

**ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

H.2, 1986, No. 3

**Actions of the Board
Applications and Reports Received
During the Week Ending January 18, 1986**

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

Federal Reserve requests public comment on proposed standards for measuring capital on a risk-adjusted basis, based on the principle that a banking organization's capital should be related to its overall risk profile (Docket No. 0567).

Boston	Bank of New England - Old Colony, National Association, Boston, Massachusetts, proposed merger with the Newport National Bank, Newport, Rhode Island -- report to the Comptroller of the Currency on competitive factors. 1/
Boston	New Randolph National Bank, Randolph, Vermont, proposed merger with the Randolph National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
Boston	New Bedford Five Cents Savings Bank, New Bedford, Massachusetts, proposed merger with Fall River Savings Bank, Fall River, Massachusetts -- report to the Comptroller of the Currency on competitive factors. 1/
New York	Key Bank of Southeastern New York N.A., Chester, New York, proposed purchase of three branch offices of Peoples Westchester Savings Bank, Fishkill, New York -- report to the Comptroller of the Currency on competitive factors. 1/
Philadelphia	Commonwealth Bancshares Corporation, Williamsport, Pennsylvania --extension of time to April 19, 1986, within which to consummate the acquisition of 24.9 percent of

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

ACTIONS OF THE BOARD - Continued

Heritage Financial Services Corporation,
Lewistown, Pennsylvania. 1/

Philadelphia Princeton Bank, Princeton, New Jersey --
extension of time to April 22, 1986, within
which to consummate the purchase of certain
assets and assumption of certain liabilities
of The Bank of New Jersey, N.A., Moorestown,
New Jersey. 1/

Philadelphia The Hershey Bank, Hershey, Pennsylvania,
proposed merger with Hershey Newbank, under
the charter and title of the former -- report
to the Federal Deposit Insurance Corporation
on competitive factors. 1/

Richmond Bank of Virginia, Richmond, Virginia --
extension of time to April 22, 1986, within
which to establish a branch at 5379 Indian
River Road, Virginia Beach, Virginia. 1/

Atlanta SunBank/South Florida, N.A., Fort Lauderdale,
Florida, proposed merger with Sun Bank/Palm
Beach County, N.A., Delray Beach, Florida --
report to the Comptroller of the Currency on
competitive factors. 1/

Atlanta Macon Banctrust, Inc., Lafayette, Tennessee
-- extension of time to April 16, 1986,
within which to become a bank holding company
by acquiring Macon Bank & Trust Company. 1/

Chicago Bankers Trust Company, Des Moines, Iowa --
investment in bank premises. 1/

Kansas City First Golden Bancorporation, Golden, Colorado
-- extension of time to March 31, 1986,
within which to consummate the acquisition of
First Interstate Bank of Arvada, N.A.,
Arvada, Colorado. 1/

Kansas City Commerce Bancshares, Inc., Kansas City,
Missouri -- extension of time to January 31,
1986, within which to consummate the
acquisition of Commerce Brokerage Services,
Inc., and thereby engage indirectly in
providing discount securities brokerage
services. 1/

Kansas City United Banks of Colorado, Inc., Denver,

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

ACTIONS OF THE BOARD - Continued

Colorado -- extension of time to February 12, 1986, within which to consummate the acquisition of United Bank of Westminster, Westminster, Colorado, a *de novo* bank. 1/

Dallas Harrisburg Bancshares, Inc., Houston, Texas -- extension of time to May 1, 1986, within which to consummate the application to acquire Harrisburg Bank. 1/

San Francisco California Commercial Bankshares, Santa Ana, California -- extension of time to April 25, 1986, within which to engage in mortgage banking activities. 1/

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

Approved

New York Chemical Bank, New York, New York -- to establish a branch office at 300 Park Avenue, New York, New York. 1/ (1/15/86)

New York Chemical Bank, New York, New York -- to establish a branch at 333 West 34th Street, New York, New York. 1/ (1/15/86)

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

Approved

Cleveland Commerce Exchange Bank, Beachwood, Ohio. 1/ (1/14/86)

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**Issued Intent Not To Disapprove Change of
Control Pursuant to Change in
Bank Control Act of 1978**

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

ACTIONS OF THE BOARD - Continued

Approved

Dallas Lockney Bancshares, Inc., Lockney, Texas. 1/
(1/13/86)

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International Investments and Other Actions
Approved 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

Approved

New York Prudential-Bache Trade Corporation, New York,
New York -- grants consent for PBTC
International Bank, New York, New York, to
amend Article SEVENTH of its Articles of
Association to increase its authorized
capital. (1/16/86)

San Francisco Security Pacific Overseas Corp., Los Angeles,
California -- grants consent to make an
additional investment in Security Pacific
Bank, Canada ("SPBC"), Toronto, Canada, and
for SPBC to amalgamate with Morguard Bank of
Canada ("Morguard"), Vancouver, British
Columbia. (1/13/86)

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

Returned

Chicago ASB Bankcorp, Inc., Adrian, Michigan -- for
approval to acquire 100 percent of the voting
shares of Adrian State Bank, Adrian,
Michigan. (1/27/86)

St. Louis Bancshares of Urbana, Inc., Urbana, Missouri
-- for approval to acquire at least 80
percent of the voting shares of The Bank of
Urbana, Urbana, Missouri. (1/16/86)

Dallas Casa Linda Financial Corporation, Dallas,

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

ACTIONS OF THE BOARD - Continued

Texas -- for approval to acquire 100 percent of the voting shares of Independent Bank, N.A., Dallas, Texas, a proposed new bank. (1/16/86)

Approved

Cleveland	Commerce Exchange Corporation, Beachwood, Ohio -- for approval to acquire 100 percent of the voting shares of Commerce Exchange Bank, Beachwood, Ohio, a proposed new bank. 1/ (1/14/86)
Atlanta	Tattnall Bancshares, Inc., Reidsville, Georgia -- for approval to acquire 80 percent of the voting shares of The Tattnall Bank, Reidsville, Georgia. 1/ (1/16/86)
Chicago	First National Bancorp, Inc., Joliet, Illinois -- for approval to acquire 100 percent of the voting shares of First National Bank of Joliet, Joliet, Illinois. 1/ (1/16/86)
Chicago	HPK Financial Corporation, Chicago, Illinois -- for approval to acquire 100 percent of the voting shares of Hyde Park Bank and Trust Company, Chicago, Illinois. 1/ (1/13/86)
Chicago	The North Salem State Bancorporation, North Salem, Indiana -- for approval to acquire 100 percent of the voting shares of The North Salem State Bank, North Salem, Indiana. 1/ (1/15/86)
Minneapolis	First Hawley Bancshares, Inc., Hawley, Minnesota -- for approval to acquire 100 percent of the voting shares of The First National Bank of Hawley, Hawley, Minnesota. 1/ (1/17/86)
Kansas City	Bankers Bancorp of Oklahoma, Inc., Oklahoma City, Oklahoma -- for approval to acquire at least 80 percent of the voting shares of The Bankers Bank, Oklahoma City, Oklahoma, a proposed new bank. 1/ (1/13/86)
Dallas	Hub Financial Corporation, Lubbock, Texas -- for approval to acquire 100 percent of the voting shares of City Bank, N.A., Lubbock, Texas. 1/ (1/17/86)

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

ACTIONS OF THE BOARD - Continued

Dallas WestBanc Bancshares, Inc., Austin, Texas --
for approval to acquire 100 percent of the
voting shares of Bank of the West, Austin,
Texas. 1/ (1/17/86)

San Francisco Citizens Bancorporation, Marysville,
Washington -- for approval to acquire 100
percent of the voting shares of Citizens Bank
of Snohomish County, Marysville, Washington.
1/ (1/17/86)

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

Withdrawn

Kansas City NBR Financial, Inc., Boulder, Colorado -- for
approval to acquire 100 percent of the voting
shares of National Bank of the Rockies in
Colorado Springs, Colorado Springs, Colorado.
(1/17/86)

Returned

Dallas Independent Community Financial Corp.,
Dallas, Texas -- for approval to acquire at
least 51 percent of the voting shares of
Coppell Financial Corporation, Dallas, Texas
and indirectly Coppell Bank, N.A., Coppell,
Texas. (1/16/86)

Dallas Independent Community Financial Corporation,
Dallas, Texas -- for approval to acquire 51
percent of the voting shares of Casa Linda
Financial Corporation, Dallas, Texas and
indirectly acquire Independent Bank, N.A.,
Dallas, Texas, a proposed new bank. (1/16/86)

Approved

New York First Glen Bancorp, Inc., Glens Falls, New
York -- for approval to acquire 100 percent
of the voting shares of The Peoples
Commercial Bank, East Greenbush, New York. 1/
(1/17/86)

Chicago The Marine Corporation, Milwaukee, Wisconsin

**1/ Processed on behalf of the Board of Governors under
delegated authority.**

ACTIONS OF THE BOARD - Continued

and Marisub, Inc., Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of Mequon State Bank, Mequon, Wisconsin and acquire 100 percent of The Commercial Anc-Corp, Monroe, Wisconsin, and indirectly Commercial and Savings Bank, Monroe, Wisconsin. 1/ (1/14/86)

Kansas City Citizens Dimension Bancorp, Inc., Muskogee, Oklahoma -- for approval to acquire 13.4 percent of the voting shares of Charter Bancshares, Inc., Oklahoma City, Oklahoma, and indirectly Charter National Bank, Oklahoma City, Oklahoma. 1/ (1/15/86)

Dallas Texas American Bancshares Inc., Fort Worth, Texas -- for approval to acquire 100 percent of the voting shares of Texas American Bank/Cityview, N.A., Fort Worth, Texas, a proposed new bank. 1/ (1/17/86)

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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

Chicago MWA Bancorporation, Estherville, Iowa -- to establish a **de novo** subsidiary, General Commercial Services, Ltd., Esterville, Iowa, and engage in servicing and acquiring of loans. (1/16/86)

Minneapolis Bank Shares Incorporated, Minneapolis, Minnesota -- to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities). The activity will be conducted nationwide. (12/16/85)

Dallas BancHills Bancorp, Inc., Austin, Texas -- to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities) through the acquisition of BancHills Brokerage Corporation, Austin, Texas. (1/16/86)

Dallas LBT Corporation, Shreveport, Louisiana -- to

**1/ Processed on behalf of the Board of Governors under
delegated authority.**

ACTIONS OF THE BOARD - Continued

engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities) through the acquisition of LBT Brokerage Services, Inc., Shreveport, Louisiana. (1/16/86)

Approved

- Boston New Hampshire Savings Bank Corporation, Concord, New Hampshire -- for approval to acquire National Mortgage Company, Inc., Nashua, New Hampshire, thereby engaging in marketing, originating, underwriting, funding, warehousing, packaging and servicing for its own account and for the account of others, loans and extensions of credit in the secondary market. 1/ (1/17/86)
- New York The Chase Manhattan Corporation, New York, New York -- for approval to acquire Sturgeon Company, Third Century, Inc., and Third Century, Ltd., all of Moberly, Missouri; and to acquire a 75 percent interest in Third Century Limited TCG, Moberly, Missouri, a **de novo** general partnership. (1/16/86)
- San Francisco First Interstate Bancorp, Los Angeles, California -- to engage **de novo** in underwriting and dealing in such obligations of the United States, general obligations of various states and their political subdivisions, and other obligations, including money market instruments, such as bankers' acceptances and certificates of deposit, as State member banks may from time to time be authorized to underwrite and deal through a **de novo** subsidiary, First Interstate Securities, Inc., Los Angeles, California. 1/ (1/17/86)

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

ACTIONS OF THE BOARD - Continued

Permitted

Boston	Bank of New England Corporation, Boston, Massachusetts -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through New England Discount Brokerage, Inc., Boston, Massachusetts. The activity would be conducted nationwide. 3/ (1/15/86)
New York	Horizon Bancorp, Morristown, New Jersey -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Horizon Brokerage Services, Inc., Morristown, New Jersey. 3/ (1/15/86)
Richmond	United Virginia Bankshares, Inc., Richmond, Virginia -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, United Virginia Brokerage, Inc., Richmond, Virginia. 3/ (1/17/86)
Chicago	Valley Bancorporation, Appleton, Wisconsin -- to establish a de novo subsidiary, Valley Brokerage Services, Inc., Appleton, Wisconsin and to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities). 3/ (1/14/86)
Dallas	Benson Investment Company, San Antonio, Texas -- to engage de novo (underwriting credit life and disability insurance on consumer loans) through the acquisition of Bancshares Life Insurance Company, Phoenix, Arizona. 3/ (1/13/86)
San Francisco	The Mitsubishi Bank, Limited, Tokyo, Japan, and Bancal Tri-State Corporation, San Francisco, California -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through Bancal Investment Services, Inc., San Francisco, California. 3/ (1/17/86)
San Francisco	Wells Fargo & Company, San Francisco,

3/ Notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

California -- to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities) through Wells Fargo Brokerage Corporation, San Francisco, California. 3/ (1/16/86)

3/ Notification 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****Received**

Cleveland Fifth Third Bank, Cincinnati, Ohio -- to
establish a Banking Center at West Park
Retirement Community, 2950 West Park Drive,
Cincinnati, Ohio. 2/

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

Richmond The Suburban Bank, Richmond, Virginia -- to
merge with Virginia Capital Bank, Richmond,
Virginia. 2/

Chicago Shelby County State Bank, Shelbyville,
Illinois, to merge with Shelbyville Interim
Bank, Shelbyville, Illinois. 2/

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**To Become A Member of the Federal Reserve
System Pursuant to Section 9 of the
Federal Reserve Act****Received**

New York United Missouri Trust Company of New York,
New York, New York. 2/

Dallas Bank of Austin, Austin, Texas, a proposed new
bank. 2/

Dallas Bank of Troy, Troy, Texas, a proposed new
bank. 2/

Dallas Bank of the West, Irving, Texas, a proposed
new bank. 2/

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**Issued Intent Not to Disapprove Change of
Control Pursuant to Change in
Bank Control Act of 1978**

2/ Application subject to Community Reinvestment Act. The
Community Affairs Officer of the applicable Reserve Bank
may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

Received

Dallas North Texas Bank & Trust, Gainesville, Texas.
2/

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Applications and Notifications for International
Investments and Other Actions Pursuant to
Sections 25 and 25(a) of the Federal Reserve
Act and Sections 4(c)(9), 4(c)(13) and 4(c)(14)
of the Bank Holding Company Act of 1956, as amended

Received

Boston The First National Bank of Boston, Boston,
Massachusetts -- request consent to
restructure its French banking operations
through the conversion of an existing leasing
subsidiary into a commercial bank to be named
Banque de Boston, S.A.

New York Citicorp, New York, New York -- request
consent to continue to hold shares of
Citibelsa - Assurantiemaatschippij Financia -
Compagnie d'Assurances Financia, N.V. S.A.,
Antwerp, Belgium after AMF engages in
underwriting life and disability insurance in
Belgium.

San Francisco Security Pacific Corporation, Los Angeles,
California -- prior notification to make an
additional investment in Security Pacific
International Leasing, Inc.

2/ Application subject to Community Reinvestment Act. The
Community Affairs Officer of the applicable Reserve Bank
may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

APPLICATIONS RECEIVED

**To Establish a U.S. Branch of an Edge Act
Corporation Pursuant to Section 25(a)
of the Federal Reserve Act**

New York	The Chase Manhattan Bank, N.A., New York, New York -- request consent to acquire through Chase's branch in Paris a subsidiary, SNC Chase Location, Paris, France, engaged in leasing activities.
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**To Form a Bank Holding Company Pursuant
to Section 3(a)(1) of the Bank Holding
Act of 1956**

Received

Boston	National Industrial Bancorp, Inc., East Hartford, Connecticut -- for approval to acquire 100 percent of the voting shares of National Industrial Bank of Connecticut, Meriden, Connecticut. 2/
New York	Interchange Financial Services Corporation, Saddle Brook, New Jersey -- for approval to acquire 100 percent of the voting shares of Interchange State Bank, Saddle Brook, New Jersey. 2/
Philadelphia	Financial Services Bancorp, Inc., Scranton, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Third National Bank and Trust Company of Scranton, Scranton, Pennsylvania. 2/
Philadelphia	Yardville National Bancorp, Yardville, New Jersey -- for approval to acquire 100 percent of the voting shares of the Yardville National Bank, Yardville, New Jersey. 2/
Chicago	Liberty Bancorp, Inc., Hammond, Indiana -- for approval to acquire 100 percent of the voting shares of Community State Bank, North Liberty, Indiana.
Kansas City	Fourthco, Inc., Tulsa, Oklahoma -- for approval to acquire 90 percent of the voting shares of Fourth National Corporation, Tulsa,

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Oklahoma and indirectly Fourth National Bank of Tulsa, Tulsa, Oklahoma, and United Bancshares, Inc., Tulsa, Oklahoma and indirectly United Bank of Tulsa, Tulsa, Oklahoma. 2/
- Dallas General Bancshares, Inc., Caldwell, Texas -- for approval to acquire 100 percent of the voting shares of Peoples National Bank, Caldwell, Texas. 2/
- Dallas New Braunfels Bancshares, Inc., New Braunfels, Texas -- for approval to acquire 100 percent of the voting shares of Citizens National Bank, New Braunfels, Texas, a proposed new bank. 2/
- Dallas Texas Community Bancshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of BancTexas Sulphur Springs, N.A., Sulphur Springs, Texas. 2/

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

Received

- Philadelphia Comm. Bancorp, Inc., Forest City, Pennsylvania -- for approval to acquire 23.9 percent of the voting shares of First National Bank of Nicholson, Nicholson, Pennsylvania. 2/
- Cleveland Banc One Corporation, Columbus, Ohio -- for approval to acquire 100 percent of the voting shares of Purdue National Corporation, Lafayette, Indiana and indirectly acquire Purdue National Bank of Lafayette, Lafayette, Indiana. 2/
- Richmond Sovran Financial Corporation, Norfolk, Virginia -- for approval to acquire 100 percent of the voting shares of Suburban Bank/Delaware, Dover, Delaware. 2/
- Chicago First of American Bank Corporation, Kalamazoo, Michigan -- for approval to acquire 100 percent of the voting shares of

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

Securities Counsel, Inc., Jackson, Michigan.
2/

Kansas City J. R. Montgomery Bancorporation, Lawton,
Oklahoma -- for approval to acquire an
additional 11 percent of the voting shares of
City National Bank & Trust Company, Lawton,
Oklahoma. 2/

Dallas InterFirst Corporation, Dallas, Texas -- for
approval to acquire 100 percent of the voting
shares of Interfirst Bank Delaware, New
Castle, Delaware, a proposed new bank. 2/

Dallas Promenade Bancshares, Inc., Richardson, Texas
-- for approval to acquire 100 percent of the
voting shares of Plano National Bank, Plano,
Texas, a proposed new bank. 2/

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

Received

Chicago Fort Wayne National Corporation, Fort Wayne,
Indiana -- for approval to merge with Auburn
Financial Corp., Auburn, Indiana and
indirectly acquire The Auburn State Bank,
Auburn, Indiana. 2/

Chicago Fort Wayne National Corporation, Fort
Wayner, Indiana -- for approval to merge
with Churubusco Bancorp, Churubusco, Indiana
and indirectly acquire Churubusco State Bank,
Churubusco, Indiana. 2/

Chicago Fort Wayne National Corporation, Fort Wayne,
Indiana -- for approval to merge with DeKalb
Financial Corporation, Waterloo, Indiana and
indirectly acquire Citizens State Bank,
Waterloo, Indiana. 2/

2/ Application subject to Community Reinvestment Act. The
Community Affairs Officer of the applicable Reserve Bank
may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

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

Received

Boston	BANKVERMONT CORPORATION, Burlington, Vermont -- for approval to retain Future Planning Associates, Inc., and Madison Group, Inc.
Philadelphia	Fidelcor, Inc., Philadelphia, Pennsylvania -- for approval to acquire Florida Commercial Mortgage Corporation, Orlando, Florida and thereby engage in making, and servicing loans, providing investment or financial advice, arranging commercial real estate equity financing, and performing real estate appraisals.
Cleveland	Mountain Bancorp, Inc., West Liberty, Kentucky -- to engage <i>de novo</i> (making, acquiring and/or servicing loans for itself or for others of the type made by a consumer finance company) through its subsidiary Consumer Lending Corporation, West Liberty, Kentucky. The geographic area to be served will be the county of Morgan and contiguous counties of Johnson, Lawrence, Elliott, Rowan, Menifee, Wolfe, and Magoffin, all located in Kentucky. (1/15/86)
Richmond	American Security Corporation, Washington, D.C. -- to engage <i>de novo</i> (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, American Security Investment Services Inc., Washington, D. C. The activities would be conducted nationwide. (1/17/86)
Richmond	Washington Bancorporation, Washington, D.C., Colson, Inc., Wilmington, Delaware and Washington National Holdings, N.V., Curacao, Netherlands Antilles -- to engage <i>de novo</i> (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; performing real estate appraisals) through its subsidiary, Washington Mortgage Group, Inc., Washington,

APPLICATIONS RECEIVED - Continued

D. C. The activities would be conducted nationwide. (1/14/86)

Minneapolis	Resource Companies, Inc., Minneapolis, Minnesota -- for approval to engage <i>de novo</i> in investment advisory activities on a nationwide basis through its subsidiary, Resource Capital Advisers, Inc., Minneapolis, Minnesota.
Dallas	Independent Bankshares, Inc., Abilene, Texas -- for approval to acquire of 100 percent of First Independent Computers, Inc., Abilene, Texas.