

*Number of Respondents:* 1,500.  
*Estimated Time Per Response:* 1.0 to 5.166 hours.

*Frequency of Response:* On occasion reporting requirements.

*Total Annual Burden:* 4,625 hours.

*Total Annual Costs:* \$902,400.

*Needs and Uses:* FCC Form 313 is used by licensees or permittees of AM, FM, and TV broadcast stations and eligible networks when applying for a remote pickup, aural microwave, television microwave, and other various auxiliary broadcast stations. Statutory authority for this collection of information is contained in Sections 154(I) and 308 of the Communications Act of 1934, as amended. This form is required by 47 CFR 73.3511 and 73.3533. This form has been revised to delete the fee payment information as FCC Form 159, Fee Remittance Advice, is now required with any payment to the FCC. The Fee Remittance Advice duplicates this information. Due to changes in the Antenna Structure Registration procedures under Part 17 of the FCC Rules, this form will collect the seven digit antenna structure registration number assigned by the Commission. This form has also been revised to collect metric measurements only. These changes should not affect the estimated average burden per respondent.

The information will be used by the Commission to determine if the proposal will meet statutory requirements; to determine eligibility for a license; to aid in frequency spectrum management; and to ensure interference will not be caused by existing stations. The data will be used to issue an authorization and may be used for enforcement purposes when necessary.

Federal Communications Commission.

**Magalie Roman Salas,**

*Secretary.*

[FR Doc. 99-976 Filed 1-14-99; 8:45 am]

BILLING CODE 6712-01-U

## FEDERAL COMMUNICATIONS COMMISSION

### Public Information Collections Approved by Office of Management and Budget

January 5, 1999.

The Federal Communications Commission (FCC) has received Office of Management and Budget (OMB) approval for the following public information collections pursuant to the Paperwork Reduction Act of 1995, Public Law 104-13. An agency may not conduct or sponsor and a person is not

required to respond to a collection of information unless it displays a currently valid control number. For further information contact Shoko B. Hair, Federal Communications Commission, (202) 418-1379.

### Federal Communications Commission

*OMB Control No.:* 3060-0149.

*Expiration Date:* 11/30/2001.

*Title:* Application and Supplemental Information Requirements—Part 63, Section 214, Sections 63.01-63.601.

*Form No.:* N/A.

*Respondents:* Business or other for-profit;

*Estimated Annual Burden:* 255 respondents; 10.5 hours per response (avg.); 2550 total annual burden hours for all collections.

*Estimated Annual Reporting and Recordkeeping Cost Burden:* \$0.

*Frequency of Response:* On occasion.

*Description:* Section 214 of the Communications Act of 1934, as amended, 47 U.S.C. Section 214, requires that a carrier must first obtain FCC authorization either to (1) construct, operate, or engage in transmission over a line of communication, or (2) discontinue, reduce, or impair service over a line of communication. 47 CFR Part 63 implements Section 214. See 47 CFR Sections 63.01-63.601 for information collection requirements. Part 63 also implements provisions of the Cable Communications Policy Act of 1984 pertaining to video programming by telephone common carriers. This approval also covers the information collections proposed in the Notice of Proposed Rulemaking, issued in CC Docket No. 97-11, *Implementation of Section 402(b)(2)(A) of the Telecommunications Act of 1996* (Section 214—Extensions of Lines), released January 13, 1997. In the NPRM, the Commission proposed to modify 47 CFR Part 63 to eliminate information submission requirements entirely for some categories of communications carriers and to reduce the submission requirements for other categories. The Commission proposed entirely eliminating the requirement for carriers to file applications for line "extensions" because Congress has exempted line "extensions" from the requirements of 47 U.S.C. 214, under Section 402(b)(2)(A) of the Telecommunications Act of 1996. The Commission also proposed eliminating the requirement for reports submitted by carriers identified by the Commission as domestic non-dominant carriers, small carriers, and carriers proposing small projects. Congress enacted section 214 to prevent unnecessary duplication of

facilities that could result in increased rates being imposed on captive telephone ratepayers, and the Commission tentatively concluded that these carriers are not likely to construct, operate, or acquire duplicative facilities. For carriers identified by the Commission as domestic dominant rate-of-return carriers, the Commission proposed reducing (but not entirely eliminating) the information submission requirements in applications for "new" lines, because the information is collected elsewhere, is unnecessary, is confusing in light of the provisions of section 402(b)(2)(A), or is no longer of decisional significance to the Commission. See CC Docket No. 97-11. The information received in applications from dominant carriers (proposed to be reduced) has been used by the Commission to determine if the facilities are needed. The information contained in reports from non-dominant carriers (proposed to be eliminated) has been used to monitor the growth of the networks and the availability of common carrier services in this segment of the telecommunications market, to relieve these carriers and the Commission of a before-the-fact review of each subsequent facility addition. These collections of information were deemed necessary to enable the Commission to comply with its mandate. Because Congress has changed the Commission's mandate in the Telecommunications Act of 1996, the information proposed to be reduced and eliminated may no longer be warranted. Obligation to respond: Required to obtain or retain benefits.

Public reporting burden for the collections of information is as noted above. Send comments regarding the burden estimate or any other aspect of the collections of information, including suggestions for reducing the burden to Performance Evaluation and Records Management, Washington, D.C. 20554.

Federal Communications Commission.

**Magalie Roman Salas,**

*Secretary.*

[FR Doc. 99-975 Filed 1-14-99; 8:45 am]

BILLING CODE 6712-01-U

## FEDERAL HOUSING FINANCE BOARD

[No. 99-N-1]

### Federal Home Loan Bank Members Selected for Community Support Review

**AGENCY:** Federal Housing Finance Board.

**ACTION:** None.

**SUMMARY:** The Federal Housing Finance Board (Finance Board) is announcing the Federal Home Loan Bank (FHLBank) members it has selected for the 1998–99 fourth quarter review cycle under the Finance Board's community support requirement regulation. This notice also prescribes the deadline by which FHLBank members selected for review must submit Community Support Statements to the Finance Board.

**DATES:** FHLBank members selected for the 1998–99 fourth quarter review cycle must submit completed Community Support Statements to the Finance Board on or before March 1, 1999.

**ADDRESSES:** FHLBank members selected for the 1998–99 fourth quarter review cycle must submit completed Community Support Statements to the Finance Board either by regular mail: Office of Policy, Research and Analysis, Program Assistance Division, Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C. 20006; or by electronic mail: BATESP@FHFB.GOV.

**FOR FURTHER INFORMATION CONTACT:** Penny S. Bates, Program Analyst, Office of Policy, Research and Analysis, Program Assistance Division, by telephone at 202/408–2574, by electronic mail at BATESP@FHFB.GOV, or by regular mail at the Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C. 20006. A telecommunications device for deaf persons (TDD) is available at 202/408–2579.

**SUPPLEMENTARY INFORMATION:**

**I. Selection for Community Support Review**

Section 10(g)(1) of the Federal Home Loan Bank Act (Bank Act) requires the Finance Board to promulgate regulations establishing standards of community investment or service that FHLBank members must meet in order to maintain access to long-term advances. See 12 U.S.C. 1430(g)(1). The regulations promulgated by the Finance Board must take into account factors such as the FHLBank member's performance under the Community Reinvestment Act of 1977 (CRA), *id.* 2901 et seq., and record of lending to first-time homebuyers. *Id.* 1430(g)(2).

Pursuant to the requirements of section 10(g) of the Bank Act, the Finance Board has promulgated a community support requirement regulation that establishes standards a FHLBank member must meet in order to maintain access to long-term advances and review criteria that Finance Board must apply in evaluating a member's community support performance. See 12 CFR part 936. The regulation

includes standards and criteria for the two statutory factors—CRA performance and record of lending to first-time homebuyers. *Id.* § 936.3. Only members subject to the CRA must meet the CRA standard. *Id.* § 936.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. *Id.* § 936.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each FHLBank district for community support review each calendar quarter. *Id.* § 936.3(a). The Finance Board will not review an institution's community support performance until it has been an FHLBank member for at least one year. Selection for review is not, nor should it be construed as, any indication of either the financial condition or the community support performance of the member.

Each FHLBank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the March 1, 1999 deadline prescribed in this notice. *Id.* § 936.2(b)(1)(ii) and (c). On or before January 30, 1999, each FHLBank will notify the members in its district that have been selected for the 1998–99 fourth quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. *Id.* § 936.2(b)(2)(i). The member's FHLBank will provide a blank Community Support Statement Form, which also is available on the Finance Board's web site at WWW.FHFB.GOV. Upon request, the member's FHLBank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 1998–99 fourth quarter community support review cycle:

**Federal Home Loan Bank of Boston—District 1**

Nutmeg FS&LA, Danbury, CT  
 Union Savings Bank, Danbury, CT  
 Jewett City Savings Bank, Jewett City, CT  
 First National Bank of Litchfield, Litchfield, CT  
 Naugatuck Valley S&LA, Inc., Naugatuck, CT  
 New Haven Savings Bank, New Haven, CT  
 Newtown Savings Bank, Newtown, CT  
 Fairfield County Savings Bank, Norwalk, CT  
 Ridgefield Bank, Ridgefield, CT  
 First County Bank, Stamford, CT  
 South Adams Savings Bank, Adams, MA  
 Andover Bank, Andover, MA  
 Barre Savings Bank, Barre, MA  
 USTrust, Boston, MA  
 Brookline Savings Bank, Brookline, MA  
 Boston Federal Savings Bank, Burlington, MA  
 Cambridgeport Bank, Cambridge, MA

North Cambridge Co-operative Bank, Cambridge, MA  
 Canton Co-operative Bank, Canton, MA  
 Edgartown National Bank, Edgartown, MA  
 First Federal Savings Bank of America, Fall River, MA  
 Fidelity Co-operative Bank, Fitchburg, MA  
 Fitchburg Savings Bank, FSB, Fitchburg, MA  
 Greenfield Co-operative Bank, Greenfield, MA  
 Haverhill Co-operative Bank, Haverhill, MA  
 Hyde Park Cooperative Bank, Hyde Park, MA  
 Ipswich Co-operative Bank, Ipswich, MA  
 Lowell Co-operative Bank, Lowell, MA  
 Medford Savings Bank, Medford, MA  
 Milford National Bank & Trust Company, Milford, MA  
 Natick Federal Savings Bank, Natick, MA  
 Revere FS&LA, Revere, MA  
 Heritage Co-operative Bank, Salem, MA  
 Salem Five Cents, Savings Bank, Salem, MA  
 People's Savings Bank of Brockton, South Easton, MA  
 Stoneham Savings Bank, Stoneham, MA  
 Country Bank for Savings, Ware, MA  
 Wellesley Co-operative Bank, Wellesley, MA  
 South Shore Cooperative Bank, Weymouth, MA  
 Winchester Co-operative Bank, Winchester, MA  
 Bay State Savings Bank, Worcester, MA  
 Cape Cod Co-operative Bank, Yarmouth Port, MA  
 Bangor Savings Bank, Bangor, ME  
 Bar Harbor Savings & Loan Association, Bar Harbor, ME  
 Northeast Bank, F.S.B., Bethel, ME  
 First Citizens Bank, Presque Isle, ME  
 Waldoboro Bank, F.S.B., Waldoboro, ME  
 Berlin City Bank, Berlin, NH  
 Village Bank & Trust, Gilford, NH  
 Granite Bank, Keene, NH  
 Lancaster National Bank, Lancaster, NH  
 Profile Bank, FSB, Rochester, NH  
 Bank of Newport, Newport, RI  
 Citizens Bank of Rhode Island, Providence, RI  
 Westerly Savings Bank, Westerly, RI  
 Brattleboro Savings & Loan, FA, Brattleboro, VT  
 Lyndonville Savings Bank & Trust Company, Lyndonville, VT

**Federal Home Loan Bank of New York—District 2**

West Essex Bank, F.S.B., Caldwell, NJ  
 Cape Savings Bank, Cape May C.H., NJ  
 United Roosevelt Savings Bank, Carteret, NJ  
 Commerce Bank, N.A., Cherry Hill, NJ  
 First Community Bank, Clinton, NJ  
 First Constitution Bank, Cranbury, NJ  
 Delanco Federal Savings Bank, Delanco, NJ  
 Columbia Savings Bank, Fair Lawn, NJ  
 Spencer Savings Bank, SLA, Garfield, NJ  
 Haven Savings Bank, Hoboken, NJ  
 Manasquan Savings Bank, Manasquan, NJ  
 Equity National Bank, Marlton, NJ  
 City National Bank of New Jersey, Newark, NJ  
 First Bank of Sea Isle City, Sea Isle City, NJ  
 The Union Center National Bank, Union, NJ  
 Wavel Savings Bank, SLA, Wallington, NJ  
 Crest Savings Bank, SLA, Wildwood Crest, NJ  
 Bridgehampton National Bank, Bridgehampton, NY  
 Atlas Savings & Loan Association, Brooklyn, NY

Reliance Federal Savings Bank, Garden City, NY  
 Goshen Savings Bank, Goshen, NY  
 Tompkins County Trust Company, Ithaca, NY  
 Jamaica Savings Bank, FSB, Lynbrook, NY  
 NBT Bank, N.A., Norwich, NY  
 The Oneida Savings Bank, Oneida, NY  
 Adirondack Bank, N.A., Saranac Lake, NY  
 Bank of Smithtown, Smithtown, NY  
 Walden FS&LA, Walden, NY  
 Fourth Federal Savings Bank, White Plains, NY  
 City & Suburban Federal Savings Bank, Yonkers, NY  
 Westernbank Puerto Rico, Mayaguez, PR

**Federal Home Loan Bank of Pittsburgh—  
 District 3**

Sovereign Bank, FSB, Toms River, NJ  
 ADP Savings Association, Allentown, PA  
 Iron Workers Savings Bank, Aston, PA  
 Madison Bank, Blue Bell, PA  
 National Penn Bank, Boyertown, PA  
 Union Building & Loan Savings Bank, Bridgewater, PA  
 Clearfield Bank & Trust Company, Clearfield, PA  
 Dauphin National Bank, Dauphin, PA  
 First Financial Savings Bank, PaSA, Downingtown, PA  
 Elverson National Bank, Elverson, PA  
 Community Bank & Trust Company, Forest City, PA  
 Dime Bank, Honesdale, PA  
 Indiana First Savings Bank, Indiana, PA  
 Manor National Bank, Manor, PA  
 Standard Bank, Monroeville, PA  
 First Commercial Bank of Philadelphia, Philadelphia, PA  
 Roxborough-Manayunk Federal Savings Bank, Philadelphia, PA  
 Brentwood Savings Bank, Pittsburgh, PA  
 Mt. Troy Savings Bank, FSB, Pittsburgh, PA  
 PNC Bank, N.A., Pittsburgh, PA  
 Pennsylvania Capital Bank, Pittsburgh, PA  
 Schuylkill Savings & Loan Association, Schuylkill Haven, PA  
 Somerset Trust Company, Somerset, PA  
 Omega Bank, State College, PA  
 Mechanics Savings & Loan FSB, Steelton, PA  
 Commonwealth Bank, Valley Forge, PA  
 Compass Federal Savings Bank, Wilmerding, PA  
 One Valley Bank, N.A., Charleston, WV  
 Hancock County Savings Bank, FSB, Chester, WV  
 Citizens National Bank, Elkins, WV  
 Traders Bank, Spencer, WV  
 Progressive Bank, N.W., Wheeling, WV

**Federal Home Loan Bank of Atlanta—  
 District 4**

Commerce Bank of Alabama, Albertville, AL  
 First Federal Savings Bank, Bessemer, AL  
 Citizens Federal Savings Bank, Birmingham, AL  
 SouthTrust Bank of Alabama, N.A., Birmingham, AL  
 First Federal Bank, Fort Payne, AL  
 Home Bank, Guntersville, AL  
 Pinnacle Bank, Jasper, AL  
 Farmers National Bank, Opelika, AL  
 Jacobs Bank, Scottsboro, AL  
 First Federal Bank, a fsb, Tuscaloosa, AL  
 Amerifirst, N.A., Union Springs, AL

Independence Federal Savings Bank, Washington, DC  
 The Bank of Delmar, Seaford, DE  
 Community National Bank at Bartow, Bartow, FL  
 Comerica Bank & Trust, FSB, Boca Raton, FL  
 First Southern Bank, Boca Raton, FL  
 Crown Bank, a fsb, Casselberry, FL  
 AmSouth Bank of Florida, Dunedin, FL  
 Harbor Federal Savings Bank, Fort Pierce, FL  
 First South Bank, Holiday, FL  
 Homosassa Springs Bank, Homosassa Springs, FL  
 First Federal Savings Bank of Lake County, Leesburg, FL  
 City National Bank of Florida, Miami, FL  
 Interamerican Bank, a FSB, Miami, FL  
 Intercredit Bank, N.A., Miami, FL  
 Pacific National Bank, Miami, FL  
 Farmers & Merchants Bank, Monticello, FL  
 First National Bank of Naples, Naples, FL  
 Village Banc of Naples, Naples, FL  
 OceanMark Bank, F.S.B., North Miami Beach, FL  
 Lochaven FS&LA, Orlando, FL  
 Preferred Bank, A FSB, Palmetto, FL  
 Union Bank of Florida, Plantation, FL  
 First Community Bank of America, Port Charlotte, FL  
 SouthTrust Bank of Florida, N.A., St. Petersburg, FL  
 Seaboard Savings Bank, F.S.B., Stuart, FL  
 Valrico State Bank, Valrico, FL  
 PNC Bank, FSB, Vero Beach, FL  
 Fidelity Federal Savings Bank of Florida, West Palm Beach, FL  
 First Bank of Florida, West Palm Beach, FL  
 Bank of North Georgia, Alpharetta, GA  
 Bainbridge National Bank, Bainbridge, GA  
 First Port City Bank, Bainbridge, GA  
 First National Bank, Barnesville, GA  
 Baxley Federal Savings Bank, Baxley, GA  
 Peoples State Bank & Trust, Baxley, GA  
 First Federal Savings Bank of Brunswick, Brunswick, GA  
 Security State Bank, Canton, GA  
 West Georgia National Bank, Carrollton, GA  
 First State Bank & Trust Company, Cordele, GA  
 Coffee County Bank, Douglas, GA  
 The Bank of Fitzgerald, Fitzgerald, GA  
 Glennville Bank & Trust Company, Glennville, GA  
 Commercial Banking Company, Hahira, GA  
 First Federal Savings Bank of LaGrange, LaGrange, GA  
 First Liberty Bank, Macon, GA  
 Security National Bank, Macon, GA  
 Riverside Bank, Marietta, GA  
 Peoples Bank, Pearson, GA  
 Quitman FS&LA, Quitman, GA  
 Citizens Bank of Washington County, Sandersville, GA  
 First National Bank of Effingham, Springfield, GA  
 Eagle Bank & Trust, Statesboro, GA  
 Bank of Worth, Sylvester, GA  
 Thomas County FS&LA, Thomasville, GA  
 Stephens FS&LA, Toccoa, GA  
 Mountain National Bank, Tucker, GA  
 Darby Bank & Trust Company, Vidalia, GA  
 First Community Bank of Vidalia, Vidalia, GA  
 Vidalia FS&LA, Vidalia, GA  
 Bank of Dooly, Vienna, GA  
 Peoples Bank, Winder, GA

Talbot State Bank, Woodland, GA  
 Arundel Federal Savings Bank, Baltimore, MD  
 Chesapeake Bank of Maryland, Baltimore, MD  
 Fairmount Federal Savings Bank, Baltimore, MD  
 Golden Prague FS&LA, Baltimore, MD  
 Hopkins Federal Savings Bank, Baltimore, MD  
 Madison Square Federal Savings Bank, Baltimore, MD  
 Parkville Federal Savings Bank, Baltimore, MD  
 Rosedale FS&LA, Baltimore, MD  
 Westview FS&LA, Baltimore, MD  
 Washington Savings Bank, F.S.B., Bowie, MD  
 Chevy Chase Bank, FSB, Chevy Chase, MD  
 Patapsco Bank, Dundalk, MD  
 Commercial & Farmers Bank, Ellicott City, MD  
 Farmers & Mechanics National Bank, Frederick, MD  
 OBA FS&LA, Gaithersburg, MD  
 Columbian Bank, F.S.B., Havre de Grace, MD  
 Suburban Federal Savings Bank, Landover Hills, MD  
 Heritage Savings Bank, Lutherville, MD  
 Senator Savings Bank, FSB, Towson, MD  
 Community Bank of TriCounty, Waldorf, MD  
 Woodsboro Bank, Woodsboro, MD  
 Asheville Savings Bank, S.S.B., Asheville, NC  
 Community Savings Bank, SSB, Burlington, NC  
 First State Savings Bank, SSB, Burlington, NC  
 Cherryville FS&LA, Cherryville, NC  
 First Federal Savings Bank, Dunn, NC  
 Mutual Community Savings Bank, Inc., SSB, Durham, NC  
 Home Federal Savings & Loan, Fayetteville, NC  
 Hillsborough Savings Bank, SSB, NC  
 First FS&LA of Lincolnton, Lincolnton, NC  
 Progressive Savings & Loan, Ltd., Lumberton, NC  
 Mooresville Savings Bank, SSB, Mooresville, NC  
 Richmond Savings Bank, Inc., SSB, Rockingham, NC  
 Roxboro Savings Bank, SSB, Roxboro, NC  
 Citizens Savings Bank of Salisbury, SSB, Salisbury, NC  
 Home Savings, Inc., SSB, Thomasville, NC  
 NewSouth Bank, Washington, NC  
 Abbeville Savings & Loan Association, Abbeville, SC  
 Bank of Abbeville, Abbeville, SC  
 Palmetto Federal Savings Bank, Aiken, SC  
 FirstBank, N.A., Beaufort, SC  
 First FS&LA of Cheraw, Cheraw, SC  
 First Savers Bank, Greenville, SC  
 Citizens Building & Loan Association, Greer, SC  
 Mutual Savings & Loan Association, F.A., Hartsville, SC  
 Atlantic Savings Bank, FSB, Hilton Head Island, SC  
 Pee Dee Federal Savings Bank, Marion, SC  
 Coastal Federal Savings Bank, Myrtle Beach, SC  
 Bank of Newberry County, Newberry, SC  
 Oconee FS&LA, Seneca, SC  
 First Federal of Spartanburg, Spartanburg, SC  
 Community First Bank Walhalla, Walhalla, SC

First Federal of South Carolina, FSB, Walterboro, SC  
 Community Federal Savings Bank, Winnsboro, SC  
 Citizens Bank & Trust Company, Blackstone, VA  
 Caroline Savings Bank, Bowling Green, VA  
 Acacia Federal Savings Bank, Falls Church, VA  
 First Virginia Bank, Falls Church, VA  
 Mainstreet Bank of Central Virginia, Forest, VA  
 Virginia Savings Bank, FSB, Front Royal, VA  
 One Valley Bank—Central Virginia, Lynchburg, VA  
 First FS&LA of Martinsville, Martinsville, VA  
 Piedmont Trust Bank, Martinsville, VA  
 Harbor Bank, Newport News, VA  
 BB&T, Norfolk, VA  
 Cenit Bank, FSB, Norfolk, VA  
 Essex Savings Bank, F.S.B., Norfolk, VA  
 BB&T, Petersburg, VA  
 BB&T, Richmond, VA  
 Bank of Tazewell County, Tazewell, VA  
 Approved Federal Savings Bank, Virginia Beach, VA  
 First Coastal Bank, Virginia Beach, VA

**Federal Home Loan Bank of Cincinnati—District 5**

Home FS&LA, Ashland, KY  
 Bank of Buffalo, Buffalo, KY  
 Citizens Deposit Bank, Calhoun, KY  
 First National Bank, Columbia, KY  
 First National Bank & Trust Company, Corbin, KY  
 Kentucky FS&LA, Covington, KY  
 Fifth Third Bank of Northern Kentucky, Florence, KY  
 Greensburg Deposit Bank & Trust Company, Greensburg, KY  
 Citizens National Bank & Trust of Hazard, Hazard, KY  
 Casey County Bank, Inc., Liberty, KY  
 Independence Bank of Kentucky, Livermore, KY  
 Home Savings Bank, Ludlow, KY  
 Madisonville Building & Loan Association, Madisonville, KY  
 Bank of Maysville, Maysville, KY  
 Hart County Bank & Trust Company, Munfordville, KY  
 Farmers Bank, Nicholasville, KY  
 Owensboro National Bank, Owensboro, KY  
 Community Trust Bank, N.A., Pikeville, KY  
 Cumberland Security Bank, Somerset, KY  
 Commercial Bank, West Liberty, KY  
 Summit Bank, N.A., Akron, OH  
 Antwerp Exchange Bank Company, Antwerp, OH  
 Hocking Valley Bank, Athens, OH  
 Citizens FS&LA, Bellefontaine, OH  
 Guernsey Bank FSB, Cambridge, OH  
 Castalia Banking Company, Castalia, OH  
 Mercer Savings Bank, Celina, OH  
 First County Bank, Chardon, OH  
 Cheviot Building & Loan Company, Cheviot, OH  
 Bramble FS & LA of Cincinnati, Cincinnati, OH  
 Cincinnati FS&LA, Cincinnati, OH  
 North Side Bank & Trust Company, Cincinnati, OH  
 National City Bank, Cleveland, Cleveland, OH  
 Ohio Savings Bank, Cleveland, OH

Home Loan Savings Bank, Coshocton, OH  
 Covington Savings & Loan Association, Covington, OH  
 Delaware County Bank & Trust Company, Delaware, OH  
 Northern Savings & Loan Company, Elyria, OH  
 Genoa Savings & Loan Company, Genoa, OH  
 Indian Village FS&LA, Gnadenhutten, OH  
 Hicksville Bank, Hicksville, OH  
 Home Builders Association, Lynchburg, OH  
 Citizens Savings Bank, Martins Ferry, OH  
 People's Building Loan & Savings Company, Mason, OH  
 Clermont Savings Bank, FSB, Milford, OH  
 Commercial & Savings Bank, Millersburg, OH  
 First National Bank, Nelsonville, OH  
 Peoples National Bank, New Lexington, OH  
 First National Bank of Pandora, Pandora, OH  
 Century Bank, F.S.B., Parma, OH  
 Farmers Bank & Savings Company, Pomeroy, OH  
 Ravenna Savings Bank, Ravenna, OH  
 Capital Bank, N.A., Sylvania, OH  
 Commercial Savings Bank, Upper Sandusky, OH  
 Versailles Savings & Loan Company, Versailles, OH  
 Enterprise Federal Savings Bank, West Chester, OH  
 Wayne Savings Community Bank, Wooster, OH  
 Home Savings & Loan Company of Youngstown, Youngstown, OH  
 Century National Bank, Zanesville, OH  
 Athens FS&LA, Athens, TN  
 First National Bank & Trust Company, Athens, TN  
 Bells Banking Company, Bells, TN  
 Benton Banking Company, Benton, TN  
 People's Bank & Trust Company, Byrdstown, TN  
 Pioneer Bank, Chattanooga, TN  
 Rhea County National Bank, Dayton, TN  
 Greenfield Banking Company, Greenfield, TN  
 First Peoples Bank of Tennessee, Jefferson City, TN  
 NBC—FSB Knoxville, Knoxville, TN  
 Lawrenceburg Federal Bank, FSB, Lawrenceburg, TN  
 Community National Bank, Lexington, TN  
 Union Bank & Trust Company, Livingston, TN  
 Bank of Tennessee, Memphis, TN  
 EFS National Bank, Memphis, TN  
 Community Bank, Nashville, TN  
 First Trust & Savings Bank, Oneida, TN  
 Citizens Bank & Trust Company, Rutledge, TN  
 Bank of Waynesboro, Waynesboro, TN

**Federal Home Loan Bank of Indianapolis—District 6**

Anderson Community Bank, Anderson, IN  
 Heritage Bank & Trust Company, Darlington, IN  
 Elberfield State Bank, Elberfield, IN  
 Mutual Savings Bank, Franklin, IN  
 Bank Calumet, N.A., Hammond, IN  
 First FS&LA of Hammond, Hammond, IN  
 Citizens First State Bank, Hartford City, IN  
 First Indiana Bank, a FSB, Indianapolis, IN  
 Farmers State Bank, LaGrange, IN  
 Perpetual FS&LA, Lawrenceburg, IN  
 MFB Financiaal, Mishawaka, IN  
 American National Bank & Trust, Muncie, IN

West End Savings Bank, Richmond, IN  
 Scott County State Bank, Scottsburg, IN  
 Security Bank & Trust Company, Vincennes, IN  
 Mutual Savings Bank, FSB, Bay City, MI  
 Citizens Commercial & Savings Bank, Flint, MI  
 Old Kent Bank, Grand Rapids, MI  
 D&N Bank, FSB, Hancock, MI  
 Mainstreet Savings Bank, FSB, Hastings, MI  
 The Honor State Bank, Honor, MI  
 Ionia County National Bank, Ionia, MI  
 First National Bank of Iron Mountain, Iron Mountain, MI  
 Community First Bank, Lansing, MI  
 Wolverine Bank, F.S.B., Midland, MI  
 Central Savings Bank, Sault Ste. Marie, MI  
 Sturgis Bank & Trust Company, Sturgis, MI  
 First Savings Bank, Three Rivers, MI  
 Standard Federal Bank, Troy, MI

**Federal Home Loan Bank of Chicago—District 7**

Citizens National Bank of Albion, Albion, IL  
 Apple River State Bank, Apple River, IL  
 Arcola Homestead Savings Bank, Arcola, IL  
 Atlanta National Bank, Atlanta, IL  
 Bartelso Savings Bank, Bartelso, IL  
 Midland FS&LA, Bridgeview, IL  
 Farmers & Merchants State Bank of Bushnell, Bushnell, IL  
 Byron Bank, Byron, IL  
 First State Bank of Campbell Hill, Campbell Hill, IL  
 Carrollton Bank, Carrollton, IL  
 Bank Illinois, Champaign, IL  
 Avondale Federal Savings Bank, Chicago, IL  
 Chesterfield FS&LA of Chicago, Chicago, IL  
 Hoyne Savings Bank, Chicago, IL  
 Loomis FS&LA, Chicago, IL  
 North Side FS&LA of Chicago, Chicago, IL  
 Royal Savings Bank, Chicago, IL  
 Seaway National Bank of Chicago, Chicago, IL  
 Second FS&LA, Chicago, IL  
 South Chicago Bank, Chicago, IL  
 Central FS&LA, Cicero, IL  
 Mid-America Bank, FSB, Clarendon Hills, IL  
 Central State Bank, Clayton, IL  
 DeWitt Savings Bank, Clinton, IL  
 First Federal Bank, F.S.B., Colchester, IL  
 First United Bank, Crete, IL  
 First National Bank in DeKalb, DeKalb, IL  
 Soy Capital Bank & Trust Company, Decatur, IL  
 Durand State Bank, Durand, IL  
 Galena State Bank & Trust Company, Galena, IL  
 Community State Bank, Galva, IL  
 Howard Savings Bank, Glenview, IL  
 Security State Bank of Hamilton, Hamilton, IL  
 Harvard Savings Bank, Harvard, IL  
 First National Bank of La Grange, La Grange, IL  
 Exchange State Bank, Lanark, IL  
 The Lemont National Bank, Lemont, IL  
 Bank & Trust Company, Litchfield, IL  
 Union Bank/West, Macomb, IL  
 Continental Community Bank & Trust Company, Maywood, IL  
 A.J. Smith Federal Savings Bank, Midlothian, IL  
 Security Savings Bank, Monmouth, IL  
 Ayars State Bank, Moweaqua, IL  
 Farmers State Bank Chadwick & Mt. Carroll, Mt. Carroll, IL

The First National Bank, Mulberry Grove, IL  
 Hawthorn Bank, Mundelein, IL  
 Warren-Boynton State Bank, New Berlin, IL  
 Ottawa Savings Bank, Ottawa, IL  
 State Bank of Paw Paw, Paw Paw, IL  
 First Capital Bank, Peoria, IL  
 The Heights Bank, Peoria Heights, IL  
 Pleasant Plains State Bank, Pleasant Plains, IL  
 Town & Country Bank of Quincy, Quincy, IL  
 Rantoul First Bank, s.b., Rantoul, IL  
 First National Bank of Raymond, Raymond, IL  
 First Ridge Farm State Bank, Ridge Farm, IL  
 Community State Bank of Rock Falls, Rock Falls, IL  
 Rushville State Bank, Rushville, IL  
 AmericanUnited Bank & Trust Company USA, Schaumburg, IL  
 Illini Bank, Springfield, IL  
 Union Bank of Illinois, Swansea, IL  
 Tuscola National Bank, Tuscola, IL  
 Bank of Warrensburg, Warrensburg, IL  
 State Bank Winslow-Warren, Winslow, IL  
 Portage County Bank, Almond, WI  
 Pioneer Bank, Auburndale, WI  
 First National Bank of Baldwin, Baldwin, WI  
 Amcore Bank, Central Wisconsin, Baraboo, WI  
 First N.B. & Trust Company of Baraboo, Baraboo, WI  
 Black River Country Bank, Black River Falls, WI  
 Bonduel State Bank, Bonduel, WI  
 Dairyman's State Bank, Clintonville, WI  
 Farmers & Merchants Union Bank, Columbus, WI  
 Cumberland Federal Bank, FSB, Cumberland, WI  
 Community Bank of Grafton, Grafton, WI  
 Highland State Bank, Highland, WI  
 Security State Bank, Iron River, WI  
 East Wisconsin Savings Bank, S.A., Kaukauna, WI  
 Bank Wisconsin, Kewaskum, WI  
 The Greenwood's State Bank, Lake Mills, WI  
 First Bank & Trust, Menomonie, WI  
 Bank of Milton, Milton, WI  
 Milwaukee Western Bank, Milwaukee, WI  
 Reliance Savings Bank, Milwaukee, WI  
 St. Francis Bank, F.S.B., Milwaukee, WI  
 Universal Savings Bank, F.A., Milwaukee, WI  
 Associated Bank, N.A., Neenah, WI  
 Clare Bank, N.A., Platteville, WI  
 Mound City Bank, Platteville, WI  
 Community Bank, Sheboygan, WI  
 First Federal Savings Bank of Wisconsin, Waukesha, WI  
 Marquette Savings Bank, S.A., West Allis, WI  
 KeySavings Bank, Wisconsin Rapids, WI  
 Wood County National Bank & Trust, Wisconsin Rapids, WI

**Federal Home Loan Bank of Des Moines—District 8**

Iowa Savings Bank, Carroll, IA  
 First Trust & Savings Bank, Cedar Rapids, IA  
 Central Trust & Savings Bank, Cherokee, IA  
 Linn County State Bank, Coggon, IA  
 Farmers Savings Bank, Colesburg, IA  
 Citizens Bank, Corydon, IA  
 Fortress Bank of Cresco, Cresco, IA  
 Valley State Bank, Eldridge, IA  
 First National Bank of Fairfield, Fairfield, IA  
 Farmers State Bank, Jesup, IA  
 Hills Bank, Lisbon, IA

First State Bank of Mapleton, Mapleton, IA  
 Farmers Savings Bank, Mount Pleasant, IA  
 New Vienna Savings Bank, New Vienna, IA  
 First State Bank, Nora Springs, IA  
 American State Bank, Osceola, IA  
 Perry State Bank, Perry, IA  
 Readlyn Savings Bank, Readlyn, IA  
 Community Savings Bank, Robins, IA  
 Premier Bank, Rock Valley, IA  
 Iowa State Bank, Sac City, IA  
 Sanborn Savings Bank, Sanborn, IA  
 The State Bank, Spirit Lake, IA  
 Union Bank & Trust Company, Strawberry Point, IA  
 State Bank of Toledo, Toledo, IA  
 Farmers Savings Bank, Walford, IA  
 Iowa State Bank, Wapello, IA  
 Washington Federal Savings Bank, Washington, IA  
 State Bank of Waverly, Waverly, IA  
 First State Bank, Webster City, IA  
 Union State Bank, Winterset, IA  
 First State Bank of Bayport, Bayport, MN  
 CreditAmerica Savings Company, Brainerd, MN  
 The First National Bank of Coleraine, Coleraine, MN  
 Western National Bank of Duluth, Duluth, MN  
 Fidelity Bank, Edina, MN  
 Citizens State Bank of Gaylord, Gaylord, MN  
 Geneva State Bank, Geneva, MN  
 First National Bank of Gilbert, Gilbert, MN  
 Yellow Medicine County Bank, Granite Falls, MN  
 Northwestern State Bank of Hallock, Hallock, MN  
 1st American State Bank of Minnesota, Hancock, MN  
 Harmony State Bank, Harmony, MN  
 First Federal FSB, Hutchinson, MN  
 United Prairie Bank—Jackson, Jackson, MN  
 Cornerstone State Bank, La Sueur, MN  
 First Community Bank Lester Prairie, Lester Prairie, MN  
 State Bank of Loretto, Loretto, MN  
 US Bank, N.A., Minneapolis, MN  
 First National Bank of Montgomery, Montgomery, MN  
 First National Bank of Monticello, Monticello, MN  
 United Farmers & Merchants State Bank, Morris, MN  
 Northland Community Bank, Northome, MN  
 Citizens State Bank of Norwood, Norwood Young America, MN  
 Odin State Bank, Odin, MN  
 Prinsburg State Bank, Prinsburg, MN  
 Randall State Bank, Randall, MN  
 Woodland Bank, Remer, MN  
 Richfield Bank & Trust Company, Richfield, MN  
 Marquette Bank Rochester, N.A., Rochester, MN  
 First State Bank of Rushmore, Rushmore, MN  
 Home Federal Savings Bank, Spring Valley, MN  
 St. Anthony Park State Bank, St. Paul, MN  
 Heartland State Bank, Storden, MN  
 Northwestern State Bank of Ulen, Ulen, MN  
 Wells Federal Bank, A FSB, Wells, MN  
 Worthington FS&LA, Worthington, MN  
 First Missouri National Bank, Brookfield, MO  
 BC National Banks, Butler, MO  
 Carroll County Trust Company of Carrollton, Carrollton, MO

Chillicothe State Bank, Chillicothe, MO  
 Investors Federal Bank, N.A., Chillicothe, MO  
 Boone National S&LA, FA, Columbia, MO  
 First State Community Bank, Farmington, MO  
 Ozarks FS&LA, Farmington, MO  
 Bank Northwest, Hamilton, MO  
 Hardin Federal Savings Bank, Hardin, MO  
 Bank of Hayti, Hayti, MO  
 Peoples Savings Bank of Rhineland, Hermann, MO  
 First National Bank, Houston, MO  
 Kennett National Bank, Kennett, MO  
 Bank of Kimberling City, Kimberling City, MO  
 First National Bank, Lamar, MO  
 Lamar Bank & Trust Company, Lamar, MO  
 Central Bank, Lebanon, MO  
 Macon Building & Loan Association, Macon, MO  
 First National Bank of Malden, Malden, MO  
 Pioneer Bank & Trust Company, Maplewood, MO  
 Wood & Huston Bank, Marshall, MO  
 First National Bank of Audrain County, Mexico, MO  
 Peoples Bank of the Ozarks, Nixa, MO  
 First Midwest Bank of Piedmont, Piedmont, MO  
 The State Bank, Richmond, MO  
 Dent County Bank, Salem, MO  
 Farmers State Bank of Schell City, Schell City, MO  
 Citizens National Bank of Springfield, Springfield, MO  
 Bank of Thayer, Thayer, MO  
 Quarry City Savings & Loan Association, Warrensburg, MO  
 Citizens State Bank of Pembina County, Cavalier, ND  
 Norwest Bank North Dakota, N.A., Fargo, ND  
 First State Bank Langdon, Langdon, ND  
 First National Bank in Garretson, Garretson, SD  
 BankFirst, N.A., Sioux Falls, SD  
 Home Federal Savings Bank, Sioux Falls, SD  
 F&M Bank, Watertown, SD

**Federal Home Loan Bank of Dallas—District 9**

First Financial Bank, FSB, El Dorado, AR  
 Fordyce Bank & Trust Company, Fordyce, AR  
 Forrest City Bank, N.A., Forrest City, AR  
 City National Bank, Fort Smith, AR  
 Pine Bluff National Bank, Pine Bluff, AR  
 First National Bank & Trust Company, Rogers, AR  
 First Western Bank & Trust, Rogers, AR  
 First National Bank, Siloam Springs, AR  
 Bank of Coushatta, Coushatta, LA  
 St. Tammany Homestead Association, Covington, LA  
 Teche Federal Savings & Loan, Franklin, LA  
 Florida Parishes Homestead Association, Hammond, LA  
 LBA Savings Bank, Lafayette, LA  
 Guaranty Savings & Homestead Association, Metairie, LA  
 Mutual Savings & Loan Association, Metairie, LA  
 Eureka Homestead Society, New Orleans, LA  
 Hibernia Homestead & Savings Association, New Orleans, LA  
 Ponchatoula Homestead Association, Ponchatoula, LA

Bank of West Baton Rouge, Port Allen, LA  
Ruston Building & Loan Association, Ruston, LA  
Bank of St. Francisville, St. Francisville, LA  
Bank of Commerce, White Castle, LA  
Amory FS&LA, Amory, MS  
Delta Bank & Trust, Drew, MS  
Britton & Koontz First National Bank, Natchez, MS  
Bank of New Mexico, Albuquerque, NM  
International State Bank, Raton, NM  
First National Bank of Athens, Athens, TX  
First National Bank of Bridgeport, Bridgeport, TX  
Citizens State Bank, Cross Plains, TX  
Beal Bank, SSB, Dallas, TX  
Security Bank, N.A.—Garland, Garland, TX  
Hebbronville State Bank, Hebbronville, TX  
Liberty Savings Association, Houston, TX  
MetroBank, N.A., Houston, TX  
Texas Guaranty National Bank, Houston, TX  
Texas State Bank, Joaquin, TX  
First Nichols National Bank, Kenedy, TX  
First National Bank of Lake Jackson, Lake Jackson, TX  
First FS&LA, Littlefield, TX  
Bank of Livingston, Livingston, TX  
Plains National Bank of West Texas, Lubbock, TX  
Mason National Bank, Mason, TX  
Inter National Bank, McAllen, TX  
Mineola Community Bank, SSB, Mineola, TX  
Commercial Bank of Texas, N.A., Nacogdoches, TX  
Western National Bank, Odessa, TX  
Orange Savings Bank, ssb, Orange, TX  
Lone Star National Bank, Pharr, TX  
Fort Bend FS&LA of Rosenberg, Rosenberg, TX  
Community Bank of Central Texas, ssb, Smithville, TX  
Town & Country Bank, Stephenville, TX  
First National Bank, Trinity, TX  
First National Bank of Bosque County, Valley Mills, TX  
FirstCapital Bank, ssb, Victoria, TX

**Federal Home Loan Bank of Topeka—District 10**

Commerce Bank, Aurora, CO  
IBM Rocky Mountain Employees Credit Union, Boulder, CO  
Del Norte FS&LA, Del Norte, CO  
Centennial Savings Bank, FSB, Durango, CO  
Park National Bank, Estes Park, CO  
The State Bank—La Junta, La Junta, CO  
First National Bank of Lake City & Creede, Lake City, CO  
Western Colorado Bank, Montrose, CO  
Bank of Commerce, Chanute, KS  
Home Savings Bank, Chanute, KS  
State Bank of Colwich, Colwich, KS  
Landmark Federal Savings Bank, Dodge City, KS  
Citizens State Bank & Trust Company, Ellsworth, KS  
State Bank of Fredonia, Fredonia, KS  
Gardner National Bank, Gardner, KS  
Farmers State Bank of Oakley, Oakley, KS  
First Kansas Federal Savings Association, Osawatomie, KS  
First Bank, Sterling, KS  
Chisholm Trail State Bank, Wichita, KS  
The State Bank, Winfield, KS  
Teambank Nebraska, Bellevue, NE  
Bank of Bennington, Bennington, NE

Washington County Bank, Blair, NE  
Custer FS&LA, Broken Bow, NE  
Citizens State Bank, Carleton, NE  
CerescoBank, Ceresco, NE  
First State Bank, Enders, NE  
American National Bank of Fremont, Fremont, NE  
First State Bank, Fremont, NE  
Henderson State Bank, Henderson, NE  
Kearney State Bank & Trust Company, Kearney, NE  
Firststate, Kimball, NE  
Pinnacle Bank, Lincoln, NE  
Farmers & Merchants Bank, Milligan, NE  
Sapp City Bank, Omaha, NE  
First National Bank of West Point, West Point, NE  
Citizens Bank of Ada, Ada, OK  
Legacy Bank TC, Blanchard, OK  
First National Bank & Trust Company, Broken Arrow, OK  
Bank of Chelsea, Chelsea, OK  
First Bank Oklahoma, Claremore, OK  
American Bank & Trust, Edmond, OK  
InterBank, N.A., Elk City, OK  
Liberty Federal Savings Bank, Enid, OK  
Fairview Savings & Loan Association, Fairview, OK  
First Southwest Bank, Frederick, OK  
Stockman's Bank, Gould, OK  
City National Bank & Trust Company, Guymon, OK  
The Delaware County Bank, Jay, OK  
The Bank of Kremlin, Kremlin, OK  
First National Bank & Trust of Muskogee, Muskogee, OK  
NBC Bank, Pawhuska, OK  
Osage FS&LA, Pawhuska, OK  
First State Bank & Trust Company, Shawnee, OK  
Bank of Commerce, Stillwell, OK  
Sooner State Bank, Tuttle, OK  
First State Bank, Valliant, OK  
Citizens' Bank, Velma, OK  
First State Bank, Watonga, OK  
Peoples Bank, Westville, OK

**Federal Home Loan Bank of San Francisco—District 11**

Placer Savings Bank, Auburn, CA  
Highland Federal Bank, F.S.B., Burbank, CA  
Western Security Bank, Burbank, CA  
Mt. Diablo National Bank, Danville, CA  
Hawthorne Savings, F.S.B., El Segundo, CA  
Murphy Bank, Fresno, CA  
Eldorado Bank, Irvine, CA  
Downey Savings & Loan Association, Newport Beach, CA  
Universal Bank, Orange, CA  
Provident Savings Bank, FSB, Riverside, CA  
River City Bank, Sacramento, CA  
Pan American Bank, FSB, San Mateo, CA  
San Rafael Thrift & Loan, San Rafael, CA  
Los Padres Savings Bank, FSB, Solvang, CA  
Sonoma Valley Bank, Sonoma, CA  
Continental Pacific Bank, Vacaville, CA  
California State Bank, West Covina, CA  
Quaker City Federal Savings & Loan, Whittier, CA

**Federal Home Loan Bank of Seattle—District 12**

Citizens Security Bank (Guam), Inc., Agana, GU  
FirstBank Northwest, Lewiston, ID  
First FS&LA of Montana, Hamilton, MT

First National Bank of Lewiston, Lewiston, MT  
Empire Federal Savings Bank, Livingston, MT  
First Security Bank Missoula, Missoula, MT  
Ronan State Bank, Ronan, MT  
Linn-Benton Bank, Albany, OR  
Pioneer Bank, A F.S.B., Baker City, OR  
Evergreen FS&LA, Grants Pass, OR  
Bank of Eastern Oregon, Heppner, OR  
Inland Empire Bank, Hermiston, OR  
Klamath First FS&LA, Klamath Falls, OR  
Orchard Bank F.S.B., Ontario, OR  
Bank of America, F.S.B., Portland, OR  
Pacific One Bank, Portland, OR  
American Marine Bank, Bainbridge Island, WA  
Riverview Community Bank, Camas, WA  
The Bank of Edmonds, Edmonds, WA  
Whidbey Island Bank, Oak Harbor, WA  
Heritage Savings Bank, Olympia, WA  
Olympia FS&LA, Olympia, WA  
First FS&LA of Port Angeles, Port Angeles, WA  
Asia/Europe/Americas Bank, Seattle, WA  
Key Bank N.A., Seattle, WA  
Washington Mutual Bank, Seattle, WA  
Washington Mutual Bank, FSB, Seattle, WA  
Farmers & Merchants Bank of Rockford, Spokane, WA  
Yakima FS&LA, Yakima, WA  
American National Bank of Rock Springs, Rock Springs, WY  
The Rock Springs National Bank, Rock Springs, WY  
Tri-County Federal Savings Bank, Torrington, WY

**II. Public Comments**

To encourage the submission of public comments on the community support performance of FHLBank members, on or before January 30, 1999, each FHLBank will notify its Advisory Council and nonprofit housing developers, community groups, and other interested parties in its district of the members selected for community support review in the 1998–99 fourth quarter review cycle. 12 CFR 936.2(b)(2)(ii). In reviewing a member for community support compliance, the Finance Board will consider any public comments it has received concerning the member. *Id.* § 936.2(d). To ensure consideration by the Finance Board, comments concerning the community support performance of members selected for the 1998–99 fourth quarter review cycle must be delivered to the Finance Board on or before the March 1, 1999 deadline for submission of Community Support Statements.

Dated: January 6, 1999.

By the Federal Housing Finance Board.

**William W. Ginsberg,**  
*Managing Director.*

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