

# Saab continues to be a delight

Continued from 13B

\$995 for the automatic transmission and \$525 for destination charges and the as-tested

price came to \$32,515.

There are other cars in that price range - lots of them in fact

- but this Saab has one thing many of them don't. Personality. Quirks and all, this is a fine car.

# Ford profits set records in 1996 sales year

Continued from 13B

ing sales momentum. Overall, we are on track."

### Financial services

The Financial Services Group earned a record \$2.8 billion in 1996 compared with \$2.1 billion in 1995. Earnings in 1996 include a net one-time gain of \$512 million, reflecting a gain of \$650 million from the initial public offering of 19.3 percent of The Associates common stock, a gain of \$95 million from the sale of essentially all the assets of USL Capital and a net charge of \$233 million from the write-down for Budget Rent a Car. Without the one-time actions, Financial Services still set a record for the year.

Ford Credit earned \$1.4 billion in 1996, down \$138 million from 1995. The lower results reflect increased credit losses, consistent with industry trends. On Jan. 28, The Associates reported its 22nd year of increased earnings with record profits of \$857 million in 1996, up 19 percent. As the majority shareholder, Ford's share was \$745 million.

### Fourth-quarter results

Fourth-quarter earnings of \$1.2 billion or 99 cents per fully diluted share of common and Class B stock compare with \$660 million.

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2) Bunker Hill High School, Catawba Co.	2-11-97
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4) New Middle School, Charlotte	2-13-97
5) New Northern Elem. School, Charlotte	2-27-97

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<b>AUCTION</b>	<b>LOANS</b>
<p style="text-align: center;"><b>ABSOLUTE AUCTION</b></p> <p style="text-align: center;"><b>Saturday, February 8, - 9:00 a.m.</b> <b>Charlotte/Mecklenburg Co. Police Dept</b> 7515 Warren Rd., Charlotte, NC</p> <p>Bicycles • Lawn Mowers (riding &amp; push) • Cellular Phones • Radar Detectors • Car T-Tops (2) • RCA Satellite Receiver • Televisions • VCR • Camcorder • Stereo Equipment (home &amp; car) • Sega Genesis Game System • Microwave Oven • Jewelry &amp; Watches • Golf Clubs • Electric &amp; Manual Tools • Computer Equipment • Flute • General &amp; Pirelli Tires • Clothing (men's, women's, &amp; children's) • Shoes •</p> <p><b>Location:</b> From I-85, take Hwy 521 South (Billy Graham Pkwy). Go 2.2 miles to Hwy 160 (West Blvd). Turn right. Go 2.2 miles to Dixie Rd, turn right and go 1 mile to auction site. Inspection will be on sale day, 8:00-9:00 a.m.</p> <p><b>For Safety Reasons, No Children or Pets</b></p> <p><b>Terms:</b> Cash. Checks must be accompanied with a current bank letter of guarantee.</p> <p style="text-align: center;"><b>Wayne Evans Auction Company</b> (800) 282-8460 NC Lic #5078</p>	<p style="text-align: center;"><b>NEED MONEY?</b></p> <p style="text-align: center;">\$ We advance you money \$ on your paycheck.</p> <p style="text-align: center;"><b>CALL PAYDAY ADVANCE</b></p> <p style="text-align: center;">704-552-0626</p> <hr/> <p style="text-align: center;"><b>CASH FOR HOMEOWNERS</b></p> <p style="text-align: center;">Credit Problems Understood NO APPLICATION FEE • AS LOW AS \$10,000 for \$95/mo. • \$25,000 for \$239/mo. \$40,000 for \$382/mo. Fixed rates 800-669-8957</p> <hr/> <p style="text-align: center;"><b>AUDITIONS</b></p> <p style="text-align: center;"><b>The Charlotte Philharmonic Chorus</b> (A Non-Profit Organization)</p> <p>will hold auditions in January for all voice parts. Singers experience a variety of quality music literature from Renaissance, Baroque and Classical masterpieces to 20th Century selections including Pop, Jazz and Broadway hits. Concerts are held at Blumenthal Performing Arts Center, Owens Auditorium as well as other venues. Opportunities are available for solo and small engagements as well. Must be able to read music and formal attire is required for concerts.</p> <p style="text-align: center;">For more information, call 846-2788</p> <hr/> <p style="text-align: center;"><b>PROFESSIONAL HELP WANTED</b></p> <p style="text-align: center;"><b>MINISTER OF MUSIC</b></p> <p>Second Calvary Baptist Church is in need of a musician with gospel background to head our music department. Successful candidate must assist all choirs.</p> <p style="text-align: center;">For confidential interview, call: <b>(704)399-0378</b></p>
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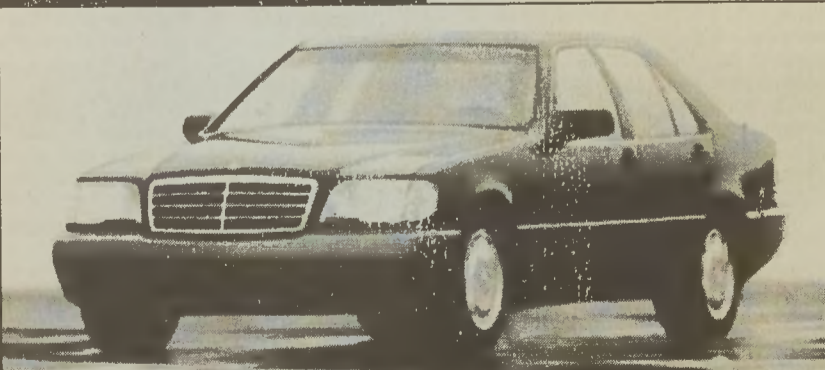
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