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AN ENTERTAINING OFFER FROM MANUFACTURERS HANOVER.

Get place settings of stainless steel flatware or handsome silver pieces 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 Tempo stainless steel flatware FREE, plus completer place settings and servings at low saver's prices.

Choose from handsome Sherwood silver, too.

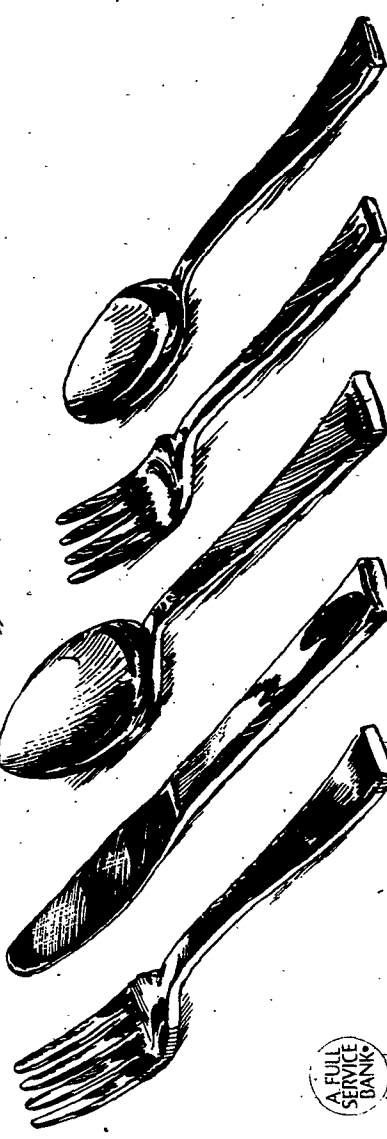
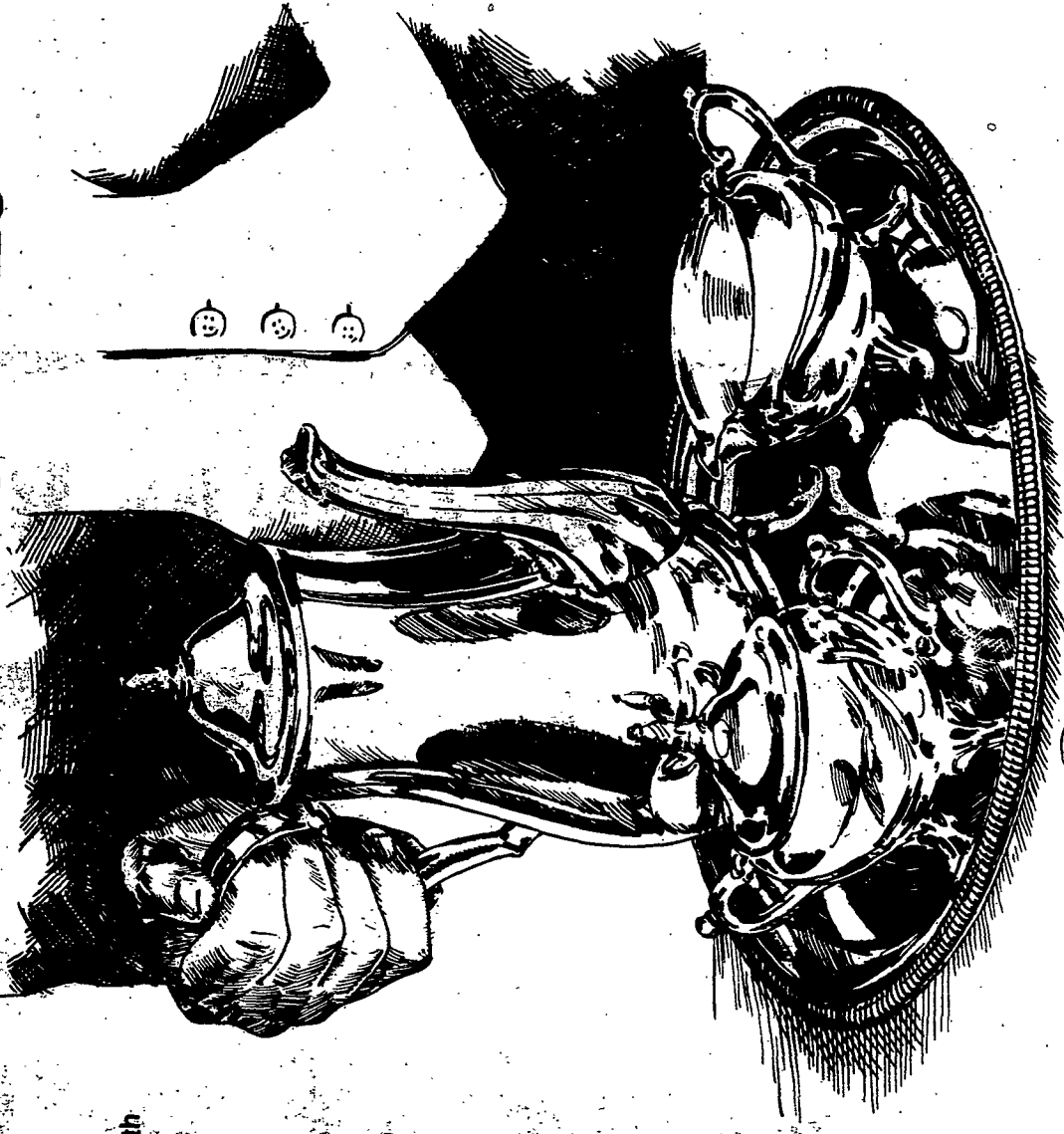
Deposit as little as \$500 in any new Manufacturers Hanover Savings Plan or NOW Account (High Yield 2 1/2 Yr. Certificate, any I.R.A. Plan, 6-Month's Certificate, (\$10,000 minimum), 91 Day (\$7,500 minimum), or 3 1/2 Yr. Savings Plan), and choose up to five FREE place settings of stainless steel flatware,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

YOU DON'T NEED TO BE RICH TO SET AN ELEGANT TABLE, JUST BANK AT MANUFACTURERS HANOVER.

Take advantage of our Entertaining Offer with stainless steel flatware or silver pieces in the following ways:

Choose any one of the following:	PLAN 1		PLAN 2		PLAN 3	
	Open a new NOW Account or Savings Plan (High Yield 2 1/2 Yr. Certificate, any I.R.A. Plan, 6 Month's Certificate, 91 Day or 3 1/2 Yr. Savings Plan)	ADD to existing statement savings or 18 month variable rate I.R.A. Account	Open a new statement savings or 18 month variable rate I.R.A. Account	ADD to existing statement savings or 18 month variable rate I.R.A. Account	Open a new NOW Account or Savings Plan (High Yield 2 1/2 Yr. Certificate, any I.R.A. Plan, 6 Month's Certificate, 91 Day or 3 1/2 Yr. Savings Plan)	ADD to existing statement savings or 18 month variable rate I.R.A. Account
A. 5pc. Place Setting Flatware	\$5000 5 FREE	\$500 1 FREE	\$50 1 FREE	\$50 1st and 8th place setting FREE. Others \$5.95	\$500 5 FREE	\$50 1st and 8th place setting FREE. Others \$5.95
B. 6 Teaspoons			\$ 7.75	\$ 7.75		
C. 6 Iced Teaspoons			\$ 7.95	\$ 7.95		
D. 4pc. Accessory Set (2 tablespoons, 1 sugar spoon, 1 butter knife)			\$ 5.95	\$ 5.95		
E. 4pc. Serving Set (1 pierced pastry server, 1 pierced tablespoon, 1 gravy ladle, 1 cold meat fork)			\$ 9.95	\$ 9.95		
F. Bon Bon Dish			FREE	FREE		
G. 3pc. Salad Set			FREE	\$ 4.95		\$ 8.95
H. 3 1/2" Candle Sticks			FREE	\$ 4.95		\$10.95
I. 12" Round Tray			FREE	\$ 4.85		\$16.95
J. 8" Revere Bowl			\$ 5.00	\$10.00		\$22.00
K. 2 Qt. Revere Pitcher			\$10.00	\$15.00		\$29.00
L. Food Warmer			\$10.00	\$15.00		\$29.00
M. 4pc. Coffee Set			\$30.00	\$35.00		\$49.00

NEW NOW Accounts must remain open 1 year, or gift will be charged to account. ADDED Tax Penalty for early withdrawal from I.R.A. prior to age 59. 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 be made in deposit for 12 months, and 26-week certificates must be renewed. Otherwise cost of gift, shipping and handling will be charged 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

