

Second try nets singer a big win

By Kathy Parrish
staff writer

IT'S EASY to talk about being a good sport when you've just been named Miss Michigan. But Kathy (Katie) Pennington knows about losing gracefully. A Miss Michigan runner-up last year as Miss Jackson County, the gospel singer headed right back to Muskegon the first chance she got. And as Miss Heart of Michigan she won the statewide competition June 12.

"There's only one winner as far as getting the crown," she knowingly told contestants in this area's Miss Northwest Macomb Scholarship Pageant Friday in Stevenson High School, Sterling Heights.

"But you have to be great girls to get here. Go out and give it your best."

Making her first appearance at a Miss Michigan preliminary since being crowned, Pennington gave local residents a preview of the contemporary gospel song she will sing Sept. 11 in the Miss America Pageant.

"It's a special song I've sung since my very first pageant," the 5-foot-6-inch blonde said. She explained that "You Took My Heart by Surprise" is truly "a song from my heart."

"It took me awhile to get to be Miss Michigan, but I just kept on trying."

of Avon Township and Troy are eligible to compete in the preliminary contest.

IT WAS AN exciting moment for the aspirants. "Are you nervous? No, not at all," kidded the 25-year-old, asking the teen-agers' names.

"It's such an honor having you here," sighed Veronica Ferran, who later won the pageant. "You're just a dream girl!"

Trying to calm the young women, Pennington answered some of their questions about her new role.

"Are you looking forward to being Miss America?" asked Lisa-Marie Jansen. "It's just an honor to be there," answered Miss Michigan.

"I feel like the same person I've always been, but with more responsibility. I know people are watching me."

Based on her experience competing in five pageants, she advised them not to "let down for a minute."

"Smile at those judges. They're watching you all the time," she encouraged, suggesting that evening-gown competition is "your time to be a lady — just milk it."

"And put Vaseline on your teeth. That will keep them smiling."

While urging the contestants to each do their best, she asked them to "remember — no back stabbing." And suggested they keep in touch with friends they made during the pageant preparations.

THE JACKSON resident spent two years at Olivet Nazarene College in Illinois before dropping out of school to travel with the contemporary gospel groups Living Sound Int. and Youth for Christ Int.

"I knew what I was doing for four years was the right thing," said Pennington, who spent part of that time in Africa. "But I also respected my parents' wishes that I return to school."

Majoring in contemporary ministries with a specialty in youth guidance, the Spring Arbor College senior plans to work for interdenominational Youth for Christ Int.

"I want to work with young people — helping them with their decisions for life and to have a more hopeful future."

Before the show, the state queen asked to spend some time with the nine contestants in the Miss Northwest Macomb Scholarship Pageant. Residents

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REPORT OF CONDITION

Consolidating domestic subsidiaries of the Metropolitan National Bank of Farmington of Farmington Hills in the state of Michigan, at the close of business on June 30, 1982 published in response to call made by Comptroller of the Currency, under title 12, United States Code, Section 161.

Charter number 15049 National Bank of Region Number 7.

Statement of Resources and Liabilities		Thousands of dollars
Cash and due from depository institutions	1,775	
U.S. Treasury securities	1,901	
Obligations of other U.S. Government agencies and corporations	-0-	
Obligations of States and political subdivisions in the United States	1,353	
All other securities	95	
Federal funds sold and securities purchased under agreements to resell	5,900	
Loans, Total (excluding unearned income)	17,211	
Less: Allowance for possible loan losses	151	
Loans, Net	17,060	
Lease financing receivables	532	
Bank premises, furniture and fixtures, and other assets representing bank premises	35	
Real estate owned other than bank premises	368	
All other assets	29,519	
TOTAL ASSETS	67,893	
Demand deposits of individuals, partnerships, and corporations	19,151	
Time and savings deposits of individuals, partnerships, and corporations	79	
Deposits of United States Government	331	
Deposits of States and political subdivisions in the United States	9	
All other deposits	151	
Certified and officers' checks	26,503	
Total deposits	7,087	
Total demand deposits	9,416	
Total time and savings deposits	-0-	
Federal funds purchased and securities sold under agreements to repurchase	-0-	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money	-0-	
Mortgage indebtedness and liability for capitalized leases	501	
All other liabilities	27,004	
TOTAL LIABILITIES (including subordinated notes and debentures)	250	
Subordinated notes and debentures	-0-	
Preferred stock	52,168	
Common stock	52,168	
Surplus	1,318	
Undivided profits and reserves for contingencies and other capital reserves	2,265	
TOTAL EQUITY CAPITAL	25,519	
TOTAL LIABILITIES AND EQUITY CAPITAL	25,519	

MEMORANDA

Amounts outstanding as of report date:

Standby letters of credit, total	138
Time certificates of deposit in denominations of \$100,000 or more	2,183
Other time deposits in amounts of \$100,000 or more	-0-
Average for 30 calendar days (or calendar month) ending with report date:	26,468

We, the undersigned directors attest the correctness of this statement of resources and liabilities. We declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Leon R. Serdynski
Executive V.P./Clerk

Oliver H. Henry
Mayne L. Ltrich
James E. Hrbay

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.

Directors
July 8, 1982