

HOMEMAKING

Many Motorists Need to Know More About Insurance Coverage

Responsible motorists are careful to carry automobile insurance on their cars—especially liability of any judgment, up to the limit set by the policy.

A complete automobile policy consists of four parts: Liability coverage, comprehensive insurance, collision, and protection against uninsured motorists. Some persons who are insured purchase only the liability insurance, while others buy various combinations of the basic coverages.

Basically, liability insurance protects you when you have an accident and you are at fault. If there is some question about your liability, the insurance company will defend you in court and take care of their cars—especially liability of any judgment, up to the limit set by the policy.

THERE ARE three parts to liability coverage. Bodily injury liability protects you against claims arising from injury or death to persons. Property damage liability takes care of damage to other people's property.

A medical payments provision covers anyone who is injured while entering, riding in or leaving your car. This pays medical bills, up to the limit set in the policy, regardless of who is responsible for the accident.

Actually, medical payments coverage is not liability, since the insurance company makes payment even when the insured was not at fault in the accident.

THE LIABILITY portion of a policy is usually referred to as a "10-20 and five or 25-50 and five policy" etc. This means that the company, in the first instance, will pay up to \$10,000 for injury to any one person and not more than \$20,000 for all injuries for all injured persons in any one accident.

The third figure, which in this case is \$5,000, is the maximum the company will pay for property damage from one accident.

Coverage are available up to \$100,000/300,000.

Comprehensive physical damage coverage pays for loss caused by fire, lightning, flood, windstorm, glass breakage, falling objects, vandalism or malicious mischief. It also covers loss caused by theft.

COLLISION insurance pays for damage to your car even though the accident is your fault. Most insurance of this type is "deductible," which means the insured pays for damages up to a certain amount, usually \$50 or \$100, and the insurance company pays the rest.

An increasingly popular type of coverage is "uninsured motorist" insurance. If you are in an accident caused by someone else who does not carry liability insurance, you can collect for personal injury damages from your own insurance company.

IN COMPREHENSIVE and collision insurance, no amount of coverage is normally specified. The policy is instead written for "A.C.V." meaning that the company pays the Actual Cash Value of the car at the time of a "total" loss, or whatever amount necessary to repair the car.

Now it's instant cheese. Two Michigan State University food scientists, C. M. Stine and R. L. Bradley, have developed improved powdered versions of cheddar and blue cheeses which are expected to be on the market soon. As with other instant foods, directions will be: add water and stir.

The researchers predict use of the powdered cheese in au gratin potatoes, Welsh rarebit, soup and vegetable garnishes, macaroni and cheese dimmers and chip dips or for flavoring in such things as casseroles, soups, pizzas or souffles. Stine and Bradley say the new cheese form will be very convenient since no refrigeration will be necessary.

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"WHEN USED IN unequal amount, the extreme contrast allows the color used in the smallest to become an accent and not be in competition for prominence," Miss Klobe said.

"Using this combination produces less eye strain."

If you don't want to hurt your eyes, Miss Klobe suggested keeping these principles in mind when choosing colors for your room decor or a new dress.

Some Colors Hurt Our Eyes

A color combination can actually hurt your eyes.

The eye lens flattens to see cool colors—blues and greens—and becomes round to see warm colors—reds and yellows—according to Patricia Klobe, extension specialist in home furnishings at Michigan State University.

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New Instant Cheese For Aged Recipes

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Picnic Planners

Six members of the Meadow Lake Men's and Women's Civic Association are going over plans for their July 4 celebrations, which will include baseball games and fire-

Portable Disposer Makes Quick Work Of Dinner Scraps

Compactly designed and weighing only 12 pounds, the portable disposer is operated by setting the base in the sink over or near the drain, scraping in the garbage, twisting on the top in which the motor is located, plugging the unit into a wall outlet, and turning on the cold water so that it runs into the food waste container.

Here Are a Few Tips To Ease Picnic Load

Going on a picnic can be a real chore if you try to take half the kitchen with you. Here are a few tips to help you lighten the load, make your summer picnics more fun and less fuss.

Clean and slice onions, carrots and celery at home. Wrap them, as well as pickles and olives, separately in transparent saran so you can leave heavy jars at home. By prechilling the vegetables you leave tools and refuse behind. With fresh tomatoes, slice but do not separate slices. Wrap each tomato closely, then when ready to serve they are easy to handle. Carry mustard and catsup in lightweight plastic bottles.

Butter rolls or bread at home, put together, then wrap in saran and put into the picnic basket. Wrap cold meats and cheese slices separately and take along in this manner. They will be well protected enroute and at the picnic site. Any combination that is personally favored can be put together easily.

Here are some of the convenient items to have on hand for the picnic season. Try to store most of them together in cupboard or pantry for quick assembly.

- Paper Napkins
- Plastic dishes
- Plastic cups, spoons
- Salt, pepper shakers
- Vacuum bottle
- Roasting forks
- Matches
- Roll of saran
- Can, bottle openers
- Insulated cooler
- Insect repellent
- Flashlight
- Camera

Another tip—it is wise to have saran on hand for the return trip. It is excellent for protecting leftovers and disposing of meal remnants. It can be used too, for wrapping damp items such as washcloths and bathing suits.

Relish Slaw and Sauce

2 cups shredded raw cabbage
1/2 cup shredded raw carrots
2 tablespoons minced parsley
Mix together raw vegetables, cabbage salad dressing and Tabasco; add to vegetables, and toss lightly. Season with salt. Serve immediately, or pack into covered carton and chill 'til ready to serve. Yield: 4 servings.

1 clove garlic
1/2 tablespoon lime or lemon juice
If desired, put garlic to cook in the oil day before the barbecue. Combine all ingredients in small saucepan, and mix well. Yield: 1/2 cup sauce.

Wood Panels Easily Put in And Cared for

Research has now developed factory-finished hardboard paneling that can give any room, regardless of its present condition, a glamorous background for any decor of the homemaker's choice.

This transformation can be made with do-it-yourself or professional help. Panels, in beautiful wood-grain finishes, go up right over existing walls, if they're true, or over furring strips. Since they are factory-finished, no decorating is required.

UNLIKE WOOD panels, the hardboard woodgrains are highly stiff and wear resistant. Marks wipe off easily with a damp cloth. The homemaker has a range of color selections. In the walnut line, ready for any furnishings whether traditional, contemporary or mixed, are a light toned Glacier, medium Tawny and darker Sable. Colors in cherry wood are Natura, Frosted and Honeytone.

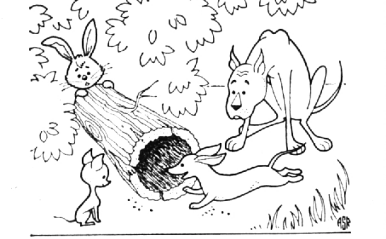
BECAUSE OF their moderate cost, woodgrained hardboard panels can give a rich-appearance, durable and easily maintained background for any room on even a modest home improvement budget. Many dealers can help families plan home improvements.

Make your own "peek-in" hatboxes. Cut a small opening in the hatbox and cover with a transparent cellophane tape or wrap. This little window will enable you to see the hat within without the bother of opening the box, and you can easily select the one you need for a particular outfit without loss of time.

It is possible to restore an aluminum skillet or pot that is warped on the bottom and therefore does not set level. Heat the pan until a drop of cold water dangles on it, then take to the workshop and turn it upside down. Place a board on it, and hit the board quite hard three or four times—and the pan should be as flat and level as when new.

You can often revive an apparently dead flashlight battery just by putting it into a warm oven overnight.

Food Sense Not Nonsense



Just Right for the Job Whether Man or Beast

A dog has to be cut out for the job—be neither too big nor too small—to snare a hare holing up in a hollow log. For a man to snare his prize—a longer life and a fit one—research indicates that the nutrients in the food he eats also may have to be cut out for the job. Too much protein or too little may get in his way.

IN A RECENT symposium on overnutrition, Dr. Elias Halcov of the New York University School of Medicine reported results of his research on protein which point toward this conclusion. Animals withstand stress better when their food contains a normal, rather than an exaggerated, amount of protein.

ON A NORMAL protein diet, animals were better able to endure exhausting exercise, lack of water, lack of food and water. They lived longer. And, contrary to many assumptions, extra-large amounts of fat—if we want to snare our prize, protein offered to carryover protection for animals who were later deprived of all protein.

MOST OF US Americans get plenty of protein in the food we eat. U.S. Department of Agriculture reports that the average person consumes 30 per cent more protein than the amount recommended by the top nutritionists who make up the Food and Nutrition Board of the National Research Council. We can easily get the recommended amount of protein each day by eating the good ways:

5 ounces of meat, poultry, fish, eggs, dry peas or beans. 2 servings of milk or cheese. 3 servings of vegetables. 6 servings of enriched or whole grain bread or other cereal foods.

THE NUTRITIONISTS continue to emphasize our need to keep a balance among the calorie-carrying nutrients—protein, carbohydrate, and fat. A longer life and a fit one.

One of Bloomfield Village's classic homes is shown here. Set among towering trees, it has wonderful accommodations, five bedrooms, a large living room and separate dining room, den paneled in pine and large "rec" room. Excellent value at \$42,500.

Bloomfield Village, developed by Judson Bradway, is nationally recognized as one of the country's finest subdivisions. We at Brook are proud of the "Village" and dedicated to maintaining its reputation as, "A wonderful place to live."



The owners are moving to the east coast and must sell this delightful colonial. A well-built home with the best of equipment, it has four bedrooms, 2 1/2 baths, screened porch and a sparkling kitchen with built in range, oven, dishwasher, etc. Solid value at \$39,750.



It's a rare occasion when one of the classic homes in the Village becomes available; however, here is one. Three years of loving care have made it better than new. There's an exquisite family room with bay, four huge bedrooms, three baths and its many special appointments make it something special. Let's see it today!

BIRMINGHAM'S SENIOR REALTOR
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