



Pooch picks postman pal

Jerry O'Leary could well be the envy of tens of thousands of lettercarriers if the word gets out: Biscuit the Poodle loves him. For two years, the little white dog has scaled a four-foot fence (right) to amble with O'Leary as he delivers the mail in Redford Township.



Small business skills are focus of OU courses

Small business owners will have the opportunity to prepare for expansion and learn about marketing strategy and financial analysis from experts in three new evening nondegree courses to be offered by the Oakland University Division of Continuing Education, beginning Jan. 22.

The course Preparing Your Small Business Plan, to be offered Mondays beginning Jan. 22, will cover writing on paper a business plan and financing proposal; Understanding Financial Analysis, to be offered on Tuesdays beginning Jan. 23, will be instructed by

two CPA's and assist planning for profitability in a new business; Developing a Marketing Strategy, to be offered Wednesdays beginning Jan. 24, will be instructed by Forrest Strand, Vice President, Consumer Marketing Division, Greater Detroit Chamber of Commerce. All courses are scheduled from 7-9 p.m. and vary from six to eight weeks.

Practical Accounting also will be offered the small business owner from 7:30 p.m. Thursdays, for 10 weeks, beginning Jan. 25.

save energy

Do not put up with dripping hot-water faucets. You wouldn't want to pay to heat 23,000 gallons of water and pour it down the drain... yet that's what happens in a year's time with just a drip a second.

CONTINUOUS COMPOUNDING

9.51%
ANNUAL INTEREST

10.12%
EFFECTIVE ANNUAL YIELD
Effective annual yield is subject to change at renewal.
Effective Thursday, Dec. 14 through Wednesday, Dec. 20, 1978

A new plus for our 26 week "T" money market certificate account.

\$10,000 minimum deposit. Automatically renewable at the then-current rate, unless otherwise notified. If you have renewed a money market certificate from any financial institution within the past 7 days you may be able to move it into our higher rate "T + " account without penalty. Call American Federal Savings for details. Federal regulations require substantial penalties for early withdrawal from certificate accounts.



american federal savings

because a bank isn't enough.

DETROIT • EAST DETROIT • CLAWSON • OAK PARK • FARMINGTON HILLS
SOUTHFIELD • BIRMINGHAM-BLOOMFIELD TWP. • WARREN-STERLING HEIGHTS

Member Federal Home Loan Bank System • Your savings are insured up to \$40,000 by the Federal Savings & Loan Insurance Corporation



TREAT YOURSELF AND YOUR FAMILY TO AN EXCITING GIFT.

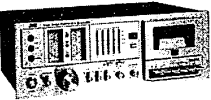
Almas' "Best Buys" Hi-Fi Components from JVC.

If you already own a stereo system and want to upgrade it, or if you're getting started in high fidelity, here's your chance to add new life to your music with these specially selected components from JVC—the quality name in high fidelity.

JVC Stereo Cassette Deck with Spectro Peak Indicator

The JVC KD 65 has the exclusive Spectro Peak Indicator system. 25 flashing LEDs help you adjust the levels of five low-to-high frequency ranges to prevent tape saturation and distortion. Super ANFS noise reduction reduces tape hiss and also improves dynamic range at high frequencies. Highlights JVC's Sen-Alloy head for long life and sensitive performance. Unique recording equalizer circuit lets you fine tune different combinations to get best high frequency response from any tape you use. A mass coil present with a great future. An outstanding value.

\$429⁹⁵



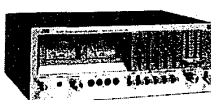
KD-65

JVC DC Integrated Stereo Amplifier with S.E.A. Graphic Equalizer

You get cleaner, more accurate sound reproduction with the JVC JA-S44 because its drift-free power amplification circuit has no input or output capacitors to get between you and the music. This outstanding unit delivers 45 watts per channel, min. RMS at 8 ohms, from 20-20,000 Hz, with no more than 0.02% total harmonic distortion. Features dual power meters, a Triple Power Protection circuit and JVC's widely acclaimed built-in 5-zone tone control. The S.E.A. graphic equalizer. A lot of amplifier for the money.

\$329⁹⁵

JVC

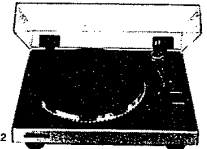


JA-S44

JVC Quartz-Locked Direct-Drive Turntable with Automatic Return

The JVC QL-A2 is a precision turntable with a platter that's connected directly to a coreless DC servomotor. The Quartz-Locked servo system maintains, monitors and adjusts speed rotation with total accuracy and stability. JVC's advanced quartz suspension tracking-Hold tonearm is torsion free, with adjustable anti-skating, oil-damped cueing and direct-reading tracking force calibration. Features automatic tonearm return and power shut-off. Built-in illuminated speed 33 1/3 and 45 rpm speeds. Resonant-free base and hinged dust cover.

\$189⁹⁵



QL-A2



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DEARBORN
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*Deaver's
"White Label" to all,
and to all a good
Scotch.*