Thomas F. and their 6-year-old daughter Jennifer make their home in Clarkston.

Mormans set conference

Elder David B. Haight, a member of the Council of the Twelve Apostles of the Church of Jesus Christ of Latter-day Saints, Elder George Romney, regional representative, will be speakers at the Bloomfield Hills, Michigan Stake Conference Saturday and Sunday, June 10 and 11, in Bloomfield Hills.

A noted civic and business leader in California, Elder Haight was the Mayor of Palo Alto for two terms and

Volunteers

The Oakland County Volunteer Bureau, a program of the Volunteer Action Center of United Community Services, has weekly listings of agencies needing volunteer services. Further information about these and over 200 agencies may be obtained by calling the bureau, 642-7272. Any non-profit agencies needing volunteer assistance may also call the bureau.

TEENS—Young people 14 and older are needed by the American Red Cross for summer placement in Oakland County. Volunteer jobs include Red Cross services, Head Start programs, Convalescent Centers, Health Department Clinics, Easter Seal Day Camps and hospitals.

TEENS—Volunteers 13 years of age and older are needed by the Bloomfield Hills Recreation Community Education Department to serve in

a variety of areas. Openings are available in the fields of swimming, football, day camp, playgrounds, gymnastics and tennis. Basic orientation is provided. Teens will work under an adult.

TEENS—Older teens and adults are needed to serve as friends to mentally retarded citizens in this program sponsored by Oakland County Association for the Retarded Citizens. Volunteers are given extensive basic training and are required to attend periodic meetings. Duties include helping to meet community, educational and job needs and to serve as a friend on a one-to-one basis.

TEENS—Birmingham-Bloomfield Art Association can use teens to help with ground maintenance. Hours are flexible. They can also use some help with assisting art instructors.

Business careers conference focus

Approximately 85 young women from Michigan, Ohio and Indiana will gather at Madonna College of Livonia the week of June 18 - 23 to learn about charting business careers.

Participants in the 1978 National Business Career Institute for College-Bound Young Women, the girls will identify career goals and discover the range of career opportunities open to them in discussions with successful business women from some of the major U.S. corporations.

A wide variety of careers in the

business world has opened to women in the past decade. Today, women hold top positions in finance, make major decisions in the marketing world, design complex computer systems and own their own businesses.

Women who have been successful in their business pursuits will share the steps in their successful climb with the participants in the Institute. The young women will learn what it takes to make a business career successful and satisfying.

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B. Gerber "Three Sisters on a Scabbard" nest slicing Legendary Blades. Paring knife, bread saw and large all-purpose knife. \$49.

C. Alrguide Desk Barometer Combination. Barometer forecasts weather trends, hygrometer shows humidity and thermometer has Fahrenheit and Celsius scale. 9" wide. \$18.95.

D. Indoor-Outdoor Thermometer shows both temperatures on a single scale. Sensor leads outside like a TV antenna wire. Fahrenheit and Celsius. 10" tall. \$27.95.

E. Schelbe Suit Valet in smooth fruitwood finish. Has form-fitting hanger and recessed shelf for pocket contents. \$27.50.

F. Hofferitz Swiss Pocket Knives. We have an excellent selection for Dad! Sturdily crafted in Switzerland, they have bright red plastic scabbles and stainless steel blades. All blades open smoothly and easily. Each knife bears the official insignia of the Swiss Army, iraid in nickel silver on the handle. \$5.75 to \$42.

G. Superb Hofferitz Knives from Solingen, Germany. Every chef needs these! Each knife is hand-forged, smooth, satin-finished black handles are designed for a slip-free grip. Come, see our collection...from \$10 to \$27 each.

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