

G.16

**BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
Washington, D. C. 20551**

**Summary of Equity Security Transactions and Ownership of Directors,
Officers, and Principal Stockholders of Member State Banks
as Reported Pursuant to Section 16(a) of the
Securities Exchange Act of 1934**

February 1970

EXPLANATORY NOTE

Information in this Summary has been drawn from reports on Form F-8, "Statement of Changes in Beneficial Ownership of Securities," filed with the Board of Governors of the Federal Reserve System. In the interest of simplification, the Summary omits reported data with respect to initial holdings (reported on Form F-7), purchases and sales aggregating less than 50 shares during the month for which the report is filed, stock splits, stock dividends, rights, and gifts. The underlying reports may be inspected at the Federal Deposit Insurance Corporation Building, 550 17th Street, N. W., Washington, D. C. Publication of this information is in no sense a representation that it is correct or complete.

On the following pages, the name of the bank is followed by the name of the person reporting and his relationship to the bank. Unless otherwise indicated, all transactions involve the bank's common stock. Any indirect interest (through holding companies, partnerships, trusts, family ownership, etc.) is shown below the direct interest. Symbols indicate the nature of the transactions, if other than a purchase or sale, and the nature of ownership, if other than direct (see "Guide to Symbols" below).

GUIDE TO SYMBOLS

Reference to these symbols is essential for a full and accurate interpretation of the data reported

RELATIONSHIP

- "O" - Officer
- "D" - Director or person performing similar functions
- "B" - Beneficial owner of more than 10 per cent of any registered equity security of the bank
- "V" - Voting trustee
- "T" - Trustee
- "M" - Member of advisory board or honorary director

CHARACTER OF TRANSACTION

- No symbol - Purchase or Sale
- "B" - Bequest or Inheritance
- "C" - Compensation
- "D" - Distribution
- "E" - Exchange or Conversion
- "F" - Exercise of rights
- "G" - Gift
- "S" - Stock dividend or stock split
- "X" - Exercise of option

NATURE OF OWNERSHIP

- No symbol - Securities are beneficially owned directly.
- "1" - Securities are directly held, but reporter disclaims any admission that he is the beneficial owner of the securities.
- "2" - Securities are beneficially owned indirectly through a holding company, partnership, trust, or other intermediary; figures reported represent the TOTAL transactions and holdings of the intermediary.
- "3" - Same as in "2," except that reporter disclaims any admission that he is the beneficial owner of the securities.
- "4" - Securities are beneficially owned indirectly through a holding company, partnership, trust, or other intermediary; figures reported represent the PROPORTIONATE interest of the reporter.
- "5" - Same as "4," except that reporter disclaims any admission that he is the beneficial owner of the securities.

MONTH-END OWNERSHIP

- "PR" - Holdings as previously reported.

TRANSACTIONS AND MONTH-END OWNERSHIP

Reports included in this summary were filed with the Board of Governors of the
Federal Reserve System during the period from

February 11, 1970

March 10, 1970

IMPORTANT - See Guide to Symbols on preceding page

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>BANK OF THE COMMONWEALTH (Detroit, Michigan)</u>						
<u>Common Stock Warrants</u>						
BOC Investment Company *	B	1-23-70		200		180,200
Herbert Fisher *	D					-0-
BOC Investment Company		1-23-70	2	200		180,200
Horace C. Ford *	D					140
BOC Investment Company		1-23-70	2	200		180,200
Thomas G. Gies *	D					20
BOC Investment Company		1-23-70	2	200		180,200
Norman E. Kleinert *	O					-0-
BOC Investment Company		1-23-70	2	200		180,200
Donald H. Parsons * (1)	OD					51
BOC Investment Company		1-23-70	2	200		90,200
Griswold Investment Co.			2			30,000
Parsons Investment Co.			2			75,000
Thomas H. Wagner *	OD					-0-
BOC Investment Company		1-23-70	2	200		90,200
Griswold Investment Co.			2			30,000
Parsons Investment Co.			2			75,000

* The above-named persons continue to own shares of common stock and 5.82% Cumulative Preferred Stock previously reported.

(1) Amended Report

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>BANK OF DELAWARE (Wilmington)</u>						
Edwin P. Neilan	OD	2-18-70		50		1,600
		2-18-70	3	150		1,600
<u>THE BANK OF WOOD COUNTY COMPANY (Bowling Green, Ohio)</u>						
Willard Rinebold	D	2- 5-70	3		50	840 330
<u>BROADWAY BANK & TRUST COMPANY (Paterson, New Jersey)</u>						
George Kent	D	12-30-69			100	12,200
<u>CENTRAL TRUST COMPANY ROCHESTER N.Y.</u>						
Elmer B. Milliman	O	1- 7-70	2		75	4,068 450
<u>COMMERCE UNION BANK (Nashville, Tennessee)</u>						
Edward Nelson	O	12- 2-69	2 2	115		8,204 115 1
Edward Potter *	O	12-31-69	2 2	123 202		73,973 755 202
Randolph C. Wood	D	12- 2-69 12-10-69		1,000 1,000		5,385
* Amended Report						
<u>COUNTY BANK OF SANTA CRUZ (California)</u>						
Worth A. Brown	D	1-15-70		500		3,544
<u>DETROIT BANK AND TRUST COMPANY (Michigan)</u>						
Jason L. Honigman	D	11-14-69		350		2,600
		10- 9-69	3		100	-0-
		11-17-69	2	250		2,500

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>DETROIT BANK AND TRUST COMPANY (Michigan) (Cont'd)</u>						
Cleveland Thurber	D	2- 5-70	2	100		14,200 3,500
<u>EWING BANK AND TRUST COMPANY (Trenton, New Jersey)</u>						
Philip Scozzari	D	2- 2-70		310		7,108
<u>FIDELITY BANK (Los Angeles, California)</u>						
Stephen B. Maher	D	1-20-70			717	1,732
<u>THE FIFTH THIRD BANK (Cincinnati, Ohio)</u>						
Sanford M. Brooks	D		2			210
		May 68	2		112	1,545 -0-
Julius W. Reif	O	2-10-70		375		1,275
<u>FIRST TRUST & DEPOSIT COMPANY (Syracuse, New York)</u>						
Hugh Douglas Barclay	D	1-27-70		178		4,585
		1- 5-70	2	300		
		1- 9-70	2	517		
		1-14-70	2	400		
		1-20-70	2	1,360		
		1-23-70	2	784		
		1-27-70	2	712		32,602
Joseph Spector	D	1-16-70		312		822
<u>HANCOCK BANK & TRUST COMPANY (Quincy, Massachusetts)</u>						
Frank H. Foy	D	2-25-70			100	2,635
Henry Hoffman	D	2-19-70	2	100		655 100

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>HOUSTON BANK & TRUST COMPANY (Texas)</u>						
Carl Biehl	D	1- 8-70		100		574
5% Convertible Cap. Deb.			2			142
			2			\$7,200
						\$2,400
Charles L. Bybee	O	9-25-69 9-30-69			420 337	4,000
Forrest S. Warren 5% Convertible Cap. debentures	D	1-13-70		61		14,798
						\$218,400
<u>MOUNTAIN TRUST BANK (Roanoke, Virginia)</u>						
David H. Burrows	D	2- 9-70		200		387
Thomas P. Parsley	OD	2- 9-70		100		6,100
<u>THE NORTHERN TRUST COMPANY (Chicago, Illinois)</u>						
Edward D. McGrew	O	1-22-70	S	1		517
		1-26-70		50		43
		1-22-70	2S	1		
Philip W. K. Sweet, Jr.	O	1-27-70	3	135		40
		1-22-70	3S	1		135
						542
Thrift Incentive Plan	T	1-20-70 1-20-70	S	1	155	12,218
<u>THE OHIO CITIZENS TRUST COMPANY (Toledo)</u>						
Willis F. Day, III	D	1-14-70		100		684
			2			394
<u>PEOPLES BANK & TRUST CO. (Montgomery, Alabama)</u>						
J. Hunter Flack	D	1-19-70 3-14-66		450		4,960
			2			5,000

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND MEMBERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>SEARS BANK & TRUST COMPANY (Chicago, Illinois)</u>						
Savings & Profit Sharing Retirement Plan	B	2- 2-70 2- 6-70 2-16-70	T	150 345 200		57,272
<u>SOUTHWEST BANK OF ST. LOUIS (Missouri)</u>						
Roger C. Shirtum	D	1-30-70		100		700
<u>STATE STREET BANK & TRUST COMPANY (Boston, Mass.)</u>						
F. Murray Forbes, Jr. Convertible Cap. Notes	D	2-20-69	2	\$10,000		221 -0- \$10,000
Curtis M. Hutchins	D	2-26-69		200		1,250
<u>TOWER GROVE BANK & TRUST COMPANY (St. Louis, Mo.)</u>						
T. G. Bancshares Co.	B	12- 1-69 12-12-69 12-15-69 12-17-69		28,759 14,597 21,391	900 *	393,795
* Director's Qualifying Shares						
<u>THE TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Lawrence Ambrosino	D	1-20-70		300		2,000
James C. Tremaine	D	December 69	2	15,062		212 269,243
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
Edward K. Block	O	1-26-70 2- 2-70	3	50 50		50 50

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>VALLEY BANK OF NEVADA (Las Vegas)</u>						
R. Julian Moore	D	7- 1-69		1,000		4,000
Herb Stout	OD	7- 1-69		2,400		4,360
<u>WARREN BANK (Michigan)</u>						
Charles Kassab	D	1-27-70			200	-0-
Frederick D. Kassab 5% Convertible Cap. Notes	D	1-27-70		200		32,964 \$548,800
<u>WHEELING DOLLAR SAVINGS & TRUST COMPANY (West Va.)</u>						
Charles P. Mead	D	2-10-70	2 2	55		694 117 62