

Get your full share of '79 Tax Deductions Two Ways!

Open a 2½ year IRA before April 15th!

12.00%

Annual
Interest
Rate

12.75%

Effective
Annual
Yield

2½ Year IRA

Deposit as little as \$500, and for the next 2½ years, you're guaranteed the March, 1980 rate of 12.00%, which earns an annual yield of 12.75% Interest compounded daily.

No other bank—no commercial bank or savings and loan—can offer you a better-paying IRA plan! Make an initial deposit of \$500 or more, then deduct the full amount—up to \$1500—from your 1979 income tax!

Interest must be left on deposit until maturity.

8% IRA

You'll get 8.00% interest on your money, which earns an effective annual yield of 8.32%. Plus you'll pay no tax on the principal or interest until you start withdrawing at retirement.

Start this great IRA plan for as little as \$50, and make deposits of \$25 or more.

Deposit up to 15% of your income or \$1500, whichever is less, before April 15th. You'll be able to deduct the full deposit from your 1979 income tax.

**Stop in to your nearest office of Manufacturers Hanover before April 15th.
We'll help you get your full share of '79 tax deductions, and a whole lot more!**

Federal law and regulation prohibit the payment of an IRA time deposit prior to maturity or before the depositor attains age 59½ (except in the case of death or disability) unless six months of the interest thereon is forfeited. IRA tax penalty may also apply for early withdrawal.
Further information about our savings plans can be obtained at any office.

Share the Spirit!

There's a new spirit of doing business. Share it with us.

MANUFACTURERS HANOVER

Member F.D.I.C.