

### to Have Insufficient Assets to Satisfy All Claims

Northside Bank, #4269 San Antonio, Texas

Dated: December 20, 1995.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

*Deputy Executive Secretary.*

[FR Doc. 95-31262 Filed 12-26-95; 8:45 am]

BILLING CODE 6714-01-M

## FEDERAL RESERVE SYSTEM

### Carol M. Axness, 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 January 10, 1996.

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

1. *Carl M. Axness*, Blair, Wisconsin; to acquire a total of 25.81 percent; *Paul W. Dettloff*, Arcadia, Wisconsin, to acquire an additional 25.15 percent, for a total of 48.38 percent; and *Dennis J. Stephenson*, Blair, Wisconsin, to acquire a total of 25.81 percent, of the voting shares of *H. R. Financial, Inc.*, Blair, Wisconsin, and thereby indirectly acquire *Union Bank of Blair*, Blair, Wisconsin.

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

1. *A.B. Bayouth and/or Suad Bayouth*, Skiatook, Oklahoma; to acquire an additional 45.20 percent, for a total of 56.7 percent; *James M. Patrick and/or Margaretta Patrick*, Okarche, Oklahoma, to acquire a total of 4.5 percent; *The Rudolph J. Wolf Revocable Trust*, *Rudolph J. Wolf*, Trustee, Skiatook, Oklahoma, to acquire a total of 4.5 percent; *Matthew J. Kane, Jr.*, Pawhuska,

Oklahoma, to acquire an additional .4 percent, for a total of 5.4 percent; *Carolyn Kane*, Pawhuska, Oklahoma, to acquire an additional 4.3 percent, for a total of 5.4 percent; *Nezra Koury*, and *Elaine Shartouni Abdo*, and/or *Elie Shartouni Abdo*, all of Tulsa, Oklahoma, to acquire an additional 2.2 percent, for a total of 7.4 percent of the voting shares of *Skiatook Bancshares, Inc.*, Skiatook, Oklahoma, and thereby indirectly acquire *The Exchange Bank*, Skiatook, Oklahoma.

In addition, *John Kane*, Pawhuska, Oklahoma, has also applied to retain a total of 1.0 percent of the voting shares of *Skiatook Bancshares, Inc.*, Skiatook, Oklahoma, and thereby indirectly retain *The Exchange Bank*, Skiatook, Oklahoma.

C. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Robert Dirks*, George West, Texas; to acquire an additional 4.1 percent, for a total of 12.17 percent; *Paul Dirks*, Live Oak County, Texas, to acquire an additional 1.71 percent, for a total of 5.08 percent; and *Marcia Wallace*, Wimberly, Texas, to acquire an additional .84 percent, for a total of 2.51 percent, of the voting shares of *Charlotte Bancshares, Inc.*, Charlotte, Texas, and thereby indirectly acquire *The Country Bank*, Charlotte, Texas.

Board of Governors of the Federal Reserve System, December 20, 1995.

*Jennifer J. Johnson*,

*Deputy Secretary of the Board.*

[FR Doc. 95-31303 Filed 12-26-95; 8:45 am]

BILLING CODE 6210-01-F

### Banknorth Group, 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 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 January 19, 1996.

A. Federal Reserve Bank of Boston (Robert M. Brady, Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02106:

1. *Banknorth Group, Inc.*, Burlington, Vermont; to acquire 100 percent of the voting shares of *First Massachusetts Bank, N.A.*, Worcester, Massachusetts (in organization).

2. *Beacon Bancorp*, Taunton, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of *Bristol County Savings Bank*, Taunton, Massachusetts.

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

1. *First Southern Bancorp, Inc.*, Stanford, Kentucky; to acquire 100 percent of the voting shares of *Casey County Bancorp, Inc.*, Liberty, Kentucky, and thereby indirectly acquire *Casey County Bank*, Liberty, Kentucky.

2. *Pittsburgh Home Financial Corp.*, Pittsburgh, Pennsylvania; to become a bank holding company by acquiring 100 percent of the voting shares of *Pittsburgh Home Savings Bank*, Pittsburgh, Pennsylvania.

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

1. *Harbor Springs Financial Corporation*, Harbor Springs, Michigan, to acquire 100 percent of the voting shares of *Select Bank*, Grand Rapids, Michigan (in organization).

D. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *CNB Bancshares, Inc.*, Evansville, Indiana; to acquire 100 percent of the voting shares of *DuQuoin Bancorp, Inc.*, DuQuoin, Illinois, and thereby indirectly acquire *DuQuoin National Bank*, DuQuoin, Illinois.

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

1. *Bancshares of Nichols Hills, Inc.*, Ponca City, Oklahoma; to become a bank holding company by acquiring 100