

A. Federal Reserve Bank of Atlanta
(Lois Berthaume, Vice President) 104
Marietta Street, N.W., Atlanta, Georgia
30303-2713:

1. *Stuart A. Cashin, Jr.*, Duluth,
Georgia; to retain voting shares of Embry
Bankshares, Inc., Duluth, Georgia, and
thereby indirectly retain share of Embry
National Bank, Lawrenceville, Georgia.

Board of Governors of the Federal Reserve
System, October 1, 1997.

William W. Wiles,

Secretary of the Board.

[FR Doc. 97-26447 Filed 10-3-97; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL RESERVE SYSTEM

**Formations of, Acquisitions by, and
Mergers of Bank Holding Companies**

The companies listed in this notice
have applied to the Board for approval,
pursuant to the Bank Holding Company
Act of 1956 (12 U.S.C. 1841 *et seq.*)
(BHC Act), Regulation Y (12 CFR Part
225), and all other applicable statutes
and regulations to become a bank
holding company and/or to acquire the
assets or the ownership of, control of, or
the power to vote shares of a bank or
bank holding company and all of the
banks and nonbanking companies
owned by the bank holding company,
including the companies listed below.

The applications listed below, as well
as other related filings required by the
Board, are available for immediate
inspection at the Federal Reserve Bank
indicated. The application also will be
available for inspection at the offices of
the Board of Governors. Interested
persons may express their views in
writing on the standards enumerated in
the BHC Act (12 U.S.C. 1842(c)). If the
proposal also involves the acquisition of
a nonbanking company, the review also
includes whether the acquisition of the
nonbanking company complies with the
standards in section 4 of the BHC Act.
Unless otherwise noted, nonbanking
activities will be conducted throughout
the United States.

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 October 31,
1997.

A. Federal Reserve Bank of Chicago
(Philip Jackson, Applications Officer)

230 South LaSalle Street, Chicago,
Illinois 60690-1413:

1. *Midland Bancshares, Inc.*, Kincaid,
Illinois; to become a bank holding
company by acquiring 100 percent of
the voting shares of The Midland
Community Bank, Kincaid, Illinois.

**B. Federal Reserve Bank of San
Francisco** (Pat Marshall, Manager of
Analytical Support, Consumer
Regulation Group) 101 Market Street,
San Francisco, California 94105-1579:

1. *Greater Bay Bancorp*, Palo Alto,
California; to acquire 100 percent of the
voting shares of Peninsula Bank of
Commerce, Millbrae, California.

2. *Heritage Financial Corporation*,
Olympia, Washington; to become a bank
holding company by acquiring 100
percent of the voting shares of Heritage
Savings Bank, Olympia, Washington.
Applicant is converting from mutual to
stock form.

Board of Governors of the Federal Reserve
System, October 1, 1997.

William W. Wiles,

Secretary of the Board.

[FR Doc. 97-26448 Filed 10-3-97; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL RESERVE SYSTEM

**Notice of Proposals to Engage in
Permissible Nonbanking Activities or
To Acquire Companies That are
Engaged in Permissible Nonbanking
Activities**

The companies listed in this notice
have given notice under section 4 of the
Bank Holding Company Act (12 U.S.C.
1843) (BHC Act) and Regulation Y, (12
CFR Part 225) to engage *de novo*, or to
acquire or control voting securities or
assets of a company that engages either
directly or through a subsidiary or other
company, in a nonbanking activity that
is listed in § 225.28 of Regulation Y (12
CFR 225.28) or that the Board has
determined by Order to be closely
related to banking and permissible for
bank holding companies. Unless
otherwise noted, these activities will be
conducted throughout the United States.

Each notice is available for inspection
at the Federal Reserve Bank indicated.
The notice also will be available for
inspection at the offices of the Board of
Governors. Interested persons may
express their views in writing on the
question whether the proposal complies

with the standards of section 4 of the
BHC Act.

Unless otherwise noted, comments
regarding the applications must be
received at the Reserve Bank indicated
or the offices of the Board of Governors
not later than October 21, 1997.

A. Federal Reserve Bank of Boston
(Richard Walker, Community Affairs
Officer) 600 Atlantic Avenue, Boston,
Massachusetts 02106-2204:

1. *Boston Private Bancorp, Inc.*,
Boston, Massachusetts; to acquire
Westfield Capital Management
Company, Inc., Boston, Massachusetts,
and thereby engage in financial and
investment advisory activities, pursuant
to § 225.28(b)(6) of the Board's
Regulation Y.

Board of Governors of the Federal Reserve
System, October 1, 1997.

William W. Wiles,

Secretary of the Board.

[FR Doc. 97-26446 Filed 10-3-97; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

**Granting of Request for Early
Termination of the Waiting Period
Under the Premerger Notification
Rules**

Section 7A of the Clayton Act, 15
U.S.C. 18a, as added by Title II of the
Hart-Scott-Rodino Antitrust
Improvement Act of 1976, requires
persons contemplating certain mergers
or acquisitions to give the Federal Trade
Commission and the Assistant Attorney
General advance notice and to wait
designated periods before
consummation of such plans. Section
7A(b)(2) of the Act permits the agencies,
in individual cases, to terminate this
waiting period prior to its expiration
and requires that notice of this action be
published in the **Federal Register**.

The following transactions were
granted early termination of the waiting
period provided by law and the
premerger notification rules. The grants
were made by the Federal Trade
Commission and the Assistant Attorney
General for the Antitrust Division of the
Department of Justice. Neither agency
intends to take any action with respect
to these proposed acquisitions during
the applicable waiting period.

TRANSACTIONS GRANTED EARLY TERMINATION BETWEEN: 090197 AND 091297

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
Ferrous Processing and Trading Company, TBS Industrial Recycling, Inc., TBS Assets	97-3127	09/02/97