



MINDY SAUNDERS/staff photographer

Cards are a popular pastime at the Cavendish.



Julie Becker of West Bloomfield champs on a cigar while contemplating his cards.



MINDY SAUNDERS/staff photographer

Carol Hamilton of Southfield helps Jeffrey Starr keep things rolling at the club.

Cavendish gamely rolls along

By Sharon Dargy
staff writer

Say chockers, and you may immediately think of oldtimers gathered round the pebbled table, clattering their game pieces along a wooden board, sipping sassafras and trading tall tales.

Today the cracker-barrel seats have given way to games tables and folding chairs. Oldtimers still abound, but the game is backgammon or bridge. Although the trappings have changed, the local card club still is coming up aces.

"It's a place to relax and have a good time. We have between 60 and 100 regulars, but there are no members. This is a public club," said Jeffrey Starr, owner of the Cavendish North, a Southfield bridge and backgammon club.

Starr bought and renovated the club, located at 30045 Greenfield, hired backgammon instructors and began sponsoring biweekly tournaments a few months ago.

"My best friend owned the place for eight years. He moved and the absentee landlord arrangement just wasn't working out," the Southfield man said. "It was getting rundown. We needed a nice place to do our thing."

Starr, who grew up "hanging around bowling alleys and card clubs," and later played professional bridge, said many serious players have taken their games to private country clubs.

"THE GAMES AREN'T any less popular than they were years ago, but my main competition is with the private clubs. This is not a lucrative business. You can't charge prohibitive fees."

Players pay \$1.25 per hour for the competition and camaraderie. Tournament fees vary.

Starr admits that fewer young persons are attracted to card and board games today. The Saturday night poker game among college students has given way to "Pac-Man" and "Donkey Kong."

He said experts must be willing to share their know-how with fledgling players if the games are to survive.

"Backgammon is a popular game because it's fast, demands skill, yet is partly based on luck. The less-experienced player has a chance."

Novices can learn more about the game through private lessons, or by attending six-week classes. An intermediate session, beginning on March 7, costs \$18. Or players may pick up some blots just by watching.

"A lot of older gentlemen come in, some of them

just to watch the game. And novices stop by to watch the better game players."

Although bridge is a favorite among Cavendish regulars, the club has its share of pinochle, rummy and poker players.

The Cavendish attracts game devotees — ranging from teen-agers to senior citizens — from as far away as Flint. The club is busy from about 4 p.m. — "the businessmen who don't go to bars after work start coming in" — until the players leave, generally around midnight.

Backgammon and card players meet in separate rooms to keep the noise of clattering backgammon pieces to a minimum.

"In the Detroit area, there's no backgammon club per se. There may be half a dozen bridge clubs but there's no real competition (with the Cavendish)."

"This is a friendly and nice place to be. If you could see how rundown it looked before, you'd be amazed by the difference," Starr said.

"I just want to spend a couple years here and see if I can build up business."

The club is open from noon through midnight daily. Tournaments are held at 8 p.m. on Tuesdays and Wednesdays and at 1:30 p.m. on Sundays.

Know before filing

How new provisions will affect taxes

By Mary Klemic
staff writer

If you were unemployed, both you and your spouse worked, or you were single and earned a total income of less than \$50,000 last year, you may be affected by several new tax laws and provisions.

That's the word from tax and accounting officials this year as the annual push to file taxes heats up.

As just one example, individual taxpayers this year may be able to deduct job hunting expenses. But they could also face taxes on the combined amounts collected from unemployment benefits and income from an occasional job.

Job hunting expenses include employment agency fees, the amount spent for typing, printing and mailing resumes, and travel and transportation expenses for new employment.

"Deductible (items) may include traveling to a new home, moving the household or house-hunting trips before you move," said Walter Dunnigan, district public affairs officer for the Internal Revenue Service.

THE TOTAL amount from unemployment and income would be taxable if it exceeds \$12,000 on a single return and \$18,000 on a joint return, according to Certified Public Accountant James Cagney, of the Southfield firm of Fox and Company.

A deduction is now available for a married couple in which both partners work. The deduction is equal to 5 percent of the earnings of the spouse with lesser income, up to \$1,500. This will be increased next year to 10 percent, with a limit of \$3,000, Dunnigan said.

"It's an attempt to make some equity between higher single (tax) rates and lower married rates," Cagney said.

A one-page, 11-lined tax form called 1040 EZ has been introduced this year. The form may be used by single persons who are claiming only their own personal exemption, with a total income of less than \$50,000.

"We anticipate that around 20 million individuals will qualify for the use of that form," Dunnigan said. "As of last Friday, about one-third of those filed were on Form 1040 EZ."

He added that to date, one in each 25 of those using the new form has an error, compared to the error rate of one in 10 for the regular 1040-A form. Significant changes were made by two recent laws, ERTA and TEFRA.

ERTA, or the 1981 Economic Recovery Tax Act, was designed to assist the economic recovery of all levels of business. TEFRA, the Tax Equity and Fis-

cal Responsibility Act of 1982, was built to improve taxpayer compliance.

Under ERTA, taxpayers who don't itemize deductions for charitable contributions are allowed to make a 25 percent maximum deduction on \$100. This provision will expire in 1986.

A NEW FORMULA has been established under ERTA to calculate child care credit. It allows 30 percent of employment-related expenses of persons with incomes of \$10,000 or less.

The credit is reduced by 1 percent for each \$2,000 of income more than \$10,000, and will be 20 percent for persons with adjusted gross incomes of more than \$20,000.

TEFRA attempts to improve taxpayer compliance by improving the withholding and information reporting systems, increasing penalties and revising the withholding rule for pension distributions.

The law provides for a limited system of withholding on interest and dividends for payments made after June 30, 1983. Beginning July 1, federal income tax will generally be withheld on interest and dividends at a 10 percent rate.

Exceptions to the withholding requirements include individuals whose liability was less than \$600 for single returns and less than \$1,000 for joint returns, and individuals 65 years of age or older with a liability of less than \$1,500 on a single return and less than \$2,500 on a joint return. In both of these exceptions, an exemption certificate must be filed.

Under the law, the reporting of payments of interests has been expanded. New or extra reporting requirements have been imposed on the payment of interest, gross tips, payment for services, gross proceeds from broker transactions and state and local tax refunds.

THE LAW attempts to improve general reporting by increasing penalties for failure to file information returns.

The Internal Revenue Service has a number of assistance projects to help taxpayers.

New this year is the IRS' "Outreach" program, in which workers go into various locations in communities to help with tax questions on the spot. Outreach locations can be obtained by calling, toll free, 800-424-1040.

Taxpayers with push button phones can call Tel-Tax at 981-4283 for messages on how to obtain information on different tax topics.

Individuals are trained to prepare returns for others through Volunteer Income Tax Assistance (VITA). Tax counseling for the elderly is also available.

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