



**Says the Barrister**

You'll never be subject to a "horse-shoer's lien" but how about a "mechanics lien?" There's still a Michigan law on the books which says that if you don't pay the blacksmith for shoeing your horse, he can put a lien on Old Dobbin, sell the beast at the expense and pay you the difference between what you owe for the shoes.

As long as there are still a few horses around automotive Michigan, that law probably will remain; and for a reason.

Similar laws protect the garage-man who repairs the supercharger on your chrome-plated Lightning Eight hardtop, the jeweler who fixes the mainspring on your self-winding watch, or the drycleaner who puts a razor crease in your last year's Easter suit. These laws were part of the old common law.

**HOWEVER**, the workman or merchant who supplied the labor or materials for the erection of a building did not always have rights to such a lien.

In the old days once the lumber, nails, brick or other materials were put in the building they became an improvement to the real property and were considered part of it. If the builder or contractor couldn't or wouldn't pay, the worker or supplier had a claim only against the contractor and not the

owner of the property.

**OVER 100 YEARS** ago the State of Michigan first enacted a law which protects the skilled worker mechanic in the old term for (killed construction workers) and supplier of materials.

Under the "mechanics lien law," if a man supplies material or does work on your building or land, he can file a claim for the amount owed him, and acquire a lien against your property.

This lien is a priority claim. Pay up, or the lien holder may sell your property to collect the debt.

So if you plan to build or buy a new home, for example, or to repair your present one, the mechanic's lien law becomes important to you. It may even apply to such things as landscaping.

**IT'S GOOD** protection for the workman, but how should you as a home buyer or owner protect yourself?

First, deal with reliable people; he adds are you can settle any difficulties with ease.

Second, protect yourself by having a written contract which states clearly how the supplier and workmen are to be paid.

Then as the work is completed and the bills paid, get waivers of lien from the workers and suppliers. Finally, when the project is completed, file a notice of completion with your County Register of Deeds immediately.

**OF COURSE**, there's always one precaution whenever you buy a home. That's to make sure there are no outstanding liens on the property to "inherit" from a previous owner.

The chances are that if you have a clear-cut agreement beforehand, you deal with reputable people, and pay your bills on time, you will have no more trouble with the mechanic's lien than you will with the horse-shoer's lien.



**SECOND LIEUTENANT James Laird Buchanan**, stationed at Frankford arsenal, Philadelphia, became a first lieutenant recently. His parents, Mr. and Mrs. James R. Buchanan, 940 Henrietta, Birmingham, were visiting the arsenal at the time so his mother pinned a silver bar on the right shoulder while his father did the honors on the left.

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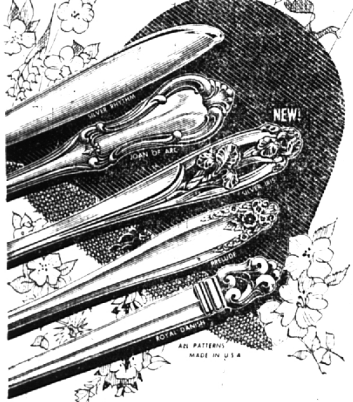
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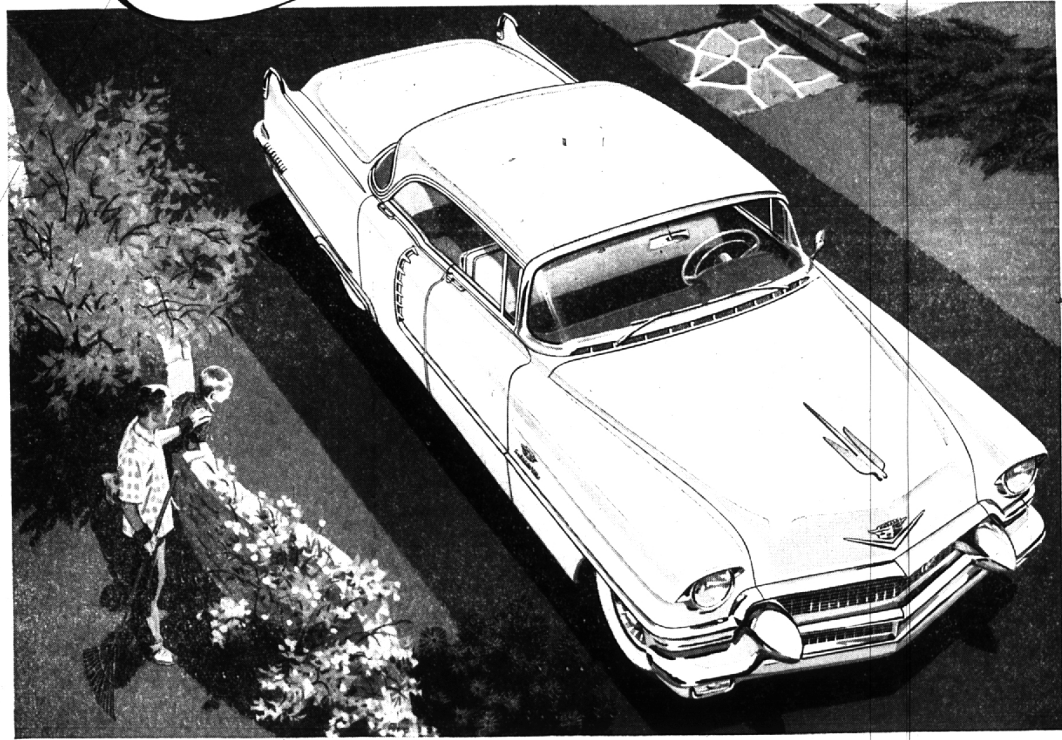
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# Cadillac



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And because dreams of a Cadillac are hard to put aside, we suspect that it won't be too long now before we'll have an opportunity to give them the facts about Cadillac ownership.

And when that happy time arrives, they will find that we have some wonderful news waiting for them about how practical Cadillac ownership has recently become.

We will explain, for instance, that it is now possible to become the proud owner of a 1956 Cadillac for little more than the cost of far lesser cars—and certainly for a great deal less than they would expect to pay for the "car of cars".

We will tell them how economical a Cadillac is to operate—and how extraordinarily free it is from the needs of service and maintenance.

And we will show them how, at resale time, the Cadillac car returns a greater share of its owner's original investment than any other motor car built in the land.

But the best news will be yet to come. For then we will talk about the generous allowance we can give them on their present car—and how short the waiting period is on the Cadillac of their choice.

They will find, we feel certain, that they have lost their last logical reason for waiting any longer to enjoy a new Cadillac.

Incidentally, have you considered how wonderful a Cadillac would look in your driveway? If you have, then we sincerely urge you to come in soon and get the facts.

We'll be waiting with the car and the keys—and a story too wonderful to resist!

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