

the Federal Maritime Commission's implementing regulations at 46 CFR part 540, as amended:

Crystal Cruises, Inc. and Crystal Ship (Bahamas) Limited, 2121 Avenue of the Stars, Suite 200, Los Angeles, California 90067

Vessel: CRYSTAL SYMPHONY

Dated: April 24, 1995.

**Joseph C. Polking,**  
Secretary.

[FR Doc. 95-10414 Filed 4-26-95; 8:45 am]

BILLING CODE 6730-01-M

### Ocean Freight Forwarder License Applicants

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission applications for licenses as ocean freight forwarders pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. app. 1718 and 46 CFR part 510).

Persons knowing of any reason why any of the following applicants should not receive a license are requested to contact the Office of Freight Forwarders, Federal Maritime Commission, Washington, DC 20573.

SCR International Freight Forwarding, Inc., 130 Monorca Ave., Coral Gables, FL 33134, Officers: Alvaro G. Smith, President, Jose E. Smith, Treasurer

AIS Gator Exports, Inc., 201 Springsong Road, Lithia, FL 33547, Officers: Henry S. Conrad, Jr., President, Anita P. Conrad, Vice President

Sisto International Shipping, 560 Lee Drive, Miami Springs, FL 33166, Manuel Sisto and Tracy Sisto, Partnership

By the Federal Maritime Commission.

Dated: April 24, 1995.

**Joseph C. Polking,**  
Secretary.

[FR Doc. 95-10415 Filed 4-26-95; 8:45 am]

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### FEDERAL RESERVE SYSTEM

#### Affiliated Community Bancorp, Inc., et al.; Formations of, Acquisitions by, and Mergers of Bank Holding Companies; and Acquisitions of Nonbanking Companies

The companies listed in this notice have 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 companies have 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 applications 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 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 each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 12, 1995.

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

1. *Affiliated Community Bancorp, Inc.*, Waltham, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of Lexington Savings Bank, Lexington, Massachusetts.

In connection with this application, Applicant also has applied to acquire Main Street Community Bancorp, Inc., Waltham, Massachusetts, and thereby indirectly acquire Federal Savings Bank, Waltham, Massachusetts, and thereby engage in owning, controlling, and operating a savings association that engages only in deposit-taking activities and lending and other 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. *CENIT Bancorp, Inc.*, Norfolk, Virginia; to become a bank holding company by acquiring 100 percent of the voting shares of Princess Anne Bank, Virginia Beach, Virginia.

In connection with this application, Applicant also has applied to acquire CENIT Bank, F.S.B., Norfolk, Virginia, and thereby engage in operating a federal savings bank, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, April 21, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-10324 Filed 4-26-95; 8:45 am]

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#### Country Bank Shares, 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 May 22, 1995.

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

1. *Country Bank Shares, Inc.*, Milford, Nebraska; to acquire 100 percent of the voting shares of The Bank of Wilber, Wilber, Nebraska.