



### Harlan and Huntzicker

Dennis Harlan and George Huntzicker put a little clowning into their act for Farmington Community Band's "All Sports and Variety Show." The team of trampoline artists are former world champions who join the benefit that begins at 7:30 p.m. Friday, Feb. 29, in Harrison High School. Tickets for the three-hour show that joins sports exhibitions with variety acts are on sale now in Farmington and Farmington Hills Chamber of Commerce, 23715 Farmington Road. General admission is \$5. Students and seniors admitted for \$3.

## Wheel Horse Pre-Season Sale

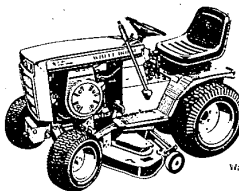
Save from

**\$100 to \$950**

SAVE

**\$405**

On This E 81  
With 36" Mower



Was: \$1950  
Now:

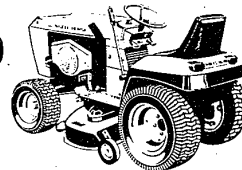
**\$1545**

• 8 hp. Kohler Cast Iron Engine  
• 8-Speed Transaxle  
• Mow, Tilt, Move Snow and More

SAVE

**\$950**

On This C161-T-8  
with Free 42"  
Mower and 42"  
Snowthrower  
Was \$2625



**FREE MOWER  
FREE SNOWTHROWER**

**NOW \$2675**

SEE THESE AND OTHER GREAT DEALS  
ON ALL WHEEL HORSE TRACTORS  
BUT HURRY AND SAVE WHILE THEY LAST

MARK'S SMALL ENGINE Northville 349-3860 WEINGARTZ SUPPLY Utica 731-7240

HIGHLAND OUTDOOR CENTER Highland 887-3434

WHEELS & BLADES West Bloomfield 353-6883

THE MOWER SHOP Farmington Hills 626-0833

HARRY'S Hamburg 231-1088 KING BROTHERS Pontiac 373-0734

B & K LAWN & GARDEN Canton Center 455-2270

Suggested Sale Price and Product Availability may vary by Dealer. All Prices Subject to Availability. Offer Good thru March 23, 1980 at Participating Dealers.

### Northville Downs

POST TIME  
NIGHTLY 8 pm  
(except Sundays)



NOW THRU  
APRIL 5  
DAILY DOUBLE  
5 Perfectas  
3 Trifectas  
including  
\$6.00 Box  
For Clubhouse  
Dining Reservations  
Call 349-1000

### GLASS ENCLOSURE SPECIAL ORDER SALE

Special Orders  
10% OFF  
Rectangular  
In Stock Doors  
20% OFF



Installation  
Available  
SALE ENDS  
FEB. 29th



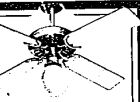
COMPLETELY CASUAL FURNITURE

BIRMINGHAM 221 Hamilton 844-1813  
Daily 9:30-5:30  
Thurs. & Fri. 10-9

ROCHESTER 828 N. Main 852-1000  
Daily 9:30-5:30  
Thurs. & Fri. 10-9

LIVONIA 29500 W. Six Mile 525-2000  
Daily 9:30-5:30  
Mon., Thurs. & Fri. 10-9

Olde Tyme  
Original Hunter  
Ceiling Fan  
20% Off



### FANS UNLIMITED

Division of SHAVER SHOP, INC.  
61 W. Huron, Pontiac 3 Bldg. E. of Wide Track  
Mon.-Fri. 9-5 Sat. 9-1:30-4:11

# STANDARD FEDERAL SAVINGS HAS A PLAN FOR YOUR RETIREMENT.

If you don't presently participate in a retirement plan, now is the time to look into a tax-sheltered retirement plan at Standard Federal Savings. The contributions are tax deductible, and the interest earned on your retirement plan is tax deferred until retirement, making it possible to build a substantial retirement fund.

## WHY COME TO STANDARD FEDERAL FOR A RETIREMENT PLAN?

• **INTEREST RATES** depend on the term of the certificate you choose. For example, the interest rate in February on the 2 1/2-Year Money Market Account is 10.65% for an effective annual yield of 11.403%. Other certificate programs can be used to open a retirement account as well. This would include the 26-Week Money Market Account and the \$100,000.00 Non-Negotiable Account if the minimum balance requirements are met.

• **INSURANCE** All contributions made to a retirement account are insured to \$100,000.00 for each individual.

### • WE OFFER ALL THESE RETIREMENT PLANS:

**REGULAR IRA** an account which you contribute to for your own retirement. Each year you can contribute up to 15% of your earned income or a maximum of \$1,500.00, whichever is less.

**SPOUSE'S IRA** an alternative plan which an eligible IRA participant can establish for a non-employed spouse, who has received no wages during any portion of the year. Contributions may be made up to 15% or \$1,750.00 of the working spouse's compensation, whichever is less.

**ROLLOVER IRA** allows the participant to contribute all or part of a lump-sum retirement benefit received from another qualified retirement plan to a "rollover" IRA and defer taxes until retirement.

**SIMPLIFIED EMPLOYEE PENSION PLAN (SEP)** permits an employer to establish a plan and contribute amounts to an individual employee's IRA. The employer can contribute up to 15% of the employee's compensation to a maximum of \$7,500.00 per year.

**KEOGH PLAN** a tax-sheltered retirement plan for self-employed individuals.

**VISIT ANY OF OUR OFFICES TODAY OR CALL 643-9600**

and ask our savings services department for full details on all of the Retirement Accounts we offer. Ask for our brochure on "Tax-Sheltered Retirement Plans."



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Over **11 1/2%**

yield on your money...from a  
**Government-Guaranteed Security.**  
And the income is paid monthly.

Not just for 6 months,  
but year after year after year  
For safety and high income...paid monthly...  
it's difficult to match GNMA Mortgage-Backed  
Certificates. They bear a U.S. Government  
guarantee on "the timely payment of both  
principal and interest." Since many GNMA's  
are now selling at discount from the original  
issue price, the face amount interest (varying  
upwards from 6%) actually yields over 11% for  
current investors.

### What are GNMA Certificates?

GNMA stands for Government National Mortgage Association, a part of the U.S. Department of Housing and Urban Development. The money raised by the sale of these GNMA Guaranteed Certificates is used to finance mortgages. GNMA and interest on these Mortgage-Backed Certificates, and its guarantee is backed by the full faith and credit of the government of the United States of America.

When you buy a Certificate, sold by Kidder, Peabody in units of \$25,000, you purchase a share of a pool of insured FHA or VA mortgages. Each certificate issued against the specific "pool" is GNMA guaranteed. You enjoy a number of advantages which were designed initially to attract money from pension funds and other

institutional investors into residential and health-care facility mortgages. But if you're a substantial individual investor, you also can obtain all the benefits for your own personal "pension fund."

### Advantages of GNMA Certificates

- They currently yield over 11% compared to an approximate 10% on comparable maturing U.S. Government Bonds.
- Principal and interest, and their timely payment, are guaranteed by the U.S. Government.
- Interest and principal come in convenient monthly payments...ideal for wealthy retired people or those interested in current income with a high degree of safety.
- There are none of the traditional and often necessary burdens of ordinary mortgage investment...no legal expenses, no administrative work, and no worry about late payments.
- GNMA Certificates can be turned into cash more readily than ordinary mortgages.
- No interest penalty is charged if Certificates are sold prior to maturity.
- Attractive investment for large and small corporations with excess cash.

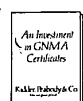
### Write for "An Investment in GNMA Certificates"

Kidder, Peabody, one of the world's largest investment banking firms, is a major purchaser and distributor of GNMA Certificates. We also make a secondary market in Certificates which we have distributed. We've prepared a summary booklet describing this attractive income investment in detail. Write for your copy today.

\*Fluctuations in security prices and yields can create a slight difference in the above figures.

### Kidder, Peabody & Co. INCORPORATED

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Please send me your booklet  
"An Investment in GNMA Certificates"

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