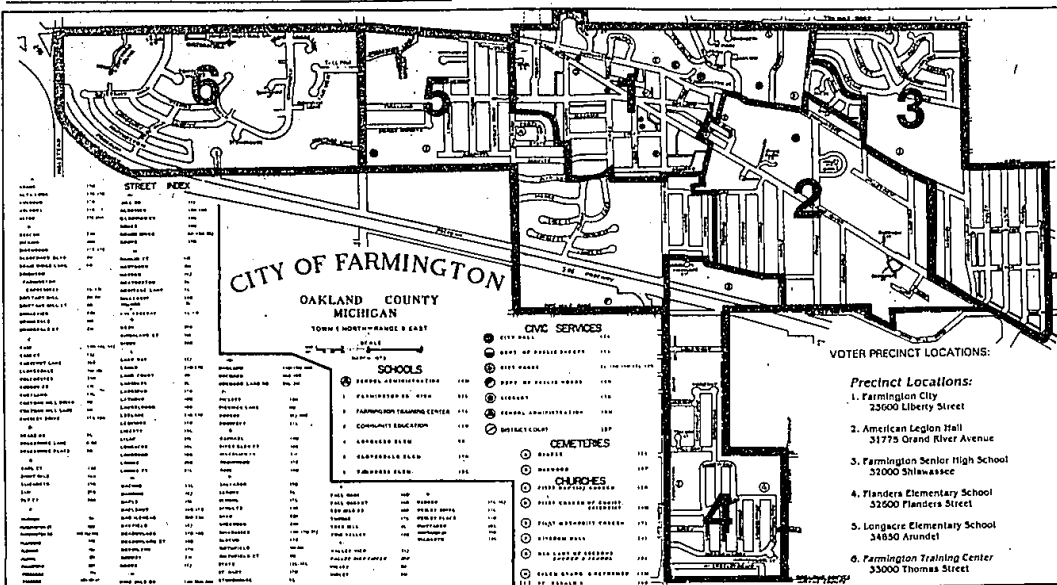




Farmington Observer

(USPS 187-840)

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All advertising published in the Farmington Observer is subject to the conditions stated in the applicable rate card, copies of which are available from the advertising department, Farmington Observer, 23352 Farmington Road, Farmington, MI (313) 477-5450. The Farmington Observer reserves the right not to accept an advertiser's order. Observer & Eccentric ad-takers have no authority to bind this newspaper, and only publication of an advertisement shall constitute final acceptance of the advertiser's order.

really something different

Wiggs

MasterCard, Visa, Discover Charge

4000 Telegraph Road, Roomed Rd. 12, 48013, 564-7370

Hours: Mon. Thurs. 10:30-6:00
 Tues. Wed. 5:30-6:00

PUMPS

COMMERCIAL • RESIDENTIAL INDUSTRIAL

SALES & SERVICE
 WELL • PUMP • SEWAGE
 SPRINKLER • HYDRONIC

Be Prepared for Fall Rains

THINK SUMP PUMP

LAKELAND PUMP & MOTOR SERVICENTERS

3075 Orchard Lake Rd., Keego Harbor
881-9292

315 N. National St., Howell
(517) 548-4003

FREE TRANSMISSION TUNE-UP

35 POINT DRIVELINE ANALYSIS

INCLUDES:
 • Road Test
 • Change Fluid
 • Oil
 • Linkage adjustment
 • Band Adjustment
 • Clean Screen
 • Where applicable

\$4.95 + fluid

TRANSMISSION LEAKING?

We will replace any external seal.

\$19.95*

*some models excluded

NO APPOINTMENT NECESSARY FREE TOWING OPEN SATURDAY

TRI TRANSMISSION REBUILDERS

THE ONLY COMPANY WITH ITS OWN FACTORY

FARMINGTON TRANSMISSION 30400 Grand River 474-1400

LIVONIA TRANSMISSION 37000 W. 8 Mile 522-2240

MORTVILLA TRANSMISSION 4 Mile at Northville Rd. 420-0444

TRI TRANSMISSION N. of 18 Mile, Corner Pontiac Trail 889-2900

T.R.S. SOUTHFIELD 353-8180

We Recommend a FURNACE CHECK-UP

\$36.00*

1. Check Heat Exchanger
 2. Inspect Filter
 3. Check and Adjust Thermostat
 4. Inspect Flue and Chimney
 5. Inspect Motor and Blower
 6. Check and Adjust Fan & Limit Controls
 7. Check and Adjust Safety Pilot
 8. Start Heating Unit
 9. Test for Proper Combustion and Performance
 10. Inspect Belts

*includes charging & permits

TRU TEMP

Heating & Cooling, Inc.
 Commercial
 30489 Ford Rd. — Garden City
 427-0812 or 477-5800
 In Farmington

BERGSTROM'S BARGAINS SERVICE

Showroom and Sales

25429 W. Five Mile, Redford Twp. 532-5648

Bergstrom's Since 1857

Where service is coupled with unsurpassed technical expertise

Store Hours: 9-8 Monday-Friday, 9-5 Saturday, 12-4 Sunday

Furnace SHOT?

HERE'S THE QUALITY REPLACEMENT CHOICE!

THE CARRIER GS FURNACE

75,000 BTU #58GS-075-101 **\$373.76** Reg. #604

100,000 BTU #58GS-100-101 **\$405.70** Reg. #554

WE CAN INSTALL, FINANCING AVAILABLE

Let us give you a free estimate

Call Night or Day 427-6092

COUPON DAYTON

FURNACE DUCT PIPE + FITTING SALE

25% OFF

Expires Nov. 13

Reg. SALE:
 3" 49.95 29.95
 4" 59.95 39.95
 5" 69.95 49.95
 6" 79.95 59.95

Limit 2 Expires Nov. 13

COUPON Honeywell

Chronotherm Fuel Saver Thermostat

\$59.95

Reg. 79.95
 with Pop-up
 T-8100
 Expires Nov. 13

COUPON Washers

Valley Lavatory Faucet

\$15.99

Reg. 27.05
 #TC205
 with Pop-up
 Reg. 39.95
 Expires November 13

Michigan National Corporation Banks Reach Record Highs

The Michigan National Corporation banks have reached record highs at September 30, 1993 in terms of assets, deposits, and loans. Depositor Protection Accounts for that period also reached \$477 million which is 7% of total assets. This is an increase of \$9.2 million since year end 1992. Depositor Protection Accounts are made up of the sum of equity, debt capital, and reserves which are all subordinate to depositors' claims. During its 10 year history Michigan National Corporation has grown into one of Michigan's major statewide banking groups with 382 approved banking offices serving 2.6 million customers, and has built one of the USA's largest automated teller machine (ATM) networks with over 800 ATM's statewide.

Michigan National Corporation and Subsidiaries Consolidated Statement of Condition (unaudited)

Balance at September 30, 1993		Balance at September 30, 1992	
Assets		Liabilities	
Cash and due from banks	\$ 443,382,000	Demand deposits	\$1,034,478,000
Interest bearing deposits with banks	182,690,000	Savings deposits	1,000,878,000
Federal funds sold and other short term investments	174,728,000	Time deposits	1,617,132,000
Taxable investments (primarily U.S. government securities)	233,718,000	Money market certificate deposits	1,175,432,000
Non taxable investments (primarily state and municipal securities)	371,778,000	Insured money market accounts	372,618,000
Other investments	183,753,000	Total Deposits	\$5,004,588,000
Loans and Lease Financing		Federal funds purchased	27,023,000
Commercial, financial and agricultural	2,161,328,000	Securities sold under agreements to repurchase	239,869,000
Real estate — mortgages	1,214,890,000	Reserve deposits	82,471,000
Real estate — construction	1,181,185,000	Accrued liabilities	198,554,000
Installment	1,223,083,000	Long-term debt	103,311,000
Lease financing	124,042,000	Reserve for possible loan losses of subsidiary banks	\$1,378,000
Total Loans and Lease Financing	4,600,528,000	Less: Portion included in retained earnings	(9,192,000)
		Valuation portion deducted from total loans	(27,861,000)
Less: Unearned income	(23,360,000)	Deferred income tax portion	9,241,000
Valuation allowance for possible loan losses	(37,843,000)	Total Liabilities	\$5,476,536,000
Net Loans and Lease Financing	4,349,325,000	Receivable Preferred Stock	10,000,000
Premises (net)	86,780,000	Common Shareholders' Equity	
Equipment (net)	42,772,000	Common stock	111,022,000
Accrued income receivable	75,834,000	Surplus	180,773,200
Other assets	71,203,000	Retained earnings	78,815,000
TOTAL ASSETS	\$5,877,941,000	Total Common Shareholders' Equity	\$369,610,200
		TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$5,877,941,000

Depositor Protection Accounts

Total common shareholders' equity	\$341,405,000
Receivable preferred stock	10,000,000
Long-term debt of parent company (invested in capital of the subsidiary banks)	70,281,000
Subordinated notes of the subsidiary banks	9,440,000
Deferred tax and valuation portion components of the reserve for possible loan losses	48,198,000
Total Depositor Protection Accounts	\$477,224,000

Nine Month Earnings

September 30		
1993	1992	
Total income	\$576,171,000	\$650,022,000
Total expenses	\$592,088,000	\$709,199,000
Net income (loss)	\$ 18,583,000	\$ 140,174,000

The USA's 35th largest bank holding corporation.

Michigan National Corporation Banks

\$477,000,000 of Depositor Protection Accounts — Deposits Insured to \$100,000 by FDIC

NASDAQ Traded
 Over the Counter: MNCO