

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Kansas City	Blue Ridge Bancshares, Inc., Kansas City, Missouri -- to acquire Blue Ridge Bank and Trust Company. Approved, October 17, 1990.
St. Louis	Carroll Financial Services, Inc., Huntingdon, Tennessee, and Carroll Bank & Trust Employee Stock Ownership Plan -- to acquire Carroll Bank & Trust, McLemoresville, Tennessee. Approved, October 17, 1990.
Kansas City	First Bancorp of Kansas, Wichita, Kansas -- to acquire Valley Center Bancshares, Inc., Valley Center, Kansas, and Arkansas Valley State Bank. Approved, October 16, 1990.
Minneapolis	First Dakota Financial Corporation, Bismarck, North Dakota -- to acquire Security State Bank, Beulah, North Dakota. Approved, October 16, 1990.
Secretary	First Security Corporation, Salt Lake City, Utah -- to engage in financial or investment advisory activities and to provide securities brokerage services to retail and institutional customers through First Security Discount Brokerage, Inc. Approved, October 15, 1990.
Minneapolis	Fishback Insurance Agency, Brookings, South Dakota -- to acquire Community State Bank, Stockholm, South Dakota, and First National Bank, White, South Dakota. Returned, October 18, 1990.
Cleveland	Fist Financial Bancshares, Inc., Monroe, Ohio -- to acquire The Fayette Federal Savings Bank, Connersville, Indiana. Approved, October 17, 1990.
Chicago	Garwin Bancorporation, Garwin, Iowa -- to acquire Farmers Savings Bank. Approved, October 16, 1990.
Atlanta	New South Finance, Inc., Cartersville, Georgia -- to engage de novo in lending, insurance agency, and underwriting activities. Permitted, October 17, 1990.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

St. Louis State First Financial Corporation, Texarkana,
Arkansas -- to acquire Atlanta National Bank,
Atlanta, Texas.
Approved, October 19, 1990.

BANK PREMISES

St. Louis Jackson Exchange Bank and Trust Company, Jackson,
Missouri -- investment in bank premises.
Approved, October 16, 1990.

Chicago Liberty State Bank & Trust, Hamtramck, Michigan --
investment in bank premises.
Approved, October 19, 1990.

New York Manufacturers Hanover Trust Company, New York, New
York -- investment in bank premises.
Approved, October 15, 1990.

Kansas City Mercantile Bank of Kansas City, Kansas City, Missouri
-- investment in bank premises.
Approved, October 15, 1990.

Staff Director Valley Bank of Nevada, Las Vegas, Nevada --
BS&R investment in bank premises.
Approved, October 16, 1990.

BANKS, NATIONAL

Chicago Merchants National Bank & Trust Company of Indiana,
Indianapolis, Indiana -- to acquire Merchants
Service Corporation.
Returned, October 18, 1990.

BANKS, STATE MEMBER

Minneapolis Farmers State Bank, Faith, South Dakota -- payment of
a dividend.
Approved, October 16, 1990.

Staff Director First of America Bank - Wayne, Wayne, Michigan --
BS&R prepayment of subordinated notes.
Approved, October 19, 1990.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANKS, STATE MEMBER

Staff Director Harris Trust and Savings Bank, Chicago, Illinois --
BS&R issuance of subordinated note.
Approved, October 19, 1990.

CAPITAL STOCK

Minneapolis Faith Bank Holding Company, Inc., Pierre, South
Dakota -- redemption of shares.
Approved, October 17, 1990.

CHANGE IN BANK CONTROL

Chicago Bank of Lenawee, Adrian, Michigan -- change in bank
control.
Permitted, October 19, 1990.

St. Louis Delta Bancshares, Inc., Eudora, Arkansas -- change in
bank control.
Permitted, October 18, 1990.

San Francisco EastWest Financial Group, Honolulu, Hawaii -- change
in bank control.
Permitted, October 18, 1990.

Richmond ENB Financial Corporation, Elkridge, Maryland --
change in bank control.
Permitted, October 19, 1990.

Chicago Northern States Financial Corporation, Waukegan,
Illinois -- change in bank control.
Permitted, October 16, 1990.

COMPETITIVE FACTORS REPORTS

Boston Bank of New England - West, National Association,
Springfield, Massachusetts, proposed merger with
Bank of New England, National Association, Boston,
Massachusetts -- report on competitive factors.
Submitted, October 17, 1990.

Dallas Bank of the West, Austin, Texas, proposed merger with
The Citizens State Bank, Giddings, Texas -- report
on competitive factors.
Submitted, October 19, 1990.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Atlanta	Blackshear Bank, Blackshear, Georgia, proposed merger with Blackshear Acquisition, Inc. -- report on competitive factors. Submitted, October 19, 1990.
Minneapolis	Central Bank, Stillwater, Minnesota, proposed merger with Cosmopolitan State Bank -- report on competitive factors. Submitted, October 17, 1990.
Cleveland	Central Trust Company of Northeastern Ohio, N.A., Canton, Ohio, proposed purchase and assumption of two Akron branches of The Huntington National Bank, Columbus, Ohio -- report on competitive factors. Submitted, October 15, 1990.
Philadelphia	Citizens National Bank of Landsford, Landsford, Pennsylvania, proposed merger with Landsford Interim National Bank -- report on competitive factors. Submitted, October 17, 1990.
Atlanta	Community Trust Bank, Hiram, Georgia, proposed merger with CTFS Interim Corporation -- report on competitive factors. Submitted, October 15, 1990.
Chicago	First Bank, National Association, Davenport, Iowa, proposed merger with Central Trust and Savings Bank, Eldridge, Iowa -- report on competitive factors. Submitted, October 18, 1990.
Atlanta	First City Bank of Fort Walton, Fort Walton Beach, Florida, proposed merger with Second City Bank of Fort Walton -- report on competitive factors. Submitted, October 19, 1990.
Chicago	First Interstate Bank of Iowa - Northwest, National Association, Estherville, Iowa, proposed merger with First Interstate Bank of Spencer, National Association, Spencer, Iowa -- report on competitive factors. Submitted, October 18, 1990.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Kansas City	First National Bank in Albuquerque, Albuquerque, New Mexico, proposed merger with FirstBank Santa Fe, Santa Fe, New Mexico, and Western Bank Taos, Taos, New Mexico -- report on competitive factors. Submitted, October 17, 1990.
St. Louis	Helena National Bank, Helena, Arkansas, proposed purchase of assets and assumption of liabilities of Bank of Marvell, Marvell, Arkansas -- report on competitive factors. Submitted, October 18, 1990.
Atlanta	Home Federal Savings Bank, Atlanta, Georgia, proposed purchase of the branch at 526 South Main Street, Woodstock, Georgia, of Decatur Federal Savings and Loan Association, Decatur, Georgia -- report on competitive factors. Submitted, October 16, 1990.
Chicago	Independent Bank - West Michigan, Rockford, Michigan, proposed acquisition of certain assets and assumption of the liability to pay certain deposits of the White Cloud Branch of The Peoples State Bank, St. Joseph, Michigan. Submitted, October 15, 1990.
Atlanta	SouthTrust Bank of West Volusia County, De Land, Florida, proposed merger with SouthTrust Bank of Volusia County -- report on competitive factors. Submitted, October 19, 1990.

EXTENSIONS OF TIME

St. Louis	Casey County Bancorp, Inc., Liberty, Kentucky -- extension to January 14, 1991, to acquire Middleburg Bancorp, Inc., Middleburg, Kentucky, and Farmers Deposit Bank. Granted, October 15, 1990.
Philadelphia	Diamond State Bancorp, Inc., Dover, Delaware -- extension to January 26, 1991, to acquire Diamond State Bank, N.A. Granted, October 19, 1990.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, October 17, 1990.
Chicago	First Midwest Corporation of Delaware, Elmwood Park, Illinois -- extension to December 31, 1990, to activate charter of Midwest Bank and Trust Company of DuPage County, East St. Louis, and relocate the Bank to Hindsdale, Illinois. Granted, October 18, 1990.
Cleveland	F.N.B. Corporation, Hermitage, Pennsylvania -- extension to January 23, 1991, to acquire Dollar Savings Association, New Castle, Pennsylvania. Granted, October 19, 1990.
Chicago	Liberty State Bank & Trust, Hamtramck, Michigan -- extension to January 9, 1991, to establish a branch at Northwest Corner of 12 Mile Road and Halstead Road, Farmington Hills, Michigan. Granted, October 19, 1990.
Atlanta	MC Bancshares, Inc., Morgan City, Louisiana -- extension to February 15, 1991, to acquire MC Bank & Trust Company (formerly Morgan City Bank & Trust Company). Granted, October 18, 1990.
San Francisco	Mitsui - Taiyo Kobe Bank, Limited, Tokyo, Japan -- extension to February 7, 1991, to acquire additional shares of Security Pacific Financial Services System, Inc., San Diego, California, and SPFSS, Inc. Granted, October 17, 1990.
Staff Director BS&R	Security Pacific Corporation, Los Angeles, California -- extension to conform activities of Burns Fry Holdings Corporation, Toronto, Ontario, Canada, to Regulation K. Granted, October 19, 1990.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Atlanta	Summerville / Trion Bancshares, Inc., Summerville, Georgia -- extension to January 22, 1991, to engage de novo in insurance activities. Granted, October 18, 1990.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to January 27, 1991, to acquire BHC Holdings, Philadelphia, Pennsylvania, and engage in securities brokerage activities. Granted, October 18, 1990.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Task Force on Delegation of Enforcement Authority to
Regional Offices and Banks -- interagency report to
the Congress.
Authorized, September 26, 1990.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Chicago	Bancs of Chicago Bancorp, Inc., Winnetka, Illinois -- to acquire GEMA Financial Corporation, and the Bank of Chicago - Little Village, Chicago; Tsvaiter Financial Corporation, Winnetka; the Bank of Chicago - Garfield Ridge, Chicago; Dritter Financial Corporation, Winnetka; and Bank of Chicago - Lakeshore, Chicago; Ershter Financial Corporation, Winnetka; and Bank of Chicago - Little Village, Chicago, Illinois. Returned, September 20, 1990.
Chicago	Ershter Financial Corporation, Winnetka, Illinois -- to acquire Bank of Chicago - Little Village, Chicago, Illinois. Returned, September 20, 1990.
Chicago	GEMA Financial Corporation, Winnetka, Illinois -- to acquire Tsvaiter Financial Corporation, the Bank of Chicago - Garfield Ridge, Chicago; Dritter Financial Corporation, Winnetka; the Bank of Chicago - Lakeshore, Chicago; Ershter Financial Corporation, Winnetka; and Bank of Chicago - Little Village, Chicago, Illinois. Returned, September 20, 1990.

CHANGE IN BANK CONTROL

Chicago	Dritter Financial Corporation, Winnetka, Illinois -- change in bank control. Permitted, September 20, 1990.
---------	---

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

SECTION IV - APPLICATIONS NOT SUBJECT TO
FEDERAL REGISTER OR NEWSPAPER NOTICE

Application

NONE

*Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Citicorp, New York, New York to acquire all of the voting shares of De Anza Holding Corporation, Sunnyvale, California, and thereby to acquire De Anza Bank, Sunnyvale, California.

11/15/90 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Royal Bank of Canada, Montreal, Canada to engage through its subsidiary, RBC Dominion Securities Corporation, New York, New York, in underwriting and dealing debt and equity securities of Canadian corporate issuers without any revenue or other quantitative limitation.

N/A

Canadian Imperial Bank of Commerce, Toronto, Canada to engage through its subsidiary, Woody Gundy Corp., New York, New York, in underwriting and dealing debt and equity securities of Canadian corporate issuers without any revenue or other quantitative limitation.

N/A

The Bank of Nova Scotia, Toronto, Canada to engage through its subsidiary, ScotiaMcLeod (USA) Inc., New York, New York, in underwriting and dealing debt and equity securities of Canadian corporate issuers without any revenue or other quantitative limitation.

N/A

The Fuji Bank, Limited, Tokyo, Japan to engage de novo through its subsidiary, Fuji Securities Inc., Chicago, Illinois, in trading in futures and options on futures contracts on government securities, gold, silver bullion, platinum, foreign exchange, and certificates of deposit and other money market instruments, and acting as a futures commission merchant in the execution and clearance of futures contracts for all instruments and commodities, and related indices, that Fuji Securities Inc. is authorized to buy and sell in the cash market for its own account, and providing investment advice in conjunction therewith.

N/A

Comment Period
Ending Date

SECTION IV

Applications Not Involving
Public Comment

None.

-
- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
N/A - Not Available
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, PA requests permission to establish a remote service facility to be located at the ACME Markets, 1200 Welsh Road, North Wales, PA. Secretary Delegated

11/5/90

NOTE: the street address was incorrectly stated as 120 Welsh Road in last week's bulliten.

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

Comment Period Ending Date

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Comment Period Ending Date

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

None.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending October 20, 1990

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY**

APPLICATION

COMMENT PERIOD ENDING

Received application on October 16, 1990
from The Fifth Third Bank, Cincinnati,
Ohio, for permission to establish a
branch at 6150 Glenway Avenue, Cincinnati,
Ohio.

* November 15, 1990

**SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE**

Received Section 3(a)(3) application on
October 12, 1990 from Banc One Wisconsin
Corporation, Milwaukee, Wisconsin, to
acquire Marine Bank Chicago, Chicago,
Illinois.

* Not Yet Known #

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY**

NONE

-
- * - Subject to CRA
 - # - Expected to end approximately 30 days from the date of receipt
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period

Applications Bulletin
For Week Ending October 20, 1990

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE**

Received application on October 16, 1990
from The Metro Dayton Bank, Dayton, Ohio,
for approval of membership in the Federal
Reserve System pursuant to Section 9 of the
Federal Reserve Act and Section 208.4 of
Regulation H.

-
- * - Subject to CRA
 - # - Expected to end approximately 30 days from the date of receipt
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Signet Banking Corporation, Richmond, Virginia, to serve as investment adviser to investment companies registered under the Investment Company Act of 1940, through its subsidiary, Signet Trust Company.	11-5-90*
First Union Corporation, Charlotte, North Carolina, to engage in brokering loans and leases through its subsidiary, First Union Securities, Inc.	11-6-90*

Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

<u>Application</u>
Westinghouse Electric Corporation, Pittsburgh, Pennsylvania, request that the Board not disapprove the proposed dual serving of Mr. Hays T. Watkins as a director of Applicant and also of Signet Banking Corporation, Richmond, Virginia.

*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 19, 1990

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period Ending Date

Community Bancshares, Inc.
Blountsville, Alabama
Change in control by Community Bancshares, Inc. Employee Stock Ownership Plan, Blountsville, Alabama (Kennon Ray Patterson, Sr.; Bishop Keener Walker, Jr.; and Dicey Strickland Childers, trustees), to acquire an additional 5.37 percent of the outstanding shares of common stock. The acquisition will increase the ESOP's total ownership to 13.42 percent.

SouthTrust Corporation
Birmingham, Alabama
To acquire SouthTrust Bank of Columbia, N.A., Columbia, South Carolina, (in organization).

Bank of North America Bancorp, Inc.
Miami, Florida
1-BHC formation, Bank of North America, Miami, Florida.

Button Gwinnett Bancorp, Inc.
Norcross, Georgia
To become a bank holding company by converting the charter of its subsidiary, Button Gwinnett Savings Bank, FSB, Norcross, Georgia, to that of a national banking association charter.

Community Trust Financial Services Corporation
Hiram, Georgia
1-BHC formation, Community Trust Bank, Hiram, Georgia.

VB&T Bancshares, Corp.
Valdosta, Georgia
1-BHC formation, Valdosta Bank & Trust, Valdosta, Georgia.

First City Bancorp, Inc.
Murfreesboro, Tennessee
Change in control by First City Bancorp,
Inc. Employee Stock Ownership Plan,
Murfreesboro, Tennessee (William E.
Rowland; Robert E. Murfree; and William
Kent Coleman, trustees), to acquire up
to 24.9 percent of the outstanding shares
of common stock.

Section III- Applications Subject To Federal Register Notice Only

Application

Automotive Financial Services, Inc.
Kenner, Louisiana

Applicant seeks approval to continue its
consumer finance activities, pursuant to
section 225.25(b)(1) of Regulation Y, and
to continue the activity of accepting restricted
deposits, pursuant to section 225.25(b)(3)(ii)
of Regulation Y.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Membership	Royal American Bank Inverness, Illinois (in organization) To become a member in the Federal Reserve System*	N - 10-10-90
EFT	Bankers Trust Company Des Moines, Iowa Mr. Bill's, 204 SW 1st Grimes, Iowa*	N - 10-26-90
EFT	INB Banking Company North Chesterton, Indiana (formerly Chesterton State Bank) 380 Sand Creek Drive Chesterton, Indiana*	N - 11-5-90
Branch	Marine Bank of Bloomington-Normal Bloomington, Illinois 1111 North Main Street Normal, Illinois*	N - 9-15-90
Branch	First of America Bank - Central Lansing, Michigan Lansing Mall, 5330 W. Saninaw Lansing, Michigan*	N - **

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	The Baraboo Bancorporation, Inc. Baraboo, Wisconsin Merlin E. Zitzner	FR - 10-16-90 N - 10-15-90
Y-1	Royal American Corporation Inverness, Illinois Royal American Bank (in organization) Inverness, Illinois*	FR - 10-24-90 N - 10-10-90
Y-2	INB Financial Corporation Indianapolis, Indiana F L & T Financial Corporation Columbia City, Indiana The Farmers Loan and Trust Company Columbia City, Indiana*	FR - 10-25-90 N - 10-29-90
Y-1	Communitifirst Bancorp, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both
Newspaper and Federal Register Notice
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Fostoria Bankshares, Inc. Fostoria, Iowa Joseph Simington Milford, Iowa	FR - ** N - **
Y-1	Worthington Bancorporation Farley, Iowa State Bank of Worthington Worthington, Iowa*	FR - ** N - **
CoC-HC	First Eagle Bancshares, Inc. Roselle, Illinois Joel I. Salk; Mildred J. Salk Revocable Trust; Joel & Mildred J. Salk or their successors as Trustees	FR - ** N - **
CoC-HC	Schooler Bancshares, Inc. Des Moines, Iowa Larry Rolfstad, Marion Coons, Dwight Vredenburg	FR - ** N - **
Y-1	Bancs of Chicago Bancorp, Inc. Winnetka, Illinois, GEMA Financial Corporation Winnetka, Illinois Bank of Chicago-Little Village Chicago, Illinois Tsvaiter Financial Corporation Winnetka, Illinois Bank of Chicago-Garfield Ridge Chicago, Illinois Dritter Financial Corporation Winnetka, Illinois Bank of Chicago-Lakeshore Chicago, Illinois Ershter Financial Corporation Winnetka, Illinois Bank of Chicago-Little Village Chicago, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both
Newspaper and Federal Register Notice
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Ershter Financial Corporation Winnetka, Illinois Bank of Chicago-Little Village Chicago, Illinois*	FR - ** N - **
Y-2	GEMA Financial Corporation Winnetka, Illinois Tsvaiter Financial Corporation Winnetka, Illinois Bank of Chicago-Garfield Ridge Chicago, Illinois Dritter Financial Corporation Winnetka, Illinois Bank of Chicago-Lakeshore Chicago, Illinois Ershter Financial Corporation Winnetka, Illinois Bank of Chicago-Little Village Chicago, Illinois*	FR - ** N - **
CoC-HC	Dritter Financial Corporation Winnetka, Illinois Gary R. Edidin Trustee Edidin Stock Trust; Gary R. Edidin & Stanley H. Meadows Trustee Gary Edidin Family Trust	FR - ** N - **
Y-1	Minowa Bancshares, Inc. Decorah, Iowa Decorah State Bank Decorah, Iowa The First National Bank of Mabel Mabel, Minnesota*	FR - ** N - **
Y-2	Preston Bancshares, Inc. Preston, Iowa Chadwick Bancshares, Inc. Chadwick, Illinois Farmers State Bank of Chadwick and Mount Carroll Mount Carroll, Illinois*	FR - ** N - **
Y-1	Waterford Bancshares, Inc. Waterford, Wisconsin Waterford Bank Waterford, Wisconsin*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	ANB Corporation Muncie, Indiana Muncie Federal Savings Bank Muncie, Indiana Service Management Corporation Muncie, Indiana	FR - **

Section IV - Applications Not Subject to Federal Register Notice
Or Newspaper Notice

<u>Type</u>	<u>Application</u>
None	

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Application

End of Comment Period

* Section 3(a)(3) application by
Scott County Bancorp, Inc.,
Winchester, Illinois, to acquire
additional shares of Founders
Bancorp, Inc., Scottsdale, Arizona

(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

None

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

None

* This application is subject to CRA.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Marquette Bank Apple Valley Apple Valley, MN To establish a <u>de novo</u> branch in Burnsville, MN*	11-1-90

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Hettinger Holding Company, Inc. Fargo, ND To acquire First National Bank of Hettinger, Hettinger, ND*	11-12-90 (Newspaper)
Kent Harrington To increase his ownership from 16.08% to 16.76% of Plainview Bankshares, Inc., Plainview, MN	10-29-90 (Federal Register)
Mark White and Janice Muhar To acquire control of 100% of Jan-Mar Corporation, Coleraine, MN	11-7-90 (Federal Register)
FS Banco, Inc. Malta, MT To acquire First State Bank, Malta, MT*	12-14-90 (Newspaper)
Hayward Bancshares, Inc. Hayward, WI To acquire The Peoples Bancshares of Hayward, Inc., Hayward, WI, a one-bank holding company owning The Peoples National Bank, Hayward, WI*	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section II - Applications Subject to Both
Newspaper and Federal Register Notice (Continued)

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Krause Financial, Inc. Winnebago, MN To acquire the First National Bank in Winnebago, Winnebago, MN*	10-31-90 (Newspaper)
Corporate Advisors, L.P., Corporate Partners, L.P., Corporate Offshore Partners, L.P., the State Board of Ad- ministration of Florida, Lazard Freres & Co., LFXR Corp., LFXR Partners, L.P., and LFCP Corp. To increase their ownership interest by 1.2% to 14.9% of First Bank System, Inc., Minneapolis, MN	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Minneapolis, MN To engage in data processing activities through the acquisition of United Banks Service Company, Englewood, CO; to en- gage in commercial finance activities through the acquisition of United Banks Financial Services Corporation, Denver, CO; to engage in insurance agency acti- vities through the acquisition of United Banks Insurance Services, Denver, CO and Lincoln Agency, Inc./Phoenix Arizona, Tempe, AZ; and to engage in underwriting and reinsurance of credit life, accident and health insurance through the acqui- sition of IntraWest Insurance Company, Denver, CO and Fidelity National life Insurance Company, Denver, CO.	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only (Continued)

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial Banshares, Inc. Mitchell, SD To acquire Spectrum Life Insurance Company, Mitchell, SD	Not yet available

Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

None.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Mike C. Daly, Wheatland, Wyoming, for prior approval to increase his proportionate ownership interest in Wheatland Bankshares, Inc., Wheatland,, Wyoming, to 20.2 percent.	Not Available
Community Bankshares of Wyoming, Guernsey, Wyoming, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Oregon Trail Bank, Guernsey, Wyoming.*	Not Available
First Bancorp of Durango, Durango, Colorado, for prior approval to become a bank holding company through the acquisition of 82.3 percent of the voting shares of First National Bank of Durango, Durango, Colorado.*	Not Available
Air Academy National Bancorp, U.S. Air Force Academy, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Air Academy National Bank, U.S. Air Force Academy, Colorado.*	Not Available
First Commerce Bancshares, Inc., Lincoln, Nebraska, for prior approval to acquire 100 percent of the voting shares of First National Bank of McCook, McCook, Nebraska.*	Not Available
Decatur Investment, Inc., Oberlin, Kansas, for prior approval to merge with Western Kansas Investment Corp., Inc., Winona, Kansas, parent of The Bank, Oakley, Kansas.*	Not Available

Federal Reserve Bank of Kansas City

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Brooke Holdings, Inc., Jewell,
Kansas, for prior approval to acquire
100 percent of the voting shares of
Gypsum Valley Agency, Inc., Jewell,
Kansas.

Not Available

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

APPLICATION

Wheatland Bankshares, Inc.,
Wheatland, Wyoming, for prior
approval to redeem 34,976 shares of
its own voting common stock.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
 APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 15, 1990

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
 NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

SECTION II - APPLICATIONS SUBJECT TO BOTH
 NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Elvin Lowery, Huntington, TX, to acquire an interest in Huntington Bancshares, Inc., Huntington, TX	90/10/31
Change in Control Notice by Michael Gordon Murphy; Fred Deen Herring; and Carl Fred Allen, Houston, TX, to acquire an interest in Foremost Bancshares, Inc., Houston, TX	90/10/16
Change in Control Notice by Pat S. Bolin, Dallas, TX; D. Phil Bolin; Dan H. Bolin, M.D.; Warren T. Ayers; and Eagle I, Wichita Falls, TX, to acquire an interest in Fidelity Resources Company, Dallas, TX	N/A
Change in Control Notice by Sidney William Cauthorn, Del Rio, Tx, to acquire an interest in Westex Bancorp, Inc., Del Rio, TX	N/A
*Section 3(a)(1) application by Landmark Bancshares, Inc., Euless, TX, to acquire Landmark Bank-Mid Cities, Euless, TX	90/11/12

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) application by Guaranty Bancshares, Inc., Mount Pleasant, TX, to acquire Guaranty Leasing Company, Inc., Mount Pleasant, TX (to engage in full pay-out personal leasing)	90/10/30
Section 4(c)(8) application by Guaranty Financial Corp., Wilmington, DE, to acquire Guaranty Leasing Company, Inc., Mount Pleasant, TX (to engage in full pay-out personal leasing)	90/10/30

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/19/90

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None	

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

C.N. Bancorp, Ltd., San Francisco, California, to acquire Alvarado Bank, Richmond, California. *	<u>Fed. Reg.:</u> 10/25/90 <u>Newspaper:</u> Not available
Interwest National Bancorp, Reno, Nevada, to become a bank holding company through the acquisition of Fallon National Bank of Nevada, Fallon, Nevada. *	<u>Fed. Reg.:</u> 11/13/90 <u>Newspaper:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

U.S. Bancorp, Portland, Oregon, to engage in credit bureau activities through the acquisition of Credco of Washington, Inc., Solana Beach, California.	<u>Fed. Reg.:</u> 11/13/90
---	----------------------------

Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA.