

# Unusual objects get finance cover by insurance

## Swim and gym on tap for tots

The North Oakland YMCA begins a series of preschool classes the week of March 6 for the younger-than-6 crowd. ABC Playpark is a twice-weekly, two-hour class for 3-6-year-olds with instruction in arts and crafts, gymnastics and swimming. The class meets from 9-11:15 a.m. Monday and Wednesday (3-year-olds); 12:30-2:45 p.m. Monday and Wednesday (4-6-year-olds); and 9-11:15 a.m. Tuesday and Thursday (4-5-year-olds). Fee is \$41 for Y members, \$46 for non-members.

ABC Gym and Swim is a twice-weekly class for 3-6-year-olds offering basic instruction in swim and gym, including trampoline and basic gymnastics, coordination and body awareness. Class meets from 1-2:30 p.m. Tuesday and Thursday. Fee is \$38.25 for members and \$34.25 for non-members.

The Y has a variety of other courses for the younger set. For more information, call the North Oakland Y at 335-6116.

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By MINTZI SCHRAM

Robert Krause has a pop bottle insured for \$1,000. The bottle, except for its old-fashioned cap, looks ordinary.

But Krause, president of his own firm in Southfield and an insurance appraiser, explained that the bottle was made by the Vernor Company in 1927 to hold Arcadia Sparkling Water. He was given the bottle by Vernors to use in his seminars on insurance coverage. It is an example of one of the many facets of insurance policies generally unknown to most policy holders. THE POP bottle brings home the point that specially valued items may not be covered under ordinary insurance policies, said Krause. Lumped with other household items under the blanket contents section of a fire policy, their value is ignored. While jew-

elry, furs and other obviously valuable items are listed and insured for their actual value, sentimental or intrinsically valuable items are overlooked.

Few people realize that they may itemize objects that are of value only to the individual. An old family portrait, prized for its artistry and its portrayal of an ancestor, can be as valuable to its owner as a more expensive but more recent purchase. The newer item is probably replaceable. The older one? Never. Should the portrait be destroyed by fire, all that would be covered is the cost of its canvas and frame. This amount would not even begin to approximate its real value to the owner. Had the insured established earlier the value for the item, that amount

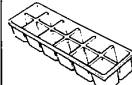

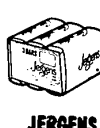
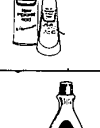
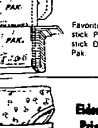
would have been recovered. This simple and inexpensive procedure—it costs Krause 50 cents a year to insure his bottle—can save heartache later.

Krause recalls once valuing a collection of memorabilia for William Fitzgerald Kennedy, a member of the Kennedy family. The collection included torn ticket stubs, baseball cards and old pictures and was insured for \$30,000. Krause noted several items in his office which are insured: An old grandfather clock insured for several thousand dollars, the helm of an old ship, and a bean. The bean—the kind usually found in soup—has a hollowed-out center containing 100 minuscule hand-carved ivory elephants. Like other items in the office, the elephants are a prized possession and are insured.

## Bowling rolls into town

The First Farmington Hills Parks and Recreation Bowling Classic is being conducted through March 17. The Farmington Hills Parks and Recreation Department, in cooperation with the city's five bowling establishments, are hosting the games. Participants who wish to qualify may register at the bowling center where their leagues participate before league bowling. There is a \$1 registration fee for each qualifying attempt. FINALS OF the Classic will be conducted the weekend of March 25-26. Awards and prizes will be given. For further information, call the Farmington Hills Parks and Recreation office at 474-6115.

# WILD DAYS SALE

 <p><b>Elopay</b> <b>Self-Adhesive Decorating Plastic</b> • 12 lovely designs to choose from 3-1/2 Roll <b>\$1.00</b></p>	 <p><b>ICE CUBE TRAY</b> with Spill Guard Rim Flexible, stackable Ice blue plastic <b>5 \$1.00</b></p>	 <p><b>BAKER'S SECRET BAKEWARE</b> Cake tins, roasts, loaf pans, biscuit pans, cookie sheets Choice <b>\$1.00</b></p>	 <p><b>44-Qt. Slide Top WASTE BIN</b> Heavy-duty polyethylene waste bin in decorator colors! New Only <b>\$4.00</b></p>	 <p><b>18-Gal. Size TRASH CAN</b> Heavy-duty poly plastic with sanitary snap-on cover. Avocado with black lid. <b>2 \$5.00</b></p>
 <p><b>1-Lb. Bag POLYESTER FIBERFILL</b> Non-irritating, washable 100% pure poly. Great for pillows, toys, more! Only <b>\$1.00</b></p>	 <p><b>HOUSEWARES SPECIALS</b> Embossed design. Color. Round basin, dish, pan, waste basket, laundry basket, laundry bag, hot, hand-dipped. Choice <b>\$1.00</b></p>	 <p><b>1-1/2-Ba LAUNDRY BASKET</b> Wicker design, heavy duty, easy clean plastic. Colors. Just <b>\$2.00</b></p>	 <p><b>4-Qt. BAG POTTING SOIL</b> Organic mix is pH balanced. All purpose or African violet. <b>2 \$1.00</b></p>	 <p><b>NEW! CHOICE BITE</b> Nestle's <b>CRUNCH</b> Bars Mounds, Butterfinger, Almond Joy, Baby Ruth <b>7 \$1.00</b></p>
 <p><b>JERGENS BAR SOAP</b> Mild lotion scent. 3-oz. regular size. <b>3 PKGS. \$1.00</b></p>	 <p><b>250 CURLY SOFT PUFFS</b> Soft, firm, and absorbent for cosmetic, baby use! <b>2 PKGS. \$1.00</b></p>	 <p><b>119 Sheets SCOTT TOWELS</b> <b>2 ROLLS FOR \$1.00</b></p>	 <p><b>CANDY BARS</b> Mounds • Almond Joy • Milk Chocolate • Crunch • \$100,000 Bar • Choc-O-Lite • Baby Ruth • Butterfinger <b>7 \$1.00</b></p>	 <p><b>New Plant Life PLANT FOOD</b> 5-10-5 liquid mix for house &amp; garden plants. 16-oz. size <b>\$1.00</b></p>
 <p><b>Afta VOS HAIR SPRAY</b> 8 oz. pump or 4 oz. non-flammable aerosol for all hair. Choice <b>\$1.00</b></p>	 <p><b>Colgate TOOTHPASTE</b> Super Size 9-Oz. New Only <b>\$1.00</b></p>	 <p><b>12-Oz. Size ROSE MILK Skin Care Lotion</b> Regular or unscented in pump dispenser. New Only <b>\$1.00</b></p>	 <p><b>DENTYNE WRIGLEY'S GUM</b> Favorite flavors! 17-1/2 stick Plain T-Pak, 18 stick Dentyne Blast T-Pak. Paks <b>4 \$1.00</b></p>	 <p><b>10-PACK Crystal PENS</b> Medium point pens. Colored &amp; blue. 3 black. 7 red. Only <b>\$1.00</b></p>
 <p><b>11-OZ. COLGATE INSTANT SHAVE</b> King size aerosol can. Buy several and save! <b>2 \$1.00</b></p>	 <p><b>Vaseline INTENSIVE CARE BABY NEEDS</b> 16 oz. shampoo or 24 oz. powder. Choice <b>\$1.00</b></p>	 <p><b>28-Oz. Size SUAVE SHAMPOOS</b> Lustrous fruit and floral scents or baby shampoo. Choice <b>\$1.00</b></p>	 <p><b>BRIDGE SIZE PLAYING CARDS</b> Plastic coated with oil-resistant backs. 3 DECKS <b>\$1.00</b></p>	 <p><b>ALL-PURPOSE PAINT BRUSHES</b> 1, 1 1/2, and 2 inch sizes. Specially treated for latex paints. Just <b>\$1.00</b></p>
<p>• Easy Wipes <b>2/1 \$1.00</b></p> <p>• Slack Rack <b>1 \$1.00</b></p> <p>• Storage Chests <b>1 \$1.00</b></p> <p>• Ironing Board Pad/Cover Set <b>1 \$1.00</b></p> <p>• 20 Gal. Trash Can Liners <b>1 \$1.00</b></p>	<p>• Crazy Glue <b>1 \$1.00</b></p> <p>• Men's Jean Socks <b>2/1 \$1.00</b></p> <p>• Boys Tube Socks <b>2/1 \$1.00</b></p> <p>• Flair Pens <b>2/1 \$1.00</b></p> <p>• Skateboards <b>1 \$1.00</b></p>	<p>• Assorted Bagged Candy <b>2/1 \$1.00</b></p> <p>• Dry Roasted Peanuts 12 oz. Jar <b>1 \$1.00</b></p> <p>• Pro Max Compact Dryer <b>1 \$1.00</b></p> <p>• Ladies Hip Huggers &amp; Briefs <b>1 \$1.00</b></p> <p>• Panty / Panty Hose <b>1 \$1.00</b></p>		

<p><b>Polyester Doubleknits</b> Sew an easy care wardrobe for spring. Bolts and bolts of colorful prints and solids to choose from. 58/60" wide. Ideal for pantsuits and dresses.</p> <p>Reg. <b>\$100 yd.</b> <b>\$1.57</b></p>	<p><b>Majesty Sewing Notions</b> Pins, needles, seam rippers, many more! <b>4 for \$1</b></p>	<p><b>Golden "T" POLYESTER THREAD</b> Assortment of polyester thread in white &amp; colors. 225 yd. spools <b>7 for \$1</b></p>	<p><b>Great for Crafts! WOOD BEADS</b> Many shapes, colors and sizes to choose! <b>4 pkg. \$1</b></p>
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