

The Reminder

A Publication of the Senior Men's Club of Birmingham, Michigan

PROGRAMS FOR FEBRUARY, 1990 HERB LUGERS, CHAIRMAN

- Feb. 2 Speaker: Sonny Elliot, Weatherman, WWJ
Subject: "Reflections from the Sonny Side of the Street"
- Feb. 9 Speaker: Bob Hadley, Photographer and SMC Member
Subject: "Palm Springs and Azure Seas with BASCC"
- Feb. 16 Speaker: Kurt Neumann, M.D.
Subject: "New Advances in the Treatment of Cancer"
- Feb. 23 Speaker: Herb Lugers, SMC Member Division
Subject: "Peru, Land of the Incas"
- Mar. 2 Speaker: James Olin of Olin Securities, Bloomfield Hills
Subject: "Senior Investing"

MARCH PROGRAM CHAIRMAN IS ZACHARY F. ENDRESS

DISCUSSION GROUP SCHEDULE

JIM FLACK
GENERAL CHAIRMAN

FEBRUARY 2

DATES TO REMEMBER

"Serendipity" - Bud Angevine, Leader

DATES TO REMEMBER

Investment Study Group - Jan. 14
2:45 p.m. at The Community House.

FEBRUARY 9

"When would U.S. Postage Be the Best Bargain?" - Jack Clemons, Leader

Executive Board meets 2nd Tuesday of the month at The Community House.

Tuesday Bridge at The Community House

FEBRUARY 16

"History of Washington" - Bill Ragsdale, Leader

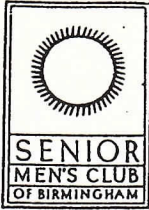
Camera Club - Feb. 13
2 p.m. at The Community House.

FEBRUARY 23

"Oil and Water Color Painting" - Scotty Gowans, Leader

Golf Dome
Feb. 1 with Pro
Feb. 15 practice only

NEXT REMINDER DEADLINE IS FRIDAY, FEBRUARY 16



The *Reminder*

BLAINE M. GORDON
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First Vice President

HENRY E. DAWKINS
Second Vice President

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Jack Wearne

Published by the Senior Men's Club at The Community House, 380 S. Bates, Birmingham, MI 48009. Issued monthly except August. Distributed at first meeting of month. At later meetings, available in the Ruth Shain Room. Mailed to Associate members by the Corresponding Secretary.

RANDOM THOUGHTS

The first meeting of the year at the First United Methodist Church came off without a flaw. Thank you. Considering the logistics necessary to make the transition from the Community House, the result is even more impressive. Take a bow, Mr. President, and your staff of various committees that helped make this possible.

We were privileged to have in attendance Dr. Robert Paul Ward, Senior Pastor of the First United Methodist Church, and his assistants, The Reverends Bruce Denton, Charles Beynon, and Bill Wright.

Consider as you walk in, the familiar sight ... the attendance registration tables ... the luncheon tickets punched and your sandwich order ... Walt Meyers collecting dues and keeping the membership data current ... "The stovepipe league" with Roy Hawkinson pouring coffee and urging you to have a donut ... to the right the auditorium aglow with the tables set ... small groups begin to gather everywhere to chit-chat and in a pattern of familiar movements break up and re-form again many times blending into a sea of faces. A sense of camaraderie emits in joyous laughter.

The attendance is huge and will eventually be announced as reaching 247. The count is surprising considering the number of members that take to the sunny and more comfortable climes.

You have just observed large numbers of committee men at work doing their assigned parts to help make the Senior Men's Club the fine organization it is. If you wish to volunteer your service, check with any of the officers at the front table or any of the committee men-at-large.



THE MARMOT'S PROPHECY

Paul D. Carter

On the second day of February the groundhog stirs about, cautious, wary, then creeps forth from his hibernation to signal hope or consternation; invites his image to come out to, beyond the shadow of a doubt, make a determination whether it's early spring or wintry weather and should he just go back to sleep until Spring Peeper pipes his peep to proclaim in March that all is clear for an early Robin's note of cheer? Meanwhile midst winter's heavy throes of chilling winds and deepening snows, do you suppose the woodchuck knows and can, by his own rule-of-thumb, foretell what's yet to come?

CAMERA GROUP TO VIEW AMERICA THE BEAUTIFUL

... with a picture worth a thousand words, imagine the story Henry Bardsley will be telling the Camera Group with the best of his USA slides!

As one of our most traveled members, Henry Bardsley is well recognized for the high quality standards he sets for his photographic work and documentation. His color slides always rank high in our slide competition for their excellent color, composition and interest.

Henry's showing will be made to the Camera Group on Tuesday, February 13, 2:00 p.m. at the Community House. All members, applicants, and girlfriends are invited. Don't miss it!

-- R. A. Hermann

SOMETHING NEW HAS BEEN

ADDED TO:

The organization of our meeting agenda will take a slightly new turn as First Vice President Chuck Williams takes on this assignment. The object is to relieve the President of a few pesky details.

Therefore, if you have some last-minute change to make and room for it has to be made in the agenda, please see Chuck and make sure you give him all the time he needs to accommodate your request. Committee Chairmen take note!

FROM FLORIDA:

Associate member and former Bloomfield Hills resident Robert Schwab and his wife Ruth are looking to spend three to six months in the Birmingham or surrounding area for the summer months. They are interested in one of the following options: house sitting, home rental or summer season home swapping. Bob is a former Detroit Edison executive.

Their Florida residence is very comfortable and has a swimming pool to top it off.

If interested, contact Bob directly by calling 1-813-kk783-3168, or contact active member Carl Schorn at 646-8515 and he'll relay the message.

For your album:

The Christmas Banquet had Bob Hadley, who is our photographer-in-residence, hopping from table to table snapshooting souvenir photos of members and their ladies at dinner. If you want additional reprints, order by using the number on the back. The cost is sixty cents.

AND ... from Ralph W. Smith, secretary-treasurer of the Camera Club, these rules to live by:

If you sleep on it, make it up. If you wear it, hang it up. If you drop it, pick it up. If you eat out of it, put it in the sink. If you spill it, wipe it up. If you open it, close it. If you empty it, fill it. If it howls, feed it. And if it cries or says da-da...

LOVE IT!

THEY LAUGHED WHEN I SAT DOWN TO MY COMPUTER

But not Chuck Williams, Bob Lotz, Cliff Lundgren and John Prior. They have a sense of humor alright, but not at anyone's expense. What they want is to get as many Seniors as possible who are interested in computer operation to join them in starting up a think-tank group. Any charter members out there? Let's talk it up.



GAMES

MARCEL DE SMET
GENERAL CHAIRMAN

BRIDGE

This is the bridge report summary for the period of December 15-January 12, 1990.

CONTRACT BRIDGE

High scores for the period:

Bert Henderson	4570
Jerry Bartlem	4240
Hockey Melikian	3750
Julius Falke	3600
Jerry Bartlem	3330
Bert Van Kempen	3240
Marcel DeSmet	3230

High averages:

Bert Henderson	3090
Jerry Bartlem	2970
Marcel DeSmet	2447
Carl Schorn	2417
Julius Falke	2313
Joe Kern	2260
Bert Van Kemper	2050

We averaged 28 players for each playing date in the period. We welcome applicants and members to join us on both Tuesdays and Fridays. We start at 10:00 each Tuesday morning and right after lunch on Fridays.

GOLF

GOLF

If you can believe April is just around the corner, then you had better hurry and make something out of February, March and half of April because that's when the Senior Men's Golf League gets underway. If you start teeing it up RIGHT NOW at the Golf Dome, you'll be ready for our "tour" of Springdale.

Consider that on February 1 there will be a pro to help you in the 15th practice only. March 1st pro on hand. On the 15th and 29th practice only. We start at 9:00 a.m. to 11:00 a.m., and the cost is \$7.00 per person. There's no limit on the amount of balls you can hit during this two hour stretch. Come our and get into the spirit of the game a little earlier and avoid sore muscles later on. The Golf Dome is located at 29601 John R just north of 12 mile road, Madison Heights. Go for it! Be there!



DUPLICATE BRIDGE REPORT

High Percentages:

George Snyder	69%
Harold Merkel	65.5%
Jim Peters	63.2%

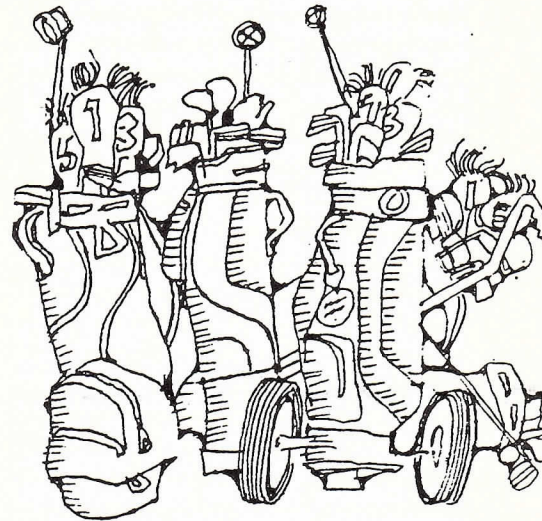
Slams During Period:

7NT	Art Burgott and George Snyder
6NT	Jim Peters and John Williams
	Harry Orton and George Chubering
	Phil Werner and Mike Best

We averaged 42 players for each meeting of the club.

All members and applicants are welcome to join this group of duplicate players. See your club bridge chairman.

... Donald E. Wagner
Bridge Chairman



APPLICANT'S GOLF

- It will soon be time to swing those golf clubs again. But before you do, there are two things to take care of.

The first is to give some thought to getting ready for the season by doing some light exercising and stretching so those first swings will be nice and smooth.

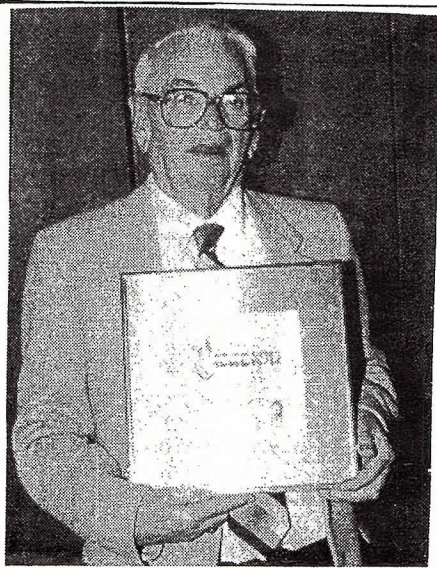
THE SECOND THING TO TAKE CARE OF AND OF MORE IMMEDIATE IMPORTANCE IS TO GET YOUR CHECK IN FOR THE 1990 SEASON. WE NEED YOUR CHECK BY THE FIRST OF MARCH AS WE MUST PAY THE COUNTY BEFORE WE PLAY. MAKE YOUR CHECK PAYABLE TO SENIOR MEN'S CLUB OF BIRMINGHAM IN THE AMOUNT OF \$85.00. MARCEL DeSMET OR JOE STEELE WILL BE HAPPY TO ACCEPT THEM.

Don't think Discussion Group; don't think bridge; don't think bowling.

THINK GOLF!

BOWLING

FRAN De GRANDE, CHAIRMAN



CITATION WELL DESERVED

Marcel DeSmet: A Senior Men's member for twelve years, having joined in 1978. He became chairman of the prestigious "Games" committee that embraced bridge, golf, and its satellite known as "applicant's golf," which he organized in 1987. He was also behind the structuring of the bowling league.

Marcel participated in all these sports and was very competitive in all, sporting an average of 175 in bowling and playing to a 10 handicap in golf at one time. When he's not sargeanting-at-arming, he's grandparenting along with wife Helen, the children of grade one through six at Oakland Elementary School in Royal Oak, plaining and supervising all sorts of games to keep them interested. And of course, they bring them cookies which helps a lot to keep spirits up. The children just love it. Marcel and Ray Swartz were behind the Annual Senior Men's Golf Outing at Stonycroft Golf Club and what a great occasion that turned out to be. If you ever pay a visit to the Greenfield-Beverly Hills Community Center, chances are good you'll catch him there playing or supervising some card game. Who knows, he may even be playing Santa.

The Editor

We had completed the first half of the bowling season on Monday, January 8, 1990, with the largest attendance of the season. Not since opening day have we had such a good turnout in spite of the fact that Dan Quayle didn't show to throw out the first ball. Team #9 with Harry Partridge, Bill Reilly, Bob Pearce and Jack Trudell ran off with the top honors, outscoring Team #2 by a squeaky 4 points, albeit hard-earned with very consistent bowling.

Art Bygington and Jack Trudell, with an average 172, took high average honors for the first half, while lefty Bert Henderson was a pin behind with a 171.

With perfect attendance for the first half, we honor Dick Harper, Harry Deem, Fran DeGrande, Henry Sulewski, Lloyd Sturgeon, Frank Garland, Joe Chalmers, Bill Reilly, George Kurche, and Julius A. Falke. Keep well and keep bowling.

We began the second half with the poorest attendance of the season. It's excusable, we say, as many members follow the swallows and run for the sun in search of peace and quiet, while we who were left behind just kept drilling that ball down the strike zone to keep us with Jim Odom, Joe Chalmers, Charlie Breitmeyer, Fran DeGrande and Bert Henderson who make a 500 series look so simple.

The committee is looking for a possible change of alleys if the price and conditions are right. They'll keep everybody informed and the bowlers will have their say, so "Think Bowling."

Fran DeGrande
Chairman

MOE BERG

Athlete, scholar, spy ...



In 1923, Moe Berg graduated from Princeton University, magna cum laude. He was capable of fluent conversation in Latin, Italian, German and Spanish, later expanded to 16 languages. But this scholar was also a professional baseball player for the Chicago White Sox.

In 1934 Moe went to Japan with an all-star team, of which he was the least of the stars. But Moe had another mission -- his always present cameras recorded a panorama of Tokyo that was used in Air Force General Doolittle's raid years later. Our own Charlie Gehringer was on that team and attests to Moe's secretive behavior throughout the tour.

In a book titled "Moe Berg, Athlete, Scholar, Spy," the story of Moe's secret movies of Tokyo, is told the story of Moe's trip to Italy to tour a secret munitions plant posing as a member of the German general staff. And

then, his chase to find Dr. Ferri, just a step ahead of the Nazi SS.

Moe finished his baseball career in a Boston Red Sox uniform and even then followed his patriotic career in a scheduled game with the Yankees.

Moe completed his career as a spy chasing German scientists who were working on the atomic bomb. President Roosevelt commented "I see Berg is still catching pretty well." You might agree if you read "Moe Berg, Athlete, Scholar, Spy."

Moe Berg is filled not only with the colorful humorous personalities of big league baseball in the twenties and thirties, but also with hundreds of people -- famous and unknown, from diplomats to newsboys -- who met and liked this charming, elusive man. Through their anecdotes as well as the author's extensive research, we have at last a stirring, authentic portrait of this truly unique "athlete, scholar, spy."

"THE RICH PAY MORE"

When Ronald Reagan proposed an across-the-board tax cut in 1981, the idea was widely attacked as "tax cuts for the rich." Once again, however, facts keep getting in the way of such glib observations.

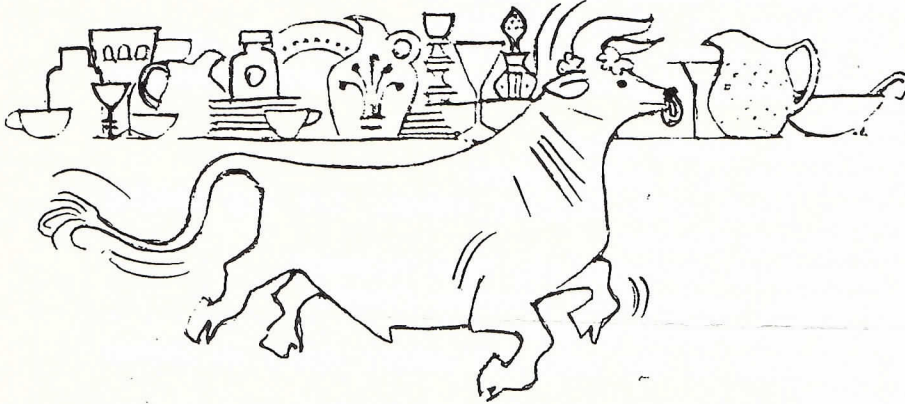
The U.S. Treasury Department has just released an analysis of the 1987 income tax returns. For the fifth year after the Reagan "tax cuts for the rich," the share of taxes paid by the top 5 percent of taxpayers (incomes of more than \$50,000) has continued to rise. The share of income taxes paid by the bottom 95 percent of all taxpayers, and especially the bottom half, continues to fall.

In 1981, the bottom 50 percent paid 7.4 percent of all income taxes, a share that had been growing throughout the inflationary 1970's. By 1987, however, under the Reagan tax cuts, that share had fallen back to 6.1 percent -- a decline of 18 percent. Meanwhile, the top 5 percent paid 43.2 percent of federal income taxes in 1987, up dramatically from the 35.4 percent they paid in 1981.

Furthermore, the top 1 percent of taxpayers whose share of federal taxes had fallen steadily in the 1970's to 17.9 percent in 1981, paid 24.8 percent of all income taxes in 1987, a 39 percent rise in share since the tax cuts.

These numbers confirm the theory of economist Arthur Laffer in his now-famous "Laffer Curve": Lowering tax rates across the board would encourage all taxpayers to invest more and earn more. Those then subject to the then-high rates would make less use of tax shelters and pay more taxes. (continued)

INVESTMENT GROUP



From Bill MacLachlan comes the announcement that certified financial planner Estelle Wade will be the guest speaker on Wednesday, February 14, at 2:45 p.m. at the Community House. This happens to be St. Valentine's Day! Now, wouldn't it be

nice if you all got up and shouted a happy Valentine's Day to her? Oh yes, before I forget ... the subject is "Utilizing No-Load Mutual Funds to Meet Your Investment needs." You'll be in good hands as the program chairman is Bob Hermann.

1990 ATTENDANCE SCHEDULE FOR APPLICANTS

<u>A thru F</u>	<u>G thru L</u>	<u>M thru R</u>	<u>S thru Z</u>
Jan. 5	Jan. 12	Jan. 19	Jan. 26
Feb. 2	Feb. 9	Feb. 16	Feb. 23
Mar. 2	Mar. 9	Mar. 16	Mar. 23
Apr. 6	Apr. 13	Apr. 20	Apr. 27
May 4	May 11	May 18	June 1 *
June 8	June 15	June 22	June 29
July 6	July 13	July 20	July 27
Sept. 7	Sept. 14	Sept. 21	Sept. 28
Oct. 5	Oct. 12	Oct. 19	Oct. 19 *
Nov. 2	Nov. 9	Nov. 16	Nov. 30

* The Club does not meet on May 25 or Oct. 26. There are no meetings in August. Applicants are not eligible to attend December meetings.

The critics were exactly wrong. They are making the same mistake today with their bullheaded opposition to President Bush's proposal to cut the capital gains tax rate back to its 1986 level of about 20 percent.

One of the interesting results of the Treasury's analysis is the evidence that raiding the capital gains tax rate in the 1986 Tax Reform Act actually hurt 1987 tax collections from the rich. The share of taxes paid by the richest taxpayers actually dropped 1 percent between 1986 and 1987, falling from 25.8 to 24.8 percent.

The Treasury even suggested that the 1986 number was somewhat inflated because a lot of people sold assets that year to take advantage of the lower rate. Tax increasers take note: People are not simply tax sheep waiting to be shorn. They have options.

Raise the rates, and they will exercise options that will lower tax revenues. Lower the rates, and they will do the opposite.

The whole strategy in raising taxes is to set the rates to yield the highest revenue return, not to carry out some ideological but self-defeating "soak the rich" strategy.

President Reagan clearly understood that, and everyone benefited. The biggest beneficiaries were ordinary working Americans whose income tax burdens under that administration went down demonstrably. The share paid by the middle class fell an average of 12 percent.

Those are the facts. Ignore the green-eyed rhetoric of envy.

CUT THE GARBAGE

Stop using hazardous wastes in your house:

INSTEAD OF THIS:

USE THIS:

- Ammonia-based cleaners..... Vinegar, sale, and water mix for surface cleaning
Baking soda and water for bathroom
- Abrasive cleaners..... Rub area with 1/2 lemon and borax
- Floor/furniture polish..... 1 part lemon juice, 2 parts olive or vegetable oil
- Silver polishes Soak in boiling water with baking soda, salt, piece of aluminum
- Toilet cleaners..... Baking soda, toilet brush
- Disinfectants..... 1/2 cup borax in 1 gallon water
- Drain cleaners..... Plunger, flush with boiling water, 1/4 cup baking soda, 1/4 cup vinegar
- Rug/upholstery cleaners..... Dry cornstarch sprinkled on, then vacuumed
- Mothballs..... Cedar chips, newspapers, lavender flowers
- Enamel or oil-based paints.. Latex or water-based paints
- House plant insecticide..... Old dishwasher or bar soap and water; spray on leaves and rinse
- Flea collars and sprays..... Gradually add brewer's yeast to pet's diet
- Roach and ant killers..... Roaches: baking soda, powdered sugar mix. Ants: chili powder to hinder entry

MEMBERSHIP INFORMATION

Deaths: THOMAS F. MALONEY, who joined in Sept. 1975

Resignations:

JOHN R. FAULKNER, who joined in Feb. 1982

FRED K. NIEMAN, who joined in Sept. 1980

DAVID B. McMILLEN, who joined in Mar. 1984

Change of Address:

HUDSON, FRANK W. 5/65

Lake Point Woods
7079 S. Tamiami Tr.
Sarasota, FL 34231

New Members:

			<u>Sponsor</u>
WORTLEY, ALFRED C.	1/90	646-9783	Bob Lotz
644 Kennesaw	B	48009	

SHEETS, JACK H.	1/90	852-5424	Geo. Connely
1867 Brookview Cir.	BH	48013	

MOSHER, WILLIAM E.	1/90	644-2876	John Rumsey
279 N. Glengary	B	48010	

Special Birthday Greetings (90 and over):

BILL SCHELAWSKI, Life Member, will be 90 years old on February 4

ART UNDERWOOD, Life Member, will be 91 years old on February 18

MURRAY KENNEDY, Life Member, will be 91 years old On February 21

MATT CAMMARERIE, Life Member, will be 94 years old on February 25

WARREN AND DORIS WOOD -- 60TH WEDDING ANNIVERSARY!
CONGRATULATIONS!