

## community calendar

● **TRAVELERS**  
Monday, Jan. 24: "Travelers," program led by experienced players of the science fiction adventure game, at 7 p.m. in Farmington Hills Branch Library, 32737 12 Mile Road. No charge.

● **PRETTY FACES**  
Monday, Jan. 24: "Pretty Faces," workshop on the uses and abuses of makeup led by Marlene Coffey at 7 p.m. in Farmington Community Center, Farmington Road, north of 10 Mile. Fee of \$7 payable with in-person registration in the center. Workshop will be repeated at 12:30 p.m. Feb. 21.

● **FRUIT SALE**  
Monday, Jan. 24: North Farmington Band and Orchestra Boosters sell 40 pounds of grapefruit or oranges for \$8.25 or 20 pounds of the fruit for \$14 as a fund-raiser through Feb. 7. Orders taken by Elaine Scherl, 471-4109.

● **SNOW SCULPTURE CONTEST**  
Monday, Jan. 24: Registrations are being taken now in Farmington Area Jaycees' Snow Sculpture contest open to all area youngsters. Winning date is Feb. 4 or Feb. 11, depending on the weather. Entry requirements given by calling Glen Breuhahn, 478-4653.

● **ESCAPE TO THE TROPICS**  
Monday through Monday, Jan. 24-31: "Escape to the Tropics," variety of events runs continuously in D. Dennison's Seafood Tavern, 12 Mile and Orchard Lake Road, to benefit American Cancer Society.

● **SCHOOL BOARD MEETING**  
Tuesday, Jan. 25: Meeting at 7 p.m. in Longacre Elementary School, 34850 Arundel Drive, off Hill Road between Grand River and Freedom Road. Open to the public.

● **COMMISSION ON AGING**  
Tuesday, Jan. 25: Farmington Area Commission on Aging regular monthly meeting at 7:30 p.m. in Farmington City Hall, 23600 Liberty Street. Open to the public.

● **TAX-AIDE**  
Tuesday, Jan. 25: Tax-Aides assist seniors and the handicapped with 1982 state and federal income tax preparations from 10:30 a.m. to 2:30 p.m. in The Gathering Place, located in Mercy Center, 11 Mile Road through Gate 4 east of Middlebelt Road. No charge.

● **PLAY FOR THE SYMPHONY**  
Tuesday, Jan. 25: "Play for the Symphony," card and game party sponsored by West Bloomfield Symphony Women, from 11 a.m. to 3 p.m. in St. Columban Catholic Church, Middlebelt and 14 Mile Road. Reservations, at \$5 each, includes make-your-own salad luncheon available by calling Gerry Herrington, 826-5568.

● **WONDERFUL WINTER**  
Tuesday, Jan. 25: Wonderful Winter program for preschoolers and kindergartners at 2 p.m. in Farmington Branch Library, State and Liberty streets. No charge.

● **WINTER FUN**  
Tuesday, Jan. 25: Children's library, an Denise Albrecht gives parents of small children a variety of ideas and resources to combat the winter doldrums that combine learning with fun at 7:30 p.m. in Farmington Hills

Branch Library, 32737 12 Mile Road. No charge.

● **DOMESTIC VIOLENCE**  
Wednesday, Jan. 26: "Domestic Violence: A People's Issue," lecture by Leslie Zillman from Federated Council on Domestic Violence, at 7:30 p.m. in Room 305, J Building, Orchard Ridge Campus, Oakland Community College. Admission of \$5 asked at the door.

● **DIET AND NUTRITION**  
Thursday, Jan. 27: "Health through Diet and Nutrition," lecture by Stephen Brink at 7:30 p.m. in Hark Chiropractic Clinic, 23280 Farmington Road. No charge.

● **WELCOME COFFEE**  
Thursday, Jan. 27: Welcome Wagon of Farmington hosts a welcome coffee to area newcomers, and those wishing to learn about the organization at 10 a.m. in one of the member's home. For more information, call Lynne Ulreich, 477-8432.

● **CASTING CALL**  
Thursday, Jan. 27: Open auditions for the parts of five men and three women in Quaker Valley Theatre's production

of "Bus Stop" at 7:30 p.m. in Farmington Masonic Temple, corner of Farmington Road and Grand River. Performance dates are three weekends in March. Inquiries taken by Laurie Smalls, 476-2099.

● **SOCIAL ISOLATION**  
Thursday, Jan. 27: "Social Isolation of the Exceptional or Special Child," lecture by Dr. Thom Buecher, at 7:30 p.m. in Farmington Hills Community Library, 32737 12 Mile Road. Program is sponsored as a public service by Farmington Association for Children with Exceptional Talent and Michigan Association for Children with Learning Disabilities. No charge.

● **THEATER PARTY**  
Thursday, Jan. 27: Farmington Players production of "The Glass Menagerie" at 7:30 p.m. in the Players Barn, staged as a benefit for Universalist-Unitarian Church of Farmington, followed by champagne party. Reservation information given by Gus and Bev Mannheim, 349-7717.

● **"THE GLASS MENAGERIE"**  
Friday through Sunday, Jan. 28-30: "The Glass Menagerie," staged by

Farmington Players at 8:30 p.m. Friday and Saturday, and at 7:30 p.m. Sunday in The Players Barn 32332 12 Mile Road. Ticket information given by calling 535-8822.

● **BOWL-ATHON**  
Saturday, Jan. 29: The PTA Council Scholarship Committee, in conjunction with the Farmington-area high schools, is having a bowl-athon for the PTA Council Scholarship Fund at 1 p.m. Any high school students interested should contact their school office. For further information, call Sandy Healy at 474-0937 or Mary Lowe at 474-0062.

● **FESTIVAL OF BANDS**  
Sunday, Jan. 30: The third annual Festival of Bands, initiated by Paul Barber, conductor of Farmington Community Band, begins at 12:15 p.m. in 12 Oaks Mall's center court with performances by Farmington, Northville, Plymouth and Birmingham community bands. "Fat Bob" Taylor is the guest artist. Program concludes at 4:30 p.m. with combined bands in concert.

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# Michigan National Corporation's Loans and Deposits Reach All Time High

## Consolidated Statement of Condition (UNAUDITED)

## Board of Directors

ASSETS	Balance at December 31, 1982
Cash and due from banks	\$366,013,000
Interest bearing deposits with banks	581,441,000
Federal funds sold and short-term investments	254,050,000
Taxable investments (primarily U.S. government securities)	218,138,000
Non-taxable investments (primarily state and municipal securities)	416,436,000
Other investments	21,203,000
Loans	
Commercial, financial and agricultural	1,955,119,000
Real estate — mortgage	1,203,899,000
Real estate — construction	96,170,000
Installment	1,005,298,000
Lease financing	167,239,000
<b>TOTAL LOANS AND LEASE FINANCING</b>	<b>4,427,725,000</b>
Less: Unearned income	(21,727,000)
Valuation allowance for possible loan losses	(45,304,000)
<b>Net Loans and Lease Financing</b>	<b>4,360,694,000</b>
Premises (net)	97,600,000
Equipment (net)	45,850,000
Accrued income receivable	71,148,000
Other assets	71,675,000
<b>TOTAL ASSETS</b>	<b>\$6,504,137,000</b>

LIABILITIES	Balance at December 31, 1982
Demand deposits	\$1,003,711,000
Consumer savings deposits	1,123,592,000
Time deposits	1,609,258,000
Money market certificate deposits	1,296,007,000
Insured money market accounts	511,361,000
<b>TOTAL DEPOSITS</b>	<b>5,543,929,000</b>
Federal funds purchased	109,191,000
Securities sold under agreements to repurchase	178,373,000
Treasury demand notes	55,459,000
Accrued liabilities	170,992,000
Long-term debt	92,342,000
Reserve for possible loan losses of subsidiary banks	62,473,000
Less: Portion included in retained earnings	(9,048,000)
Valuation portion deducted from total loans	(45,304,000)
Deferred income tax portion	8,121,000
<b>TOTAL LIABILITIES</b>	<b>6,158,407,000</b>

COMMON SHAREHOLDERS' EQUITY	Balance at December 31, 1982
Common Stock	111,022,000
Surplus	150,773,000
Retained earnings	73,935,000
<b>TOTAL COMMON SHAREHOLDERS' EQUITY</b>	<b>335,730,000</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>\$6,504,137,000</b>

Lillian Berkman, President ..... General Alarm Corp.  
H. Perry Driggs, Jr., President ..... Michigan National Bank  
Charles M. Endicott, President ..... Charles B. Bohn Corporation  
Robert P. Gerholz, Chairman ..... Gerholz Enterprises  
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Paul C. Souder, Chairman ..... Outstate Michigan Bank Group  
Stanford C. Stoddard, President ..... Michigan National Corporation  
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Jay Van Andel, Chairman ..... Amway Corporation

## OFFICERS

Stanford C. Stoddard ..... President  
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Paul C. Souder ..... Senior Vice President, Outstate Michigan Bank Group  
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David C. Searles ..... Vice President — Auditing  
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Richard C. Webb ..... Vice President, Electronic Services  
June T. Davis ..... Presidential Assistant

## Depositor Protection Accounts

Depositor protection accounts are represented by the sum of the capital, debt and reserves of the company which are all subordinate to depositors' claims and therefore provide a measure of financial strength and security. Michigan National Corporation continues to maintain a very strong position in this measure of financial strength relative to that of many competing financial institutions which have allowed this important ratio to deteriorate to as low as 3 to 5 percent of total assets. At December 31, 1982 Michigan National's depositor protection accounts, which are summarized to the right, represented 7.2 percent of total assets.

Total common shareholders' equity	\$335,730,000
Redeemable preferred stock	10,000,000
Long-term debt of parent company invested in capital of subsidiary banks	56,361,000
Subordinated notes of the subsidiary banks	12,585,000
Deferred tax and valuation portion components of the reserve for possible loan losses	53,425,000
<b>Total Depositor Protection Accounts</b>	<b>\$468,101,000</b>

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