



m.m. memos

Margaret Miller

Where do we go from here?

A lot of people have expressed a lot of amazement as my husband and I have talked of retiring in recent months.

"But what are you going to do?" I've been asked more than once. "You've always been so active."

The question has been pretty funny in the first few weeks of no alarm clock. Preparations for moving had us so involved that husband Joe announced once he was considering going back to work to rest up.

That was no longer an option, I told him, but there are plenty of others, assuming there is indeed life after packing boxes.

IN A WAY, I've been preparing for this time for 18 years, and not subconsciously either.

A big part of my job with the Observer has been tracking down, or being tracked by down by, people who do a whole range of interesting things.

When I have talked to the de-couper, the rug braider, the quilter, the stained-glass craftsman, the playwright, the bicyclist and even the jogger, I've been making mental notes on how I could sometime go and do likewise.

Many of the skills I wanted to try right away. Propelled by a fascination

U-U Church hosts guest preacher

Robert Marshall, minister of the largest Unitarian Church in Michigan, is guest preacher at the 10 a.m. service Sunday in Universalist-Unitarian (U-U) Church of Farmington, 25301 Haledale.

Rev. Marshall has been the minister of Birmingham Unitarian Church for 20 years. He has just completed his third sabbatical from that position, a study trip to the Renaissance cities of northern Italy and southern France.

His sermon topic is "The Problem of Evil and Other Good Things." The sermon will grapple with contradictions in a viewpoint which believes in a good deity and, or, a moral universe, yet has to recognize the suffering and sorrow common in human history and individual experience.



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Candy sales under way

Approximately, 5,000 Camp Fire girls and boys in Wayne, Oakland, Macomb and Livingston counties will be earning money for summer camp and gaining some first hand business experience by selling candy Feb. 18-March 7.

Barbara Speranza, who heads the Camp Fire program for youth in Longacre Elementary School, will take candy orders. To order, call 478-7085.

This year, the Detroit Area Council plans to sell 130,000 Cadbury milk chocolate bars with crisped rice and Cadbury milk chocolate with hazel nuts. Both are \$1 per bar.

The sale remains the single largest fund-raising effort of Camp Fire Detroit Area Council. The proceeds provide 38 percent of the Council's yearly operating budget, and also helps to maintain Camp Wathans.

The 370-acre resident camp facility is located near Holly. Camp Wathans is open 10 months a year for a variety of camping experiences for non-members as well as Camp Fire members.



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REPORT OF CONDITION, CONSOLIDATING DOMESTIC SUBSIDIARIES OF THE		National Bank Region No. 7
MICHIGAN NATIONAL BANK-FARMINGTON		
of Farmington Hills in the State of Michigan, at the close of business on December 31, 1982 published in response to call made by Comptroller of the Currency, under title 12, United States Code, Section 161.		National Bank Region Number 7
Statement of Resources and Liabilities		
		Thousands of dollars
ASSETS	Cash and due from depository institutions	16,269
	U.S. Treasury securities	1,450
	Obligations of other U.S. Government agencies and corporations	NONE
	Obligations of States and political subdivisions in the United States	2,016
	Other bonds, notes, and debentures	NONE
	Federal Reserve stock and corporate stock	45
	Trading account securities	NONE
	Federal funds sold and securities purchased under agreements to resell	1,300
	Loans, Total (excluding unearned income)	27,645
	Less: Allowance for possible loan losses	76
	Loans, Net	27,569
	Lease financing receivables	NONE
	Bank premises, furniture and fixtures, and other assets representing bank premises	763
	Real estate owned other than bank premises	92
	Investments in unconsolidated subsidiaries and associated companies	NONE
LIABILITIES	Customers' liability to this bank on acceptances outstanding	NONE
	Other assets	810
	TOTAL ASSETS	50,315
	Demand deposits of individuals, partnerships, and corporations	7,193
	Time and savings deposits of individuals, partnerships, and corporations	29,097
	Deposits of United States Government	35
	Deposits of States and political subdivisions in the United States	8,962
	Deposits of foreign governments and official institutions	NONE
	Deposits of commercial banks	NONE
	Certified and officers' checks	297
	Total Deposits	45,584
	Total demand deposits	7,735
	Total time and savings deposits	37,849
	Federal funds purchased and securities sold under agreements to repurchase	1,000
	Interest-bearing demand notes (note balances) issued to the U.S. Treasury	550
EQUITY CAPITAL	Other liabilities for borrowed money	NONE
	Mortgage indebtedness and liability for capitalized leases	NONE
	Bank's liability on acceptances executed and outstanding	NONE
	Other liabilities	584
	TOTAL LIABILITIES (excluding subordinated notes and debentures)	47,718
	Subordinated notes and debentures	300
	Preferred stock	NONE
	Common stock	50,000
	No. shares authorized	50,000
	No. shares outstanding	50,000
	Surplus	500
	Undivided profits	1,000
	Reserve for contingencies and other capital reserves	691
	TOTAL EQUITY CAPITAL	1,066
MEMORANDA	TOTAL LIABILITIES AND EQUITY CAPITAL	2,297
	Amounts outstanding as of report date:	
	Standby letters of credit	358
	Standby letters of credit, total	NONE
	Amount of standby letters of credit conveyed to others through participations	12,443
	Time certificates of deposit in denominations of \$100,000 or more	NONE
	Other time deposits in amounts of \$100,000 or more	NONE
	Average for 30 calendar days (for calendar month) ending with report date:	
	Cash and due from depository institutions	16,077
	Federal funds sold and securities purchased under agreements to resell	252
	Total loans	27,657
	Time certificates of deposit in denominations of \$100,000 or more	11,624
	Total deposits	44,439
	Federal funds purchased and securities sold under agreements to repurchase	1,410
	Other liabilities for borrowed money	NONE
	Total assets	49,345
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.		
William W. Bowman		Nancy J. Finley
John C. Verdon		V.P. & Cashier
Albert L. Huff		
Directors		
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.		
Nancy J. Finley		
January 27, 1983		