

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 April 21, 1997.

A. Federal Reserve Bank of

Minneapolis (Karen L. Grandstrand, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480-2171:

1. *Stephen D. Habberstad*, Blooming Prairie, Minnesota; to acquire an additional 1.06 percent, for a total of 39.9 percent, and Susan A. Boschetti, Lubbock, Texas, to acquire an additional 9.7 percent, for a total of 33.3 percent, of the voting shares of Country Bankers, Inc., Blooming Prairie, Minnesota, and thereby indirectly acquire Farmers & Merchants State Bank of Blooming Prairie, Blooming Prairie, Minnesota, and Citizens State Bank of Hayfield, Hayfield, Minnesota. In addition, Mr. Habberstad will hold with power to vote an additional 13.5 percent of the voting shares as custodian.

Board of Governors of the Federal Reserve System, April 1, 1997.

Jennifer J. Johnson,

Deputy 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. 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 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. 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 May 1, 1997.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Korea Long Term Credit Bank*, Seoul, Korea; to acquire 9.51 percent of the voting shares of Nara Bank, National Association, Los Angeles, California.

B. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. *Century Bancorp, MHC*, Bridgeton, New Jersey, and Century Bancorp, Inc., Bridgeton, New Jersey; to become bank holding companies by acquiring 100 percent of the voting shares of Century Savings Bank, Bridgeton, New Jersey.

C. Federal Reserve Bank of Cleveland (R. Chris Moore, Senior Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *PHS Bancorp, M.H.C.*, Beaver Falls, Pennsylvania; to become a bank holding company by acquiring 51 percent of the voting shares of Peoples Home Savings Bank, Beaver Falls, Pennsylvania.

D. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Allied Irish Banks, p.l.c., Dublin, Ireland, and First Maryland Bancorp*, Baltimore, Maryland (collectively, "Applicants"), to merge with Dauphin Deposit Corporation ("Dauphin") and thereby indirectly acquire Dauphin Deposit Bank and Trust Company, both of Harrisburg, Pennsylvania. Applicants also have applied to exercise an option to acquire up to 19.9 percent of the voting shares of Dauphin.

Applicants also have provided notice to acquire Hopper Soliday & Co., Inc., Lancaster, Pennsylvania, and thereby engage in underwriting and dealing in debt securities, equity securities, and bank-eligible instruments, acting as

agent in the private placement of securities, buying and selling all types of securities on the order of customers as a "riskless principal," providing investment and financial advisory services, and providing securities brokerage services alone or in combination with investment advisory services to both institutional and retail customers with respect to ineligible securities that Hopper Soliday may hold as principal in connection with its authorized underwriting and dealing activities, pursuant to Board Order dated June 24, 1991 and approval received from the Federal Reserve Bank of Philadelphia dated April 6, 1995; Dauphin Life Insurance Company, Harrisburg, Pennsylvania, and thereby engage in selling and reinsuring credit life, health, and accident insurance directly related to extensions of credit by Dauphin Bank, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y; and Loans USA, Incorporated, Pasadena, Maryland, a joint venture that engages in making, acquiring, brokering or servicing loans or other extensions of credit (including factoring, issuing letters of credit and accepting drafts) for its own account or for the account of others, pursuant to § 225.25(b)(1) of the Board's Regulation Y, providing tax preparation services to any person, pursuant to § 225.25(b)(21) of the Board's Regulation Y, and providing data processing and data transmission services, pursuant to § 225.25(b)(7) of the Board's Regulation Y, and selling and reinsuring credit life, health and accident insurance directly related to extensions of credit to its customers, pursuant to § 225.25(b)(8)(ii) of the Board's Regulation Y.

E. Federal Reserve Bank of Minneapolis (Karen L. Grandstrand, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480-2171:

1. *First Bank System, Inc.*, Minneapolis Minnesota; to acquire 100 percent of the voting shares of First Bank of South Dakota (National Association) Sioux Falls, South Dakota, a *de novo* bank.

In connection with this application, Applicant also has applied to acquire First Interim Bank of Casper, fsb, Casper, Wyoming, and First Interim Bank of Cheyenne, FSB, Cheyenne, Wyoming, and thereby engage in operating two *de novo* thrift institutions, pursuant to § 225.25(b)(9) of the Board's Regulation Y. In addition, each of the above thrifts will acquire seven Wyoming branches of First Bank, FSB, Fargo, North Dakota, an existing subsidiary of First Bank System, Inc.

F. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200

North Pearl Street, Dallas, Texas 75201-2272:

1. *Premier Bancshares, Inc.*, La Grange, Texas, and Premier Holdings - Nevada, Inc., Carson City, Nevada; to acquire 100 percent of the voting shares of Citizens State Bank, Hempstead, Texas.

G. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105-1579:

1. *Imperial Bancorp*, Inglewood, California; to acquire 100 percent of the voting shares of Imperial Bank Arizona, Phoenix, Arizona, a *de novo* bank (in formation).

Board of Governors of the Federal Reserve System, April 1, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

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FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. § 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade

Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

TRANSACTIONS GRANTED EARLY TERMINATION BETWEEN 3-17-97 AND 3-28-97

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
American General Corporation, USLIFE Corporation, USLIFE Corporation	97-1159	03/17/97
British Aerospace plc, Reflectone, Inc., Reflectone, Inc.	97-1372	03/17/97
Vestar Equity Partners, L.P., Westinghouse Air Brake Company, Westinghouse Air Brake Company	97-1405	03/17/97
The President and Fellow of Harvard College, Westinghouse Air Brake Company, Westinghouse Air Brake Company	97-1433	03/17/97
HCC Insurance Holdings, Inc., AVEMCO Corporation, AVEMCO Corporation	97-1434	03/17/97
John Hancock Mutual Life Insurance Company, Estate of Henry Penn Wagner, Detroit & Canada Tunnel Corporation	97-1457	03/17/97
R.A.B. Holdings, Inc., McKesson Corporation, Millbrook Distribution Services, Inc.	97-1459	03/17/97
Vereniging AEGON, Providian Corporation, Providian Corporation	97-1460	03/17/97
Jim L. Turner, Seven-Up/RC Bottling Company of Southern California Inc., Seven-Up/RC Bottling Company of Southern California Inc.	97-1471	03/17/97
Airtours plc, ST Pacific Holdings, Inc., ST Pacific Holdings, Inc.	97-1476	03/17/97
Thayer Equity Investors III, L.P., Software AG (a German company), Software AG Systems, Inc.	97-1486	03/17/97
Owens Corning, James C. Allen, Falcon Manufacturing of California, Inc., CADA	97-1327	03/18/97
Apartment Investment and Management Company, NHP Incorporated, NHP Incorporated	97-1396	03/18/97
ITC Holding Company, Inc., SCANA Corporation, Gulf States FiberNet, a Georgia general partnership	97-1420	03/18/97
The York Group, Inc., Howard Joe Trulove, West Point Casket Company	97-1477	03/18/97
Robert R. Dyson, Ralph G. Ridenour, Universal Enterprises, Inc.	97-1481	03/18/97
Pierce Leahy Corp., Records Management Storage, Inc., Records Management Storage, Inc.	97-1368	03/19/97
Pacific Dunlop Limited, Harold F. Plemmons, Golden Needles Knitting & Glove Co. Ltd	97-1428	03/19/97
Pacific Dunlop Limited, Michael G. Conniff, Golden Needles Knitting & Glove Co. Ltd	97-1442	03/19/97
Westinghouse Electric Corporation, Peter A. Bordes, Greater Los Angeles Radio, Inc.	97-1538	03/19/97
Peter A. Bordes, Westinghouse Electric Corporation, Infinity WOAZ-FM, Inc.	97-1539	03/19/97
Rifkin Acquisition Partners, L.L.L.P., American Cable TV Investors 5, Ltd, American Cable TV Investors 5, Ltd	97-1331	03/20/97
Brooks Fiber Properties, Inc., Gus Constantin and Mary Jane Constantin, Phoenix Fiberlink of Utah, Inc., Phoenix Communications	97-1348	03/20/97
American Disposal Service, Inc., WMX Technologies, Inc., Waste Management of Indiana, L.L.C.	97-1399	03/20/97
Evergreen Media Corporation, Sumner M. Redstone, Redstone Subsidiaries WAXQ Inc.	97-1421	03/20/97
Hicks, Muse, Tate & Furst Equity Fund II, L.P., Sumner M. Redstone, KIBB, Inc., KYSR, Inc., WDRQ, Inc. & WLIT, Inc.	97-1423	03/20/97
General Electric Company, Xerox Corporation, Coregis Group, Inc.	97-1449	03/20/97
The Washington Post Company, Tele-Communications, Inc., TCI American Cable Holdings II, L.P.	97-1463	03/20/97
S.C.R.-Sibelco S. A., Watts Blake Bearne & Company, PLC (a British company), Watts Blake Bearne & Company, PLC	97-1464	03/20/97
Robert F. X. Sillerman, Kenneth A. Brown, ABS Communications, L.L.C.	97-1470	03/20/97
New York University, New York Downtown Hospital, New York Downtown Hospital	97-1400	03/21/97
Fortis AMEV N.V., Robert S. and Rita DeLue (Husband and Wife), Associated California State Insurance Agencies, Inc.	97-1425	03/21/97
Fortis AG S.A., Robert S. and Rita DeLue (Husband and Wife), Associated California State Insurance Agencies, Inc.	97-1426	03/21/97
Tele-Communications, Inc., The Washington Post Company, Post-Newsweek Cable, Inc.	97-1456	03/21/97
Foundation Health Corporation, Fund American Enterprises Holdings, Inc., Christiania General Insurance Corporation	97-1487	03/21/97
Sigma-Aldrich Corporation, Riverside Fund I, L.P., Research Biochemicals Limited Partnership	97-1489	03/21/97
Duferco Participations Holding Limited, Deutsche Babcock AG, Baldwin Steel Company	97-1490	03/21/97
Richard and Roberta Snyder, Inter-City Products Corporation (a Canadian company), Inter-City Products Corporation	97-1491	03/21/97