

Knowing how to meet a challenge



WOODY BOYD

When I was a tender-aged apprentice, and learning, my parents strongly advocated many helpful canons. One that seems to have a valued use in today's undertaking: "Never take a lady for granted, for some have simply accepted the challenge of advancement with more serious intent than you."

Mrs. Daniel Marcus of Bloomfield Hills is a fine example of that teaching. The lovely lady carries a Barbara before the Marcus, but to the legions who know and admire her effervescence she's just Bobby.

Behind this charmer's happy-go-lucky let's-have-a-fun-time personality is a very keen mind who has diligently set "expert play" as a duplicate goal she intends to achieve. This hasn't come easy, for it was some 20 years ago she was crowned a life master only to learn that that laurel alone didn't qualify her to be one.

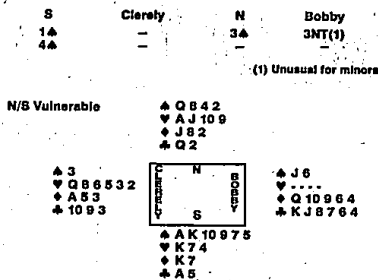
But she has bided her time and taken advantage of every meaningful opportunity at hand to become one, and today she is close to that goal, in the opinion of many. The exceptionally medalled North American master, Mark Lark, considers Bobby to be as talented as any bridge hobbyist he has played with, and that's fine praise.

But her accomplishment goal isn't limited to just bridge. She is a pretty good golfer to boot, and she applies the same set of intensive standards to that. "I'd love a game with a Nicklaus, Palmer, Couples or Norman. What a stimulating experience that would be," she was once overheard to say.

This week, Bobby has a playing date with the famous Italian blue team star, world master, Emilio Garozzo, who graciously accepted the SOMBA invitation to attend our Women's Regional at the Southfield Civic Center Pavilion. I, for one, am going to thoroughly enjoy kibitzing their play.

Don't conclude from this recital that she is picky about her partners. I know of no one who spreads her play as generously among so many, as she is sought after often, but Daniel remains her favorite and that's as it should be. I wasn't the least bit surprised when she told me that Clerely Chaney is another Bobby's praise says it with accents. "She's a wonderful partner." Here's a recent hand from the Bridge Connection, in which they teamed up to destroy declarer in what seemed to be an invincible contract. At least at every other table, declarer scored a 10 or 11-trick victory.

INSERT A
Clerely knew Bobby had minors and beaucoup few hearts and spades. If it were hearts, the defenses had a chance, slim as it might be, to inflict some injury upon the declarer's contract. But any old



heart lead wasn't enough. She had to hope Bobby would conclude that the card she played was a suit preference signal so that she could, with a ton of luck, give her partner a second ruff.

Blessings upon Clerely, she led the heart eight and the walls of Jericho started to tumble. Bobby ruffed and knew partner wanted a diamond back, but not so fast — which one? Clerely had to have the ace or the defense had no chance. If South had the king and dummy, the known jack, which diamond card would give declarer the maximal guess to go wrong? Finally she played the 10 and South went into a prolonged huddle.

Bobby had struck pay dirt! Would declarer play her for the ace and put up the king? It only took two minutes of patient waiting to tell. In that abbreviated period, Bobby and Clerely sat stolid, showing no emotion, but anyone could tell that South was up against the fight of his life. Twice he started to make his play, but put it back. At last the diamond king and our women players had victory. Quickly they rattled off the diamond ace, another heart ruff and the diamond queen. The only label one can place upon this kind of play — miraculous defensive action!

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.

Dual Entitlement is part of program



RENEE MAHLER

ON AGING
The number of older women living at or below the poverty level grows yearly.

Often people are not aware of all the Social Security benefits that are available to them. I recently came across this article in A.I.M., a newsletter published by the Office of Services to the Aging. It explains Dual Entitlement, and I feel this information may be helpful to many.

Dual Entitlement occurs when a woman is eligible for a retirement benefit based on her own work history and a higher benefit as a wife or widow based on her husband's work record. When a woman qualified for her own Social Security benefits, she receives that benefit first. If your spouse's benefit is higher, she receives an additional Social Security payment to cover the difference.

The same rules apply to divorced women eligible for benefits on their former husband's record. Surprisingly, a current wife and ex-wife can both receive benefits from the same worker's record. The amount one spouse receives does not affect the benefit received by any other eligible spouse. Generally, a divorced woman may qualify for a spouse's benefit if she and her husband were married for at least 10 years and she is currently unmarried.

A wife qualifies for benefits on her husband's record if she is 62 or older and her husband is entitled to Social Security benefits. A divorced wife may qualify for ben-

efits if she and her ex-husband are both at least 62 and they have been divorced at least two years, even if he is not receiving benefits. Women younger than 62 may receive a spouse's benefit if they are caring for the worker's minor disabled child or children.

Widows, including divorced widows, may qualify for benefits as early as age 60 (50 if they have a disability) or at any age if they are caring for the worker's minor or disabled child or children. Rates of payment vary from 70 to 100 percent depending on the widow's age of entitlement and other factors.

Benefits on the husband's record are subject to a monthly family maximum amount. The wife's or widow's benefits may be reduced due to this limit.

Women already receiving Social Security benefits should remember that they may be eligible for higher benefits if their circumstances change. For example, a divorced woman receiving her own retirement benefit may qualify for a higher widow's benefit if her ex-husband dies.

For more information concerning dual entitlement call any Social Security office or call the toll-free number, 1-800-772-1213, Monday-Friday 7 a.m. to 7 p.m.

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 953-2047, Ext. 1859. Send your questions to her at the Observer & Eccentric, 805 E. Maple, Birmingham 48009.

FASHION CALENDAR

FRIDAY, MAY 21
Jean Vass
Sally's Design Boutique presents Jean Vass, USA Signature Cotton "Cashmere" Interlock for Fall 1993, through Monday, May 24, at boutique on Orchard Lake and Lone Pine roads in Crosswinds Mall in West Bloomfield.

Jean Muir
Fall collection by Jean Muir, London, at Linda Dresner, 293 W. Maple, Birmingham.

Trunk show
Trunk show by Amsale through

Saturday, May 22, at Exclusives for the Bride salon, 708 N. Woodward, Birmingham.

Evening collection
Fall evening collection by Sylvia Heisel, Heidi Weisel and Donald Deal at Linda Dresner, 293 W. Maple, Birmingham.

Le Metro
Informal modeling of sportswear by Tressa's Boutique noon to 2 p.m. at Le Metro restaurant in Applegate Square, Northwestern Highway between 12 and 13 Mile roads, Southfield.

MONDAY, MAY 24
Summer collection
Madeleine summer collection from Europe available for private showings by Leah Fisher through June 6. For appointment call Fisher at 363-6420.

Nelma Marcus
Jean and Martin Pallant personal appearance and trunk show, with presentation at noon in Salon B, and informal modeling 1-4

p.m. in Couture, Level Three, through Wednesday, May 26, at Nelma Marcus at the Somerset Collection in Troy.

THURSDAY, MAY 27
Stago & Co.
Informal modeling of sportswear by Herk's noon to 2 p.m. at Stago & Co. restaurant in the Boardwalk Shopping Center on Orchard Lake Road, south of Maple Road in West Bloomfield.

Don't Let This Strip Your Business's Identity!

LIQUORS • SHOES • BOUTIQUE • CARDS • PIZZA

STAND OUT FROM THE CROWD

GETTING-TO-KNOW-YOU

WELCOMING NEWCOMERS NATIONWIDE

For sponsorship details, call 1-800-255-4859

After Breast Surgery, All New! Just for you

ALWAYS 20% OFF

NatureWear

39880 Van Dyke, Suite 205, Sterling Heights • 795-5020

Sherri K's

Going Out of Business! **REDUCED 50-60-70% OFF ALL MERCHANDISE**

751-2424

UNIVERSAL MALL • WARREN

INTERESTED WOMEN ARE INVITED TO:
A JOINT MEETING OF THE "MENOPAUSE SUPPORT GROUP" AND THE "LIFE AFTER HYSTERECTOMY SUPPORT GROUP"

DATE: MAY 25, 1993
TIME: 7:30 P.M.
PLACE: PRESIDENTIAL ROOM
HOLIDAY INN SOUTHFIELD
26555 TELEGRAPH RD.
SOUTHFIELD, MI 48034

(Located on Telegraph Rd., between 10 Mile and 11 Mile - South of 696)

ARE YOU EXPERIENCING ANY OF THE FOLLOWING?
LOSS OF SEXUAL INTEREST
INSOMNIA
HOT FLASHES
SWEATS
FATIGUE

IRRITABILITY
MOOD SWINGS
MUSCLE ACHES
PROBLEMS WITH MEMORY AND CONCENTRATION

IN SPITE OF WHAT YOU MAY HAVE BEEN TOLD, THERE IS HELP FOR THESE SYMPTOMS, WHICH MAY NOT BE "ALL IN YOUR MIND." COME TO OUR MEETING AND SPEAK TO OTHER WOMEN WHO HAVE "BEEN THERE" AND MAY PROVIDE SOME ANSWERS. A PHYSICIAN SPECIALIZING IN THESE PROBLEMS WILL BE PRESENT AS WELL TO DISCUSS MEDICAL QUESTIONS THAT MAY ARISE. IF YOU NEED FURTHER INFORMATION, CALL OUR HOTLINE AT 1-313-737-9076 AND LEAVE A MESSAGE AND YOUR CALL WILL BE RETURNED.

THERE IS NO CHARGE

BUY NOW, NO PAYMENTS, NO FINANCE CHARGES UNTIL SEPTEMBER, 1993

4 WAYS TO SAVE

CUSTOM DECORATING
JCPenney

SAVE 45% on fabric, lining, labor and installation when you purchase draperies, top treatments, bedcoverings or accessories made from our Silk'n Slub fabric.

25-40% OFF custom draperies, top treatments, bedcoverings, and accessories from our Galaxy fabric collection.

50% OFF selected wood blinds.

50% OFF selected pleated shades.

Our Custom Decorating Services include:

- Draperies • Top Treatments
- Bedspreads • Upholstery
- Horizontal & Vertical Blinds
- Pleated & Roller Shades
- Carpeting & Custom Area Rugs

Save ends June 5, 1993.

CALL YOUR LOCAL JCPENNEY CUSTOM DECORATING STUDIO OR CALL 1-800-543-5436 TO LOCATE THE STUDIO NEAREST YOU.

DEARBORN FAIRLANE (313) 583-3210
HARPERWOODS EASTLAND (313) 528-0200
HOV TWELVE CARS (313) 248-7822
WATERFORD SUNNIT PLACE (313) 245-7000
ROYAL OAK NORTHWOOD (313) 285-7000
STERLING HTS. LAKESIDE (313) 247-0430

SOUTHFIELD NORTHLAND (313) 589-8370
TAYLOR SOUTHLAND (313) 374-0510
TROY OAKLAND (313) 583-7000
WESTLAND MALL (313) 522-3111
ANN ARBOR BRIARWOOD (313) 786-1877
FLINT (313) 733-7300

TOLEDO, FRANKLIN PARK (419) 473-3147

Buy before June 8, 1993 and with a 20% deposit, you will have 100% finance charges on your Custom Decorating purchases until September 1993 when you charge them on your JCPenney charge account. Thereafter a finance charge (ANNUAL PERCENTAGE RATE of 18%) will apply. The minimum monthly finance charge. Subject to credit review and approval. Offer ends June 5, 1993. Regular prices are effective prices only. Sales may at any time have been made of regular prices. Percentages of payment ending in 99 are rounded. Some restrictions apply. See store for restrictions. Most areas unavailable by JCPenney Custom Decorating.