

# Consumer falls easily into credit-card trap

(AP) — Muriel Brown won't be giving Christmas presents this year. She's not buying anything until she works off more than \$12,000 in debt. Credit cards were the downfall of Brown, 33, a single mother of one who makes \$28,000 a year as a telephone company service representative.

She fell into the cycle of debt when the charges on her credit cards and the additional interest costs were more than she could afford.

"When I was married, I had no expenses, a good job, and the stores and banks gave me all the credit cards I wanted," says Brown, who at the time had a good credit rating.

SOON SHE had collected 11 credit cards. "As long as you pay the minimum charges each month they keep extending your credit line. It's very

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tempting to spend," she says. But the payments keep accumulating "and you can never catch up."

When Brown separated from her husband two years ago, she was left with thousands of dollars in bills for a television set, video cassette recorder and other household items they had purchased together. She was solely responsible for the \$466-a-month rent on her New Jersey apartment; phone and electric bills, and her daughter's \$75-a-month parochial school tuition.

SHE ALSO used credit cards to splurge on new clothing so she'd feel better about her new single status. "If I had had to pay cash I wouldn't have bought so much," she says. "Plastic is what got me in trouble. It didn't seem real. . . . You know you have to eventually pay for everything, but you figure, why worry until the bills arrive."

To keep up with some of her monthly payments, she took out a cash advance on one card to pay for charges on another. When she got

sick recently and couldn't work for several weeks, she made only half her regular salary. Then during a telephone strike last August she didn't get paid for two weeks. Without any savings to help out, she could no longer afford to cover the minimum payments on her credit cards. "I could barely pay my rent and that came first," she says. Soon collection agencies sent her warning letters. "They harassed me and called my boss," she says.

BROWN FINALLY realized that the only way out of a problem that was progressively worsening was to

seek financial help. Recently, at the suggestion of coworkers who had recovered from similar problems, Brown went to the Budget and Credit Counseling Service, Inc. (BUCCS), a debt-management program in Manhattan.

With the help of a counselor she will work out a payment program for her \$12,000 in bills. The counselor will write to her creditors to explain that she will pay them off in installments during the next couple of years.

SOME MAY even drop the finance charges as an incentive for her to

pay up. Every month she will give BUCCS a check from which her counselor will parcel out individual payments that were negotiated with each of her creditors. The service will cost her \$20, plus minimal monthly fees. When she returned home from her first session, Brown ceremoniously cut up all of her credit cards and threw them away.

The National Foundation for Consumer Credit offers help through 256 debt management chapters nationwide. Address: 8701 Georgia Ave., Silver Spring, Md. 20910. Phone: 301-589-5600.

## Builders honor 8 in county

Eight Oakland County residents were honored by the Builders Association of Southeastern Michigan in ceremonies held recently at Henry Ford Museum.

Fred E. Greenspan of Franklin was honored as outgoing president of the BASM. Marking his 40th year in the building industry, he is president of Greenspan Development Corp. of Southfield.

"Builder of the Year" honors went to Abraham Ran of West Bloomfield, vice president and partner in Biltmore Properties Corp. of Troy.

Mandell "Bill" Berman of Franklin and Samuel Hechtman of West Bloomfield were inducted into the

Michigan Housing Hall of Fame. Berman retired as president of Bert L. Smoller & Co. and Dreyfus Development Corp. in 1975 and serves on the Dreyfus board of directors. Hechtman has been president of Practical Home Builders of Southfield since its organization in 1938.

The "Young Builder of the Year" award went to Scott Jacobson, 32, a Birmingham resident and president of S.H. Jacobson Development Corp. of Birmingham.

Carl Sams of Rochester was named "Salesman of the Year." He

is co-owner of Stony Pointe Realty of Rochester.

Sherry L. Hinsperger of Rochester was named "Associate of the Year." She is vice president and sales manager for Lawyer's Title Insurance Corp. of Troy.

William W. Dwore of Birmingham, retired chairman and president of NBD Mortgage Co., received a "Special Honoree" award.

Dennis P. Dieckstein of West Bloomfield will become BASM president for 1987. BASM is newly headquartered in Farmington Hills.

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Intensive foreign language classes will be offered by the University of Detroit in Berkshire School, Birmingham, from Jan. 27 to April 16. Courses are beginning and intermediate French, three levels of German and Japanese, the first level of Portuguese and two levels of Russian and Spanish.

Information on times and costs, as well as on U-D language courses elsewhere, is available from U-D's Continuing Education Development office at 927-1023.

Classes are kept at six to 10 and are taught by instructors native to the language.

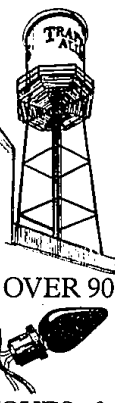


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\* Total units at all stores, while quantities last. Selections may vary by store.

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