

PELICAN FINANCIAL INC  
Form 8-K  
September 10, 2004

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 8-K  
CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of  
The Securities Exchange Act of 1934**

Date of Report (Date of earliest event report) **September 10, 2004**

**Pelican Financial, Inc.**

(Exact name of registrant as specified in its charter)

**Deleware**  
(State or other jurisdiction  
of incorporation)

**1-14986**  
(Commission  
File Number)

**58-2298215**  
(IRS Employer  
Identification Number)

**3767 Ranchero Drive, Ann Arbor, Michigan**  
(Address of principal executive offices)

**48108**  
(Zip Code)

**734-662-9733**  
(Registrant's telephone number, including area code)

(Former name or former address, if change since last report)

Section 1 Registrant's Business and Operations

Item 1.01. Entry Into a Material Definitive Agreement

Pelican National Bank entered into an employment agreement with its President, Howard Montgomery Jr. A copy of agreement is furnished as Exhibit 99.

**Exhibit**  
99 Employment Agreement

Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Pelican Financial, Inc.

Dated: September 10, 2004

/s/ Charles C. Huffman  
Charles C. Huffman  
President and Chief Executive Officer