## **Bridge players** descend on area for tournament

BY TIM CARVELL

BY TIM CARVELL

Mattha Hoberman, a sweetlooking woman from Farmington
Hills, softly explained her presence at the Wolverine Regional
Bridge Tournament.

"It's the challenge, the stimulation," she said. "Plus the chance
to cut somebody's struct."

Welcome to the competitiveworld of tournament bridge, Players from around the state — and
the country — flocked to the
Southfield Civic Center this week
to test their skill at the game that,
according to player Jim Perna, is
"the most complex game devised
by man."

Zebe Jobbour, a former pation.

to test their skill at the game that, according to player Jim Perna, is "the most complex game devised by man."

Zeke Jabbour, a former national champlon who flew in from Florida to lecture at the tournament, summed up the game's appeal succinctly, "It involves both the left side and the right side of the brain," it involves both the left side and the right side of the brain, be said. "It's a science and an art . . . You just have to be smart enough to play, and dumb enough to think it's important."

Judging by the turnout at the Civic Center — an estimated 3,500 people will have played a hand by the time the tournament ends Sunday night — plenty of people fit that description.

Those who attended said they enjoyed the fact that the game nover grew old; indeed, many said they had played several times a week for decades, and still wern't sick of bridge.

"You played for 70 years," said Rema Frankel of Bloomfield Hills. "It started when I was 10 because my parents played."

The enduring appeal of bridge can be explained with a calcular, according to Margaret Marchanch, a player and former math teacher at Adrian College.

"You never see the same hand twice," she said. "There are 6i3 billion hands, and if you played one hand every five minutes, without breaking for food or sleep, you'd have to live as it million years before you'd played every hand. I don't think I'll make it, but I'll try. So you see, bridge now mistakes, but I can go and make new mistakes."

On a less scientific note, many

new mistakes."
On a less scientific note, many

players said they simply enjoyed the mental exercise provided by bridge.

"It's very challenging, and it prevents Airhelmer's," said Babs Wilder of Bloomfield Hills.
While the players may speak of the Joy of bridge, make no mistake about it — this is not a social event; it is a major competition. Food vendor Nicole Balhorn of Southfield was impressed with the dedication of the players.

"It's unbelievable," ahe said. "I don't know how they can sit in there for that long. Do you hear how quiet it is in there? Everybody's concentrating."

The quiet in the center, as Balhorn noted, is somewhat unnerving. Shelia Lesser of Detroit explained the silence.

"You cannot talk," said Lesser.
"All you can do is bid."

"You cannot talk," said Lesser.
"All you can do is bid."

rou cannot tais, and Lesser.

All you can do is bid."

Between the games, however, the bridge fanatics chatted and compared notes. One major topic of conversation was the presence at the tournament of world-renowned Italian champ Benito Garazzo, described by Jabbour as "the Magic Johnson of bridge."

Garazzo, for his part, was more humble about hie accomplishments. Asked if he felt his chances were good, he laughed and pointed to the sky.

"That's only up to them," he said.

pointed to the sky.

"That's only up to them," he said.

Garazzo was not the only full-time player at the tournament; an estimated 1,000 participants had come from out of town specifically to rack up points and improve their standing within the American Contract Bridge League. Two such participants were Martin and Charlotte Baff, who noted that there was no money involved in becoming a bridge champion.

"There's no money in it," Martin said.

"Just the money we spend to go," Charlotte added.

For the most part, win or lose, the tournament's participants were just happy to be playing, Indeed, Karen Schawecker, of Plymouth, said she had but one complaint.

plaint.
"The only thing I don't like is that they don't give you free coffee," she said.

## **How much** did you lose last year on nondeductible interest?

EXED RATE

Maybe you've noticed it while getting your taxes ready. All the interest you've paid on consumer loans that's not

Well, now's the time to think of a strategy for next year's taxes. And consider borrowing against the equity in your home.

At First of America, we can lock you into a low fixed

8.50 percent APR loan with terms of up to 7 years. To make the offer even more attractive; all fees will be waived, so there will be no annual fee, appraisal fees, closing costs or points. And you'll have a fixed monthly payment

that will never change.
The sooner you take advantage of it, the more you can save on financing home improvements, education, a car or anything else worthwhile. You can even refinance a loan

anything else worthwhile. You can even refinance a loan that you have somewhere else.

Be sure to consult your tax advisor to make sure the interest is deductible.

We can give qualified applicants fast approval—usually within 24 hours. So stop by any First of America office or call 1313-339-5644 to apply today.

And make last year's nondeductible interest a thing of the past. ₱ FIRST FAMERICA。

h ima tiun ilmi

Joseph Joseph Joseph

A bank for life."

Property insurance may be required. Ofter available at participating banks only. Loans subject to credit approval. Rate as of May 1, 1993, and is subject to change Appraisal and title search is required on loans over \$30,000. Member FDIC. Equal Housing Lender. @

## Proposal would turn court dates into fines izen a "criminal" for having a loose pet, or for not shoveling their sidewalks, or for riding their bicycles on the sidewalk." BY TIM RICHARD Local governments could streamline their ordinance enforcement by turning "criminal misdemeanors" into "civil infractions"

Two Oakland County lawmak-ers strongly supported a package of bills designed to let violators pay tickets at a violations bureau rather than make them appear in district court.

"All local units can benefit," said Rep. Willis Bullard, R-Milford, a former township supervisor. "This (package) goes alone with making most minor traffic violations civil infractions as we did a number of years ago."

did a number of years ego."
"It inflamed them (ordinance violators) when they found it was a criminal offense," said Rep. Penny Crissensan, R-Rochester.
"We're having trouble with our district court dockets. It sort of jams their schedules when they have to deal with people shoveling walks and posting signs. They (judges) don't want to take these up," she added.

Bullard and Crissman last week joined other members of the House Local Government Com-mittee in reporting out 15 bills al-lowing — but not requiring — cit-ies, townships, villages and coun-ties to change local ordinances to civil infractions.

Such ordinances cover zoning violations, fences, signs, failure to obtain permits, dog control, burning, junk vehicles, weeds, snow removal, noise and even bicycle riding on sidewalks.

"This legislation would allow local units to take the onus of criminality from the violation of ordinances like these," said the sponsor, Sen. Joe Conroy, D-Flint. "It's not right to deem a cit-

"Cities can have a civil infrac-tions bureau, like a parking ticket bureau," said David Osborn of the Michigan Municipal Lesgue, an association of cities and villag-es supporting the bills.

Lansing city attorney Kevin McKinney said cities could save hundreds of hours of attorney time by not having to take rental housing inspection cases to court.

If ticketed by a city inspector, a

It traceded by a city inspector, person could:

Flay the fine at the violations bureau in person or by mail.

Admit responsibility in person or by mail and wait for a court decision.

Fight the ticket at either a formal (without attorneys) or informal (without attorneys) hearing, without a trorneys) hearing, without jury, before the district judge, just as with many traffic tickets.

Fines and jail penalties would emain unchanged.

One-third of the fine money would continue to go to the local unit and two-thirds to the court. "There's no change. We don't want to fiddle with that," Conroy said in reply to a question from Crissman.

The House panel amended the bills to prevent an owner from losing his or her home for failure to pay a ticket. The Senate, which passed the bills last month, must concur before the bills become

law.
The bills will go to the full
House this week.

Conroy praised the House committee amendment. "It's a good argument for two houses in the Legislature," he said, chiding supporters of a one-chamber Legislature.

