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**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**

October 1973

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

October 11, 1973 to November 10, 1973

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>AMERICAN BANK AND TRUST COMPANY (Lansing, Michigan)</u>						
Hubert B. Bates	OD	10- 1-73			7,589	-0-
Howard L. Bentley	D	10- 1-73			8,812	-0-
Donald L. Bunting	OD	10- 1-73			235	-0-
Edward K. Ellsworth	D	10- 1-73			429	-0-
Richard B. Foster	D	10- 1-73			3,291	-0-
H. Blair Freeman	D	10- 1-73			281	-0-
H. Andrews Hays	OD	10- 1-73	2		5,283 819	-0- -0-
Maurice Hickey	D	10- 1-73			100	-0-
John W. Hull	D	10- 1-73			2,749	-0-
Chester E. Kennedy	O	10- 1-73			55	-0-
Owen H. Marmon	D	10- 1-73			359	-0-
Raymond H. McConnell	O	10- 1-73			39	-0-
George S. Nugent	O	10- 1-73			1,312	-0-
John R. Pettibone	OD	10- 1-73			561	-0-
William J. Porter, Jr.	D	10- 1-73	2		1,126 819	-0- -0-

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>AMERICAN BANK AND TRUST COMPANY (Con't)</u>						
J. Woodward Roe	D	10- 1-73	2		2,287 1,832	-0- -0-
Albert F. Schmidt, Jr.	D	10- 1-73	2		121 819	-0- -0-
Karl D. Story	D	10- 1-73			698	-0-
Maurice W. Young	OD	10- 1-73			1,156	-0-
<u>ANN ARBOR BANK (Michigan)</u>						
Louis E. Burke	D	9-26-73		300		4,460
William Kulenkamp	D	9-26-73		120		400
<u>CHEMUNG CANAL TRUST COMPANY (Elmira, New York)</u>						
Alexander D. Falck, Jr.*	D	2-19-71	2	603		3,123 777 5,225 1,554
* Amended						
<u>THE CLEVELAND TRUST COMPANY (Ohio)</u>						
Courtney Burton	D	10- 8-73			600	2,733
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Marston Ames	D	9- 5-73	2	135		1,100 524
<u>THE FIFTH THIRD BANK (Cincinnati, Ohio)</u>						
John E. Goyert	O	8- 7-73	2		78	1,800 400

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>FIRST BANK OF COLONIA (New Jersey)</u>						
Walter M. Ritchie	D	9-12-73			200	2,577
<u>THE HARTER BANK & TRUST COMPANY (Canton, Ohio)</u>						
Richard C. Kettler	O	10-26-73		88		200
<u>THE LOUISVILLE TRUST COMPANY (Kentucky)</u>						
Leonard B. Marshall, Jr.	O	9- 7-73 9-19-73	2	500 250		2,000 104
Fred Pfeiffer, Jr.	D	8- 6-73	2	100		3,036 100
Paxton M. Wilt	D	9-27-73	2	72		2,160 82
<u>MANCHESTER STATE BANK (Connecticut)</u>						
Anthony Dzen	D	10-25-73		100		1,890
<u>MANUFACTURERS BANK & TRUST COMPANY OF ST. LOUIS (Missouri)</u>						
Sander B. Zwick	D	10-30-73	2	158		2,191 324
<u>THE MAPLEWOOD BANK AND TRUST COMPANY (New Jersey)</u>						
Frank B. Allen, Jr.	OD	10- 1-73 10-26-73	2	250 2		1,250 390

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>NASSAU TRUST COMPANY (Glen Cove, New York)</u>						
Lionel M. Goldberg	D	5-29-73		100		
		6-14-73			1,000	
		7-27-73		5,365		31,190
		6- 8-73	3		2,000	
		6-12-73	3	105	860	
		7-27-73	3	1,076		
		8-27-73	3	416		8,952
<u>TEXAS BANK & TRUST COMPANY OF DALLAS (Texas)</u>						
T. N. Overton	D	9- 5-73			2,000	32,572
<u>TRUST COMPANY OF GEORGIA (Atlanta)</u>						
William C. Wardlaw	D	10-15-73		105		22,427
		10-15-73	2			3,452
		10-29-73	3	4		
			3	18		1,000
<u>VALLEY BANK OF NEVADA (Las Vegas)</u>						
E. Parry Thomas	OD	8-14-73		187		123,667
		8-30-73		50		30
			2			
<u>WHEELING DOLLAR SAVINGS & TRUST CO. (West Virginia)</u>						
Hugo E. Laupp	D	9- 1-73			100	604