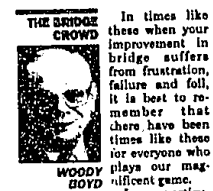


Area player has a dramatic style Father can break rental agreement



WOODY BOYD

In times like these when your improvement in bridge suffers from frustration, failure and fowl, it is best to remember that there have been times like these for everyone who plays our magnificent game.

I am particularly impressed when a gifted individual executes a coup d'etat at the table, for that is an element that makes this column stimulating.

Brad Holtsberry of Farmington is that kind of a performer. His bold style of bidding and play are dramatic.

Some eight or nine years ago, Brad came to us from the wonder-ful world of Mansfield, Ohio, which is famous for its high school football teams. He had hardly settled down before friends sparked his already kindling interest in learning our game.

I must tell you that Brad isn't the type to take his attractions lightly, and within a few months his performance was well past the novice stage. In fact, he reached

the life master rank by 1990, which gives you some glimpse of his quickness in mastering his technique in our extremely demanding duplicate play.

This achievement and his pleasant way attained for him an immediate place in our bridge society, but his budding private law practice resisted his time. In spite of this, Jim Pena, who was our SOMBA president at that time, talked him into becoming our unit's legal consultant.

One step led to another. For the last four years he has written our unit's Echo publication with much accomplishment, which led to his spirited involvement in novice play. Today, Brad and Dave Buskirk are to be commended, for no one has given more to the development and popularity of that program than these two.

I'm quite certain that his involvement is spurred by a deep self-satisfaction. The time and effort he has given can't be rewarded, and that says much for the quiet man's integrity and culture.

Yes, he has a couple of favorite partners, but he also plays with many. Ben Butler of Greenville would have to be number one, for their partnership enjoyment quotient nudges 100, but he also had

Both vulnerable

Scn	
♠ J 5 2	
♥ Q 10 4	
♦ 9	
♣ J 10 9 8 3	

West	East
♠ 7 5 2	♠ K 10 8 7 6 4 3
♥ 8 6 4	♥ K J 9 6
♦ A K 7 6 5 4 2	♦ Q
♣ A Q	
♠ A 8 3	
♥ A K Q 10 7 5 3 2	
♦ A K Q 10 7 5 3 2	
♣ A K Q 10 7 5 3 2	

Brad W. Ben E.
16 20 20
39 47 47

some fine results with Dick Mydloki.

I said Brad was bold and here's an exceptional example from last January's Dearborn regional open pair event.

When Ben's dummy surfaced, declarer's unspoken disenchantment was obviously profound, for it seemed at first to be barren of value. After a moment or so of contemplation our commander of difficult hands reversed his opinion and concluded there was

hope. (Do my readers who have the advantage of a view of 52 see Brad's prospect for success?)

He ruffed the club lead and noticed East's queen came tumbling under. He next rattled off five rounds of high diamonds, observing with care the opponents' discards. East, the critical card holder played his only diamond, three small spades and a heart.

West's plays didn't seem to matter and dummy's seven majors were kept in play. Brad now correctly concluded that East was 7411 or 6511, and if he held both major kings, the contract was unbeat-able.

So at trick (7) and (8), he played his spade ace, queen and East was end-played. The return of either major suit which was forced guaranteed 12 winners as the cards are.

Only then did Ben show his ebullience with an enthusiastic, "Well done, maestro. Well done!"

Woody Boyd's column *The Bridge Crowd* runs every other week in *The Observer & Eccentric Newspapers*. A Bloomfield Township resident, Boyd teaches local bridge classes and is a life master. To leave a message for him, from a touch-tone phone, call (313) 953-2047, mailbox 1853.



RENEE MAHLER

Q. My father lives on a fixed income. He has been waiting for a subsidized housing for more than three years and the apartment people finally called to say there is space available for him. The problem is that he has recently signed a lease for the apartment he presently lives in and there is no way he can pay for both his present apartment and the subsidized one. His landlord insists on holding him to his lease. Dad would like to move, but it seems that he is stuck in the apartment he now lives in, and who knows when another subsidized apartment will become available for him. Is there anything we can do?

A. Under a brand-new Michigan law, low-income older adults can break rental agreements when subsidized housing becomes available for them. This is House Bill 4237 (Public Act 79 of 1995). This new law allows people 62 years of age and older, who become eligible for subsidized senior housing to break their present rental agreements if they have lived in their present apartment for more than 13 months. A 60-day written notice of termination, however, is required. The law also applies to tenants who are no longer able to live independently. In this case, a notarized statement, from their physician, must be presented.

Q. My husband is in the hospital and they are going to release him shortly. He will be able to come home but the problem is that I am not well enough myself to take care of him. I think we will need some help in the house but I don't

know how to go about finding it. He is over 85 and has Medicare. Will Medicare help pay the costs?

A. The first thing to do is to contact the social work office in the hospital and get him or her involved with your situation. The social worker should be able to assist with arranging for home help, under Medicare, if your husband is eligible. Many hospitals have their own home-health-care agencies. However, some of the requirements are that his physician must prescribe home health care, it must be skilled care and your husband must be homebound. If you have the necessary funds to private pay for home care, the hospital social worker can also probably give you a list of agencies that are available in your location.

Q. My mother has to sign a new lease at her apartment. She is 89 and doing fairly well living on her own. The lease is for one year. My question is, should she die, am I then responsible for paying for the remainder of the lease?

A. According to Michigan law, her new lease or rental agreement should specifically state that the estate of a tenant, 62 years of age or older, shall not be liable for more than 60 days or two months rent. Check your mother's new lease to make certain that this information is included.

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 (313) 953-2047, mailbox 1859. Send your questions to her at *The Eccentric Newspapers*, 805 E. Maple, Birmingham 48009.

Helpful agencies: toll-free numbers

A number of agencies and government departments offer free information or advice on a wide variety of subjects of interest and service to older adults and their families. Following is a list of toll-free numbers. Operators will be happy to answer your questions or direct you to other proper information sources.

AT&T Special Needs Center
1-800-233-1222
Alzheimer's & Related Disorders Center
1-800-621-0379
American Cancer Society
1-800-ACS-2345
American Council for the Blind
1-800-424-8566

American Diabetes Association
1-800-825-9292
American Parkinson's Disease Association
1-800-223-2732
Arthritis Foundation
1-800-283-7800
Auto Repairs Complaints
1-800-292-4204
Cancer Information Center
1-800-422-6237
Center for Independent Living
1-800-482-0222
Energy Assistance
1-800-292-5650
Hospice
1-800-331-1620
Housing Discrimination, HUD
1-800-424-8590

Lawyer Referral
1-800-968-0738
Legal Hotline for Seniors
1-800-347-LAWS
Medicaid Information (Social Services)
1-800-638-6414
Medicare Appeals
1-800-365-5899
Medicare Inquiry (Part B)
1-800-482-4045
Medicare Inquiry/Part A (Hospital)
1-800-872-2566
Michigan Bell Special Needs Center
1-800-482-9254

Nursing Home/Long Term Care
1-800-292-7852
Physically Impaired Association of Michigan
1-800-274-7426
Prescription Drug Credit (Form)
1-800-367-6263
Social Security
1-800-772-1213
Taxpayers Assistance (State)
1-800-487-7000
Taxpayers Information (Federal)
1-800-829-1040
Utilities (Public Service Commission)
1-800-292-9555
Veterans Information and Assistance
1-800-482-0740

Help Line has the answers on arthritis

The Arthritis Foundation is making it easier for people with arthritis, family and friends to obtain information they need on arthritis topics.

The HelpLine is open Monday-

Friday 10 a.m. to 3 p.m. Call 350-3030 or 1-800-968-3030 and ask for the "HelpLine."

The Arthritis HelpLine is staffed by trained volunteers who

can provide general information on types of arthritis treatments, medications, referrals, self-help aids, self-help classes, mutual support groups, aquatic programs and special exercise classes.

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