

Environmental Protection Agency,
Crystal Mall #2, 1921 Jefferson Davis
Highway, Arlington, VA.

Electronic comments can be sent
directly to EPA at:
opp-Docket@epamail.epa.gov

Electronic comments must be
submitted as an ASCII file avoiding the
use of special characters and any form
of encryption.

The official record for this notice, as
well as the public version, as described
above will be kept in paper form.
Accordingly, EPA will transfer all
comments received electronically into
printed, paper form as they are received
and will place the paper copies in the
official record which will also include
all comments submitted directly in
writing. The official record is the paper
record maintained at the address in
"ADDRESSES" at the beginning of this
document.

List of Subjects

Environmental protection,
Agricultural commodities, Feed
additives, Food additives, Pesticides
and pests, Reporting and recordkeeping
requirements.

Dated: November 13, 1995.

Daniel M. Barolo,
Director, Office of Pesticide Programs.

[FR Doc. 95-30502 12-11-95; 3:28 pm]

BILLING CODE 6560-50-F

FEDERAL RESERVE SYSTEM

Fulton Financial Corporation, 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 January
10, 1996.

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

1. *Fulton Financial Corporation*,
Lancaster, Pennsylvania; to merge with
Gloucester County Bankshares, Inc.,
Woodbury, New Jersey, and thereby
indirectly acquire The Bank of
Gloucester County, The Deptford
Township, New Jersey.

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

1. *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 Atlanta
(Zane R. Kelley, Vice President) 104
Marietta Street, N.W., Atlanta, Georgia
30303:

1. *FABP Bancshares, Inc.*, Pensacola,
Florida; to become a bank holding
company by acquiring 100 percent of
the voting shares of First American
Bank of Pensacola, N.A., Pensacola,
Florida.

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

1. *Crestmark Bancorp, Inc.*,
Bloomfield Hills, Michigan; to become a
bank holding company by acquiring 100
percent of the voting shares of
Crestmark Bank, Troy, Michigan (in
organization).

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

1. *Baxter Bancshares, Inc.*, Baxter
Springs, Kansas; to become a bank
holding company by acquiring 100
percent of the voting shares of The
Baxter State Bank, Baxter Springs,
Kansas, and 24.99 percent of the voting
shares of People's National Bank,
Seneca, Missouri (in organization).

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

1. *Cullen/Frost Bankers, Inc.*, San
Antonio, Texas, and The New Galveston
Company, Wilmington, Delaware; to

acquire 100 percent of the voting shares
of Park National Bank of Houston,
Houston, Texas.

2. *Sabine Bancshares, Inc.*, Many,
Louisiana; to merge with First
Community Bancshares, Inc., Winnfield,
Louisiana, and thereby indirectly
acquire Winn Bancshares, Inc.,
Winnfield, Louisiana, and First
Community Bank, Winnfield, Louisiana.

Board of Governors of the Federal Reserve
System, December 8, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-30439 Filed 12-13-95; 8:45 am]

BILLING CODE 6210-01-F

Spencer Bancorporation, Inc., Employee Stock Ownership Plan & Trust; Change in Bank Control Notice

Acquisition of Shares of Banks or Bank Holding Companies

The notificant listed below has
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 notices are set
forth in paragraph 7 of the Act (12
U.S.C. 1817(j)(7)).

The notice is available for immediate
inspection at the Federal Reserve Bank
indicated. Once the notice 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 indicated
for the notice or to the offices of the
Board of Governors. Comments must be
received not later than December 29,
1995.

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

1. *Spencer Bancorporation, Inc.*
*Employee Stock Ownership Plan &
Trust*, Spencer, Wisconsin; to acquire an
additional 5.40 percent, for a total of
12.25 percent of the voting shares of
Spencer Bancorporation, Inc., Spencer,
Wisconsin, and thereby indirectly
acquire Spencer State Bank, Spencer,
Wisconsin.

Board of Governors of the Federal Reserve
System, December 8, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-30440 Filed 12-13-95; 8:45 am]

BILLING CODE 6210-01-F