

**FEDERAL RESERVE SYSTEM****Change in Bank Control Notices; Acquisition of Shares of Bank 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 office 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 May 11, 2005.

**A. Federal Reserve Bank of New York** (Jay Bernstein, Bank Supervision Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *George E. Scharpf; Patricia M. Scharpf; and G. Gregory Scharpf*, all of Colts Neck, New Jersey; Eric Francis Scharpf, Haverford, Pennsylvania; Elizabeth M. Scharpf, Colts Neck, New Jersey; George E. Scharpf Irrevocable Trust, Old Bridge, New Jersey; Joseph J. DiSepio, Jamesburg, New Jersey; Margueritte DiSepio, Jamesburg, New Jersey; Estate of Ernest J. Scharpf, Jr., Jamesburg, New Jersey; The EJ Scharpf Foundation, Old Bridge, New Jersey; George E. Scharpf Trust for the benefit of Ernest J. Scharpf, Old Bridge, New Jersey; to retain voting shares of Amboy Bancorporation, Old Bridge, New Jersey, and thereby indirectly retain voting shares of Amboy National Bank, Old Bridge, New Jersey.

**B. Federal Reserve Bank of Chicago** (Patrick M. Wilder, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Walter Carlson*, Naples, Florida, and Dennis Shull, Indianola, Iowa; to acquire additional voting shares of Morning Sun Bank Corp., Morning Sun, Iowa, and thereby indirectly acquire voting shares of Iowa State Bank, Wapello, Iowa.

**C. Federal Reserve Bank of Kansas City** (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *T. Coleman Andrews, III*, Jackson, Wyoming; Everette G. Allen, Jr., Richmond, Virginia; Allen S. Andrews, Middleburg, Virginia; Timothy A. Anonick, Midlothian, Virginia; John C.

Backus, Jr., Great Falls, Virginia; David F. Bullock, Alpin, Utah; Marvin P. Bush, Alexandria, Virginia; Christopher H. Daniell, Hopkinton, New Hampshire; Laurence C. Fentriss, Richmond, Virginia; Davila Jaime, McAllen, Texas; Ronald P. Mika, Alpine, Utah; Geoffrey S. Rehnert, Weston, Massachusetts; Kevin W. Wilson, Virginia Beach, Virginia; and Marc B. Wolpow, Wellesley, Massachusetts; to acquire voting shares of Rock Springs American Bancorporation, Inc., and thereby indirectly acquire voting shares of American National Bank of Rock Springs, both of Rock Springs, Wyoming.

Board of Governors of the Federal Reserve System, April 21, 2005.

**Jennifer J. Johnson**,

*Secretary of the Board.*

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**BILLING CODE 6210-01-S**

**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 (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

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 May 20, 2005.

**A. Federal Reserve Bank of Atlanta** (Andre Anderson, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Heritage First Bancshares, Inc.*, Rome, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of DeKalb Bank, Crossville, Alabama.

**B. Federal Reserve Bank of Dallas** (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *CSAB Holdings, L.L.C.*, Dallas, Texas; to become a bank holding company by acquiring 36 percent of the voting shares of Parkway National Bancshares, Inc., Plano, Texas, and thereby indirectly acquire Parkway National Bancshares of Delaware, Inc., Wilmington, Delaware, and Parkway Bank, N.A., Plano, Texas.

Board of Governors of the Federal Reserve System, April 21, 2005.

**Jennifer J. Johnson**,

*Secretary of the Board.*

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**BILLING CODE 6210-01-S**

**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, including the companies listed below, 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. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).