How to get 'the most' for your money

Money Management

Which would you rather have: a certificate of deposit (CD) with an annual rate of 9 percent compounded monthly or a CD with an annual rate of 9.1 percent that is compounded semi-annually?

If you think it's better to have the 9.1 percent CD because its annual rate is higher than the 9 percent CD, you better think again. In this case, the account offering the lower rate of 9 percent will actually be better.

According to the Michigan Association of CPAs, figuring out which money market account or CD is best to invest your money in can be confusing. To make the best investment decision, you must understand how interest is compounded, evaluate the annual yields offered and be aware of any fees associated with the account.

Most people choose a bank or savings and loan (S&L), credit union or other institution in which to deposit their money by looking at newspaper ads for an account with the highest interest rate. But the rate that's advertised in the biggest print and that appears to have the highest numbers may not be the best one.

Federal regulations require only that advertisements for savings accounts disclose an "annual rate" when any interest rate is stated. But the annual rate alone tells you little, unless you know how often the interest earned on your money is compounded.

Look at the confusion this can cause for someone who shops by looking at the ads: a one-year CD advertising a 10 percent "simple" interest rate (there is no compounding) would earn $100 interest on a $1,000 deposit at maturity. By comparison, the same 10 percent compounded daily would be equivalent to 10.52 percent, for a return of $105.20 on the same CD. The difference is due to compounding.

Compounding means that your interest is periodically added to your savings, so that your interest earns more interest. Interest is compounded either daily, monthly, semi-annually. The shorter the compounding period, the more total interest you earn on the account, CPAs say.

Federal Reserve Board regulations do not require that a bank ad disclose the compounding period that is applied on your deposit, although many ads volunteer this information. Fortunately, another number that is frequently trumpeted in ads provides a more enlightening gauge when shopping for the best account. This is the "effective annual yield."

The combination of the annual rate and the compounding period gives you an "effective annual yield." Although federal regulations do not require that bank advertisements disclose the effective annual yield, many frequently do and it reveals a lot more than the annual rate. By comparing effective annual yields between two or more accounts, you can get a good idea of how hard your money will be working for you in the account.

But a couple of other wrinkles must be smoothed over before you can rest assured that the highest yielding account will actually provide you with the best bottom line figure when you decide to withdraw your money from an account or cash in a CD.

Some accounts require that you deposit a specific amount in order to get the yield that is advertised. For instance, a money market account may require that $1,000 be on deposit in order to get the highest rate that is advertised. While the boldly printed rate and yield numbers may catch your eye, no mention may be made in the ad about any minimum deposit.

Another factor to consider is whether any restrictions or fees are associated with establishing, maintaining or terminating your account. A trend toward charging fees has been growing nation-wide. While only a small number of all banks and S&Ls are currently charging these fees, they are out there. They range generally from about $8 to $20. Penalties may be charged for cashing in a CD before it matures.

According to the Michigan Association of CPAs, the best way to avoid any surprises is to ask your banker to calculate how much will be in your account after a specific period of time. For instance, if you are shopping for a two-year CD, ask how much money will leave the bank with you when your CD matures.

Franchising a good way to become self-employed

While the dictionary defines franchising as a method of distributing products or services, franchise owners see it differently.

They define franchising as an inexpensive way to become your own boss and join the growing ranks of franchise-owned small businesses which generate annual sales of more than $500 billion.

"If you're interested in starting your own business, but have limited capital and business experience, franchising is the best way to go," said Raymond L. Harshman, Michigan District Director of the Small Business Administration.

"Besides having a lower start-up cost, franchising also provides you with a proven product or service and, in many cases, name recognition."

Harshman also warns, however, that franchising is not a sure thing. Franchise-owned small businesses have an estimated five percent failure rate during the first five years of operation, compared with the 65 percent failure rate of independently-owned small businesses.

GREEN SHEET WANT ADS

348-3022

Special Front End Alignment
Suspension inspection included
$28.00
Special Brake Prices
Have Yours Checked Today!
South Lyon Collision
150 E. McHattie
South Lyon
437-6100

FEED
Grain Hauling
SEVERSON'S MILL & FARM SUPPLY
56675 Shelpo Rd., New Hudson, MI 48165
Live Stock Hauling (313)437-1723 Mon.-Sat. 9-6
Lange Dealer
Complete Pet Supplies
Complete Line of Carnation Feeds
Custom Feed Made Daily in the Historical New Hudson Elevator
We are introducing a new Severson 15% Horse Pellet, made by Honeggar Feed's especially for us.
Honeggers

A Positive Point About Breast Cancer.

Now we can see it before you can feel it. When it's no bigger than the dot on this page.

And when it's 90% curable. With the best chance of saving the breast.

The trick is catching it early. And that's exactly what a mammogram can do.

A mammogram is a simple x-ray that's simply the best news yet for detecting breast cancer. And saving lives.

If you're over 35, ask your doctor about mammography.

Give yourself the chance of a lifetime.

AMERICAN CANCER SOCIETY

MEijER
THUMBS UP FOR MICHIGAN

"Celebrating Michigan Week gives us all a greater appreciation and understanding of our fantastic state. Join me in saluting our state, its people and its resources during Michigan Week."

Jim Blanchard
Governor

Michigan Week, now through May 24, marks the 149th year of the Great Lakes State. Meijer, a Michigan retailer for 52 years, is proud to be a part of this beautiful state and joins in by saying 'Yes to Michigan' during this celebration and all year long! At Meijer, we're 'Thumbs Up for Michigan'.

One local call places a want ad in over 125,465 homes through the following newspapers & Shopping Guides:
Northville Record (313)348-3022
Novi News (313)348-3024
South Lyon Herald (313)437-4133
Milford Times (313)685-8705
Brighton Argus (313)227-4436
Pinckney Post Shopping Guide (313)227-4437
Hartland Herald Shopping Guide (313)227-4436
Fowlerville Review Shopping Guide (517)548-2570
Livingston County Press (517)548-2570
Monday Green Sheet

RATES
WEDNESDAY GREEN SHEET
PLUS 3 ACTION ADS
10 Words
for $5.74
Non-Commercial Rate
25¢ Per Word Over 10
Subtract 35¢ for repeat insertion of same ad
Garage Sale, Lost, Wanted To Rent, Situations Wanted & Household Buyers Directory Ads Must Be Pre-Paid

Classified Display
Contract Rates Available
Want ads may be placed until 3:30 p.m. Friday, for that-week's edition. Read your advertisement the first time it appears, and report any error immediately. Sliger/Livingston Newspapers will not issue credit for errors in ads after the first incorrect insertion.

POLICY STATEMENT. All advertising published in Sliger/Livingston Newspapers is subject to the conditions stated in the applicable rate card, copies of which are available from the advertising department, Sliger/Livingston Newspapers, 104 W. Main, Northville, Michigan 48167 (313)349-1700. Sliger/Livingston Newspapers reserves the right not to accept an advertiser's order. Sliger/Livingston Newspapers advisers have no authority to bind this newspaper and only publication of an advertisement shall constitute final acceptance of the advertiser's order.

Equal Housing Opportunity statement: We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtain housing because of race, color, religion or national origin.
Equal Housing Opportunity slogan: "Equal Housing Opportunity"
Total Mission—Illustration of Publisher's Notice

Publisher's Notice: All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968 which makes it illegal to advertise "any preference, limitation, or discrimination based on race, color, religion or national origin, or any intention to make any such preference, limitation, or discrimination." This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. (FR Doc. 72-9683 Filed 3-31-72, 8:45 a.m.)

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absolutely FREE

All items offered in this "Absolutely Free" column must be exactly that, free to those responding. This newspaper makes no charge for these listings, but restricts use to residential. Sliger/Livingston Publications accepts no responsibility for actions between individuals regarding "Absolutely Free" ads. (Non-commercial) Accounts only. Please cooperate by placing your "Absolutely Free" ad no later than 3:30 p.m. Friday for next week publication.

001 Absolutely Free

ANIMAL Aid, Inc. Free adoptable pets. Brighton Big Acre, Saturdays.

ANIMAL Rescue Inc. Pets free to good homes. Shots and worming already done. (313)227-9584.

AGED garden manure, no sawdust, will help load. Milford (313)685-3834.

AFFECTIONATE, long haired, female cat. Wormed, shots, litter trained. (313)227-1852.

ALASKAN Malamute. Female, spayed, housebroken, good pet. (313)887-9186.

2 AKC Beagle males, 3 and 6 years old. (313)349-0561.

AFFECTIONATE 6 month gray tabby, male, declawed, trained, neutered. (313)348-5581.

ADORABLE kittens, 2 black females, playful, 8 weeks. (313)227-1369 Brighton.

ADORABLE kittens, litter trained, male and female. (517)546-9860.

ADORABLE free litter trained kittens need a good home. (517)546-5296.

ADORABLE kittens, 1 Morris male, black and white female. (313)887-3367.

BOUVIER: 3 year old, spaded female, purebred dog. Movin'! (313)464-2418.

BRICKS, new, 1,500 chestnut brown. (313)684-2991.

BEAUTIFUL kittens need good homes, long and short haired. (313)632-6023.

001 Absolutely Free

Black Lab, Coon mix. Puppies. Excellent pets or hunters. (517)546-4679.

BEAUTIFUL kittens, orange or black. (517)548-1595.

BEAUTIFUL Kittens. Sweet dispositions. Lovely gray female, (2) cute gray tiger males. Shots, litter trained. (313)227-6405.

BEAUTIFUL black/white male kitten, 10 weeks, will deliver. (517)546-9741.

DOBERMAN/Shepherd cross, female, excellent with kids, 2 years. (517)223-9323.

DAY bed, refrigerator, gas stove, black & white T.V. Uhaul. (313)349-6275.

FILL Dirt. Help yourself, 1340 E. Commerce, Milford Coin Car Wash.

Ford Siesta Bumper assembly. Call (313)227-5375.

FREE kittens to good home. 6 Weeks, litter-trained. (313)662-6537.

FEMALE Springer Spaniel, 1½ years, spayed, affectionate. Needs to run. (517)546-4544.

FEMALE long haired Calico/Tabby. Spayed, very affectionate. Loves children. (313)437-7289.

FREE firewood. You haul and split. (313)227-5470.

FREE sandbox with sand. Free horse manure. (313)632-5248.

FREE to good home, 7 year old white West Highland Terrier (313)344-4917.

FREE kittens with blue eyes (517)223-3299.

FOUR beautiful long haired kitens. 7 weeks, litter trained. (313)227-7098.

FILL dirt. You haul. (517)546-2064.

FEMALE cat, 10 months. Great disposition, neutered, shots. Evenings, (313)634-2867.

GUINEA pigs. Male and female. (313)437-4269 after 3 p.m.

GERMAN Shepard, male. Female cat. Must get rid of. (313)437-0627.

KENMORE gas dryer, works. Plow for Troy-built rototiller. (313)437-7246.

KITTENS. Litter trained, 6 weeks. (517)548-1799.

001 Absolutely Free

KING size mattress and box spring. Good condition. (517)851-8268.

KITTENS, (517)546-2796.

KITTENS, 10. All colors, 7 weeks. Call (313)437-2402.

KITTENS, free to good homes, 7 weeks. (313)437-2561, evenings.

LOVESEAT and chair, full size mattress, box spring. (313)887-9186.

LAHSA mix, Cocker Spaniel, Collie, kittens. 70 larger breed dogs and over 100 cats. Animal Rescue. (313)227-9584.

MEDIUM size dog house, removable top. (313)685-0174.

MINITURE poodle to loving home. (313)437-0880.

MIXED black puppies. 5½ weeks. Mother cocka-poo. (517)548-5163.

MOVING, must leave 5 adult cats, some fixed. (517)546-5086.

3 adorable kittens. Need a good home and TLC. (517)546-3645.

OIL tank, 250 gallon. Very good condition. (313)685-2459.

PET pigeon with cage. Loves people, hand raised. (313)887-1373.

POOL, 27ft. round aluminum, complete. You remove. (313)437-0793, after 4 p.m.

RECYCLED common brick. You haul. (313)349-9373.

STORM windows and screens. Good condition. (313)227-1499.

SAWDUST bedded manure. By appointment. We load. Call (313)685-9598.

SEVEN week old kittens. Assorted colors, sexes. (313)878-5255 after 4 p.m.

SIAMESE cat, spayed and declawed. No small children. (517)223-3844.

SPRINGER Spaniel, 5 years old. (313)227-1613.

SIAMESE cat, declawed, spayed. Good disposition. To good home. (313)624-9305.

SIAMESE cat, 3 years, declawed and spayed. I'm allergic. (517)546-8506.

SPRINGER Spaniel, female. 1½ years, friendly, spayed, all shots. (313)229-8870.

Tractor tire for yard use. (313)437-4510.

001 Absolutely Free

TWIN Siamese cats, females, declawed, spayed, to good home. (313)437-9590.

TWO washing machines, need repair. (313)437-1996.

TERRIER, medium. Long haired Calico. Black long haired kittens. (313)231-3814.

TABBY kitten, 7 weeks, trained, gentle and loving. (313)349-3345.

THREE lovable kittens, assorted colors, (313)878-9305 after 2:30 p.m.

UPRIGHT piano, you haul. (517)546-8599.

WOOD windows, 18 with 12 panes in each window. (313)231-2054.

WOOD storms and screens. Assorted sizes. (313)349-2474.

002 Happy Ads

CRIS DOERING
IS 40!
HAPPY BIRTHDAY
love donna

NOTICES

010 Special Notices

ALL quick printing prices slashed. Haviland Printing & Graphics, (517)546-7030.

ACCIDENT?
INJURIES ONLY...
If you need legal help call Attorney: D. Louis Weir for a free consultation. (517)548-1188 or (313)996-8300.

AMWAY products. (313)685-7713

CERAMIC Classes, greenware, supplies and firing. For details, phone (313)229-8360.

010 Special Notices

Wide range of music. Excellent sound system. Light show - all at reasonable rates. Heslip Brothers. (517)546-1127.

E.S.P. readings and parties, confidential. (313)348-4348.

ESTATE sale. May 24, 25, 26, 10 a.m-5 p.m. daily. 2165 Dexter Trail Rd. Dansville. Furniture, freezer, T.V., lawn mower, rototiller, books, records, some antiques.

FREE pregnancy test and counseling. Teens welcome. Another Way Pregnancy Center at 49175 Pontiac Trail in Wixom. (313)624-1222.

100 FAT people wanted to lose weight, increase energy, relieve arthritis pain. Business opportunity available also. (313)624-7733.

GIVE the ultimate graduation gift. A Hot Air Balloon ride. Call Balloon Experience, (313)477-9569.

HEART-LITE sound. Professional D.J.'s for all occasions. The best prices. (313)449-8735.

HORSEBACK riding. Crazy C Horseback Riding Stable. (517)676-3710, Mason.

HARTLAND AUTO SHOW
May 24, 25 at Hartland High School. 11 to 7 p.m., $2 admission. $5 for personal car entry.

I lost 30 pounds in a month, I ate, you can too. All natural, 100% guaranteed. (313)352-6674.

KOREAN KARATE
South Lyon Karate Club. Classes now forming. All ages. Family rates. Call, (517)548-3107.

MELODIES-DJ
Wedding specialist. We create memorable occasions. George and Lynn Gardell, (313)227-5731.

MINISTER will marry you anywhere. Reverend Hiner. (313)349-4348.

NEED a band for your graduation party? Call Sir Lanka, (313)878-6933, (313)878-6653.

NOVI/Northville Montessori Center Open House. Tuesday May 6, 7 - 9 p.m. Register for fall and summer programs. Summer offering, art, music, Montessori materials, outdoor activities and field trips. ½ or full day and daycare provided. For more information call (313)348-3033 or (313)851-5879.

NEW credit card! No one refused! Also information on receiving Visa, Mastercard with NO credit check. For details call: (602)248-0779, Extension #178.

010 Special Notices

NEED immediate natural results with weight loss? Call (313)227-5880 and start your program now!

Notice is hereby given that Northville Moose Lodge #1190 located at 18418 Northville Road, Northville, MI has applied to the Michigan Liquor Control Commission for a club license to sell beer, wine and spirits to bona fide club members only. If you have any questions about this request, contact the club unit at (517)322-1153.

PREGNANCY HELPLINE
(313)229-2100, 24 hours. Problem pregnancy help, free pregnancy tests, confidential.

PROTESTANT Minister available to perform marriage ceremonies. (313)632-5746 or (313)629-3511.

010 Special Notices

REWARD, no questions asked, for information or return of desk drawer and papers removed from home on Van Amberg in Brighton. Please, papers are important for care of elderly parent. (313)227-5599.

SINGLES join Smile today. A singles club for the Livingston County area. Send name and address to: Smile, P.O. Box 123, Howell, MI 48843.

SOUND by JUKE BOX. Your music specialist who will make your special occasion the best ever. Reasonable rates. Call Vic (313)437-1308.

THE PHONE MAN
Telephone installation at 30% to 50% savings. (313)227-5966.

010 Special Notices

THORNTON Mini-Storage public sale of mini-storage contents May 30th at 1 p.m. at 1570 Alloy Parkway.

US DJ'S!
Entertainment makes or breaks your event! Before you hire anyone, check references. Get what you pay for!! Jim: (517)546-2587.

UNI-TECH Telephone Services. 30 to 50% Savings. Jacks, pre-wires, phone sales. We sell, install, repair pay phones. (313)887-9812.

011 Bingo

012 Car Pools

013 Card of Thanks

014 In Memoriam

IN loving memory of Raymond Rodriquez Sawyer. You are deeply missed by your family and friends. 2 years have gone by without you. Loving you forever, The Sawyer families, Mike, Yvonne and Kelley Rae Myers.

015 Lost

DOG looks like Little Rascal's Petie. (Answers to Petie). Female spayed. (313)227-3335.

LARGE black longhaired dog, white chest and legs. Reward. (517)546-8466.

LOST white female cat. Declawed. Please call (313)229-4361.

LOST Golden Retriever: light colored, grey face. Answers to Goldie, chain collar with license. (313)437-0801 or (313)476-7800.

Introducing . . .
PBI
Pontiac Business Institute
YOUR PARTNER FOR A PROFESSIONAL CAREER
CALL 476-3145
FOR CAREER TRAINING
FARMINGTON
34801 Grand River
Farmington, MI 48024

CHAIN-O-LAKES CRUISES. Enjoy a day, sunbathing, swimming, relaxing on the Huron Chain-O-Lakes aboard a 28 foot Flote Bote. Friends, co-workers, business associates, groups to 13. Call (313)231-2783.

DJ
BY the Sound Buster's, all occasion music. Ask for Al, (313)229-2863.

The Parkwood
Pre-manufactured Home
$66,900
-On Your Lot-**

R.B. HATLEN BUILDERS
Can Help You
MAKE THE SMART MOVE to
ACTIVE HOMES
Quality-Built Energy Efficient Houses
Prices Start At *38,500**
26 Models Available-

QUALITY FEATURES include: 2x6 walls, aluminum clad wood windows, rough-sawn wood or aluminum siding
WHY WAIT UP TO 9 MONTHS for completion of a custom home when R.B. Hatlen Builders can have you ready to move in within 6 weeks*
*assuming approved financing
**complete - includes foundation, well and septic

Please Send Me
Yes, more information on Active Homes pre-manufactured homes
Yes, I am a lot owner
Name
Address
City State & Zip
Mail to: R.B. HATLEN BUILDERS
301 East Shore Drive, Whitmore Lk., MI 48189

NEW!!

PONTIAC BUSINESS INSTITUTE
FARMINGTON LOCATION
476-3145
Financial Aid Available

J.R. Hayner
REAL ESTATE 227-5400—Detroiters 963-1480 408 W. MAIN BRIGHTON

12 ACRES. Very desirable, contiguous to State Land. $30,000 $2,500 down

80 ACRES with Lake frontage on Prestigious Long Lake, splits available, adjacent to U.S. 23, has excellent investment possibilities for private parties or builders. $180,000, good terms

PROFESSIONAL OWNERS AND OR TENANTS will do better in this well populated and rapidly growing area. Invest now in two homes, a large Hobby building & an extra large vacant corner site for building a much needed mini variety shopping or office center $200,000. Easy contract terms

2 B.R. COTTAGE CONVENIENT CLOSEBY LAKE privileges $20,000

46 ROLLING ACRES. DO NOT BE DISAPPOINTED for not having seen this exceptionally nice property, part in Hamburg Township, contiguous to Webster Township acreage, every inch is beautiful. Asking $66,000. Make an offer now, terms available

LAKEFRONT LOT, NOT presently buildable $3,750

COTTAGE WITH EASY ACCESS TO 2 NICE LAKES, East of Brighton. 2 B.R. bath, 1½ car garage, handy-man can easily convert to year around $28,000

FIVE ACRES, DEXTER SCHOOLS, Hamburg Township, close to U.S. 23 $18,500, terms

LAKEFRONT HOME situated on all sports Lake Chemung, close to I-96 near Brighton $29,500

Sliger/Livingston Publications
GREEN SHEET EAST
CLASSIFIED ACTION ADS

Grad's Day • Grad's Day • Grad's Day • Grad's Day •

Congratulations SENIORS

THIS YEAR YOU CAN SEND
GRADUATION HAPPY ADS

Send personal GRADUATION GREETINGS to the ones you love. You can place a Happy Graduation Ad in the Wednesday June 4 or 11 edition of this newspaper for only

$5.25

PHONE ORDERS WILL be charged at the regular rate of 10 words for $5.24.

OUR CLASSIFIED COUNSELORS will be happy to help you word your message.

Send your Graduation greeting something like this:

John, Congratulations, you made it! Love, Sue
OR THIS
Sally, We're so proud of you. Gramma & Grampa Smith

or add a little extra like this

Jane, Congratulations to our first graduate. LOVE, MOM & DAD
OR
BOB—GOOD LUCK, MAY YOUR FUTURE BE GREAT! CONNIE

Diploma only $2.00 Extra, Globe $3.00

Northville 348-3022/Novi 348-3024/Walled Lake 669-2121/South Lyon 437-4133/Brighton 227-4436/Livingston County 548-2570/Milford 685-8705

Deadline—3:30 p.m. Friday

NAME
ADDRESS
PHONE NO
Please place my Graduation Ad in the newspaper

Enclosed please find my check or money order for the total amount

( ) Happy Ad $5.25
( ) Globe $3.00
( ) Diploma $2.00

Total amount enclosed

Mail this form with your check to:
THE GREEN SHEET
Central Classified Dept.
P.O. Box 251
South Lyon, MI. 48178