

ANNOUNCEMENT BY

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

Applications and Reports Received or Acted on

H.2

1973 No. 50

During the Week Ending December 15, 1973

District

Date

Current Report Filed Pursuant to Section 13 of the  
Securities Exchange Act

Received

2	Nassau Trust Company, Glen Cove, New York	12-13-73
12	Union Bank, Los Angeles, California	12-10-73

\* \* \* \* \*

Proxy Statement (Special Meeting) Filed Pursuant  
to Section 14(a) of the Securities Exchange Act

Received

7	First Michigan Bank and Trust Company, Zeeland, Michigan	12-10-73
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\* \* \* \* \*

To Become a Member of the Federal Reserve System  
Pursuant to Section 9 of the Federal Reserve Act

Received

2	Barclays Bank of New York, New York, New York	
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\* \* \* \* \*

To Withdraw from Membership in the Federal Reserve  
System Without a Six-Month Notice as Prescribed by  
Section 9 of the Federal Reserve Act

Received

8 The Bank of Orleans, Orleans, Indiana

\* \* \* \* \*

To Establish a Domestic Branch Pursuant to  
Section 9 of the Federal Reserve Act

Received

2 First Trust and Deposit Company, Syracuse, New York.  
Branch to be established at 618-632 Charlotte  
Street and 29-35 Devereux Street, Utica, Oneida  
County.

2 Valley Bank of New York, Valley Stream, New York.  
Branch to be established in the vicinity of the  
intersection of Veterans Memorial Highway (State  
Route 454) and Fifth Avenue (Unincorporated Area),  
Town of Islip, Suffolk County.

4 The St. Henry Bank, Saint Henry, Ohio. Branch to be  
established at the intersection of State Route 119  
and 716, Marion Township, Mercer County.

5 Liberty Trust Company of Maryland, Cumberland, Maryland.  
Branch to be established at the Gee Bee Shopping  
Center Complex, Queen City Drive, Cumberland.

5 Union Trust Company of Maryland, Baltimore, Maryland.  
Branch to be established at the southwest quadrant,  
Interstate 95 and White Marsh Boulevard, Baltimore  
County.

5 Bank of Virginia-Central, Richmond, Virginia. Branch  
to be established at the intersection of Huguenot  
Road and Burford Road, Chesterfield.

Approved

- 3        \*Bank of New Jersey, Camden, Camden County, New Jersey.  
         Branch to be established in the Springfield Plaza  
         Shopping Center, Springdale and Greentree Roads,  
         Cherry Hill, Camden County.
- 6        \*Savannah Bank and Trust Company of Savannah, Savannah,  
         Georgia. Branch to be established in Oglethorpe  
         Mall, Abercorn extension at Mall Boulevard, Ghattham  
         County.
- 7        \*Ann Arbor Bank, Ann Arbor, Michigan. Branch to be  
         established at the southwest corner of Jackson Road  
         and Zeeb Road, Ann Arbor.
- 12       \*United California Bank, Los Angeles, California. Branch  
         to be established in the vicinity of the intersection  
         of California and Cherry Streets, City and County of  
         San Francisco.
- 12       \*Washington Trust Bank, Spokane, Washington. Branch to  
         be established at West 105 Eighth Avenue, Spokane.
- 12       \*Seattle Trust and Savings Bank, Seattle, Washington.  
         Branch to be established at the corner of South 150th  
         Street and Military Road, Seattle.

\* \* \* \* \*

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

Received

- 2        First National City Bank, New York, New York: branch  
         in Pago Pago, American Samoa.

\* \* \* \* \*

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

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

Approved

2

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

\* \* \* \* \*

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

Approved

7

\*Brownsburg State Bank, Brownsburg, Indiana for prior  
approval to merge with Hendricks County Bank and  
Trust Company, Plainfield, Indiana.

\* \* \* \* \*

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

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

Received

- 7 The Adair Corporation, Adair, Iowa, for prior approval to acquire 97 per cent of the voting shares of Exchange State Bank, Adair, Iowa.
- 10 K.L. and D.M., Inc., Polk, Nebraska, for prior approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of Citizens State Bank, Polk, Nebraska.
- 10 S. & S. Investment Company, Odell, Nebraska, for prior approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of State Bank of Odell, Odell, Nebraska.
- Approved
- 2 Cedar Holdings Limited, Bankers, London, England, for prior approval to acquire up to 51 per cent or more of the voting shares of The Chester National Bank, Chester, New York.
- 7 Financial Services Corporation of the Midwest, Rock Island, Illinois, for prior approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of the successor by merger to Rock Island Bank and Trust Company, Rock Island, Illinois.
- 11 Citizens Bancshares, Inc., Crosbyton, Texas, for prior approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of Citizens National Bank of Crosbyton, Crosbyton, Texas.
- 12 Lloyds Bank Limited, London, England, and its wholly-owned subsidiary, Lloyds First Western Corporation, Wilmington, Delaware, for prior approval to acquire up to 100 per cent of the voting shares of First Western Bank and Trust Company, Los Angeles, California.

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

Received

- 6 Community Banks of Florida, Inc., Seminole, Florida,  
for prior approval to acquire 90 per cent or more  
of the voting shares of Countryside Community Bank,  
Dunedin, Florida, a proposed new bank.
- 7 Twin Gates Corporation, Wilmington, Delaware, and  
Northern States Bancorporation, Inc., Detroit,  
Michigan, for prior approval to acquire 100 per cent  
of the voting shares (less directors' qualifying  
shares) of Grand Rapids Bank, National Association,  
Grand Rapids, Michigan, a proposed new bank.
- 7 West Michigan Financial Corporation, Cadillac, Michigan,  
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 Evart, Evart, Michigan.
- 10 Colorado National Bankshares, Inc., Denver, Colorado,  
for prior approval to acquire at least 80 per cent  
of the voting shares of First National Bank, Evergreen,  
Colorado.
- 10 Colorado National Bankshares, Inc., Denver, Colorado,  
for prior approval to acquire at least 80 per cent  
of the voting shares of Golden State Bank, Golden,  
Colorado.
- 10 Commerce Bancshares, Inc., Kansas City, Missouri, for  
prior approval to acquire 80 per cent or more of the  
voting shares of Farmers and Merchants Bank, Bolivar,  
Missouri.
- 10 Commerce Bancshares, Inc., Kansas City, Missouri, for  
prior approval to acquire at least 80 per cent of  
the voting shares of First National Bank of Linn  
Creek, Camdenton, Camdenton, Missouri.

Received Continued

- 10 United Missouri Bancshares, Inc., Kansas City, Missouri,  
for prior approval to acquire all or not less than  
80 per cent (plus directors' qualifying shares) of  
the voting shares of The First National Bank of  
Milan, Milan, Missouri.
- 11 Allied Bancshares, Inc., Houston, Texas, 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 Crockett,  
Crockett, Texas.
- 11 First City Bancorporation of Texas, Inc., Houston,  
Texas, for prior approval to acquire 100 per cent  
of the voting shares (less directors' qualifying  
shares) of The Lufkin National Bank, Lufkin, Texas.
- 11 First International Bancshares, Inc., Dallas, Texas,  
for prior approval to acquire 100 per cent of the  
voting shares (less directors' qualifying shares)  
of Exchange Bank, Houston, Texas, a proposed new  
bank.
- 11 First United Bancorporation, Inc., Fort Worth, Texas,  
for prior approval to acquire 51 per cent or more  
of the voting shares of Great Southwest National  
Bank of Arlington, Arlington, Texas.

Approved

- 1 Casco-Northern Corporation, Portland, Maine, for prior  
approval to acquire up to 100 per cent (less directors'  
qualifying shares) of the voting shares of Casco-  
Northern National Bank, Augusta, Maine, a proposed  
new bank.
- 1 First Bancorp of N.H., Inc., Exeter, New Hampshire,  
for prior approval to acquire 80 per cent or more  
(less directors' qualifying shares) of the voting  
shares of the successor by merger to The Merchants  
National Bank of Manchester, Manchester, New Hampshire.

Approved Continued

- 1 State Street Boston Financial Corporation, Boston, Massachusetts, for prior approval to acquire 100 per cent of the voting shares of Chatham Trust Company, Chatham, Massachusetts.
- 6 Southeast Banking Corporation, Miami, Florida, for prior approval to acquire 80 per cent or more of the voting shares of Bank of Wildwood, Wildwood, Florida.
- 8 Mercantile Bancorporation, Inc., St. Louis, Missouri, for prior approval to acquire 90 per cent or more of the voting shares of High Ridge Bank, High Ridge, Missouri.
- 11 Austin Bancshares Corporation, Austin, Texas, for prior approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of Oak Hill National Bank, Oak Hill, Texas, a proposed new bank.
- 11 FrostBank Corporation (formerly Frost Realty Company), San Antonio, Texas, for prior approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of Colonial National Bank, San Antonio, Texas, a proposed new bank.

\* \* \* \* \*

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

Received

- 1 Colonial Bancorp, Inc., Waterbury, Connecticut, for prior approval to acquire 100 per cent of the voting shares of Policy Advancing Corp., Watertown, New York.
- 1 \*\*UST Corp., Boston, Massachusetts, notification of intent 12-10-73  
to continue to engage in a de novo activity (leasing personal property) at 2000 Beacon Street, Boston, Massachusetts, through a subsidiary, JSA Financial Corporation.

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



Received Continued

- 1           \*\*Industrial National Corporation, Providence, Rhode Island, notification of intent to continue to engage in de novo activities (consumer finance; insurance underwriting of credit life insurance and credit accident and health insurance, 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 2708 Washington Road, Augusta, Georgia, through a subsidiary, Southern Discount Company. 12-10-73
- 3           \*\*Fidelity Corporation of Pennsylvania, Rosemont, Pennsylvania, notification of intent to engage in de novo activities (making and acquiring, consumer and mortgage loans to individuals particularly second mortgage loans; servicing these loans and possibly other loans secured by mortgages on properties in New Jersey where the loans are owned by direct or indirect subsidiaries of Fidelity; selling credit life and credit health and accident and mortgage insurance to its borrowers and casualty insurance on collateral securing such loans; and through Master Life Insurance Co., an indirect subsidiary of Fidelity reinsuring consumer type credit life, and health and accident insurance sold) at 6305 Gergenline Avenue, West New York, New Jersey; 401 Broad Avenue, Palisades Park, New Jersey; 701 Kennedy Boulevard, North Bergen, New Jersey; 740 Anderson Avenue, Cliffside Park, New Jersey, through its proposed subsidiary, Local Mortgage Company of New Jersey. 12- 5-73
- 3           \*\*Fidelity Corporation of Pennsylvania, Rosemont, Pennsylvania, notification of intent to engage in de novo activities (making and acquiring, consumer and mortgage loans to individuals, particularly second mortgage loans; servicing these loans and possibly other loans secured by mortgage on properties in New Jersey, where the loans are owned by direct or indirect subsidiaries of Fidelity; selling credit life, credit health and credit accident and mortgage insurance to its borrowers and casualty insurance on collateral securing such 12- 6-73

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

Received Continued

loans and through Master Life Insurance Co., an indirect subsidiary of Fidelity, reinsuring consumer type credit life, health and accident insurance sold) at 3117 Atlantic Avenue, Atlantic City, New Jersey; 113 Route 46, Wayne, New Jersey; 50 Chesnut Street, Ridgewood, New Jersey; and 1141-½ Hamilton Avenue, Trenton, New Jersey; through its proposed subsidiary, Local Mortgage Company of New Jersey.

- 3           \*\*Fidelity Corporation of Pennsylvania, Rosemont, Penn-           12- 7-73  
sylvania, notification of intent to engage in de novo  
activities (making and acquiring, consumer and mortgage  
loans to individuals, particularly second mortgage loans;  
servicing these loans and possibly other loans secured  
by mortgages on properties in New Jersey where the loans  
are owned by direct or indirect subsidiaries of Fidelity;  
selling credit life, health and accident, and  
mortgage insurance to its borrowers and casualty  
insurance on collateral securing such loans; and through  
Master Life Insurance Co., an indirect subsidiary of  
Fidelity, reinsuring consumer type credit life, health  
and accident insurance sold) at 7 North Main Street,  
Manahawkin, Stafford Township, New Jersey; 6 East Park  
Avenue, Merchantile, New Jersey; and 5511 North Cresent  
Boulevard, Pennsauken, New Jersey, through its proposed  
subsidiary, Local Mortgage Company of New Jersey.
- 3           \*\*Fidelity Corporation of Pennsylvania, Rosemont, Penn-           12-14-73  
sylvania, notification of intent to engage in de novo  
activities (making and acquiring, consumer and mortgage  
loans to individuals, particularly second mortgage  
loans; servicing these loans and possibly other loans  
secured by mortgage on properties in New Jersey where the  
loans are owned by direct or indirect subsidiaries of  
Fidelity; selling credit life, health and accident on  
collateral securing such loans; and through Master Life  
Insurance Co., an indirect subsidiary of Fidelity,  
reinsuring consumer type credit life and health and  
accident insurance sold) at 1782 Lincoln Avenue, Edison,  
New Jersey; 8 Main Street, Key Port, New Jersey; 708  
Old Bridge Turnpike, South River, New Jersey; and 900  
Easton Avenue, Somerset, New Jersey, through its  
proposed subsidiary, Local Mortgage Company of New  
Jersey.

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

Received Continued

- 4           \*\*Mellon National Corporation, Pittsburgh, Pennsylvania,           12-14-73  
notification of intent to retain its ownership and  
control of the voting shares of Allomon Corporation,  
Pittsburgh, Pennsylvania, and thereby proposes to  
continue to engage in de novo activities (making or  
acquiring, for its own account or the account of  
others, loans and other extensions of credit such as  
would be made, for example, by a commercial finance  
company; making equity or debt investments in other  
companies) at 6400 Steubenville Pike, McKees Rocks,  
Pennsylvania.
- 4           \*\*Mellon National Corporation, Pittsburgh, Pennsylvania,           12-14-73  
notification of intent to retain its ownership and  
control of the voting shares of National Realty  
Enterprises, Inc., Pittsburgh, Pennsylvania, and  
thereby proposes to continue to engage in de novo  
activities (making equity and debt investments in  
corporations or projects designed primarily to promote  
community welfare, generally associated with limited  
dividend housing programs) at 6400 Steubenville Pike,  
McKees Rocks, Pennsylvania.
- 5           \*\*First Virginia Bankshares Corporation, Falls Church,           12-14-73  
Virginia, notification of intent to relocate an office  
of its present subsidiary, First General Financial  
Services, Inc., from 201 South Broad Street, New  
Orleans, to 505 Gretna Boulevard, Gretna, Louisiana,  
and to engage at the new location in the following  
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 insur-  
ance and credit accident and health insurance only to  
its loan 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

- 5 Southern Bancorporation, Inc., Greenville, South Carolina, for prior approval to acquire all the assets and business of F. & I. Finance Company, Inc., Sherman, Texas, through a wholly-owned subsidiary, World Acceptance Corporation.
- 5 \*\*Union Trust Bancorp, Baltimore, Maryland, notification of intent to engage in a de novo activity (making secondary mortgage loans secured in whole or in part by mortgage, deed of trust, security agreement or other lien on real estate situated in the State of Maryland, which property is subject to the lien of one or more prior encumbrances other than a ground rent or other leasehold interest; and acting as agent in the sale of credit life insurance and credit accident and health insurance in connection with its extensions of credit) in Rockville, Maryland, through its subsidiary, Union Home Loan Corporation. 12-10-73
- 7 The Adair Corporation, Adair, Iowa, for permission to engage in insurance activities in Adair, Iowa.
- 8 Mercantile Bancorporation Inc., St. Louis, Missouri, for prior approval to acquire 100 per cent of the voting shares of Franklin Finance Company, Clayton, Missouri.
- 11 First Bancorp, Inc., Corsicana, Texas, for prior approval to acquire 100 per cent of the voting shares of First Bancorp Insurance Company, a de novo Company, Corsicana, Texas.
- 12 \*\*Patagonia Corporation, Tucson, Arizona, notification of intent to engage in de novo activities (providing data processing services for the internal operations of Patagonia and its subsidiaries and storing and processing other banking, financial, or related economic data, such as performing payroll, accounts receivable or billing services) at 1009 West Peoria, Phoenix, Arizona, through a wholly-owned subsidiary, Patagonia Data Systems, Inc. 12- 7-73

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

Permitted

- 1       **\*\*Massachusetts Bay Bancorp, Inc., Lawrence, Massachu-**       12-15-73  
          **setts, notification of intent to engage in de novo**  
          **activities (making, acquiring, or servicing, for its**  
          **own account, or for the account of others, loans and**  
          **other extensions of credit, including making such**  
          **advances and loans by availing itself of the proceeds**  
          **of short-term commercial paper issued by it which**  
          **may be guaranteed by Massachusetts Bay Bancorp, Inc.;**  
          **and furnishing services to or performing services**  
          **for Massachusetts Bay Bancorp, Inc., and its subsid-**  
          **iaries, including furnishing investment, management,**  
          **economic and financial advice) at 286 Essex Street,**  
          **Lawrence, Massachusetts, through a subsidiary, Mass-**  
          **achusetts Bay Capital Corp.**
  
- 2       **\*\*Chemical New York Corporation, New York, New York,**       12-15-73  
          **notification of intent to engage in a de novo activity**  
          **(making collateralized and uncollateralized loans**  
          **including those allowing for equity participation)**  
          **through a subsidiary, Dommerich Factors, Inc., New**  
          **York, New York.**
  
- 2       **\*\*First National City Corporation, New York, New York,**       12-15-73  
          **notification of intent to engage in de novo activities**  
          **(making consumer installment personal loans, purchasing**  
          **consumer installment sales finance contracts; and**  
          **acting as broker for the sale of consumer credit re-**  
          **lated life-accident and health insurance and consumer**  
          **credit related property and casualty insurance; if**  
          **this proposal is effected, Nationwide Financial**  
          **Corporation of Florida will offer to sell insurance**  
          **as follows: (a) group credit life-accident and health**  
          **insurance to cover the outstanding balances of loans**  
          **to borrowers in the event of their death, or, to**  
          **make the contractual monthly payments on the loans**  
          **in the event of the borrowers disability, (b)**  
          **individual casualty insurance on property; generally**  
          **automobiles and household goods, subject to security**  
          **agreements with Nationwide; further, in regard to**  
          **the sale of credit-related insurance, Nationwide**  
          **Financial Corporation of Florida will not offer insur-**  
          **ance counseling) in Tampa, Florida, through its**  
          **subsidiary, Nationwide Financial Corporation of Florida.**

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

Permitted Continued

- 2      **\*\*Manufacturers Hanover Corporation, New York, New York,**      12- 9-73  
notification of intent to engage in de novo activities  
(leasing personal property and equipment and acting as  
agent, broker, or adviser in the leasing thereof,  
where at the inception of the initial lease the expecta-  
tion is that the effect of the transaction and reason-  
ably anticipated future transactions with the same  
lessee as to the same property will be to compensate  
the lessor for not less than the lessor's full invest-  
ment in the property; making or acquiring, for its  
own account or for the account of others, loans and  
other extensions of credit with respect to personal  
property and equipment; and servicing such loans or  
other extensions of credit) in Hato Rey, Puerto  
Rico, through its subsidiary, Manufacturers Hanover  
Leasing Corporation, New York, New York.
- 5      **\*\*Union Trust Bancorp, Baltimore, Maryland,**      12-14-73  
notification of intent to engage in de novo activities (making  
secondary mortgage loans secured in whole or in part  
by mortgage, deed of trust, security agreement or  
other lien on real estate situated in the State of  
Maryland, which property is subject to the lien of  
one or more prior encumbrances other than a ground  
rent or other leasehold interest; and acting as agent  
in the sale of credit life insurance and credit  
accident and health insurance, in connection with its  
extensions of credit) in Silver Spring, Maryland,  
through its subsidiary, Union Home Loan Corporation.
- 6      **\*\*Hamilton Bancshares, Inc., Chattanooga, Tennessee,**      12-15-73  
notification of intent to engage in a de novo activity  
(factoring, accounts receivable financing, equipment  
financing, and other related business financing) in  
Atlanta, Georgia, through a subsidiary, Hamilton  
Factors, Inc.
- 7      **\*\*Globe Corporation, Scottsdale, Arizona, and Dearborn**      12- 9-73  
Financial Corporation, Chicago, Illinois, notification  
of intent to engage in de novo activities (factoring  
accounts receivable; acting as agent or broker for its  
own account or for the accounts of others for commercial  
and consumer loans; acting as agent or broker for  
credit life insurance and credit health and accident  
insurance written in connection with loans made by the  
credit granting subsidiaries of the holding company)  
through a subsidiary, Dearborn Credit Corporation,  
Chicago, Illinois.

Permitted Continued

- 11      \*\*Southwest Bancshares, Inc., Houston, Texas, notification of intent to engage in a de novo activity (personal property leasing) through Southwest Bancshares Leasing Corporation, Houston, Texas. 12-13-73

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

Received

- 7      \*\*Manufacturers National Corporation, Chicago, Illinois, notification of intent to acquire all of the outstanding capital stock of The Prizant Corporation, Elk Grove Village, Illinois, a sheet metal and ventilation contractor; and Mid-City Architectural Iron Co., Chicago, Illinois, engaged in the fabrication and installation of ornamental and miscellaneous metals and irons, through a subsidiary, Brand Insulations, Inc., Chicago, Illinois. 12-14-73

Permitted

- 2      \*\*The Sperry and Hutchinson Company, New York, New York, notification of intent to acquire through a subsidiary, Odell & Company, Inc., a privately owned company in Philadelphia, Pennsylvania. 12-14-73
- 2      \*\*The Sperry and Hutchinson Company, New York, New York, notification of intent to acquire through a subsidiary, Simmer & Company, Harper Woods, Michigan. 12-14-73
- 2      \*\*Warner Communications, Inc., New York, New York, notification of intent to acquire through a subsidiary, Abalon Exterminating Company, Brooklyn, New York. 12-15-73

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