

authority delegated by the Board of Governors, effective October 30, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-27288 Filed 11-1-95; 8:45 am]

BILLING CODE 6210-01-P

Alan J. Johnson, et al.; 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. Once the notices have been accepted for processing, they 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 indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than November 16, 1995.

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

1. *Alan J. Johnson*, Elkader, Iowa, and Robert A. Schultz, Luana, Iowa; each to acquire an additional 2.28 percent, for a total of 25.81 percent, of the voting shares of WFC, Inc., Waukon, Iowa, and thereby indirectly acquire Waukon State Bank, Waukon, Iowa.

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

1. *Harold W. Hall, Jr., and Juanita A. Hall*, both of Dighton, Kansas; each to acquire an additional 6.93 percent, for a total of 27.16 percent, of the voting shares of Dighton National Bancshares, Inc., Dighton, Kansas, and thereby indirectly acquire The First National Bank of Dighton, Dighton, Kansas.

Board of Governors of the Federal Reserve System, October 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-27207 Filed 11-1-95; 8:45 am]

BILLING CODE 6210-01-F

Montgomery Bancorporation, Inc., et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) 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 commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

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 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.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 16, 1995.

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

1. *Montgomery Bancorporation, Inc.*, Mount Sterling, Kentucky; to engage *de novo* through its subsidiary, Traditional Bank, FSB, Lexington, Kentucky, in permissible savings association activities, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

B. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *Crestar Financial Corporation*, Richmond, Virginia; to engage *de novo* through its subsidiary, Crestar Securities Corporation, Richmond, Virginia, in making, acquiring, or servicing loans or other extensions of credit, pursuant to § 225.25(b)(1) of the Board's Regulation Y; providing portfolio investment advice, pursuant to § 225.25(b)(4)(iii) of the Board's Regulation Y; and leasing personal or real property or acting as agent, broker, or advisor in leasing such property, pursuant to § 225.25(b)(5) of the Board's Regulation Y.

C. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Whitney Holding Corporation*, New Orleans, Louisiana; to engage *de novo* through its subsidiary, WCDC, Inc., New Orleans, Louisiana, in making equity investments, loans, and project packaging assistance for a variety of housing and community development projects and to promote economic growth and revitalization of distressed communities within its trade area, pursuant to § 225.25(b)(6) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, October 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-27208 Filed 11-1-95; 8:45 am]

BILLING CODE 6210-01-F

Susquehanna Bancshares, Inc., et al.; Acquisitions of Companies Engaged in Permissible Nonbanking Activities

The organizations listed in this notice have applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) 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. Unless otherwise noted, such activities will be conducted throughout the United States.

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 on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as