

Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than August 22, 1995.

A. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Roger Berglund*, Bowman, North Dakota; to acquire an additional 8.40 percent, for a total of 27.80 percent, and *Susan Berglund*, Bowman, North Dakota; to acquire an additional 9 percent, for a total of 30 percent, of the voting shares of *Dakota Western Bancshares, Inc.*, Bowman, North Dakota, and thereby indirectly acquire *Dakota Western Bank*, Bowman, North Dakota.

2. *Hershell R. Page*, Plankinton, South Dakota; to acquire an additional 10.94 percent, for a total of 59.50 percent; *Thomas R. Page*, Plankinton, South Dakota; to acquire an additional 6.87 percent, for a total of 64.69 percent; both serving as cotrustees for the *Ruth Ann Page Trust*, Plankinton, South Dakota; which will acquire 28.82 percent of the voting shares of *Page Holding Company*, Plankinton, South Dakota, and thereby indirectly acquire *Farmers & Merchants State Bank*, Plankinton, South Dakota.

B. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Lenard C. Briscoe*, Kingfisher, Oklahoma; to acquire 100 percent of the voting shares of *Dewey County Bancorporation, Inc.*, Taloga, Oklahoma, and thereby indirectly acquire *Dewey County State Bank*, Taloga, Oklahoma.

2. *Ward H. Reesman*, Falls City, Nebraska; to acquire an additional 30.18 percent, for a total of 54.18 percent, of the voting shares of *Admire Bancshares, Inc.*, Emporia, Kansas, and thereby indirectly acquire *Admire Bank and Trust*, Emporia, Kansas. This transaction represents the acquisition of shares and a redemption.

C. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Homer Lee Bryce*, Henderson, Texas; to acquire an additional .68 percent, for a total of 10.65 percent, of the voting shares of *Fredonia Bancshares, Inc.*, Nacogdoches, Texas, and thereby indirectly acquire *Fredonia State Bank*, Nacogdoches, Texas.

Board of Governors of the Federal Reserve System, August 2, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-19493 Filed 8-7-95; 8:45 am]

BILLING CODE 6210-01-F

First Union Corporation, et al.; Formations of, Acquisitions by, and Mergers of Bank Holding Companies; and Acquisitions of Nonbanking Companies

The companies listed in this notice have applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company. The listed companies have also applied under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies, or to engage in such an activity. Unless otherwise noted, these activities will be conducted throughout the United States.

The applications are available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank

indicated or the offices of the Board of Governors not later than September 1, 1995.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *First Union Corporation*, Charlotte, North Carolina; to acquire *First Union Corporation of New Jersey*, Newark, New Jersey, which will become a bank holding company by merging with *First Fidelity Bancorporation*, Newark, New Jersey, and *Philadelphia, Pennsylvania*, and thereby indirectly acquire *First Fidelity Bank, N.A.*, Elkton, Maryland; *First Fidelity Bank*, Stamford, Connecticut; *First Fidelity Bank*, Delaware, Wilmington, Delaware; *First Executive Bank*, Philadelphia, Pennsylvania (24.4 percent of the voting shares).

In connection with this application, Applicant also has applied to acquire *Broad & Lombardy Associates, Inc.*, Newark, New Jersey, and thereby engage in acting as insurance agent or broker for credit life and health insurance in conjunction with credit transactions; acting as an insurance agent or broker for the sale of credit-related property and casualty insurance protecting real and personal property which serves as collateral for a credit transaction and liability coverage as part of a package on home, automobile and business policies; and acting as an insurance agent or broker for insurance for affiliates, pursuant to § 225.25(b)(8)(i) and (iv) of the Board's Regulation Y.

In connection with this application, Applicant also has applied to acquire *First Fidelity Community Development Corp.*, Newark, New Jersey, and thereby engage in community development activities, including: debt and equity investments in residential, commercial and industrial projects; the acquisition, ownership, renovation, development, leasing, managing or exchanging, selling or promoting of real and/or personal property; financial counseling to all sectors of the community, especially the small business sector; and coordination and arrangement of joint ventures or participations to provide financial assistance to low and moderate income areas of the States of New Jersey and Pennsylvania, pursuant to § 225.25(b)(6) of the Board's Regulation Y.

In connection with this application, Applicant also has applied to acquire *Fidelcor Life Insurance Company*, Phoenix, Arizona, and thereby engage in reinsurance of credit life, disability and health insurance written by an outside insurance carrier in connection with loans extended by bank affiliates,

pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y.

In connection with this application, Applicant also has applied to acquire Waller House Corporation, Philadelphia, Pennsylvania, and thereby engage in community development activities, pursuant § 225.25(b)(6) of the Board's Regulation Y. Comments on this application must be received not later than September 1, 1995.

B. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *The Berens Corporation*, Houston, Texas; has applied to become a bank holding company by acquiring 100 percent of the voting shares of Berens Delaware, Inc., Wilmington, Delaware, and thereby indirectly acquire First National Bank of Dayton, Dayton, Texas.

In connection with this application, Berens Delaware, Inc., Wilmington, Delaware, also has applied to become a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Dayton, Dayton, Texas.

Also, in connection with this application, Applicant has applied to engage *de novo*, through its subsidiary, Berens Credit Corporation, Houston, Texas, and engage *de novo* in mortgage leasing, pursuant to § 225.25(b)(1)(iii) of the Board's Regulation Y; commercial finance, pursuant to § 225.25(b)(1)(iv) of the Board's Regulation Y; and leasing, pursuant to § 225.25(b)(5) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 2, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-19494 Filed 8-7-95; 8:45 am]

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NBD Bancorp, Inc.; Acquisition of Company Engaged in Permissible Nonbanking Activities

The organization listed in this notice has applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The application is available for immediate inspection at the Federal

Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than August 22, 1995.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *NBD Bancorp, Inc.*, Detroit, Michigan; to expand the geographic scope of its subsidiary, NBD Real Estate Services, Inc., Indianapolis, Indiana, and thereby engage in mortgage lending and servicing, pursuant to § 225.25(b)(1)(iii) of the Board's Regulation Y; real property leasing, pursuant to § 225.25(b)(5) of the Board's Regulation Y; credit insurance, pursuant to § 225.25(b)(8) of the Board's Regulation Y; management consulting, pursuant to § 225.25(b)(11) of the Board's Regulation Y; and real estate appraising, pursuant to § 225.25(b)(13) of the Board's Regulation Y. NBD Real Estate Services, Inc. seeks to expand the current geographic scope from Indiana, Ohio and Kentucky, to nationwide.

Board of Governors of the Federal Reserve System, August 2, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-19495 Filed 8-7-95; 8:45 am]

BILLING CODE 6210-01-F

Norwood Associates II, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding

Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than September 1, 1995.

A. Federal Reserve Bank of New York (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *Norwood Associates II*, Hackensack, New Jersey (Norwood II), to acquire all of the outstanding shares of Adwildon Corporation, Hackensack, New Jersey (Adwildon); and (2) Midland Bancorporation, Inc., Paramus, New Jersey (Midland), to merge Adwildon with and into Midland (Norwood II and Adwildon together, the "Applicants"). Midland is a bank holding company with respect to Midland Bank and Trust Company, Paramus, New Jersey (Bank). Norwood II and Adwildon are bank holding companies with respect to their ownership of 30.8 and 23.5 percent, respectively, of Midland. The applications are made in the context of a corporate reorganization in which Adwildon will be dissolved and its 23.5 percent interest in Midland will be acquired by Norwood II, thereby increasing Norwood II's interest in Midland to 54.3 percent.

B. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Farmers Bancshares, Inc.*, Cheneyville, Louisiana; to become a bank holding company by acquiring 100 percent of the voting shares of The Farmers Bank & Trust of Cheneyville, Cheneyville, Louisiana.

2. *Hibernia Corporation*, New Orleans, Louisiana; to merge with FNB