

include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Comments regarding this application must be received not later than September 20, 1995.

A. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *First Bank System, Inc.*, Minneapolis, Minnesota; to merge with Midwestern Services, Inc., Omaha, Nebraska, and thereby indirectly acquire First Bank, Omaha, Nebraska.

2. *First Bank System, Inc.*, Minneapolis, Minnesota; to merge with Southwest Holdings, Inc., Omaha, Nebraska, and thereby indirectly acquire Southwest Bank and Trust Company of Omaha, Omaha, Nebraska.

In connection with this application, Applicant also has applied to acquire SWH & K Partnership, Omaha, Nebraska, and thereby engage in reinsurance of credit life and disability insurance, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y. The geographic scope for these activities is Nebraska.

In connection with both applications described above, Applicant also has applied to acquire FBS Interim Bank, FSB, Omaha, Nebraska, and thereby engage in operating a thrift subsidiary, pursuant to § 225.25(b)(9) of the Board's Regulation Y. This interim thrift will be used to facilitate the purchase of First Bank, Omaha, Nebraska and Southwest Bank and Trust Company of Omaha, Omaha, Nebraska. After these acquisitions, the thrift will be merged into a newly chartered national bank and will cease to exist. The geographic scope for these activities is Nebraska.

Board of Governors of the Federal Reserve System, August 29, 1995.

William W. Wiles,
Secretary of the Board.

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Lenox Bancorp, Inc., et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications

are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than September 28, 1995.

A. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Lenox Bancorp, Inc.*, St. Bernard, Ohio; to become a bank holding company by acquiring 100 percent of the voting shares of Lenox Savings Bank, St. Bernard, Ohio.

2. *Peoples of Fleming County Bancorp, Inc.*, Flemingsburg, Kentucky; to become a bank holding company by acquiring 100 percent of the voting shares of The Peoples Bank of Fleming County, Flemingsburg, Kentucky.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Milton Bancshares, Inc.*, Milton, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Milton, Milton, Wisconsin.

C. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Hoeme Family Partnership*, Scott City, Kansas; to acquire an additional 1.05 percent, for a total of 35.49 percent, of the voting shares of First National Bancshares of Scott City, Ltd., Scott City, Kansas, and thereby indirectly acquire First National Bank of Scott City, Scott City, Kansas.

Board of Governors of the Federal Reserve System, August 29, 1995.

William W. Wiles,
Secretary of the Board.

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NBD Bancorp, Inc.; Formation of, Acquisition by, or Merger of Bank Holding Companies; and Acquisition of Nonbanking Company

The company listed in this notice has applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company. The listed company has also applied under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies, or to engage in such an activity. Unless otherwise noted, these activities will be conducted throughout the United States.

The application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 29, 1995.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *NBD Bancorp, Inc.*, Detroit Michigan (NBD Bancorp); to acquire First Chicago Corporation, Chicago,