

Livonia Bank Lists New Charge Plan

(Picture, P. 10-B)
An all-purpose charge plan, operating in nine key Michigan market areas, was announced Monday, by Elvin D. Dougherty, president of Livonia National Bank.
Called "Michigan Bankard," the plan will be inaugurated in early 1966 under the initial auspices of nine participating banks, according to Dougherty.
The charge plan will be available to a wide variety of merchants and to every "credit-worthy Michigan resident" who has a charge plan, without its burdens, and the user will have a convenient means of charging and budgeting their purchases.
For the merchant, the Michigan Bankard plan offers several benefits, Shumway explained. By receiving immediate cash credit for every Michigan Bankard sale, the merchant has access to working capital that would otherwise be tied up in accounts receivable.
Record keeping, credit checking, charge card issuance, billing and collecting all handled by the Michigan Bankard Center, relieving the merchant of these burdens and protecting him against credit risks.
Within specified limits, customer purchases with the Bankard can be handled without authorization and charges above the limit are quickly cleared by direct-line phone contact with the Bankard center.
The Michigan Bankard user will find that the plan offers several advantages, Shumway continued. "No membership will be charged and with the card, the user has an established line of credit."
By using his Bankard for purchases, the user avoids the annoying surge of month-end bills. He receives a single statement covering all his purchases and makes only one payment.
If the user pays his account in full within 25 days of receiving his statement, there is no service charge. He may, however, elect to pay the balance on an extended payment plan for which there is a small service fee, Shumway said.
The nine banks initially participating in the Michigan Bankard Plan have a total of 58 offices, extending from Detroit and Port Huron in the east to Grand Rapids in the west. In the greater Detroit area, participating banks include: Michigan Bank, N.A. (24 offices), Livonia National Bank (four offices), Troy National Bank (two offices), and Oakland National Bank in Southfield.
"We have studied other bank charge plans, have benefited by their experience, and added several innovations to suit our particular situation," Shumway said, "and feel that Michigan Bankard will provide the flexibility of service that both our card users and merchant members desire."

NEPTUNE AQUARIUM
Tropical Fish Specialists!
SCAVENGER SALE!
Mystery Snails 17¢ Blackcats 49¢
Carrish 27¢ Otocinclus 49¢
Pterostomus 99¢
SUPER SPECIAL!
Any Quantity **15¢ lb.**
COLORED GRAVEL
Any Quantity **15¢ lb.**
AQUARIUM SALE
STAINLESS STEEL — SLATE BOTTOM
10 gal. 4.99 25 gal. 10.75
15 gal. 7.75 35 gal. 18.75
NEPTUNE AQUARIUM
MICHIGAN'S FINEST TROPICAL FISH STORE
2744 Schoolcraft at Inkster — 421-4119
2921 Southfield at 12 Mile — 553-7347
Open 10-6 Daily; Sunday 12-4
We Accept Christmas Lay-Aways
SPECIALS GOOD AT ALL NEPTUNE STORES
Dec. 9-13

Why Not Help Santa Out?
Wonderland **HONDA** Has!
Low Budget Terms
● JACKETS ● HELMETS ● PANTS ● GLOVES
● Saddles ● Goggles ● Mirrors
● Windshields ● Covers ● Polish
● 1, 2, 3 Bike Trailers ● Low Budget Terms - No Down Pmt.
And Even a HONDA for Santa or his Helpers
FREE DELIVERY
WONDERLAND HONDA
SALES AND SERVICE
31840 PLYMOUTH ROAD
between Merriman and Farmington Roads
Parking in Rear Open 9-9 Daily - Closed Sunday 261-0880
BEST SERVICE IN TOWN — FREE PICKUP AND DELIVERY

FREE CANDY PARTY ALL DAY THURSDAY AND FRIDAY
for the opening of our new Barton's Candy Department.
French Coffee Creams, Viennese Krunch, Chocolate Covered Cherry Cordials. These and hundreds more of Barton's famous Continental Chocolates will be here. Take home some delicious inspirations from French, Italian, Austrian recipes made with ingredients from all over the world. Yours for the asking. So come in and ask.
BARTON'S
852 W. Ann Arbor Trail Plymouth, Michigan
Phone GL 3-0656
OPEN EVERY NIGHT UNTIL CHRISTMAS

S = Savings and Service at \$alem Lumber Co.

Here's Proof
ARMSTRONG CEILING SPECIAL!
Textured Cushioned New! Wood Grain
THURSDAY FRIDAY SATURDAY SUNDAY ONLY
"Exclusive," "new," "beautiful," few words can describe the unique, new wood-like ceiling by Armstrong.
ALL PANELING ADVERTISED #1 QUALITY — ABSOLUTELY NO SECONDS.
4 Days Only **21¢** Sq. ft.
4 Days Only **22¢** Sq. ft.
PLUS FREE USE OF STAPLE GUN!
As Livonia's largest Armstrong dealer—we invite you to take advantage of the cash savings which we can pass on to you, OUR CUSTOMERS—a result of our large quantity buying.

Here's Proof
CAFE DOORS
Complete with spring and stay, 2 way hardware in dull brass. Sizes 30", 32", 36". YOUR CHOICE **\$16.95**
Here's Proof
30' HOCKEY RINK!
for the backyard
This Coleco 30' rink features all-steel rust-proof Lock-Frame construction, heavy duty vinyl liner, extra thick inside polyethylene bumperbarrier made of sub-zero plastic. Complete with goal nets, lines.
\$99.95

Here's Proof
TABLE TOPS
Big 42" pre-formed table top, rust-proof. White, glitter, velvet, marble. Excellent for indoors or outside use. Slight ripples.
Strong Tubular PEDESTAL BASE **13.88**
\$11.88

SALEM LUMBER CENTER
DO IT YOURSELF HEADQUARTERS
Home of "Old Fashioned" Service Mon. thru Thurs. 9 to 7 Fri. 9-9, Sat. 9-6 Open Sunday 10 a.m.-5 p.m.
GA. 2-1000

Here's Proof
Genuine Prefinished **WALNUT WOOD PANELING**
4x7x1/4 Packaged **\$7.99**
Made to Sell for Much, Much More!
Unfinished **LUAUN** 4x7 V-Groove **\$2.66**
Prefinished **LUAUN** 4x7 **\$3.99**
Sheet Light Uniform Shade, Slip, few d. Pre-packaged V-groove.
4x8 — \$2.99
NEW Here's Proof
HANDI PANEL **\$1.59** ea.
Mahogany Paneling, V-Groove. Ready to finish — 32" x 84"

Here's Proof
Build Your Own **TABLE TENNIS TABLE**
5x9 1/2 Top Only **\$11.95**
5x9 1/2 Top Only **\$14.95**
Metal folding legs available.
Here's Proof
YOUR CHOICE **STEEL SNOW SHOVEL OR SNOW PUSHER**
\$1.88
Here's Proof
BLACK and DECKER 1/4" DRILL
Model U-100 **\$9.88**
Now at Salem! A Black and Decker drill at the lowest price ever.

Here's Proof
GLIDDEN SPRED SATIN
4.88 Gal.
Rep. \$6.88 Gal.
Ceiling White Only
100% Latex. No odor. Dries in 20 minutes. Over 1,000 decorator shades available.

Here's Proof
All Aluminum **PRE-HUNG COMBINATION DOOR**
QUALITY APPEARANCE
1 1/4" Thick
• PROTECTION FOR ALL SEASONS
Quick, Simple Conversion from Glass to Solid...
• A LIFETIME OF TROUBLE-FREE SERVICE
Quality Design, True Materials and Workmanship
Installs in minutes with screwdriver
CORNERS EXTRUDED
• The Most Right Construction
• Absolutely Square • No Sag

Here's Proof
Thurs., Fri., Sat., Sun. Only **\$24.88**
All standard sizes in stock Left or Right Wings
3 Popular Sizes
Here's Proof
Thurs., Fri., Sat., Sun. Only **\$24.88**
All standard sizes in stock Left or Right Wings
3 Popular Sizes

Here's Proof
We've **CUT** the price on a **CUT**-anything saw!
MF No. 561 **38.95**
Regular **\$44.95**
LIFETIME GUARANTEE
Here's Proof
STURDY STORM and SCREEN SASH FOR BASEMENT WINDOWS
EASY TO INSTALL • NO DRILLING • STORMS ATTACH IN MINUTES TO STEEL, ALUMINUM OR WOOD WINDOW WITH EASY TO USE ADHESIVE
\$1.99 ea.
Here's Proof
Thurs., Fri., Sat., Sun. Only **\$24.88**
All standard sizes in stock Left or Right Wings
3 Popular Sizes
Here's Proof
Thurs., Fri., Sat., Sun. Only **\$24.88**
All standard sizes in stock Left or Right Wings
3 Popular Sizes