

Company, LLC, Atlanta, Georgia, and thereby indirectly retain Williams Partners, L.P., Atlanta, Georgia; FNB Newton Bancshares, Inc., Covington, Georgia; and First Newton Bank, Covington, Georgia.

2. *The 1997 Williams Family Trust*, Covington, Georgia; to retain voting shares of Williams Partners L.P., Atlanta, Georgia, and FNB Newton Bancshares, Inc., Covington, Georgia, and thereby indirectly retain First Newton Bank, Covington, Georgia.

**B. Federal Reserve Bank of Minneapolis** (Karen L. Grandstrand, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480-2171:

1. *Jon Allan Saxen*, Welcome, Minnesota; to acquire additional voting shares of Welcome Bancshares, Inc., Welcome, Minnesota, and thereby indirectly acquire Welcome State Bank, Welcome, Minnesota.

Board of Governors of the Federal Reserve System, October 30, 1997.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 97-29146 Filed 11-3-97; 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 November 28, 1997.

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

1. *Horizon Bank of Florida Employee Stock Ownership Plan*, Pensacola, Florida; to become a bank holding company by acquiring 29.98 percent of the voting shares of Horizon Bancshares, Inc., Pensacola, Florida, and thereby indirectly acquire Horizon Bank of Florida, Pensacola, Florida.

**B. Federal Reserve Bank of Chicago** (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Bank of Montreal*, Montreal, Ontario, Canada; Bankmont Financial Corp., New York, New York; and Harris Bankcorp, Inc., Chicago, Illinois; to acquire 100 percent of the voting shares of Harris Trust Company of Florida, West Palm Beach, Florida.

2. *Wintrust Financial Corporation*, Lake Forest, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of Crystal Lake Bank & Trust Company, National Association, Crystal Lake, Illinois.

**C. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. *Tennessee Central Bancshares, Inc.*, Adamsville, Tennessee; to acquire 9.92 percent of the voting shares of Premier Bank of Brentwood, a *de novo bank*, Brentwood, Tennessee.

**D. Federal Reserve Bank of Kansas City** (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Commercial Guaranty Bancshares, Inc.*, and *Commercial Guaranty Bancshares Acquisition Corp.*, both of Overland Park, Kansas; to acquire 100 percent of the voting shares of Humboldt Bancshares, Inc., Humboldt, Kansas, and thereby indirectly acquire Humboldt Bank, Humboldt, Kansas.

In connection with this application, Commercial Guaranty Bancshares Acquisition Corporation also has applied to become a bank holding company.

2. *Republic Bancshares, Inc.*, Natoma, Kansas; to become a bank holding company by acquiring 99.6 percent of the voting shares of United National Bank of Natoma, Natoma, Kansas.

Board of Governors of the Federal Reserve System, October 29, 1997.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

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## 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 November 28, 1997.

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

1. *Williams Partners, L.P.*, Atlanta, Georgia; to become a bank holding company by acquiring 79.27 percent of the voting shares of FNB Newton Bancshares, Inc., Covington, Georgia, and thereby indirectly acquire First Newton Bank, Covington, Georgia.

**B. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. *BOR Bancshares, Inc.*, Rogers, Arkansas; to become a bank holding company by acquiring 100 percent of