

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 (12 U.S.C. 1843). 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 December 10, 1999.

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

1. *Peoples Heritage Financial Group, Inc.*, Portland, Maine; to acquire 100 percent of the voting shares of, and thereby merge with Banknorth Group, Inc., Burlington, Vermont, and thereby indirectly acquire Granite Savings Bank and Trust Company, Barre, Vermont; The Howard Bank, N.A., Burlington, Vermont; First Vermont Bank and Trust Company, Brattleboro, Vermont; First Massachusetts Bank, N.A., Worcester, Massachusetts; Franklin Lamoille Bank, St. Albans, Vermont; Farmington National Bank, Farmington, New Hampshire; and Evergreen Bank, N.A., Glen Falls, New York.

In connection with this application, Applicant also has applied to acquire The Stratevest Group, N.A., Barre, Vermont, and thereby engage in trust company activities, pursuant to § 225.28(b)(5) of Regulation Y.

**B. Federal Reserve Bank of Richmond** (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Chesapeake Bancorp Employee Stock Ownership Plan*, Chestertown, Maryland; to become a bank holding company by acquiring 41.7 percent of the voting shares of Chesapeake Bancorp, Chestertown, Maryland, and thereby indirectly acquire Chesapeake Bank and Trust Company, Chestertown, Maryland.

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

1. *Oak Financial, Inc.*, Madison, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of Oak Bank (in organization), Fitchburg, Wisconsin.

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

1. *Gold Banc Corporation, Inc., and Gold Banc Acquisition Corporation XI, Inc.*, both of Leawood, Kansas; to acquire 100 percent of the voting shares of American Bancshares, Inc., Bradenton, Florida; and thereby indirectly acquire American Bank, Bradenton, Florida. In connection with this application, Gold Banc Acquisition Corporation XI, Inc., has applied to become a bank holding company.

2. *Gold Banc Corporation, Inc., and Gold Banc Acquisition Corporation XIII, Inc.*, both of Leawood, Kansas; to acquire 100 percent of the voting shares of DSP Investments, Limited, La Cygne, Kansas, and thereby indirectly acquire Linn County Bank, La Cygne, Kansas. In connection with this application, Global Banc Acquisition Corporation, XIII, Inc., has applied to become a bank holding company.

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

1. *Wells Fargo & Company*, San Francisco, California; to acquire 100 percent of the voting shares of North County BancCorp, Escondido, California, and thereby indirectly acquire North County Bank, Escondido, California.

Board of Governors of the Federal Reserve System, November 10, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will 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 November 30, 1999.

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

1. *Wanda F. Hill*, Columbia, Kentucky; to acquire additional voting shares of Columbia Bancshares, Inc., Columbia, Kentucky, and thereby indirectly acquire additional voting shares of Bank of Columbia, Columbia, Kentucky.

**B. Federal Reserve Bank of Minneapolis** (JoAnne F. Lewellen, Assistant Vice President) 90 Hennepin Avenue, P.O. Box 291, Minneapolis, Minnesota 55480-0291:

1. *John M. Morrison Florida Intangible Trust No. 3 with Julie Marie Morrison as trustee*, Naples, Florida; to acquire additional voting shares of Central Bancshares, Inc., Golden Valley, Minnesota, and thereby indirectly acquire additional voting shares of Central Bank, Stillwater, Minnesota.

Board of Governors of the Federal Reserve System, November 9, 1999.

**Robert deV. Frierson,**

*Associate 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