A Fact from Manufacturers Hanover:

GET THE HIGH INTEREST YOU NEED MONEY WHEN YOU NEED IT AND FREE GIFTS TOO.

MH MONEY MANAGEMENT ACCOUNT

FACT: OUR HIGH YIELD INVESTMENT IS HIGHLY LIQUID.

It's a fact. One of your best investments may be at the bank — Our Manufacturers Hanover Money Management Account. The Money Management Account can be the very foundation of a successful investment portfolio. With its guaranteed high money market yield, and easy access, you'll be making money even when your other investments aren't.

FACT: YOU CAN GET TO CASH.

With the Manufacturers Hanover Money Management Account, you can get to money when you need it. And you never know when you might need it. You may simply write a check (maximum three checks to third parties per monthly cycle) to withdraw your funds, any time, any amount.

FACT: A SOLID INVESTMENT THAT'S FDIC INSURED.

The Manufacturers Hanover Money Management Account is free from insecurity . . . because all your deposits are insured up to \$100,000 by the FDIC.

Minimum opening deposit is \$2,500.*

*If average monthly balance is less than \$2,500, you'll earn 51/4 % on your balance for that cycle period.

MH SUPER NOW ACCOUNT

FACT: YOU MAKE MORE MONEY THAN A
PASSBOOK OR REGULAR NOW ACCOUNT.

If you're keeping your money in a passbook savings or regular NOW Account, you're taking quite a chance. That money might be worth less tomorrow than it is today. Now is the time to consolidate your accounts from other banks or financial institutions to Manufacturers Hanover. Let your money earn a guaranteed high interest in our NOW Plus Account.

FACT: THE ULTIMATE NOW ACCOUNT — FLEXIBLE AND INSURED.

You can write as many checks as you wish and your funds are safe because they are insured by the FDIC up to \$100,000. Just keep an average monthly balance of at least \$5,000 to earn the guaranteed rate and be free of all service charges. If your average monthly balance is less than \$5,000 you'll earn 51/4 % simple interest and pay 25¢ per check written during that monthly cycle.

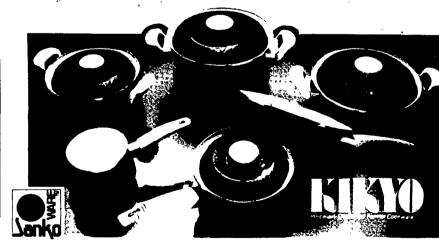
GET THE FACTS FOR YOURSELF.

For current interest rates and more facts regarding Manufacturers Hanovers Money Management Account and the SUPER NOW Account call or stop in at your nearest branch office. You'll see why our new accounts are an important investment for anyone with money in the market.

FACT: GIFTS FREE OR AT SUBSTANTIAL DISCOUNTS FOR QUALIFYING DEPOSITS.

Kikyo . . . Artwork you cook in

Sanko formal cookware is more than just a feast for the eyes. It's also the finest porcelain steel cookware you can own. Heavy gauge steel with four layers of porcelain — just like fine translucent china. It's glazed finished cookware so beautiful you'll want to use it every day. And, it's guaranteed for life.



| | | CHOOSE A GIFT FREE OR AT A SUBSTANTIAL DISCOUNT FOR A QUALIFYING DEPOSIT OF: | | |
|----------|----------------------------|--|---------|----------|
| | | \$2,500 | \$5,000 | \$10,000 |
| | 1 quart Warmer/ Server | FREE | FREE | FREE |
| | 9.5 inch Skillet | FREE | FREE | FREE |
| | 1.5 quart Saucepan | 6.50 | FREE | FREE |
| V | 2.5 quart Casserole | 8.50 | FREE | FREE |
| | 3.5 quart Buffet Server | 10.00 | 5.00 | FREE |
| | 2 quart Tea Kettle | 13.00 | 8.00 | FREE |
| | 5.5 quart Dutch Oven | 20.00 | 15.00 | 10.00 |
| | Prices include to | ax. One gift po | | |

Prices include tax. One gift per individual customer per new account and only one gift per joint account. Initial deposit or equal amount must remain on deposit for 12 months otherwise cost of gift, shipping and handling will be deducted from account. Gifts delivered within 4 to 5 weeks postpaid after order is received. This offer is for a limited time only and can be cancelled by MH, NA. at any time.

Gifts apply only to the MH Money Management and SUPER NOW Accounts.

MANUFACTURERS HANDOVER, N.A. SERVICE MANUFACTURERS

Our facts make your money worth more.

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