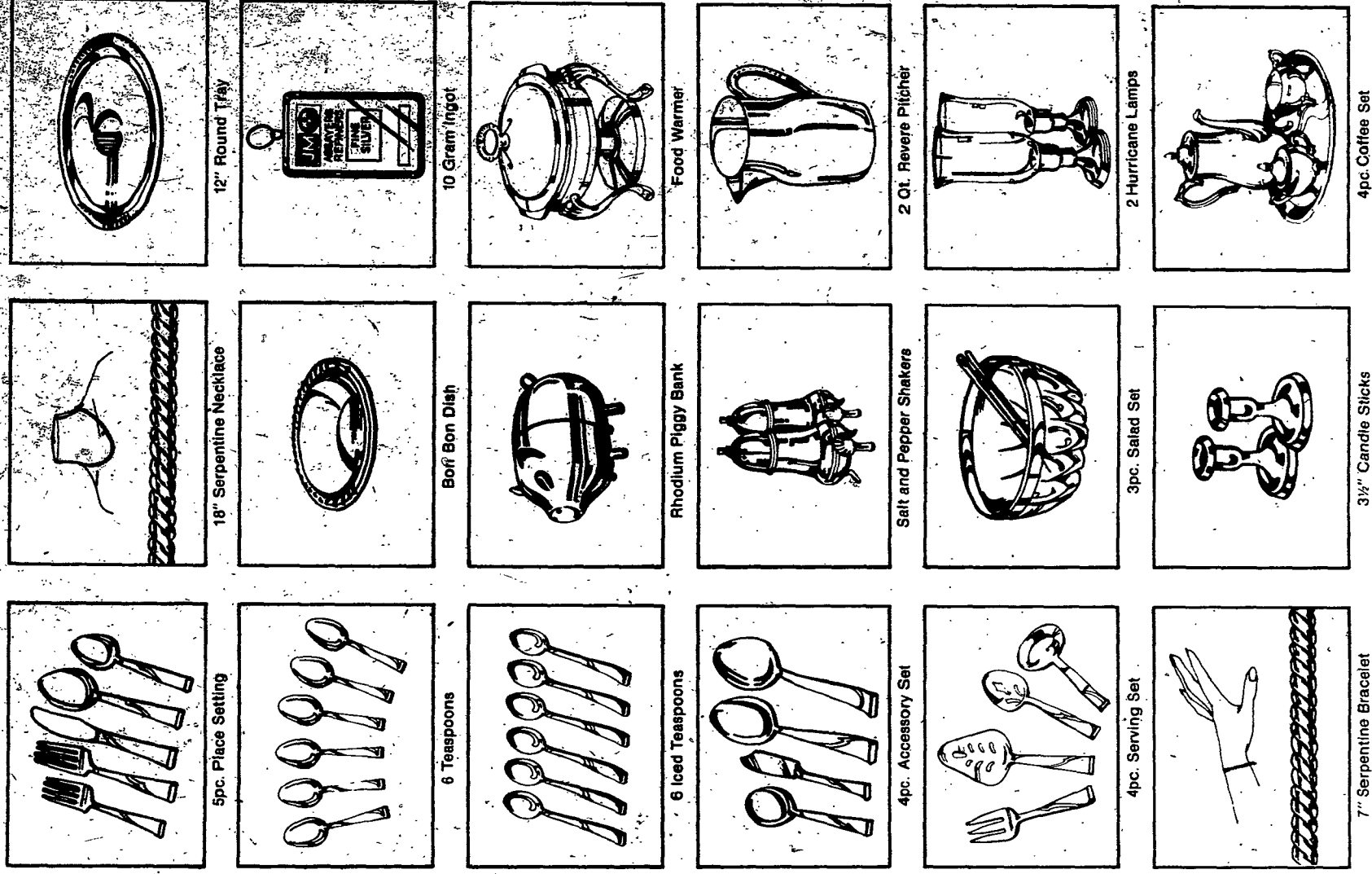


FREE CASH OR SILVER GIFTS FROM MANUFACTURERS HANOVER.

Get place settings of stainless steel flatware, handsome silver pieces or even cash. FREE with qualifying deposits. Save at Manufacturers Hanover and set an elegant table. Make deposits in increments of \$50 or more in a new or existing Statement Savings or 18-month variable rate I.R.A., and get your 1st and 8th place setting of stainless steel flatware FREE, plus completer place settings and servings at low saver's prices.

Choose from handsome silver, too.

Deposit as little as \$500 in any new Manufacturers Hanover Savings Plan or NOW Account (High Yield 2 1/2 Yr. Certificate, any I.R.A. Plan, 6-Month's Certificate, \$10,000 minimum), 91 Day (\$7,500 minimum), or 3 1/2 Yr. Savings Plan), and choose up to five FREE place settings of stainless steel flatware or quality silver plate from leading silversmiths. Many silver pieces are free with a qualifying deposit. All are available at low saver's prices.



PLAN 4	CASH OPTION
	\$5 for new accounts from \$500-\$2,499
	\$10 for new accounts from \$2,500-\$4,999
	\$20 for new accounts from \$5,000 +

Choose any one of the following:	PLAN 1		PLAN 2	PLAN 3	PLAN 4
	5 FREE	2 FREE	1 FREE	ADD to existing statement savings or 18 month variable rate IRA Account	CASH OPTION
A. 5pc. Place Setting Flatware	\$500	\$1000	\$500	\$50	
B. 6 Teaspoons				1st and 8th place setting FREE. Others \$5.95	
C. 6 Iced Teaspoons				\$ 7.75	
D. 4pc. Accessory Set (2 tablespoons, 1 sugar spoon, 1 butter knife)				\$ 7.95	
E. 4pc. Serving Set (1 pierced pastry server, 1 pierced tablespoon, 1 gravy ladle, 1 cold meat fork)				\$ 5.95	
F. 7" Serpentine Bracelet				\$ 9.95	
G. 18" Serpentine Necklace	FREE	FREE	FREE	\$ 5.95	
H. Bon Bon Dish	FREE	FREE	FREE	\$ 8.50	
I. Rhodium Piggy Bank	FREE	FREE	FREE	\$ 8.95	
J. Salt and Pepper Shakers	FREE	FREE	FREE	\$ 9.95	
K. 3pc. Salad Set	FREE	FREE	FREE	\$10.95	
L. 3 1/2" Candle Sticks	FREE	FREE	FREE	\$10.95	
M. 12" Round Tray	FREE	FREE	FREE	\$16.95	
N. 10 Gram Ingot	FREE	FREE	FREE	\$22.00	
O. Food Warmer	\$10.00	\$15.00	\$20.00	\$29.00	
P. 2 Qt. Reverse Pitcher	\$10.00	\$15.00	\$20.00	\$29.00	
Q. 2 Hurricane Lamps	\$18.95	\$23.95	\$28.95	\$32.95	
R. 4pc. Coffee Set	\$30.00	\$35.00	\$40.00	\$49.00	

New NOW Accounts must remain on deposit 1 year, or gift will be charged to account. ADDED Tax Penalty for early withdrawal from I.R.A. prior to age 59 1/2. Prices include tax. One gift per individual customer per new account, and only one gift per joint account. Funds transferred from other MH accounts are not eligible for gifts. Initial deposit or equal amount must remain on deposit for 12 months, and 26-week certificates must be renewed. Otherwise, cost of gift, shipping and handling will be deducted from account. Substantial penalty for early withdrawal from certificates. Federal regulations prohibit the compounding of interest on 26-week certificates. The bank has the right to substitute comparable gifts. Gifts delivered within 4-5 weeks postpaid, after order received. This offer is for a limited time only and can be cancelled by MH at any time and without notice.



MANUFACTURERS HANOVER