

These 2 women are among area's best *Choosing long-term policy can be difficult*



WOODY BOYD

For ever so long I have been contemplating a column on two of our finest fair lady club players of these lovely northern suburbs.

It was pleasing to hear from my source, who wishes to remain anonymous, that the meticulously quick-witted Sue Moss of Bloomfield and the vivacious Brenda Jaffe of Farmington Hills are two of our region's best.

It didn't seem important to learn that Brenda was a connoisseur of popcorn, her expertise acquired from years of munching at the movies. Nor did it seem important that originally Sue had convinced her good husband that the reason she played so often was because the master point awards she garnered, along with her American Express Card, were the appropriate required identity to many famous places — Saks, Bloomingdale's and Neiman-Marcus, to name a few.

I convinced my source that I would be forced to abort the interview if we couldn't stick to bridge, Brenda, Sue and the pasteboards.

Truly these two should be pedestalized, as their partnership is success d'estime. The significant reason is obvious if you watch them. They

have immaculate confidence in each other's judgment and technique. Both count, a much overlooked practice which is absolutely necessary if you are to win. Their bidding and play is exacting and demanding and they both have that talent for taking advantage of opponents' boners.

Today's hand played by Sue looks simple, but only two of the 17 tables at Southfield's Civic Center Pavilion found the way to play it to victory.

When Sue saw dummy's high card arsenal, she immediately recognized that even with 34 H.C.P. in the combined hands there was a puzzle. On top there were 11 winners; one spade, four hearts, two diamonds and four clubs.

Where was number 12? Did the destiny of this pretty hand rest with the 50/50 spade finesse? She decided those were bad odds. Maybe by ducking the opening lead (correcting the count) she had a squeeze when she played her last heart at trick 10, after losing a diamond, winning a diamond, four clubs and three hearts. Or was there a throw in on West at (11)? She would have to decide immediately. (As the cards are, either play works.)

A savvy West though may bear down to the spade king and two high diamonds and then declarer's counter would be the spade ace, queen. Sue chose the end play and West cooperated by bearing down to the three card ending, spade king, small and a high diamond. At trick (12) West had to lead a spade back to declarer's ace, queen.

Players are standing in line for a date with either of these lovely masters and one can see why!

Woody Boyd teaches local bridge classes and is a life master. He lives in Bloomfield Township. To leave a message for Boyd, from a touch-tone phone, call 953-2047, Ext. 1853.



RENEE MAHLER

for, no one says what it won't do for us.

A. Selecting a long-term care policy that will suit your projected needs is not an easy task.

While the insurance will pay some of the nursing home costs, it does not pay all of the cost. In fact, it does not guarantee that any of the nursing home care will be paid for, depending on the type of policy and the coverage it offers.

The insurance helps to protect your income and assets but does not guarantee that you won't have to use some or all of your assets to pay for your care.

You may not need to rely on Medicaid, if you have long-term care insurance, but having the insurance does not necessarily mean that you will never need Medicaid assistance.

It may, however, reduce your reliance on Medicaid.

Long-term care insurance certainly can help if you or your spouse go to a nursing home. It is best to remember though that it may not be the total answer to all nursing home expenditures. What is important is that the purchaser understand exactly what he or she can or cannot expect from the policy.

For additional information and a free brochure on long-term care insurance policies, call toll free the National Insurance Consumer Hotline, 1-800-942-4242, Monday-Friday 8 a.m. to 10 p.m.

Q. Several months ago my daughter talked me into having her appointed as my guardian. I was very sick at the time and thought that I needed a guardian to take care of my legal business. I recently found out that

she and her husband have been using some of my funds without my permission. I do not want her as my guardian any longer. What, if anything, can I do about this?

A. Unfortunately, what has happened to you is not that unusual. I know of cases where homes have been sold right out from under relatives and estates, small or large, have been depleted. It is very painful to find out that sometimes those we trust and love cannot be trusted.

I am very sorry this had to happen to you, but there are ways to change the situation.

You may file a petition to remove a guardian or have another one appointed. I would recommend, however, that you contact an attorney or the Probate Court as quickly as possible.

If you do not have an attorney, the Probate Court will be able to help you.

Renee Mahler is a gerontologist and the director of communications and admission at a Rochester Hills nursing facility.

To leave a message for Mahler, from a touch-tone phone, call 953-2047, Ext. 1869. Send your questions to her at the Observer & Eccentric, 805 E. Maple, Birmingham 48009.

Brenda	W	Sue	E
2♦(2)	—	2♠(1)	—
4♥(4)	—	3NT(3)	—
6NT	—	4♦(5)	—

- (1) Artificial Game Force
- (2) Walling
- (3) Flat 25-28 HCP
- (4) Gerber
- (5) Q-or-4 Aces

N/S Vulnerable	♠ J 10	♠ 9 8 6 3 2
	♥ K 7 2	♥ 10 9 5 4
	♦ K 6 4 3	♦ — — — —
	♣ Q 10 9 8 5	♣ 8 4 3
	♠ A Q	♠ A Q J
	♥ A Q J 6	♥ A 5 2
	♦ A 5 2	♦ A K J 7
	♣ A K J 7	♣ — — — —

W, led the ♦ Q

FASHION CALENDAR

FRIDAY, APRIL 16

Neiman Marcus
Jon Quill Trunk Show 10 a.m. to 4 p.m. in Intimate Apparel at Neiman Marcus at the Somerset Collection in Troy.

Informal modeling
Informal modeling of intimate

apparel and on-the-go wear from Roslyn's, noon to 2 p.m. at Le Metro restaurant in Applegate Square, Northwestern Highway between 12 Mile and 13 Mile roads, Southfield.

SATURDAY, APRIL 17

Hickey-Freeman
Hickey-Freeman Trunk Show 10 a.m. to 6 p.m. in Men's Clothing, Level One, at Neiman Marcus at the Somerset Collection in Troy.

THURSDAY, APRIL 22

Robert Lee Morris
Personal appearance by Robert Lee Morris in Fashion Accessories, Level One, at Neiman Marcus at the Somerset Collection in Troy.

Stago & Co.
Informal modeling of casual fashions from Bonetton, noon to 2 p.m. at Stago & Co. restaurant in the Boardwalk Shopping Center, Orchard Lake Road, south of Maple in West Bloomfield.

Investments are featured

An informational evening on investing in both personal financing and wardrobe will be presented by Kathleen Coiin and Gail Perry Mason of Prudential Securities, Inc., teaming up with Hudson's, for a free seminar at 6 p.m. Thursday, April 22, at Hudson's Northland, Oval Room, Third Level, in Southfield. Reservations must be made by Monday. Call Coiin at 269-5513 or Mason at 269-5067.

A formal fashion presentation will include commentary on buying investment pieces to work with, or add to, your current wardrobe. Experts from Prudential Securities will provide guests with basic ideas on personal investment programs.

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Facts You Should Know About Breast Cancer

Every Woman is at risk for breast cancer. The risk of developing breast cancer increases as a woman ages. If she has a family history of breast cancer, has never had children or had her first child after age 30. However, most breast cancers occur in women who have no identifiable risk factors.

The American Cancer Society recommends an initial mammogram by age 40 (and earlier in some cases).

In cases where abnormal mammograms appear, Women's Breast Centers now offers a new non-surgical stereotactic biopsy procedure that is accurate, less expensive & less painful with no disfigurement of the breast.

Be an active participant in your breast health care. We welcome your questions.

Women's Breast Centers

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Our nurses wear their caps

It may be an old fashioned idea but Peachwood Inn's nurses proudly wear their caps. Most importantly, our older adult residents can easily identify the nursing staff. It makes them feel comfortable, secure and well cared for. Families appreciate knowing who they are talking to about their family members. The caps indicate years of hard study and professionalism. In turn our nurses are treated with the respect and dignity they have earned.

Peachwood is justly proud of the excellent health care we offer older adults. We take great pride in our professional medical staff. We want everyone to be able to easily recognize these men and women who are entrusted with the care of our elderly.

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