

ACU-I CHESS TOURNAMENT TODAY 4:00 PM



Room 101
EMU

4 Rounds Swiss \$2.50 Entry
45 Moves in 90 Min.

AT VOLLSTEDT'S, THESE CARS ARE SENIOR CITIZENS!

AND WE'RE OFFERING SPECIAL BENEFITS FOR THEM IN OUR SERVICE DEPARTMENT. IF YOU'VE GOT A CLASSIC VW THAT'S 6 YEARS OR OLDER, YOU'RE ELIGIBLE TO JOIN THE CLUB. YOU'LL GET A 10% DISCOUNT ON ALL PARTS AND SERVICE DONE IN OUR SHOP. COME IN TODAY AND TREAT YOUR SENIOR CITIZEN RIGHT!

WINTER TUNE-UP SPECIAL!

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66⁹⁵ PARTS AND LABOR 1972 AND LATER BUSES, RABBITS, AND DASHERS

49⁹⁵ PARTS AND LABOR ALL VW BEETLES, PRE '72 BUSES, AND ALL TYPE 3'S

OUR MECHANICS CERTIFIED BY NIASE

VOLLSTEDT VOLKSWAGEN
20 Coburg Road • 485-6111

Due to the already low price of the special no additional discounts will be given.
Offer expires Jan. 31, 1981

emu Food Service

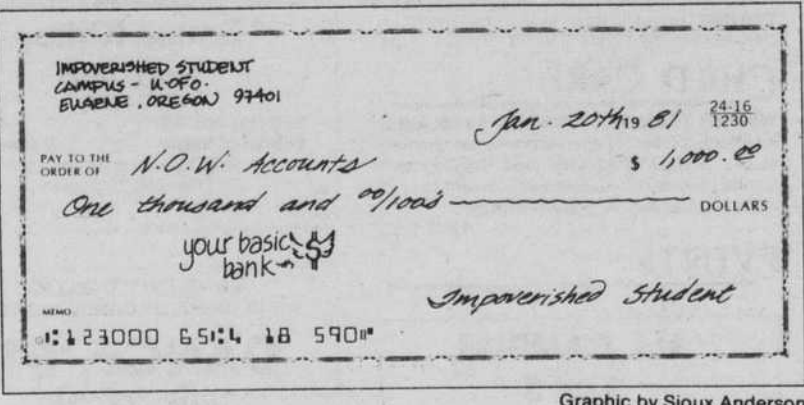
Skylight Refectory

Featuring:

French Roast Coffee
GYROS Sandwiches
Vegetarian Sandwiches

Open 9 a.m. to 2 p.m.

NOW accounts add up



Graphic by Sioux Anderson

By ANN PORTAL
Of the Emerald

For "impoverished" students, NOW accounts are a timely idea, says finance Prof. Donald Watson.

But in this case, "impoverished" means students with savings accounts of \$300 to \$500.

Negotiable orders of withdrawal — NOW accounts — became available nationwide Dec. 31. The accounts offer a savings alternative for students who don't want to tie up their money in a conventional savings account.

NOW accounts combine the convenience of checking accounts with the interest-earning of savings accounts. All NOW accounts offer 5-1/4 percent annual interest on the checking account balance. Most accounts compound interest monthly. A few com-

pound interest daily.

Local banks and savings and loans report the accounts are doing extremely well. Most NOW accounts being opened are not really "new" accounts, they are the result of checking and savings accounts being combined.

"Right now is the time to take advantage of the accounts because of the competitive scramble," Watson says.

Premiums such as free checks and gifts of money — usually \$5 to \$10 — are being offered by many financial institutions. Many of the offers are good only through Jan. 31.

But Watson warns against falling for the "teddy bear" syndrome — shopping only for the "goodies" offered. "Don't worry about the difference between teddy bears

— look to the minimum balance."

The minimum balance required by all NOW accounts varies. Savings and loans generally require a minimum balance of no less than \$500, compared to a \$2,000 minimum balance at many banks.

Watson doesn't recommend accounts requiring a minimum balance larger than \$500. Larger amounts should be placed in money market certificates, now earning 17 percent interest, he says.

The second thing to look for when choosing a NOW account is the service charge for dropping below the minimum balance, Watson says. There will be a basic charge and may also be a per-check fee. Dropping below the minimum balance one month could take a big bite out of the year's interest earnings.

The professor also warns against picking an account on the basis of compounding interest. Daily compounding means a slightly higher return but won't make much difference on small savings accounts, he says.

Aside from initial premiums, most NOW accounts are a "bare-bones" checking account. There are few special services offered and no "fancy stuff" on checks, Watson says.

CLASSIFIEDS

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10%-30% off
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174.W

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Bring them to the **SURVIVAL CENTER**, Suite 1, EMU. 2156:1-22

DUFFY'S SUPER BOWL SUNDAY
LIVE BIG SCREEN COVERAGE
Duffy's opens 11 am
Kick-off at noon
1-23

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Live music Friday & Saturday 9-2
1-23

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THURSDAY JAN. 22
Two divisions
Registration 7 pm
Tournament 8 pm
1-22

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\$1.75 Pitchers 4-6 pm
A perfect kick-off for Super Bowl weekend
1-23

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emu Craft Center

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Ceramics, Jewelry, Photography, Textiles, Children's Batik and Children's Ceramic Sculpture, Graphic, Bike Maintenance, Storytelling, Mixed Media, Darts, Origami

Registration is now open to alumni & general community. Register at the EMU Craft Center during regular hours. Call 686-4361 for details.