

ANNOUNCEMENT BY

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

H.2
1973 No. 38
Applications and Reports Received or Acted on
During the Week Ending September 22, 1973

District

Date

Current Report Filed Pursuant to Section 13
of the Securities Exchange Act
Received
2 Nassau Trust Company, Glen Cove, New York 9-17-22

* * * * *

To Become a Member of the Federal Reserve System
Pursuant to Section 9 of the Federal Reserve Act
Approved
5 *King George State Bank, Inc., King George, Virginia
10 Bank of Boulder, Boulder, Colorado

* * * * *

To Establish a Domestic Branch Pursuant to
Section 9 of the Federal Reserve Act
Received
2 Marine Midland Bank-Western, Buffalo, New York. Branch
to be established at 237 Main Street, Buffalo.
2 Chemical Bank, New York, New York. Branch to be established
in the immediate neighborhood of Grand Central Terminal,
89-105 East 42nd Street, New York.
2 Bankers Trust Company, New York, New York. Branch to be
established at One Bankers Trust Plaza, New York.

*Application processed by the Reserve Bank on behalf of the Board of
Governors under delegated authority.

- 3 The Bank of New Jersey, Camden, Camden County, New Jersey.
 Branch to be established at the intersection of
 Springdale and Greentree Roads, Cherry Hill, Camden County.
- 8 First American Bank, Memphis, Tennessee. Branch to be
 established at the rear of 85 North Third Street, Memphis.
- 12 United California Bank, Los Angeles, California. Branches
 to be established at the following locations:
- A. To be established at 600 South Spring Street,
 Los Angeles.
- B. To be established at 4300 Long Beach Boulevard, Suite 200
 located in Building #2, Cherritos Square, Long Beach.

Approved

- 3 *The Bank of New Jersey, Camden, Camden County, New Jersey.
 Branch to be established at the intersection of Springdale
 and Greentree Roads, Cherry Hill, Camden County.
- 3 *Girard Trust Bank, Bala Cynwyd, Montgomery County, Pennsylvania.
 Branch to be established at the Northwest corner of the
 intersection of Routes 222 and 724, Cumaru Township, Berks
 County.
- 5 *United Virginia Bank, Richmond, Virginia. Branch to be
 established in the Chippenham Mall Shopping Center near
 the intersection of Hull Street and Chippenham Parkway,
 Richmond.
- 7 *Genessee Merchants Bank & Trust Company, Flint, Michigan.
 Branch to be established at Genessee Valley Shopping Center,
 (Drive-In facility) at 3341 Linden Road, Flint Township,
 Genessee County.
- 7 *Central State Bank, Connersville, Indiana. Branch to be
 established at 531 Central Avenue, Connersville.

*Application processed by the Reserve Bank on behalf of the Board of
Governors under delegated authority.

- 7 *Pendleton Banking Company, Pendleton, Indiana. Branch to be established at the Southeast corner of 3rd Street and Swain Street, Ingalls.
- 8 *Commerce Bank of Lebanon, Lebanon, Missouri. Branch to be established at the Southeast corner of 7th Street and Jefferson Avenue, Lebanon.
- 8 *Citizens Fidelity Bank and Trust Company, Louisville, Kentucky. Branches to be established at the following locations:
- A. To be established in the Vermont American Building, located at First and Liberty Streets, Louisville, Jefferson County.
 - B. To be located in the Plainview Shopping Center located at Hurstbourne Lane and Linn Station Road, Jeffferstown, Jefferson County.
- 11 *Citizens State Bank of Corpus Christi, Corpus Christi, Texas. Branch to be established across the street from the Main Bank Building.
- 12 *United California Bank, Los Angeles, California. Branch to be established at 600 South Spring Street, Los Angeles.
- 12 *Walker Bank and Trust Company, Salt Lake City Utah. Branch to be established in Vernal, Uintah County.

* * * * *

To establish an Overseas Branch of a Member Bank
Pursuant to Section 25 of the Federal Reserve Act

Approved

- 2 First National City Bank, New York, New York. To establish a branch in Port Louis, Mauritius, and in Nairobi, Kenya.

* * * * *

To Organize, or Invest in, a Corporation Doing
Foreign Banking and Other Foreign Financing Pursuant
to Section 25 or 25(a) of the Federal Reserve Act

12

Received

United California Bank, Los Angeles, California. To
organize a corporation in Los Angeles to be known
as "United California Overseas Investment Corporation."

* * * * *

On H.2 No. 37 the following corrections are to be made:

To Organize, or Invest in, a Corporation Doing
Foreign Banking and Other Foreign Financing Pursuant
to Section 25 or 25(a) of the Federal Reserve Act

2

Approved

Bankers Trust Company, New York, New York. To organize
the following corporations:

- Bankers Trust International (Miami) Corporation,
Miami, Florida.
- Bankers Trust International (Chicago) Corporation,
Chicago, Illinois.
- Bankers Trust International (Houston) Corporation,
Houston, Texas.

* * * * *

On H.2 No. 36 the following correction is to be made:

To Organize, or Invest in, a Corporation Doing
Foreign Banking and Other Foreign Financing Pursuant
to Section 25 or 25(a) of the Federal Reserve Act

7

Received

The Chase Manhattan Bank, National Association, New York,
New York. To organize a corporation in Chicago, Illinois
to be known as "Chase Manhattan International Banking
Corporation (Chicago)."

* * * * *

To Merge Pursuant to Section 18(c) of
the Federal Deposit Insurance Act

6

Received
Interim Bank of Oxford, Oxford, Alabama for prior
approval to merge with The First State Bank of
Oxford, Oxford, Alabama.

* * * * *

To Form a Bank Holding Company Pursuant to Section
3(a)(1) of the Bank Holding Company Act of 1956

Received

- 2 Schroder International Limited, London, England,
for prior approval to acquire 96.6 per cent of
the voting shares of Schroder Trust Company, New
York, New York.
- 2 Schroder International Holdings Limited, London,
England, for prior approval to acquire 96.6 per
cent of the voting shares of Schroder Trust Company,
New York, New York.
- 8 Citizens Fidelity Corporation, Louisville, Kentucky,
for prior approval to acquire 99.75 per cent of the
voting shares (less directors' qualifying shares)
of the successor by merger to Citizens Fidelity
Bank and Trust Company, Louisville, Kentucky.
- 10 Burlingame Bankshares, Inc., Burlingame, Kansas,
for prior approval to acquire 80 per cent or more
of the voting shares of The First State Bank of
Burlingame, Burlingame, Kansas.
- 10 Exchange National Corporation, Ardmore, Oklahoma,
for prior approval to acquire 80 per cent or more
of the voting shares of Exchange National Bank
and Trust Company, Ardmore, Ardmore, Oklahoma.

Approved

- 5 Southern Bancorporation, Inc., Greenville, South
Carolina, for prior approval to acquire 100 per
cent of the voting shares of the successor by
merger to Southern Bank and Trust Company, Greenville,
South Carolina.
- 10 Payne County Bancshares, Inc., Perkins, Oklahoma,
for prior approval to acquire 80 per cent or more
of the voting shares of The Payne County Bank,
Perkins, Oklahoma.

Suspended

- 11 On H.2 No. 42 (1972), the Board reported receipt of an application from American Capital Corporation, Houston, Texas, for prior approval to acquire 100 per cent of the voting shares of the successors by merger to The First National Bank of Raymondville, Raymondville, Texas; First State Bank of Alamo, Alamo, Texas; First State Bank of Willis, Willis, Texas; and Union State Bank, Carrizo Springs, Texas. This application is now in suspense at Applicant's request.

* * * * *

To Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

Received

- 4 American Bancorporation, Columbus, Ohio, for prior approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of The American Bank of Central Ohio, Harrisburg, Ohio.
- 5 Central National Corporation, Richmond, Virginia, for prior approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of the successor by merger to The First National Bank of Yorktown, Yorktown, Virginia.
- 5 Fidelity American Bankshares, Inc., Lynchburg, Virginia, for prior approval to acquire 90 per cent or more of the voting shares of The People's Bank of Buena Vista, Virginia, Incorporated, Buena Vista, Virginia.
- 5 Fidelity American Bankshares, Inc., Lynchburg, Virginia, for prior approval to acquire 90 per cent or more of the voting shares of Planters Bank and Trust Company, Chatham, Virginia.
- 6 Central Bancshares of the South, Inc., Birmingham, Alabama, for prior approval to acquire 80 per cent or more of the voting shares of the successor by merger to The First State Bank of Oxford, Oxford, Alabama.

Received Continued

- 6 First at Orlando Corporation, Orlando, Florida,
for prior approval to acquire 90 per cent or more
of the voting shares of The Palmetto Bank and Trust
Co., Palmetto, Florida.
- 6 Tennessee Valley Bancorp, Inc., Nashville, Tennessee,
for prior approval to acquire 90 per cent or more
of the voting shares of First Trust & Savings
Bank, Clarksville, Tennessee.
- 7 Michigan National Corporation, Bloomfield Hills,
Michigan, for prior approval to acquire 100 per cent
of the voting shares (less directors' qualifying
shares) of Valley National Bank, Flint Township,
Michigan, a proposed new bank.
- 7 Northern States Bancorporation, Inc., Detroit, Michigan,
and Twin Gates Corporation, Wilmington, Delaware,
for prior approval to acquire 100 per cent of the
voting shares (less directors' qualifying shares)
of the successor by merger to First National Bank
of Lake City, Lake City, Michigan.
- 8 Boatmen's Bancshares, Inc., St. Louis, Missouri,
for prior approval to acquire 80 per cent or more
of the voting shares of Bank of Pevely, Pevely,
Missouri.
- 8 First Tennessee National Corporation, Memphis, Tennessee,
for prior approval to acquire 100 per cent of the
voting shares of the successor by merger to Mosheim
Bank, Mosheim, Tennessee.
- 11 First Security National Corporation, Beaumont, Texas,
for prior approval to acquire 100 per cent of the
voting shares (less directors' qualifying shares)
of First National Bank in Grand Prairie, Grand
Prairie, Texas.

Received Continued

- 11 First Security National Corporation, Beaumont, Texas,
for prior approval to acquire 100 per cent of the
voting shares (less directors' qualifying shares)
of Texas National Bank of Dallas, Dallas, Texas.
- 11 First United Bancorporation, Inc., Fort Worth, Texas,
for prior approval to acquire 90 per cent or more
of the voting shares of Longview National Bank,
Longview, Texas.

Approved

- 1 Multibank Financial Corp., Boston, Massachusetts,
for prior approval to acquire 80 per cent or more
of the voting shares of Northampton National Bank,
Northampton, Massachusetts.
- 2 First Commercial Banks, Inc., Albany, New York,
for prior approval to acquire all of the voting
shares (less directors' qualifying shares) of
the successor by merger to The Homer National Bank,
Homer, New York.
- 5 Central National Corporation, Richmond, Virginia,
for prior approval to acquire 100 per cent of the
voting shares of the successor by merger to City
Savings Bank and Trust Company, Petersburg, Virginia.
- 6 First Alabama Bancshares, Inc., Birmingham, Alabama,
for prior approval to acquire 80 per cent or more
of the voting shares of the successor by merger
to Citizens Bank of Guntersville, Guntersville,
Alabama.
- 6 First Alabama Bancshares, Inc., Birmingham, Alabama,
for prior approval to acquire 80 per cent (less
directors' qualifying shares) of the voting shares
of the successor by merger to First National Bank
of Athens, Athens, Alabama.
- 6 Landmark Banking Corporation of Florida, Fort Lauderdale,
Florida (formerly Consolidated Bankshares of Florida,
Inc.), for prior approval to acquire 98 per cent
of the voting shares of The American Bank, St. Petersburg,
Florida, and 87 per cent of the voting shares of
American National Bank of Clearwater, Clearwater,
Florida.

Approved Continued

- 6 Palmer Bank Corporation, Sarasota, Florida, for prior approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of Palmer Bank of Bradenton, N.A., Bradenton, Florida, a proposed new bank.
- 6 Palmer Bank Corporation, Sarasota, Florida, for prior approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of Palmer Bank of Fort Myers, N.A., Fort Myers, Florida, a proposed new bank.
- 6 Palmer Bank Corporation, Sarasota, Florida, for prior approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of Naples Palmer Bank and Trust Company, N.A., Naples, Florida, a proposed new bank.
- 8 First Tennessee National Corporation, Memphis, Tennessee, for prior approval to acquire 100 per cent of the voting shares of the successor by merger to Jackson State Bank, Jackson, Tennessee.
- 11 First International Bancshares, Inc., Dallas, Texas, for prior approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of the successor by merger to The Citizens National Bank in Abilene, Abilene, Texas.

Denied

- 9 Northwest Bancorporation, Minneapolis, Minnesota, for prior approval to acquire 90 per cent or more of the voting shares of The First National Bank of Dubuque, Dubuque, Iowa.

To Expand a Bank Holding Company Pursuant to Section
3(a)(5) of the Bank Holding Company Act of 1956

Received

- 1 Northeast Bancorp, Inc., New Haven, Connecticut,
for prior approval to merge with First Connecticut
Bancorp, Inc., Hartford, Connecticut.
- 11 Capital National Corporation, Houston, Texas, for
prior approval to merge with Federated Texas Ban-
corporation, Inc., San Antonio, Texas.

* * * * *

To Expand a Bank Holding Company Pursuant to Section
4(c)(8) of the Bank Holding Company Act of 1956

Received

- 1 ****First National Boston Corporation, Boston, Massachusetts, 9-21-73**
notification of intent to engage in de novo activities
(making, acquiring, and servicing, for its own
account, loans and other extensions of credit,
including loans to individuals for property improve-
ment, debt consolidation and other purposes, in
Alabama and elsewhere in southeastern United States;
and providing all such other services and engaging
in all such other activities as are incidental to
the foregoing) in Birmingham, Alabama, through a
subsidiary, CAH Acceptance Corporation.
- 2 The Chase Manhattan Corporation, New York, New York,
for prior approval to acquire all the shares of
Dial Financial Corporation, Des Moines, Iowa.
- 2 ****Fidelity Union Bancorporation, Newark, New Jersey, 9-13-73**
notification of intent to engage in de novo activities
(the business of making loans in the present maximum
amount of \$1,000,000 or less under the provisions
of the New Jersey Small Loan Law and making loans
secured by second mortgages on residential real
estate (up to 4-family occupancy) owned by the
borrowers under the New Jersey Secondary Mortgage
Loan Act and making available to the customers

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf
of the Board of Governors under delegated authority.

Received Continued

- credit life insurance and disability insurance covering the unpaid balance of the loan outstanding) in Rockaway Township, New Jersey, through its subsidiary, Suburban Finance Company of Preakness.
- 5 F & M National Corporation, Winchester, Virginia, for prior approval to acquire all of the shares of Virginia Loan and Thrift Corporation, Winchester, Virginia.
- 5 **United Carolina Bancshares Corporation, Whiteville, North Carolina, notification of intent to engage in de novo activities (making loans with a cash advance of \$900 or less, all to be repaid in installments; and acting as agent with respect to credit life and credit accident and health insurance that is directly related to any extension of credit) in Whiteville, North Carolina, through its subsidiary, First Credit Corporation. 9-20-73
- 5 **United Virginia Bankshares Incorporated, Richmond, Virginia, notification of intent to engage in de novo activities (originating loans as principal or as agent; servicing loans for nonaffiliated individuals, partnerships, corporations, and for affiliates of the holding company; selling, as agent, credit life, credit disability, mortgage redemption and mortgage cancellation insurance in connection with such loans; and such other activities as may be incidental to the business of a mortgage corporation) in Rockville, Maryland, through its subsidiary, United Virginia Mortgage Corporation. 9-18-73
- 6 **Barnett Banks of Florida, Inc., Jacksonville, Florida, notification of intent to engage in de novo activities (conducting the business of a mortgage company, including the making or acquiring, for its own account or for the account of others, loans and other extensions of credit; servicing loans and other extensions of credit for any person; and acting as investment or financial adviser to the extent of (i) providing portfolio investment advice, and (ii) furnishing economic information and advice) in Oak Brook, Illinois, through its subsidiary, Barnett Winston Mortgage Company. 9-18-73

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

Received Continued

- 7 American Fletcher Corporation, Indianapolis, Indiana,
for prior approval to acquire 100 per cent of the
guaranty stock of Southwest Savings & Loan Association,
Phoenix, Arizona.
- 7 **B & F Corporation, Fort Atkinson, Wisconsin, notification 9-17-73
of intent to engage in a de novo activity (leasing
of personal property and equipment in a manner to
provide a full payout of lessor's investment) in
Fort Atkinson, Wisconsin.
- 7 **Bankshares of Indiana, Inc., Merrillville, Indiana, 9-19-73
notification of intent to engage in a de novo
activity (acting as investment or financial adviser
to the extent of (i) serving as the advisory
company for a mortgage or a real estate investment
trust; (ii) serving as investment adviser, as
defined in Section 2(a)(20) of the Investment
Company Act of 1940, to an investment company
registered under that Act; (iii) providing portfolio
investment advice to any other person; (iv) furnishing
general economic information and advice, general
economic statistical forecasting services and industry
studies; and (v) providing financial advice to State
and local governments, such as with respect to
the issuance of their securities) through a subsidiary,
International Money Management Corporation, Merrillville,
Indiana.
- 7 **Brenton Banks, Inc., Des Moines, Iowa, notification 9-21-73
of intent to engage in a de novo activity (leasing
personal property and equipment, or acting as agent,
broker, or adviser with respect to the leasing of
such property where it is expected at the inception
of the lease that the effect of the transaction
and reasonably anticipated future transactions with
the same lessee as to the same property will be
to compensate the company for not less than its
full investment in such property) in Davenport,
Marshalltown, Des Moines, Vinton, Adel, Jefferson,
Indianola, Emmetsburg, Perry, Cedar Rapids, Dallas
Center, Eagle Grove, Grinnell, and Clarion, all
located in Iowa, through a subsidiary, Brenton Leasing,
Inc.

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf
of the Board of Governors under delegated authority.

Received Continued

- 7 Nortrust Corporation, Chicago, Illinois, for prior approval to acquire all of the voting shares of Nortrust Datacorp, Inc., Chicago, Illinois.
- 9 **First Bank System, Inc., Minneapolis, Minnesota, 9-21-73
notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans or other extensions of credit such as would be made by a finance company; and incidental credit related insurance agency activities) in Columbia, South Carolina; Omaha, Nebraska; and Birmingham, Alabama, through its wholly-owned sales finance and direct lending finance subsidiary, FBS Financial, Inc.
- 9 **First Bank System, Inc., Minneapolis, Minnesota, 9-21-73
notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans or other extensions of credit such as would be made by a finance company; and incidental credit related insurance agency activities) in Lubbock, Texas, through FBS Financial of Texas, Inc., a wholly-owned subsidiary of FBS Financial, Inc., a wholly-owned sales finance and direct lending finance subsidiary of First Bank System, Inc.
- 11 First United Bancorporation, Inc., Fort Worth, Texas, for prior approval to acquire 33 1/3 per cent of the voting shares of Bankers Computer Services, Inc., Longview, Texas.
- 12 **Beverly Hills Bancorp, Beverly Hills, California, 9-17-73
notification of intent to engage in a de novo activity (an industrial loan company) in Orange, California, through its subsidiary, Golden State Thrift and Loan.
- 12 U. S. Bancorp, Portland, Oregon, for prior approval to acquire 100 per cent of the nonvoting shares of Nortrust Datacorp, Inc., Chicago, Illinois.

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

Received Continued

- 12 **Washington Bancshares, Inc., Spokane, Washington, 9- 4-73
notification of intent to engage in de novo activities
(making or acquiring, for its own account or for
the account of others, loans and other extensions
of credit secured by real estate mortgages or
deeds of trust; and servicing such loans and such
other activities as are incidental to the operation
of a real estate mortgage company, including, but
not limited to, acting as an agent or broker for
the sale of mortgage redemption life and disability
insurance to be issued in connection with making
or acquiring such loans) in Seattle, Washington,
through its subsidiary, Bancshares Mortgage Company,
Spokane, Washington.

Approved

- 5 Southern Bancorporation, Inc., Greenville, South
Carolina, for prior approval to acquire all of the
voting shares of the successor by merger to Piedmont
Premium Service, Inc., Greenville, South Carolina.
- 5 Southern Bancorporation, Inc., Greenville, South
Carolina, for prior approval to acquire all of the
voting shares of the successor by merger to SBT
Real Estate, Inc., Greenville, South Carolina.
- 5 Southern Bancorporation, Inc., Greenville, South
Carolina, for prior approval to acquire all of the
voting shares of the successor by merger to World
Acceptance Corporation, Greenville, South Carolina.
- 6 Landmark Banking Corporation of Florida, Fort Lauderdale,
Florida (formerly Consolidated Bankshares of Florida,
Inc.), for prior approval to acquire 80 per cent
or more of the voting shares of North American
Mortgage Corporation, St. Petersburg, Florida.

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf
of the Board of Governors under delegated authority.

- Delayed
- 6 **First Amtegn Corporation, Nashville, Tennessee, 9-20-73
notification of intent to engage in de novo activities
(acting as agent or broker in selling title insurance
to borrowing customers in connection with real
estate loans made by Atlantic Discount Company,
Inc., and its subsidiaries; said insurance protects
the mortgagee against defects in the title to the
mortgaged property and other liens, encumbrances,
or claims which may affect title to the mortgaged
property) through a subsidiary, Atlantic Investment
Corp., Jacksonville, Florida, a subsidiary of
Atlantic Discount Company, Inc.
- Permitted
- 1 **Industrial National Corporation, Providence, Rhode 9-21-73
Island, to continue to engage in de novo activities
(consumer finance; insurance underwriting of credit
life insurance and credit accident and health insur-
ance; and insurance agency or brokerage in connection
with selling to consumer finance borrowers credit
life insurance, credit accident and health insurance,
and property damage insurance for collateral securing
loans made to borrowers) at Zayre's Center, East
Macon, Second Street, Macon, Georgia, through a
subsidiary, Southern Discount Company.
- 2 **Lincoln First Banks Inc., Rochester, New York, to 9-20-73
engage in de novo activities (making or acquiring,
for its own account or for the account of others,
loans and other extensions of credit such as would
be made by a mortgage company; servicing loans and
other extensions of credit; acting as investment
or financial adviser including acting as an adviser
for mortgage or real estate investment trusts; and
making equity and debt investments in corporations
or projects designed primarily to promote community
welfare, such as the economic rehabilitation and
development of low income area) through a subsidiary
to be known as LIFRECC of California, Inc., Los
Angeles, California.

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf
of the Board of Governors under delegated authority.

Permitted Continued

- 3 **Fidelity Corporation of Pennsylvania, Rosemont, Pennsylvania, to shift a de novo activity (commercial financing) from the Fidelity Bank to a new office in Philadelphia, Pennsylvania, through a subsidiary, Commercial Capital Corporation. 9-16-73
- 3 **First Pennsylvania Corporation, Philadelphia, Pennsylvania, to engage in a de novo activity (selling property insurance to protect collateral in which the companies have security interests as a result of their extensions of consumer credit) through its subsidiaries, Termplan Ruston, Inc., 118 North Trenton Street, Ruston, Louisiana; Termplan Terrebonne, Inc., 2313 West Park Avenue, Houma, Louisiana; Termplan Galliano Inc., Highway 1, Galliano, Louisiana; and Termplan Thibodaux, Inc., 1001 Jackson St., Thibodaux, Louisiana. 9-17-73
- 5 **First Virginia Bankshares Corporation, Falls Church, Virginia, to engage in de novo activities (operating as a finance company, including the extension of small personal loans; financing retail instalment sales; granting real estate loans, primarily second mortgage loans; and acting as agent or broker in the sale of property insurance, credit life insurance and credit accident and health insurance only to its loan customers in connection with extensions of credit) in Pensacola, Florida, through its subsidiary, First General Financial Services, Inc. 9-21-73
- 6 **First Bancshares of Florida, Inc., Boca Raton, Florida, to engage in a de novo activity (acting as a credit life and accident and health insurance agency for First Bancshares of Florida, Inc., its affiliated banks and subsidiaries in connection with their general banking or bank connected activities) in Boca Raton and Fort Lauderdale, Florida, through a subsidiary, Fleming Insurance Agency. 9-20-73

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

Permitted Continued

- 6 **First Commerce Corporation, New Orleans, Louisiana, 9-20-73
to engage in a de novo activity (acting as an agent or broker in the sale of credit life and credit accident and health insurance incidental to the extensions of consumer credit by the various offices of Money, Inc., operating under the name of E-Z Finance Plan in the State of Mississippi) in Moss Point, Pascagoula, Gulfport, Biloxi, Macomb, and Columbia, Mississippi, through its subsidiary, Money, Inc. (of Mississippi).
- 6 **First National Holding Corp., Atlanta, Georgia, to 9-16-73
engage in de novo activities (leasing personal property and equipment, or acting as agent, broker, or adviser in leasing of such property; and making or acquiring, for its own account or for the account of others, loans and other extensions of credit) at 3715 Northside Parkway, Atlanta, Georgia, through its subsidiary, First South Leasing Company.
- 8 **First Tennessee National Corporation, Memphis, 9-17-73
Tennessee, to engage in de novo activities (making or acquiring, for its own account, interest-bearing and discount loans and other extensions of credit; and offering through the direct insurer or the reinsurer, insurance that is directly related to an extension of credit by the company or its subsidiaries) in Freeport, Illinois, through a subsidiary, Illinois Crown Finance Corporation, Springfield, Illinois, a subsidiary of Crown Finance Corporation, St. Louis County, Missouri.
- 11 **Texas Commerce Bancshares, Inc., Houston, Texas, to 9-21-73
engage in de novo activities (mortgage banking and leasing) through wholly-owned subsidiaries known as Texas Commerce Realty Company and Texas Commerce Leasing Company, both located in Houston, Texas.

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

Permitted Continued

- 12 **BanCal Tri-State Corporation, San Francisco, California, to engage in a de novo activity (providing bookkeeping or data processing services for the internal operations of the holding company and its subsidiaries and storing and processing other banking, financial, or related economic data, such as performing payroll, accounts receivable or payable, or billing services) at 453 Forbes Boulevard, South San Francisco, California, through a subsidiary, California Bankdata Corporation. 9-17-73
- 12 **Zions Utah Bancorporation, Salt Lake City, Utah, to engage in de novo activities (soliciting and acquiring mortgages on real property which it will place with lenders including affiliates; as an adjunct to this business, Zions Mortgage Company will act as agent in the issuance of credit related insurance policies incidental to the proposed transactions) in the First Industrial Bank of Longmont, 510 Coffman Street, Longmont and The First Industrial Bank of Loveland, 350 East 7th Street, Loveland, Colorado, through a subsidiary, Zions Mortgage Company. 9-17-73

Reactivated

- 7 **Financial Data Systems, Inc., Detroit, Michigan, notification of intent to engage in a de novo activity (providing financially orientated data processing services primarily for mortgage banking companies, savings and loan institutions, and banks). 9-18-73

Suspended

- 11 On H.2 No. 53 (1972), the Board reported receipt of an application from American Capital Corporation, Houston, Texas, to retain 100 per cent of the voting shares of Economy Loan Company of Texas, Houston, Texas. This application is now in suspense at Applicant's request.

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

Withdrawn

- 1 **Heritage Bancorp, Inc., Westfield, Massachusetts, 9-18-73
notification of intent to engage in a de novo
activity (making and acquiring, construction mortgage
loans, mortgage warehousing loans, standing mortgage
loans, and other real estate and mortgage loans,
and short term commercial loans) through a subsidiary
to be known as Heritage Investment Corporation,
Boston, Massachusetts.

- 3 **First Pennsylvania Corporation, Philadelphia, 9-12-73
Pennsylvania, notification of intent to engage
in a de novo activity (making equity and debt
investments in corporations or projects designed
primarily to promote community welfare such as
the economic rehabilitation and development of
low income areas) through a new indirect subsidiary
to be known as Associated Community Development
Corporation, Newport News, Virginia.

- 4 On H.2 No. 29 (1972), the Board reported receipt
of an application from Equimark Corporation,
Pittsburgh, Pennsylvania, for prior approval
to acquire all of the loans receivable, office
furniture and fixtures of six offices of First
Provident Company, Inc., Sanford, North Carolina.
In a letter dated September 13, 1973, Applicant
requested that the application be withdrawn.

- 6 **Community Banks of Florida, Inc., Seminole, Florida, 9-13-73
notification of intent to engage in a de novo activity
(acting as investment adviser for Community Investors
of Florida, a real estate investment trust) in
St. Petersburg, Florida, through a subsidiary,
McCormick Mortgage Advisors, Inc. In a letter
dated September 13, 1973, Applicant requested
that the notification be withdrawn.

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf
of the Board of Governors under delegated authority.

To Expand a Bank Holding Company Pursuant to Section
4(c)(12) of the Bank Holding Company Act of 1956

Received

- 4 **Midwestern Fidelity Corporation, Milford, Ohio, 9-19-73
notification of intent to acquire 97.3 per cent
of the outstanding common stock of The Buckeye
Savings Association, Cincinnati, Ohio, and
incidental to this same transaction will purchase
certain assets of The Seven Hills Insurance Agency,
Cincinnati, Ohio.
- 11 **Outreach National Enterprises, Inc., Beaumont, Texas, 9-12-73
notification of intent to acquire 100 per cent of
Westminister Insurance Managers, Inc.

Permitted

- 2 **Warner Communications, New York, New York, to acquire 9-17-73
the stock interests of wholly-owned subsidiaries
of Triangle Financial, Inc., which in turn is a
subsidiary of Triangle Publications, Inc. The
subsidiaries, whose stock is being acquired, own and
operate Cable Television Systems serving Binghamton,
New York; and Lebanon, Pennsylvania.
- 7 **Berkshire Hathaway Inc., New Bedford, Massachusetts, 9-20-73
to acquire additional shares of the following
companies: Oglilvy & Mather International Inc.,
New York, New York, whose principal business is
the creation of advertising campaigns for
television, radio, newspaper, magazines, and other
media; The Washington Post Company, Washington, D.C.,
which is engaged in the newspaper and magazine
publishing business and also owns and operates television
and radio stations and owns a hotel and real estate;
and United States Truck Lines Inc. of Delaware,
Cleveland, Ohio, which is engaged in intercity motor
carrier transportation and local cartage business.

**4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf
of the Board of Governors under delegated authority.

Permitted Continued

- 7 ****Lumbermens Mutual Casualty Company, Long Grove, Illinois, 9-22-73**
to acquire all of the outstanding stock of Federal Mutual Insurance Company, Long Grove, Illinois, indirectly through its subsidiary, Kemperco, Inc., Long Grove, Illinois. The acquisition will take place through merger of Federal Mutual Insurance Company into Kemper Fire and Casualty Insurance Company, Long Grove, Illinois, a proposed wholly-owned de novo subsidiary of Kemperco, Inc. The resulting corporation will change its name to Federal Kemper Insurance Company.

****4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.**