

House Party Hazards Include Damage Suit

The approach of spring and warmer weather — the chance to get out and see people — also means large household gatherings, good talk, good food and a friendly drink or two.

Sound like fun?

Beware of the dangers of house parties and be aware of your liability exposures. The Insurance Information Institute warns Michiganans. If one of your guests is injured, you might face a

suit and possibly a whopping damage award.

Indoor parties with throwing covered floors and patio or backyard get-togethers with pets left on the prowl present danger. The amount of alcohol consumed by your guests may magnify these problems.

If you own one of the nation's 65 million domestic dogs and cats, it's not difficult to imagine one of your guests being bitten or scratched.

To make matters worse, "Tom Collins" and good old "Bloody Mary" have a way of convincing a guest that he is an animal's best friend or an acrobat capable of intricate stunts.

If a guest is injured in your home and you are found responsible, you may be required to make him "whole" again — that is pay for his injuries, replace any lost income and compensate him for his pain and suffering.

The homeowners insurance policy — also available to persons renting apartments — provides insurance protection for the homeowner or tenant who is found legally liable for a person's injuries or damage to his property. In addition to paying damage awards up to the limits provided in a policy (usually \$5,000), the policy provides the homeowner's legal defense if he is sued. Also, the policy pays an injured person's medical bills, usually up to \$500 or \$1,000, regardless of who was at fault for the injury.

It should be noted, according to the institute, that the homeowners and tenants policies do not provide coverage for claims arising from a party conducted solely for business reasons.

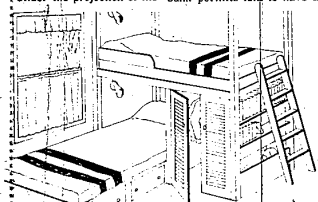
In other words:

Bunk Beds Offer Extra Storage Space

Bunk beds built into a corner of a child's bedroom along two walls free floor space for playing and offer a storage bonus.

The lower bunk will fit under a window along one wall, utilizing often wasted floor space, and the top bunk is attached at a right angle along the other wall.

Under the projection of the



CORNER LOCATION for bunk beds combines economical use of space with storage closet and shelves. Bunks are built in place using 4x4-inch western wood for posts, 2x4 framing and 1x6 boards. Louver wood doors ventilate closet.

friend stay overnight, or his room can become a guest room when needed.

Practical Patio Close To Kitchen

Outdoor living is practically a fetish with Americans. Urbanites buy country lots whenever they can. Suburbanites seek the outdoors right in their own backyards.

Proof of this affection for nature is the popularity of patios, where families can loaf, entertain and dine al fresco — all with homestyle privacy.

The fun of outdoor dining has, in fact, led to the practice of locating patios close to or adjoining the kitchen.

This saves time and steps between the cutting and graining boards, simplifies serving, and gives workaday kitchens a refreshing outdoor dimension. Ready access outside is generally provided by wood sash patio doors.

Stock patio doors of ponderosa pine, obtainable at local lumber dealers, have safety glass as a standard feature. They are obtainable with insulating glass to cut heat loss through the large glass area and assure kitchen comfort year-round.

Insulating glass combined with the natural insulating quality of wood sash also helps avoid condensation, which can be a special problem in overheated kitchens.

Patio doors offer other kitchen benefits. They make the room lighter, brighter and visually larger. And, by putting the outdoors just a step away, they make kitchen chores seem less like work.

Patios are among the most popular home improvement projects.

PLANT A TREE FOR ARBOR WEEK

Don't wait for shade! Now is the time to plant a tree for shade this summer. A tree cools your yard and removes dirt from the air. It becomes a home for birds and gives you beauty all year long.

These are Selected Trees for Michigan:

CRIMSON KING MAPLE 6'-7' potted.....\$7.95 8'-10' potted.....\$19.95 <i>Best test during growing season</i>	SCHWEDLER MAPLE 8'-10' potted.....\$16.95 <i>Purplish-red leaves in Spring</i>
SCHLESINGER RED MAPLE 8'-10' potted.....\$16.95 1 1/2" diameter.....\$45.00 2-2 1/2" diameter.....\$60.00 <i>Scarlet Fall color, rapid growing</i>	NORWAY MAPLE 8'-10'.....\$14.95 larger b.b. \$25 to \$50 <i>Dark green leaves, round dense crown</i>
IMPERIAL SHADE-MASTER LOCUSTS 8'-10' potted.....\$19.95 <i>Seedless, thornless, fast growing green leaves</i>	MARSHALL SEEDLESS ASH 8'-10' potted.....\$17.50 1 1/2"-2".....\$25.00 <i>Erect with round head</i>
LITTLE LEAF LINDEN 1 1/4 to 1 1/2.....\$24.95 <i>Pyramidal, dense, compact</i>	FRUIT TREES Plant now for years of good eating SPECIAL 4 varieties of dwarf apples 2.95 potted 2 varieties of peach 2.95 potted
LANDSCAPING PLANS IF YOU'RE READY to plant your landscaping, but need help to know what to plant and where — bring in dimensions of your house and lot with a picture, and let us design a beautiful landscape for you. This is a free service for our customers.	

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5x8 SECTION	\$15.75 EA.
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C/C

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5x8 SECTION	\$15.75 EA.
6x8 SECTION	\$16.75 EA.

C/C

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100 SQ. FEET WITHOUT BACKER

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100 SQ. FEET INSULATED BACKER C&C

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10' Gutter

\$2.29
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VINYL ON HARDBOARD LOW ON BUDGET HIGH ON QUALITY 4x8x1/4

\$6.95 EA.
MATCHING MOULDING \$1.49 C/C

Decorative and durable vinyl paneling will add prestige and value to your home. A wide selection of beautiful patterns.

WOODGRAINED PANELS by ABITIBI

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ROSEWOOD	PREMIUM WALNUT
BARNWOOD	DRIFTWOOD BLUE
SALEM CHERRY	SORRENTO OAK
NANTUCKET MAPLE	ORCHARD CHERRY

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READY TO INSTALL REDWOOD PATIO
SELECTIONS IDEAL FOR PATIO DECK

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An attractive door for wide closets or passageways. Allows free air circulation.

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\$1.69 **\$1.95** C&C

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