

# Husband doesn't want to write will



**ON AGING**  
**RENEE MAHLER**

**Q.** My husband is 67. We do not have a lot of money but we do own our own home, some savings and property up north. I have been after him to write a will just in case a n y t h i n g should happen to him. He refuses and says there isn't any money involved and that everything will go to me or our children anyway. I would feel better if it was all legal. Do you think he is right?

Under Michigan law, if there is no will and there is a surviving spouse and children, up to \$60,000 and over and one-half of the balance of the estate will go to the spouse.

The remainder is equally divided among the children, providing they are the children of the deceased and his or her spouse. It gets much more complicated if multiple marriages are involved or there is not a surviving spouse or children. If a person dies without any surviving relatives the estate goes to the State of Michigan.

Another important point to remember is that if there is no will the probate court will appoint a personal representative to manage the estate for the survivors. Making a will gives you the privilege of selecting your own representative who will look out for your best interests and that of your family. Making a will, unless you have a very large estate, im-

PLICIT instructions and complicated familial relationships, is not difficult. The best way of doing so, however, is by consulting an attorney. Having a will makes a great deal of sense and saves your heirs a great deal of concern, trouble, and sometimes arguments.

**Q.** I am on Social Security. My monthly checks are mailed to me. My neighbor says it is much safer to have the checks sent right to my bank. Do you think that is a good idea?

**A.** Having your Social Security checks mailed to your bank is a very good idea and will probably save you some time, energy and worry. If you arrange for your checks to be deposited directly into your bank account you won't have to worry about the checks being misplaced, lost or possibly stolen. You won't even have to make a special trip to the bank to make your deposit. You also won't

have to worry about the checks sitting in your mailbox if you are away from home for a while.

Arranging for direct deposit is easy. It can either be done right at your bank or you can call Social Security, toll free, at 1-800-772-1213 Monday-Friday 7 a.m. to 7 p.m. If you call it would be most helpful if you have your Social Security number and your bank account number ready to give the operator.

*Renee Mahler is a gerontologist and the director of communications and admission at a Rochester Hills nursing facility. She is a former member of the Michigan State Commission on Services to the Aging.*

*To leave a message for Mahler, from a touch-tone phone, call 939-2047, Ext. 1869. Send your questions to her at the Observer & Eclectic, 805 E. Maple, Birmingham 48009.*



**Student helpers: Eighth grader Angela Scheibner (center) helps customer Linda Schoenfeldt (right) carry her Market Day order to the check-out table.**

## Co-op from page 1C

### Offers name brands

Market Day offers parents a monthly order form with special bonus and holiday items included. Products wear names like Tyson, Yoplait, Quaker and Stouffer's - trusted names in quality foods.

Some of the most popular items are Eli's Gourmet Raspberry cheesecake (14 slices for \$14.99), chicken breast fajita strips (two pounds for \$11.41) and french toast sticks (46 sticks for \$5.99).

More than 150 food items fill the list, including items of seafood, nuts, meats and side dishes.

Katey Hill co-chairs the Market Day Food Co-Op at Pine Lake Elementary School in West Bloomfield, with Lynn Portnoy. Hill reported only moderate success with Market Day at Pine Lake. "It's not very good at our school yet," she said. "Maybe because one-third of our school is Jewish and the food isn't kosher. Also, on our pick-up day, Tuesday, a

lot of the students go to religious school. They're not on school grounds that day so it's not convenient to their schedules.

"We had better luck with our wrapping paper and nut sale. We also sold pizza and did very well. Parents who've come from Chicago order quite a bit and it's slowly catching on with others."

At Holy Family Regional School in Rochester Hills, Market Day is run by a committee of four who call the co-op concept "easy, excellent, and probably a keeper for next year."

"We've had no complaints," said Lynn LeGasso of the PTA. "I especially like the fact that we organizers don't have to deal with money. Customers pay the Market Day reps when they pick up their orders and the school receives their share by check soon afterwards. Volunteers just have to forward completed order blanks and later in the month unload food boxes from the delivery truck."

## Braces from page 1C

Adults wear braces for two to two-and-a-half years, kids for 18 months to two years, he said.

Even if someone has worn braces as a teenager, they may need braces again as an adult if another problem develops. Dr. David Clark, a Farmington Hills dentist, recently wore braces for 18 months.

"I had a progressing temporomandibular joint-related problem," he said. "Basically, I had pain because of a bad bite. I did not have an aesthetic problem because I'd been through braces before as a teenager. Dr. Jusino corrected the problem, and the pain is gone."

The percentage of adults to children wearing braces is constantly increasing. Rochester orthodontist Larry K. Aagsoen said, "In orthodontics, it used to be 95 to 98 percent children and three to five percent adults. Now



**Flashing his metal: Dr. Thomas Jusino's braces are barely visible when he smiles.**

the percentages are more 70-80, children, and 10 to 30 percent adults, depending on the practice."

## P.E.O. Chapters luncheon to mark 124th anniversary

Twenty-nine Oakland County P.E.O. Sisterhood Chapters will observe the 124th anniversary of their founding at a luncheon Wednesday, March 17, at the First Congregational Church, corner of Crooks Road and Webster Street in Royal Oak.

A musical program "Just Friends" includes a dulcimer and guitar. For reservations call Ann Becker at 646-1641.

## Universities offer studies at Oxford

For the 21st consecutive year, the University of Detroit Mercy, in conjunction with Oakland University in Rochester, is offering British Studies at Oxford.

Setting for this credit-bearing program is Corpus Christi College, Oxford.

The program offers tuition, private room, full board during the week, excursions (to London, Stratford-upon-Avon, Bath, Coventry and other sites), theater tickets, visits to world-famous museums for six weeks, and six or eight credits, for \$4,795, including tuition, and exclusive of air fare.

Students may opt for a three-week, three/four-credit program at \$2,550, including tuition. Most courses offered by Oxford tutors include art history, antiques, British architecture, business management, communications, history, three literature classes - drama, 20th century British fiction, British literature and criticism - and political science. Universities and colleges accept these credits as applicable toward degrees.

Began in 1917, Corpus Christi College today is, like the city that surrounds it, a gracious mixture of the new and the traditional. Overlooking Christ Church meadow and steps from High Street

where Laura Ashley, Liberty's, Marks & Spencer, Debenhams, Selfridges, and even McDonald's crowd in among the many shops and restaurants, the college is centrally located and comfortably appointed.

All rooms are tidied daily by the college staff who also serve three meals a day in the stately Great Hall, as well as morning coffee and afternoon tea in the Junior Common Room, a lounge reserved for student use.

Students attend classes five days a week and travel one or two afternoons. Class sessions are normally two hours each, allowing

time for reading and research at the Oxford City Library or at the College Library, open 24 hours a day for their convenience. On travel days, students leave college after lunch and return in the evening, eating dinners usually at country inns.

For further information, write or call Dr. Edward J. Wolf, director of Study Abroad at the University of Detroit, 4001 W. McNichols, Detroit 48221, phone 993-1082 or 662-3405, or contact Dr. Margaret B. Pigott, 322 Wilson Hall, Oakland University, Rochester 48309-4401, phone 370-4131, 370-4120 or 652-3406.

## Women's Breakfast to feature program

The Community House will host the Professional Women's Breakfast, 7:30-9:45 a.m. Thursday, March 18, at 380 S. Bates in Birmingham.

Cost including the continental breakfast is \$5. For reservations, call 644-5832.

Katie Prior of Kathryn Scott in

downtown Birmingham and Felicia Shaw of Nino Salon at the Somerset Collection in Troy will show how women can "Be the Best You Can Be in '93 - Hair, Fashion and Make-Up." They will use volunteer models from the February Professional Women's Breakfast to demonstrate "before" and "after" appearances.

The Professional Women's Breakfast is presented monthly by the Birmingham Branch of the AAUW, League of Women Voters of Oakland Area, National Council of Jewish Women, Oakland County Chapter of LINKS, the Junior League of Birmingham and The Community House.

Its sponsors are EDS, Wells Freight and Cargo, First of Michigan, Nino's and Kathryn Scott.

This regular event provides women an opportunity to network and to participate in discussions of general interest. The breakfast is open to all women; there is no membership requirement.

## Lecture at Beaumont to discuss menopause

A free lecture sponsored by William Beaumont Hospital's

Department of Older Adult Services will explore the facts and

### Hotline answers cancer questions

A New Cancer Information Hotline has been established as a public service at the Michigan Institute for Radiation Oncology, St. Joseph Mercy Hospital Campus, in Farmington Hills. Oncology physicians and

nurses are available to answer any questions regarding the diagnosis and treatment of cancer. The hotline is a free public service. The toll-free number is 1-800-344-MIRO. Hours are 7:30 a.m. to 5:30 p.m. Monday-Friday.

fallacies of the menopause.

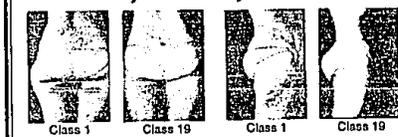
The program is scheduled for 7-9 p.m. Tuesday, March 30, in Cafeteria A and B at William Beaumont Hospital, 44201 Dequindre Road, Troy.

Dr. William R. Keyes Jr., director of Reproductive Endocrinology and Infertility, Beaumont, Royal Oak, will discuss menopause

changes, symptoms, treatments, drug therapy options and coping techniques. Osteoporosis, a gradual thinning of the bones often associated with menopause, also will be discussed.

Participants must register by calling Beaumont's Physician Referral and Information Service at 1-800-633-7377.

## No ifs, ands, or butts.



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