

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1976 No. 45)

Actions of the Board; Applications and Reports

Received During the Week Ending November 6, 1976

ACTIONS OF THE BOARD

Equal Credit Opportunity Act, the Board issued revised proposals for changes in its Regulation B to carry out the 1976 Amendments to the Equal Credit Opportunity Act; the Board requested comment through December 3, 1976 (Docket No. R-0031).

Consumer Advisory Council. Rules of Organization and Procedure. (Docket No. R-0061).

Issuance of subordinated capital notes by Merchants and Farmers State Bank of Weatherford, Weatherford, Texas.

Bank of the Commonwealth, Detroit, Michigan, to make an investment in bank premises.

Chemical New York Corporation, New York, New York, relief from certain restrictions contained in the Board's Order of June 27, 1975.

Illinois National Bancorp, Inc., Springfield, Illinois, extension of time to January 9, 1977, within which to become a bank holding company through the acquisition of 100 per cent of the voting shares (less directors' qualifying shares) of the successor by merger to The Illinois National Bank of Springfield, Springfield, Illinois. 1/

Republic of Texas Corporation, Dallas, Texas, extension of time to January 21, 1977, within which to consummate the acquisition of First National Bank in Brownwood, Brownwood, Texas. 1/

SYB Corporation, Oklahoma City, Oklahoma, extension of time to December 8, 1976, within which to consummate the acquisition of The Stock Yards Bank, Oklahoma City, Oklahoma. 1/

Termination as a registered lender under Regulation G for 66 Federal Credit Union, Bartlesville, Oklahoma. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

Central State Bank, Connersville, Indiana, to make an investment in bank premises. 1/

Citizens Bank of New Haven, New Haven, Missouri, to make an investment in bank premises. 1/

First Bank and Trust Company of South Bend, South Bend, Indiana, to make an investment in bank premises. 1/

Monroe City Bank, Monroe City, Missouri, to make an additional investment in bank premises. 1/

BN Bank of Northfield, Northfield, Illinois, proposed merger with Bank of Northfield, Northfield, Illinois; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Metropolitan Bank and Trust Company, Bridgeport, Connecticut, proposed merger with Union Trust Company of Bridgeport, Bridgeport, Connecticut; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Subsidiaries of Flagship Banks, Inc., Miami Beach, Florida, proposed merger with Flagship National Bank of Miami, Miami, Florida; report to the Comptroller of the Currency on competitive factors. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

Note: The H.2 release is now published in the Federal Register. It will continue to be sent, upon request, to anyone desiring a copy.

ACTIONS OF THE BOARD-Continued

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

Approved

Barclays Bank of New York, New York, New York. Branch to  
be established at 19 Nassau Street, New York County. 2/

First Bank and Trust Company of South Bend, South Bend,  
Indiana. Branch to be established at the Southwest  
corner of U.S. 20 (McKinley Highway) and Bitter Road,  
Osceola. 2/

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

Approved

UBAF ARAB AMERICAN Bank, New York. Branch - George Town,  
Grand Cayman, Cayman Islands.

Pacific National Bank of Washington. Branch - George Town,  
Grand Cayman, Cayman Islands.

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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

Morgan Guaranty Trust Company of New York. To establish an  
Edge Corporation to be known as, "Morgan Guaranty Inter-  
national Bank of Miami".

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

ACTIONS OF THE BOARD-Continued

International Investments and Other Actions Pursuant to Sections 25 and 25(a) of the Federal Reserve Act and Sections 4(c)(9) and 4(c)(13) of the Bank Holding Company Act of 1956, as amended

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Approved

Boston Overseas Financial Corporation. Investment - Additional in Arrendadora Industrial Venezolana C.A., to maintain its 24 per cent interest.

Bank of America, N.T. and S.A. Investment - to acquire 49 per cent of a De Novo Commercial Bank, Cairo, Egypt.

\* \* \* \* \*

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

Returned

Columbia Bancorporation, Kennewick, Washington, for approval to acquire 80 per cent or more of the voting shares of Columbia Bank, National Association, Kennewick, Washington.

Approved

First Freeport Corporation, Freeport, Illinois, for approval to acquire 100 per cent (less directors' qualifying shares) of the successor by merger to First National Bank of Freeport, Freeport, Illinois.

Millikin Bancshares, Inc., Decatur, Illinois, for approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of the successor by merger to The Millikin National Bank of Decatur, Decatur, Illinois.

Dorchester State Company, Dorchester, Nebraska, for approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of Citizens State Bank, Dorchester, Nebraska. 2/

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

ACTIONS OF THE BOARD-Continued

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

Returned

The Citizens and Southern National Bank, Savannah,  
Georgia, for permission to retain 31.5 per cent of the  
voting shares of Commercial Bank, Waycross, Georgia.

Approved

Northeast Bancorp, Inc., New Haven, Connecticut, for ap-  
proval to acquire 100 per cent of the voting shares  
(less directors' qualifying shares) of the successor by  
merger to Metropolitan Bank & Trust Company, Bridgeport,  
Connecticut. 2/

Estate of James Millikin, Deceased, Decatur, Illinois,  
for approval to acquire 55 per cent of the voting shares  
of Millikin Bancshares, Inc., Decatur, Illinois and  
indirectly acquire the successor by merger to The  
Millikin National Bank of Decatur, Decatur, Illinois.

Bank Land Company, Denver, Colorado, for approval to  
acquire an additional 16.9 per cent of the voting  
shares and to retain 8 per cent of the voting shares of  
Southwest State Bank, Denver, Colorado.

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

Returned

Columbia Bancorporation, Kennewick, Washington, for ap-  
proval to acquire the shares of Columbia Pacific Mort-  
gage, Inc. and Columbia Pacific Leasing, Inc., both of  
Richland, Washington.

Delayed

Fidelity Union Bancorporation, Newark, New Jersey, noti-  
fication of intent to engage in de novo activities  
(making loans in the present maximum amount of \$5,000.00  
or less under the provisions of the Pennsylvania Con-

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

ACTIONS OF THE BOARD-Continued

sumer Discount Company Act; and making available to customers, credit life insurance and disability insurance covering the unpaid balance of loans outstanding, convenience insurance, fire, casualty and theft insurance to protect household goods held as collateral during the periods of credit extensions) at Lebanon Valley Mall, Route 422, West Lebanon, Pennsylvania, through its subsidiary, Suburban Finance Company and its subsidiary, Sentry Consumer Discount Company (11/5/76)  
3/

Mid America Bancorporation, Inc., Minneapolis, Minnesota, notification of intent to engage in de novo activities (the placement and servicing of real estate mortgages of all kinds including but not limited to mortgages on industrial, commercial, apartments, and homes) at 815 Foshay Tower, Minneapolis, Minnesota, through a division of the corporation known as Mid America Mortgage Company (11/3/76) 3/

Permitted

Chemical New York Corporation, New York, New York, notification of intent to relocate de novo activities (leasing real and personal property and equipment on a non-operating full payout basis and acting as agent, broker, and adviser with respect to such leases; financing real and personal property and equipment such as would be done by a commercial finance company; and servicing such extensions of credit) from 1760 Century Circle, N.E., Suite 4, Atlanta, Georgia to 5775-C Peachtree Dunwoody Road, N.E., Suite 530, Atlanta, Georgia, through its subsidiary, Chemlease, Inc. (10/31/76) 3/

Citicorp, New York, New York, notification of intent to relocate de novo activities (consumer home equity lending secured by real estate, making loans for the account of others such as one-to-four family unit mortgage loans; the offering to sell of level (in the case of single payment loans) term life insurance to cover the outstanding balances of consumer credit transactions, singly or jointly, with their spouses or co-signers in the event of death; in regard to all credit related insurance sales, the establishment will not act as a general insurance agency and will otherwise comply with all applicable State insurance laws and regulations) from 2507 South State Street, Salt Lake City, Utah to

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

Cottonwood Mall, 4835 Highland Drive, Salt Lake City, Utah and from 1015 South State Street, Orem, Utah to University Mall, Orem, Utah and also at 2085 West 3500 South, Granger, Utah and 432 West Main Street, Vernal, Utah, through Nationwide Financial Services Corporation and its subsidiary, Nationwide Financial Corporation of Utah (11/4/76) 3/

Bancshares of North Carolina, Inc., Raleigh, North Carolina, notification of intent to engage in de novo activities (assisting corporations in the selection of the type of retirement plan or plans (profit sharing, money-purchase pension, pension thrift, ESOP, etc.) that will best accomplish their goals and be within their economic means, assisting the corporation's legal counsel in designing the plan(s), periodically evaluating existing retirement plans to determine if they are meeting corporate investment goals and payout requirements, and assistance to plan administrators in maintaining plan participant records and in meeting the various regulatory reporting requirements under ERISA (Pension Reform Act) at 3509 Haworth Drive, Raleigh, North Carolina, through a subsidiary, Qualified Plan Services, Inc. (11/4/76) 3/

Union Trust Bancorp, Baltimore, Maryland, notification of intent to engage in de novo activities (making installment loans to individuals for personal, family, or household purposes; purchasing sales finance contracts executed in connection with the sale of personal, family, or household goods or services; acting as agent in the sale of credit life and credit accident and health insurance directly related to its extensions of credit and acting as agent in the sale of insurance protecting collateral held against its extensions of credit) at 1316 26th Avenue, Gulfport, Mississippi and 3234 Pascagoula Street, Pascagoula, Mississippi, through a subsidiary, Landmark Financial Services, Inc. (11/1/76) 3/

Southeast Banking Corporation, Miami, Florida, notification of intent to engage in de novo activities (performing or carrying on any one or more of the functions or activities that may be performed or carried on by a trust company including activities of a fiduciary, agency, or custodian nature) at 1007 South Federal Highway, Deerfield Beach, One Independent Drive, Jacksonville, and 200 Canal Street, New Smyrna Beach, all located in Florida, through a subsidiary, Southeast Banks Trust Company, N.A. (11/3/76) 3/

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

First Wisconsin Corporation, Milwaukee, Wisconsin, notification of intent to engage in de novo activities (acting as agent in the sale of credit life insurance and credit accident and sickness insurance in connection with extensions of charge card credit and check credit made by banking subsidiaries of First Wisconsin Corporation for the purpose of assuring repayment of such credit to the lending bank in the event of death or disability of the borrower) at 777 East Wisconsin Avenue, Milwaukee, Wisconsin, through its subsidiary, First Wisconsin Insurance Services, Inc. (11/4/76) 3/

Citizens Fidelity Corporation, Louisville, Kentucky, notification of intent to engage in de novo activities (leasing of personal property and equipment, and acting as agent, broker, or adviser in the leasing of such property) at Fidelity Federal Building, 401 Union Street, Nashville, Tennessee, through a subsidiary, Citizens Fidelity Leasing Corporation (11/6/76) 3/

Mercantile Bancorporation Inc., St. Louis, Missouri, notification of intent to relocate de novo activities (making, acquiring, or servicing loans or other extensions of credit for personal, family, or household purposes such as are made by a finance company; an 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) from 1670A Highway 171-Northbridge Ter., Charleston, South Carolina to 1414 Savannah Highway, Charleston, South Carolina, through its subsidiary, Franklin Finance Company (11/1/76) 3/

Approved

Southern Bancorporation, Inc., Greenville, South Carolina, for approval to acquire all of the stock and warrants of Pioneer Management Company, Inc., Jacksonville, Texas.

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.



APPLICATIONS RECEIVED

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

The First-Mason Bank, Mason, Ohio. Branch to be established at the corner of State Route 22-3 and Columbia Road, Loveland, Clermont and Warren Counties.

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

Detroit Bank and Trust Company. Branch - George Town, Grand Cayman, Cayman Islands.

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

The Daiwa Bank, Limited, Osaka, Japan, for approval to acquire 100 per cent of the voting shares of Daiwa Bank Trust Company, New York, New York, a proposed new bank.

European-American Bancorp, New York, New York, for approval to acquire directly 91.28 per cent and indirectly 8.72 per cent (less directors' qualifying shares) of the voting shares of European-American Bank & Trust Company, New York, New York.

First Security Corporation, Harrison, Arkansas, for approval to acquire 98.4 per cent of the voting shares of The Security Bank, Harrison, Arkansas.

First Company, Powell, Wyoming, for approval to acquire 80 per cent or more of the voting shares of The First National Bank of Powell, Powell, Wyoming.

First National Bancshares of Dodge City, Inc., Dodge City, Kansas, for approval to acquire 87.1 per cent of the voting shares of First National Bank in Dodge City, Dodge City, Kansas.

APPLICATIONS RECEIVED-Continued

Osborn Bancshares, Inc., Osborn, Missouri, for approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of The Bank of Osborn, Osborn, Missouri.

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

Hawkeye Bancorporation, Des Moines, Iowa, for approval to acquire 60 per cent or more of the voting shares of Commercial State Bank, Marshalltown, Iowa.

Central Bancompany, Jefferson City, Missouri, for approval to acquire not less than 57 per cent of the voting shares of The First National Bank of Mexico, Mexico, Missouri.

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To Retain Bank Shares Acquired in a Fiduciary Capacity Pursuant to Section 3 of the Bank Holding Company Act of 1956

The Indiana National Corporation, Indianapolis, Indiana, for permission to retain 8.16 per cent of the shares of Gary National Bank, Gary, Indiana.

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

European-American Bancorp, New York, New York, for approval to acquire all of the shares (less directors' qualifying shares and 130 additional shares) of European-American Banking Corporation, New York, New York.

APPLICATIONS RECEIVED-Continued

Fidelity Union Bancorporation, Newark, New Jersey, notification of intent to engage in de novo activities (making loans in the present maximum amount of \$5,000.00 or less under the provisions of the Pennsylvania Consumer Discount Company Act; and making available to customers, credit life insurance and disability insurance covering the unpaid balance of loans outstanding; convenience insurance, fire, casualty and theft insurance to protect household goods held as collateral during the periods of credit extensions) at Lebanon Valley Mall, Route 422, West Lebanon, Pennsylvania, through its subsidiary, Suburban Finance Company and its subsidiary, Sentry Consumer Discount Company (11/1/76) 3/

First Pennsylvania Corporation, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (making, acquiring, or servicing for its own account or for the account of others, loans or other extensions of credit in particular commercial lending related to lease transactions and conditional sales financing) at Centre Square West, 16th and Market Streets, Philadelphia, Pennsylvania, through its subsidiary, First Pennsylvania Leasing, Inc. (10/25/76) 3/

CB&T Bancshares, Inc., Columbus, Georgia, notification of intent to relocate 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 first mortgage company; and writing and issuing mortgage cancellation insurance and credit accident and health insurance in connection with the extension of credit such as would be made by a first mortgage company) from 1501 Thirteenth Street, Columbus, Georgia to 5670 Whitesville Road, Columbus, Georgia, through its subsidiary, The Georgia Company of America (11/5/76) 3/

D. H. Baldwin Company, Cincinnati, Ohio, for approval to acquire Louisville Mortgage Service Company, General Realty Corporation of Kentucky, Inc., and Heart of Louisville, Inc., all located in Louisville, Kentucky (the origination, selling, and servicing of mortgage loans and acting as insurance agent for the sale of credit related insurance; engaging indirectly through its subsidiary General Realty Corporation of Kentucky, Inc. in the holding of title to real estate which is pledged to secure various of company's and General's indebtedness engaging indirectly through Heart of Louisville, by virtue of company's 9.52 per cent voting stock interest in Heart in the leasing of real property)

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated.

APPLICATIONS RECEIVED-Continued

Texas American Bancshares Inc., Fort Worth, Texas, notification of intent to engage in de novo activities (agricultural commodity financing, servicing such financing and related and incidental activities and in general, making, servicing, or acquiring, for its own account or for the account of others, loans and other extensions of credit to agricultural enterprises or secured by agricultural commodities) at Livestock Exchange Building, 4701 Marion Street, Denver, Colorado, through a subsidiary, American Cattle and Crop Services Corporation (10/26/76) 3/

Rainier Bancorporation, Seattle, Washington, 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 including the making of consumer installment loans, purchasing consumer installment sales finance contracts, and making of loans to small businesses; leasing personal property and equipment, or acting as agent, broker, or adviser in leasing of such property where at the inception of the initial lease the effect of the transaction (and, with respect to governmental entities only, reasonably anticipated future transactions) will yield a return that will compensate the lessor for not less than the lessor's full investment in the property plus the estimated total cost of financing the property over the term of the lease from rentals; estimated tax benefits (investment tax credit), net economic gain from tax deferral from accelerated depreciation and other tax benefits with a substantially similar effect); the estimated residual value of the property at the expiration of the initial term of the lease which in no case shall exceed 20 per cent of the acquisition cost of the property to the lessor and in the case of a lease of not more than 7 years in duration, such additional amount, which shall not exceed 60 per cent of the acquisition cost of the property as may be provided by an unconditional guarantee by a lessee, independent third party, or manufacturer which has been determined by the lessor to have the financial resources to meet such obligation that will assure the lessor of recovery of its investment and cost of financing; acting as insurance agent or broker with regard to credit life and disability insurance relating only to extensions of credit by Rainier Credit Company, secured or unsecured, with the limitation that

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

the initial amount of such insurance issued with respect to any debtors may at no time exceed the amount owed by debtors and with regard to consumer credit related property and casualty insurance on personal property subject to security agreements with Rainier Credit Company) at 10080 North Wolfe Road, Cupertino, California, through its subsidiary, Rainier Credit Company (11/1/76) 3/

Rainier Bancorporation, Seattle, Washington, 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 including the making of consumer installment loans, purchasing consumer installment sales finance contracts, and making of loans to small businesses; leasing personal property and equipment, or acting as agent, broker, or adviser in leasing of such property where at the inception of the initial lease the effect of the transaction (and, with respect to governmental entities only, reasonably anticipated future transactions) will yield a return that will compensate the lessor for not less than the lessor's full investment in the property plus the estimated total cost of financing the property over the term of the lease from: rentals; estimated tax benefits (investment tax credit, net economic gain from tax deferral from accelerated depreciation, and other tax benefits with a substantially similar effect); the estimated residual value of the property at the expiration of the initial term of the lease which in no case shall exceed 20 per cent of the acquisition cost of the property to the lessor and in the case of a lease of not more than 7 years in duration, such additional amount, which shall not exceed 60 per cent of the acquisition cost of the property as may be provided by an unconditional guarantee by a lessee, independent third party, or manufacturer which has been determined by the lessor to have the financial resources to meet such obligation that will assure the lessor of recovery of its investment and cost of financing; acting as insurance agent or broker with regard to credit life and disability insurance relating only to extensions of credit by Rainier Credit Company, secured or unsecured, with the limitation that the initial amount of such insurance issued with respect to any debtors may at no time exceed the amount owed by debtors and with regard to consumer credit related property and casualty insurance on personal property subject to security agreements with Rainier Credit Company) at 1241 East Shaw Avenue, Fresno, California, through its subsidiary, Rainier Credit Company (11/1/76) 3/

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

Rainier Bancorporation, Seattle, Washington, 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 including the making of consumer installment loans, purchasing consumer installment sales finance contracts, and making of loans to small businesses; leasing personal property and equipment, or acting as agent, broker, or adviser in leasing of such property where at the inception of the initial lease the effect of the transaction (and, with respect to governmental entities only, reasonably, anticipated future transactions) will yield a return that will compensate the lessor for not less than the lessor's full investment in the property plus the estimated total cost of financing the property over the term of the lease from rentals; estimated tax benefits (investment tax credit, net economic gain from tax deferral from accelerated depreciation, and other tax benefits with a substantially similar effect); the estimated residual value of the property at the expiration of the initial term of the lease which in no case shall exceed 20 per cent of the acquisition cost of the property to the lessor and in the case of a lease of not more than 7 years in duration, such additional amount, which shall not exceed 60 per cent of the acquisition cost of the property as may be provided by an unconditional guarantee by a lessee, independent third party, or manufacturer which has been determined by the lessor to have the financial resources to meet such obligation that will assure the lessor of recovery of its investment and cost of financing; acting as insurance agent or broker with regard to credit life and disability insurance relating only to extensions of credit by Rainier Credit Company, secured or unsecured, with the limitation that the initial amount of such insurance issued with respect to any debtors may at no time exceed the amount owed by debtors and with regard to consumer credit related property and casualty insurance on personal property subject to security agreements with Rainier Credit Company) at 8888 S.W. Canyon Road, Portland, Oregon, through its subsidiary, Rainier Credit Company (11/1/76) 3/

Wells Fargo & Company, San Francisco, California, 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 for other

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

persons; acting as an insurance agent or broker with respect to the following types of insurance that are directly related to the extension of credit by Wells Fargo & Company or its subsidiaries: credit life and credit accident and health insurance and mortgage redemption life insurance and group mortgage disability insurance) at 1047 W. Foothill Blvd., Upland, California, through its subsidiaries, Wells Fargo Mortgage Company and WFMC Corporation (10/27/76) 3/

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REPORTS RECEIVED

Ownership Statement Filed Pursuant to Section 13(d)  
of the Securities Exchange Act

Bank of the Commonwealth, Detroit, Michigan. (Filed by  
James T. Barnes, Sr. - Amendment #6)

Bank of the Commonwealth, Detroit, Michigan. (Filed by  
James T. Barnes, Jr. - Amendment #7).

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PETITIONS FOR RULEMAKING

None.

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf  
of the Board of Governors under delegated authority.