

# Take a closer look at the Market Access Account<sup>SM</sup> you've been waiting for. At First Union.

All the benefits of a money market investment are as close as your nearest First Union office when you open a First Union Market Access Account.

### Money Market Rates

All it takes to open your personal Market Access Account is a minimum deposit of \$2,500. And your money will earn money market rates, compounded daily and adjusted continually to current market conditions.\*

### Easy

### Accessibility

Your money is always available

whenever you need it. You can make unlimited deposits or withdrawals any time in any amount at any of the 200 First Union offices statewide. You can write up to three checks a month on your account and transfer your money to another First Union account by telephone. You can even have your First Union Discount Brokerage transactions automatically settled through your Market Access Account.

Federally  
Insured  
If other

money market funds seem too risky, you can invest in a Market Access Account and feel secure. Because you're insured up to \$100,000 by the Federal Deposit Insurance Corporation.

### Convenience At Your Fingertips: 1-800-532-6613

For more information, stop by your nearest First Union office. Or simply call our toll-free number: 1-800-532-6613.

Take a closer look at our insured Market Access Account. You'll find it's the money market investment you've been waiting for.

\*In any month in which the average account balance falls below \$2,500 but is more than \$500, interest reverts to 5 1/4% per year.

**FIRST  
UNION**

Take a closer look.<sup>SM</sup>

## THE WALL STREET JOURNAL

VOL. CC NO. 106

MONDAY, NOVEMBER 23, 1982

### Suburban Dream

Columbia, Md., at 15,  
Fulfills Some Promise  
As a Fully Planned City

But Big Rise in Housing Costs  
Limits Ethnic Diversity  
And Self-Sufficiency Too

Unfinished and Unprofitable

### What's News

#### Business and Finance

REAGAN IS LIKELY TO SIGN  
a bill today that would allow  
the administration to use  
funds to subsidize the purchase  
of new homes by low-income  
families. The bill would  
allow the administration to  
use up to \$1 billion of  
funds to subsidize the purchase  
of new homes by low-income  
families. The bill would  
allow the administration to  
use up to \$1 billion of  
funds to subsidize the purchase  
of new homes by low-income  
families.

#### World-Wide

REAGAN'S VISIT TO EAST GERMANY  
will be a landmark one, says  
a leading American diplomat.  
Although the visit was  
scheduled long ago, it is  
now being seen as a  
symbol of the new  
relationship between the  
United States and the  
Soviet Union. The visit  
will be the first by a  
U.S. president to the  
German Democratic Republic  
since World War II.

### New Incorporations



### The Outlook

Modest Profit Rise  
May Expand in 1983

While there is still a  
strong case for a  
modest profit rise in  
1983, the outlook for  
the economy remains  
uncertain. The Federal  
Reserve is expected to  
keep interest rates  
high to combat  
inflation. This could  
lead to a recession  
in 1983.

### Energy Strategy

Santa Fe International  
Thrives Since Keen  
Bought It a Year Ago

New Percentage Group  
Edge for Jobs  
Growth in 1983

### Out in Rural Kansas

Public Rental Housing  
Programs Open Pays Off

WANE & WYOMING  
All Companies  
No. 1 in Profitability

WANE & WYOMING  
All Companies  
No. 1 in Profitability

WANE & WYOMING  
All Companies  
No. 1 in Profitability

WANE & WYOMING  
All Companies  
No. 1 in Profitability

WANE & WYOMING  
All Companies  
No. 1 in Profitability

WANE & WYOMING  
All Companies  
No. 1 in Profitability

WANE & WYOMING  
All Companies  
No. 1 in Profitability

**Special Introductory Offer**  
Earn 30% over the  
Money Market Fund Average\* on your  
new Market Access Account.

\*Based on the current 7-day Demogogue Money Fund Average  
which varies weekly. Rate is paid on money on deposit  
December 14 through January 12, which is  
the term of this offer. Individuals only.