On a clear day Zahodnik can see to Toronto

cial transactions with initial informa-tion on the phone. Payments and tick-ets are mailed.

"We never see most of our custom-ers," Zabodnik said. "Yet we chose the Southfield office location over the Renaissance Center in downtown Detroit because Town Center is more

By BARBARA ARNOLDUSSEN
Russell Zahodnik looked out the pic-ture window of his new office on the 23rd floor of the Town Center building

aro more of the sown center outlang in Southfield. The snowy landscape showed indistinct outlines of buildings in the distance. "On a clear day, you can see the dome of the Pontiac Silverdome Stadium." he said. But his business is to convey persons much further than that.

to convey persons much further than that.

Zahodnik is the owner of Can-Am Travel, which specializes in providing package tours for vacationers. The firm's main business is sending tourists to popular Canadian cities like Toronto and Montreal. Another popular package is the trip to Hawaii.

The stark, modern environment of Can-Am's Southfield office contrasts starnly with the embience of the busi-

Can-Am's Southfield office contrasts sharply with the ambiance of the busi-ness's early 1900, four-story brick house on Ouellette in Windsor. Can-Am also has a smaller office in Toronto, with staff members to greet incoming tourists.

"Much careful thought went into the



opening of the Southfield branch office," Zahodnik said. "We found we were doing 70 per cent of our business with Michigan residents.

with Michigan residents.

"WE PICKED Southfield because of its proximity to the Detroit area and its access to highways. Southfield is the center of a great market area. Clies such as Pontiae and Wyandors are equally distant from here."

Last year, Can-Am transported \$5,000 Michigan residents to Canada. The company attracts most of its usiness through newspaper advertising and conducts 90 per cent of its finan-

ccessible to walk-in trade.

"The rent downtown is more, parking for employees is expensive and it's
confusing getting around the buildings
in Detroit. I commute from Windsor to
suthfield two days a week, but I don't
mind the 22-mile trip. Going against
traffic is great. It only takes me 20
minutes to get here."

Zahodnik, 32, started the business in 1969. The company was the first to initiate package tours in Toronto, he said. Can-Am, Zahodnik claims, is still the largest operator of these tours.

THE PACKAGE tours Can-Am puts together for vacationers includes more than transportation, the owner said. Colorful brochures outline available

lodging, meals, sightseeing and enter-tainment.

The Southfield office now has four employees but more will be added next summer, Zahodnik said. In Janu-ary, Can-Am arranged tours for 500 persons. By May, Zahodnik said he expects the monthly average to peak at 3,500.

"Toronto and Montreal are popular with Michigan residents because they're both handy places to go for inexpensive vacations," Zahodnik said.

"Hawaii is desirable for its natural attractons and Nashville. Tennessee is getting to be a frequent vacation choice. It's a great place to see. Everyone should go there."

REPORT OF CONDITION, CONSOLIDATING DOMESTIC SUBSIDIARIES, OF THE MICHIGAN NATIONAL BANK-FARMINGTON

National Bank Region No. 7.....





Clerks get certificates

Gladys Thomas, Farmington Hills City Clerk and Nedra Viane (right) Farmington City Clerk look over a certificate they received from John Humewell, director of the International Municipal Clerks Association. Mrs. Thomas and Mrs. Viane completed a three-week municipal clerks institute at Michigan State University. They now quality for the international's certified clerk award.

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Humanism discussed

School administrators a.m., Feb. 17 about SCHOOL ADMINISTRATORS A.M., Feb. 17 about norm the metropolitan Detroit area are invited to hear Leo Busgalia, School, Middle Belt and University of Southern Cleifornia professor of education speak at 9 charge for the lecture.

Burtch is new agent





bel-crest studio









۰	Is hair removal really permanent?	٠.
Ä.	Yes. Foremost medical authorities agree that electroly	ysis
	is the only positive and permanent way to remove h	air.
	By all means ask your own doctor about it.	

By all means ask your own decider about it.
What causes the grownh of settin and or? Bundular dis-tributions. Some hyper of all answers of the carbon and medi-cation may also be factors: operations and medi-cation may also be factors: operated of the large very large of the carbon and the carbon and medi-cation may also be factors: operated of the pro-tribution and the carbon and the carbon and the carbon and the your feet helping yourself at the Dipartitions size have an unpleasant odor, take time to use and are a contin-vous expense.

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Edwin B. Jones

Richard C. Webb

	Thousands of
talement of Resources and Liabilities	1+OUSAND
Cast and due from banks	29
U.S. Treasury securities	1,84
Obligations of other U.S. Gov't. agencies and corps.	Non-
Obligations of States and political subdivisions	1,12
Other bonds, notes, and debentures	Non-
Federal Reserve stock and corporate stock	
Trading account securities	Non
Federal lunds sold and securities purchased	
under agreements to resell	1,00
Loans, Total (excluding unearned income) 6,109	L
Less: Reserve for possible loan losses 5	
Loans, Net	6,10
Direct lease financing	Nor
Bank premises, furniture and fixtures, and other assets representing bank premises	36
Real estate owned other than bank premises	Nor
Investments in unconsolidated subsidiaries and associated companies	Nor
Customers' liability to this bank on acceptances outstanding	Nor
Other assets	
TOTAL ASSETS	10,86
Demand deposits of individuals, prtnshps, and corps	1,07
Time and savings deposits of individuals.	1
prtnshps., and corps	1,84
Deposits of United States Government	. 57
Deposits of States and political subdivisions	2,2
Deposits of foreign govts, and official institutions	Nor
Deposits of commercial banks	3,04
Certified and officers' checks	34
TOTAL DOMESTIC DEPOSITS	9,1
Total demand deposits	-
Total time and savings deposits	
Total deposits in foreign offices	Nor
TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES	
	9,13
Federal funds purchased and securities sold	Nor
under agreements to repurchase	Nor
Liabilities for borrowed money	
Mortgage indebtedness	
Acceptances executed by or for account of this bank and outstanding	Nor
Other liabilities	[9
TOTAL LIABILITIES (excluding subordinated notes and debentures)	9,28
Subordinated notes and debentures	Nor
0.3484	No
	Nor
Preferred slock No. shares outstanding None (par value)	. I. woit
Common stock a. No. shares authorized: 50,000	pro-10 mg
b. No. shares outstanding50,000 (par value)	50
Surplus	80
Undiwided profits	. 20
Reserve for contingencies and other capital reserves	
TOTAL EQUITY CAPITAL	1,5
TOTAL LIABILITIES AND EQUITY CAPITAL	10,8
 -	
Average for 30 calendar days ending with report date:	2
Cash and due from banks	
Fed. funds sold and securities purchased under agreements to resell	8
Total loans	6,0
Time deposits of \$100,000 or more in domestic offices	
Total deposits	8,1
Fed. funds purchased and securities sold under agreements to repurchase	
Liabilities for borrowed money	No
TOTAL ASSETS	9.9
Standby letters of credit (nutstanding as of coport date)	
Standby letters of credit (outstanding as of report date)	
Standby letters of credit (outstanding as of report date). Time certificates of deposit in denominations of \$100,000 or more (diutstanding as of report date). Other time deposits in amounts of \$100,000 or more (quistanding as of report date).	2,1

of the above-named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Securities carried at \$1,867,545.00 were pledged December 31, 1977 to secure public deposits (including \$400,000 of the Treasurer, State of Michigan) and for other purposes required by law.

We, the undersigned directors attest the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief is true and correct.