

# SEC NEWS DIGEST

Issue 96-147

August 5, 1996

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## COMMISSION ANNOUNCEMENTS

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### COMMISSION MEETING

#### CLOSED MEETING - THURSDAY, AUGUST 8, 1996 - 10:00 A.M.

The subject matter of the closed meeting scheduled for Thursday, August 8, 1996, at 10:00 a.m., will be: Institution and settlement of injunctive actions; Institution and settlement of administrative proceedings of an enforcement nature; Formal order of investigation; and Opinions.

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## ENFORCEMENT PROCEEDINGS

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### COMMISSION ORDERS A.R. BARON & CO. INC. TO CEASE AND DESIST FROM SOLICITING OR EFFECTING SECURITIES TRANSACTIONS

The Commission has ordered A.R. Baron & Co. Inc., Andrew E. Bressman, and Roman Okin to cease and desist from soliciting or effecting transactions for Baron or any customer in any security, other than liquidating customer positions. Each respondent consented to the issuance of the order. On May 29 the Commission had issued, on consent of all respondents, a Temporary Cease and Desist Order (TCDO) that, among other things, requires respondents to cease and desist from violating the anti-fraud provisions of the federal securities laws.

The Commission's Division of Enforcement subsequently filed an application for a supplemental order alleging that respondents have violated and continue to violate the TCDO. In this supplemental order, the Commission determined that respondents' violations or threatened violations of the anti-fraud provisions were likely to result in significant dissipation or conversion of assets, significant harm to investors, or substantial harm to the public interest prior to the completion of proceedings on the permanent cease-and-desist order. (Rel. 34-37514)

PERMANENT INJUNCTION ENTERED AGAINST JOSEPH SILVESTRI AND DISGORGEMENT ORDERED FOR ATLANTIC PACIFIC GUARANTEE CORPORATION AND CHARLES SMITH

The Commission announced that on July 18 final judgments were entered against Joseph Silvestri, Charles Smith and Atlantic Pacific Guarantee Corporation. The Commission's complaint, as amended, alleges that Silvestri obtained purported financial guarantee bonds which were provided to investors in Kenton Capital, Ltd.'s fraudulent trading programs. The Commission named as relief defendants Atlantic Pacific and its president, Smith, who are alleged to have received investor funds.

Without admitting or denying the Commission's allegations, Silvestri consented to the entry of a final judgment permanently enjoining him from future violations of Sections 5(a), 5(c) and 17(a) of the Securities Act of 1933 and Section 10(b) of the Securities Exchange Act of 1934 and Rule 10b-5 thereunder, and ordering him to disgorge the sum of \$40,970.51, plus prejudgment interest of \$3,193.19, for a total sum of \$44,163.70. Based upon Silvestri's demonstrated financial inability to pay, the Commission waived the payment of disgorgement and did not seek the imposition of a civil penalty. Similarly, without admitting or denying the Commission's allegations, relief defendants Atlantic Pacific Guarantee Corporation and its president, Charles Smith, consented to the entry of a final judgment ordering them to pay, jointly and severally, disgorgement of \$126,584.00, plus prejudgment interest of \$9,984.35, for a total sum of \$136,568.35.

On May 3, 1995, the Court issued a temporary restraining order and an asset freeze in this action. All of the other defendants consented to a preliminary injunction on June 23, 1995. Silvestri was not named as a defendant in the case until the complaint was amended on July 17, 1996. See LR-14490, May 4, 1995, and LR-14544, June 26, 1995. [SEC v. Kenton Capital, Ltd., et al., Civ. Act. No. 95-0829, GK, DDC] (LR-14999)

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**INVESTMENT COMPANY ACT RELEASES**

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**GREAT POND INVESTORS, L.P., ET AL.**

A notice has been issued giving interested persons until August 26 to request a hearing on an application filed by Great Pond Investors, L.P. (Great Pond), GPCI, L.P., and Bain & Company, Inc. (Bain), for an order under Sections 6(b) and 6(e) of the Investment Company Act. The requested order would exempt Great Pond, GPCI and subsequent partnerships organized by Bain, each of which will be "employees' securities companies" within the meaning of the Act,

from all provisions of the Act except Section 9, certain provisions of Sections 17 and 30, Sections 36 through 53, and the rules and regulations thereunder. Partnership interests in Great Pond, GPCI and the subsequent partnerships will be offered to key employees of Bain and its subsidiaries who meet certain minimum financial criteria. (Rel. IC-22114 - August 1)

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## HOLDING COMPANY ACT RELEASES

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### ENTERGY CORPORATION, ET AL.

An order has been issued authorizing Entergy Corporation (Entergy), a registered holding company, and Entergy Power, Inc. (EPI), a wholly-owned subsidiary company of Entergy, to sell a portion of EPI's interest in Unit No. 2 of the Independence Steam Electric Generating Station and related property to City Water & Light Plant of Jonesboro, a nonassociate company, for a purchase price of approximately \$37.8 million. The order also authorizes EPI, from time to time through December 31, 1998, to pay dividends to Entergy out of the unused proceeds from the sale of such assets. (Rel. 35-26549)

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## SELF-REGULATORY ORGANIZATIONS

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### PROPOSED RULE CHANGE

The Chicago Board Options Exchange filed with the Commission a proposed rule change (SR-CBOE-96-44) to list and trade options on six different narrow-based indexes, each of which is composed of components from the Goldman Sachs Technology Composite Index. Publication of the notice is expected in the Federal Register during the week of August 5. (Rel. 34-37509)

### APPROVAL OF PROPOSED RULE CHANGE

The Commission has approved a proposed rule change (SR-MBSCC-96-01) filed by the MBS Clearing Corporation to revise the basic deposit component of MBSCC participants fund. (Rel. 34-37512)

### WITHDRAWAL SOUGHT

A notice has been issued giving interested persons until August 23 to comment on the application of Heritage Media Corporation to withdraw from listing and registration on the American Stock Exchange its Class A Common Stock, \$.01 Par Value. (Rel. 34-37516)

## DELISTING GRANTED

An order has been issued granting the application of the American Stock Exchange to strike from listing and registration Styles On Video, Inc., Common Stock, \$.001 Par Value. (Rel. 34-37517)

## WITHDRAWAL GRANTED

An order has been issued granting the application of Laser Industries Limited to withdraw from listing and registration its Ordinary Shares, Par Value NIS 0.0001 on the American Stock Exchange. (Rel. 34-37518)

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## SECURITIES ACT REGISTRATIONS

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The following registration statements have been filed with the SEC under the Securities Act of 1933. The reported information appears as follows: Form, Name, Address and Phone Number (if available) of the issuer of the security; Title and the number and/or face amount of the securities being offered; Name of the managing underwriter or depositor (if applicable); File number and date filed; Assigned Branch; and a designation if the statement is a New Issue.

- S-8 FIRST ENTERPRISE FINANCIAL GROUP INC, 500 DAVIS STREET, SUITE 1005, EVANSTON, IL 60201 (708) 866-8665 - 2,262,080 (\$13,061,500) COMMON STOCK. (FILE 333-9039 - JUL. 26) (BR. 7)
- S-8 BANK OF BOSTON CORP, 100 FEDERAL ST, BOSTON, MA 02110 (617) 434-2200 - 750,000 (\$38,718,750) COMMON STOCK. (FILE 333-9041 - JUL. 29) (BR. 7)
- S-4 PROFFITTS INC, 115 NORTH CALDERWOOD, ALCOA, TN 37701 (615) 983-7000 - 3,352,635 (\$107,703,399) COMMON STOCK. (FILE 333-9043 - JUL. 29) (BR. 2)
- S-4 NATIONAL ENERGY GROUP INC, 1400 ONE ENERGY SQUARE, 4925 GREENVILLE AVE, DALLAS, TX 75206 (214) 692-9211 - 21,767,653 (\$70,527,195.72) COMMON STOCK. (FILE 333-9045 - JUL. 29) (BR. 4)
- S-3 INTELECT COMMUNICATIONS SYSTEMS LTD, REID HOUSE 31 CHURCH ST, PO BOX HM 1437, HAMILTON BERMUDA HMF, DO 00000 (809) 295-8639 - 2,057,401 (\$16,202,032.88) COMMON STOCK. (FILE 333-9049 - JUL. 29) (BR. 6)
- S-8 AIR CURE TECHNOLOGIES INC /DE, 2828 CLINTON DR, HOUSTON, TX 77020 (713) 676-6104 - 100,000 (\$306,000) COMMON STOCK. (FILE 333-9051 - JUL. 29) (BR. 6)
- S-8 ASCENT ENTERTAINMENT GROUP INC, 1200 SEVENTEETH ST, DENVER, CO 80202 (303) 572-0381 - 1,500,000 (\$24,000,000) COMMON STOCK. (FILE 333-9053 - JUL. 29) (BR. 3)
- S-8 INTERNATIONAL BUSINESS MACHINES CORP, OLD ORCHARD RD, ARMONK, NY 10504 (914) 765-1900 - 2,000,000 (\$181,750,000) COMMON STOCK. (FILE 333-9055 - JUL. 29) (BR. 3)
- S-8 OLYMPIC ENTERTAINMENT GROUP INC /NV/, 2001 E FLAMINGO RD #100, LAS VEGAS, NV 89119 (702) 369-2588 - 800,000 (\$1,800,000) COMMON STOCK. (FILE 333-9057 - JUL. 26) (BR. 3)

- S-1 ANACOMP INC, 11550 N MERIDIAN ST SUITE 600, CARMEL, IN 46032  
(317) 844-9666 - 3,000,000 (\$30,000,000) COMMON STOCK. 55,000,000  
(\$55,000,000) STRAIGHT BONDS. (FILE 333-9059 - JUL. 29) (BR. 5)
- S-3 UNIVERSAL AUTOMOTIVE INDUSTRIES INC /DE/, 3350 NORTH KEDZIE, CHICAGO, IL  
60618 (312) 478-2323 - 223,500 (\$2,290,875) COMMON STOCK. (FILE 333-9061 -  
JUL. 29) (BR. 5)
- S-3 JEFFERSON SAVINGS BANCORP INC, 14915 MANCHESTER RD, BALLWIN, MO 63011  
(314) 227-3000 - 200,000 (\$4,800,000) COMMON STOCK. (FILE 333-9063 -  
JUL. 29) (BR. 7)
- S-8 FIRSTFED BANCORP INC, 1630 4TH AVE N, BESSEMER, AL 35020 (205) 428-8472  
- 30,000 (\$732,380) COMMON STOCK. (FILE 333-9065 - JUL. 29) (BR. 7)
- S-8 ASCENT ENTERTAINMENT GROUP INC, 1200 SEVENTEETH ST, DENVER, CO 80202  
(303) 572-0381 - 110,000 (\$1,760,000) COMMON STOCK. (FILE 333-9067 -  
JUL. 29) (BR. 3)
- N-1A KEMPER ASIAN GROWTH FUND, 120 SOUTH LASALLE STREET, CHICAGO, IL 60603  
(312) 499-1569 - INDEFINITE SHARES. (FILE 333-9069 - JUL. 29)
- S-8 ABBOTT LABORATORIES, 100 ABBOTT PARK ROAD, D-322 AP6D, ABBOTT PARK, IL  
60064 ((70) 8)--937- - 10,511,147 (\$454,607,107.70) COMMON STOCK. (FILE  
333-9071 - JUL. 29) (BR. 1)
- S-3 CENTURY CASINOS INC, 50 S STEELE ST, SUITE 755, DENVER, CO 80209  
(303) 388-5848 - 1,370,833 (\$1,970,573) COMMON STOCK. (FILE 333-9073 -  
JUL. 29) (BR. 9)
- S-8 FILENET CORP, 3565 HARBOR BLVD, COSTA MESA, CA 92626 (714) 966-3400 -  
650,000 (\$13,406,250) COMMON STOCK. (FILE 333-9075 - JUL. 29) (BR. 3)
- S-3 SOUTHERN CO, 270 PEACHTREE STREET, ATLANTA, GA 30303 (770) -39-3-06 -  
25,000,000 (\$556,250,000) COMMON STOCK. (FILE 333-9077 - JUL. 29) (BR. 4)
- N-1A PIONEER GLOBAL EQUITY FUND, 60 STATE STREET, BOSTON, MA 02109  
(617) 422-4960 - INDEFINITE SHARES. (FILE 333-9079 - JUL. 29) (BR. 16)
- S-3 CALI REALTY CORP /NEW/, 11 COMMERCE DR, 1ST FLOOR, CRANFORD, NJ 07016  
(908) 272-8000 - \$500,000,000 PREFERRED STOCK. (FILE 333-9081 - JUL. 29)  
(BR. 8)
- S-8 PAGEMART WIRELESS INC, 6688 N CENTRAL EXPRESSWAY, STE 800, DALLAS, TX  
75206 (214) 750-5809 - 500,000 (\$5,187,500) COMMON STOCK. (FILE 333-9083 -  
JUL. 29) (BR. 3)
- S-8 INTELLIQUEST INFORMATION GROUP INC, 1250 CAPITAL OF TEXAS HIGHWAY S,  
BLDG TWO PLZ ONE, AUSTIN, TX 78746 (512) 329-0808 - 37,974 (\$485,901)  
COMMON STOCK. (FILE 333-9085 - JUL. 29) (BR. 1)
- S-8 PAGEMART WIRELESS INC, 6688 N CENTRAL EXPRESSWAY, STE 800, DALLAS, TX  
75206 (214) 750-5809 - 100,000 (\$1,037,500) COMMON STOCK. (FILE 333-9087 -  
JUL. 29) (BR. 3)
- S-3 YOUTH SERVICES INTERNATIONAL INC, 2 PARK CENTER CT, STE 200,  
DOWNS MILLS, MD 21117 (410) 356-8600 - 32,200,000 (\$32,200,000)  
STRAIGHT BONDS. (FILE 333-9089 - JUL. 29) (BR. 9)
- S-8 ALLERGAN INC, 2525 DUPONT DR, IRVINE, CA 92715 (714) 752-4500 - 500,000  
(\$20,093,750) COMMON STOCK. (FILE 333-9091 - JUL. 29) (BR. 1)
- S-8 BIOLASE TECHNOLOGY INC, 981 CALLE AMANECER, SAN CLEMENTE, CA 92673  
(714) 361-1200 - 1,125,000 (\$3,515,625) COMMON STOCK. (FILE 333-9093 -  
JUL. 29) (BR. 1)
- S-8 ARRIS PHARMACEUTICAL CORP/DE/, 385 OYSTER POINT BLVD, SUITE 3,  
SOUTH SAN FRANCISCO, CA 94080 (415) 737-8600 - 650,000 (\$6,987,500)  
COMMON STOCK. (FILE 333-9095 - JUL. 29) (BR. 1)

- S-8 WESTMARK GROUP HOLDINGS INC, 355 N E FIFTH AVE, STE 4, DELRAY BEACH, FL 33483 (407) 243-8010 - 176,000 (\$132,000) COMMON STOCK. (FILE 333-9097 - JUL. 29) (BR. 8)
- S-8 WESTMARK GROUP HOLDINGS INC, 355 N E FIFTH AVE, STE 4, DELRAY BEACH, FL 33483 (407) 243-8010 - 50,000 (\$37,500) COMMON STOCK. (FILE 333-9099 - JUL. 29) (BR. 8)
- S-8 ONEWAVE INC, ONE ARSENAL MARKETPLACE, WATERTOWN, MA 02172 (617) 923-9500 - 4,300,000 (\$37,659,010) COMMON STOCK. (FILE 333-9101 - JUL. 30) (BR. 3)
- S-4 SONAT OFFSHORE DRILLING INC, 4 GREENWAY PLAZA, HOUSTON, TX 77046 (713) 871-7500 - 28,652,037 (\$1,437,186,100) COMMON STOCK. (FILE 333-9105 - JUL. 29) (BR. 4)
- S-3 INTERIM SERVICES INC, 2050 SPECTRUM BLVD, FT LAUDERDALE, FL 33309 (954) 938-7600 - 4,885,000 (\$185,630,000) COMMON STOCK. (FILE 333-9109 - JUL. 29) (BR. 1)
- S-8 WESTMARK GROUP HOLDINGS INC, 355 N E FIFTH AVE, STE 4, DELRAY BEACH, FL 33483 (407) 243-8010 - 25,500 (\$19,125) COMMON STOCK. (FILE 333-9111 - JUL. 30) (BR. 8)
- S-3 SOVEREIGN BANCORP INC, 1130 BERKSHIRE BLVD, READING, PA 19610 (610) 320-8400 (FILE 333-9113 - JUL. 29) (BR. 7)
- S-3 PACIFICORP /OR/, 700 NE MULTNOMAH STE 1600, PORTLAND, OR 97232 (503) 731-2000 (FILE 333-9115 - JUL. 29) (BR. 4)
- S-4 KEYSTONE CONSOLIDATED INDUSTRIES INC, 5430 LBJ FWY STE 1740, THREE LINCOLN CENTRE, DALLAS, TX 75240 (214) 458-0028 - 3,500,000 (\$27,838,105) COMMON STOCK. (FILE 333-9117 - JUL. 30) (BR. 6)
- S-4 VETERINARY CENTERS OF AMERICA INC, 3420 OCEAN PARK BLVD STE 1000, SANTA MONICA, CA 90405 (310) 392-9599 - 1,000,000 (\$16,375,000) COMMON STOCK. (FILE 333-9119 - JUL. 30) (BR. 2)

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**RECENT 8K FILINGS**

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Form 8-K is used by companies to file current reports on the following events:

- Item 1. Changes in Control of Registrant.
- Item 2. Acquisition or Disposition of Assets.
- Item 3. Bankruptcy or Receivership.
- Item 4. Changes in Registrant's Certifying Accountant.
- Item 5. Other Materially Important Events.
- Item 6. Resignations of Registrant's Directors.
- Item 7. Financial Statements and Exhibits.
- Item 8. Change in Fiscal Year.

The following companies have filed 8-K reports for the date indicated and/or amendments to 8-K reports previously filed, responding to the item(s) of the form specified. Copies of the reports may be purchased from the Commission's Public Reference Room (when ordering, please give the date of the report). An invoice will be included with the requested material when mailed.

8K REPORTS

NAME OF ISSUER	STATE CODE	8K ITEM NO.								DATE	COMMENT
		1	2	3	4	5	6	7	8		
ALCO CAPITAL RESOURCE INC	DE					X	X			07/31/96	
ALCO STANDARD CORP	OH					X	X			07/31/96	
ARISTAR INC	DE						X			07/31/96	
ASSOCIATES CORPORATION OF NORTH AMERICA	DE						X			08/01/96	
BATTLE MOUNTAIN GOLD CO	NV		X					X		07/19/96	
BIOCRYST PHARMACEUTICALS INC	DE					X				05/30/96AMEND	
BRANDYWINE REALTY TRUST	MD		X					X		07/30/96	
CADMUS COMMUNICATIONS CORP/NEW	VA					X	X			08/01/96	
CAL FED BANCORP INC	DE					X	X			07/27/96	
CALIFORNIA MICRO DEVICES CORP	CA		X							07/24/96	
CALIFORNIA MICRO DEVICES CORP	CA		X							07/24/96	
CAMBRIDGE BIOTECH CORP	DE			X	X	X				07/18/96	
CAMDEN PROPERTY TRUST	TX					X				08/01/96	
CAMDEN PROPERTY TRUST	TX					X				08/01/96	
CHASE MANHATTAN CREDIT CARD MASTER TRUST	DE					X	X			08/02/96	
CHELSEA ATWATER INC /NV/	NV					X	X			07/12/96	
CHESAPEAKE ENERGY CORP	DE					X	X			07/26/96	
COMPUSA INC	DE							X		05/30/96AMEND	
CONTINUUM CO INC	DE					X				08/01/96	
DEAN WITTER REALTY GROWTH PROPERTIES L P	DE		X							07/18/96	
DENOVO CORP /CN/			X					X		07/18/96	
DISCOVERY TECHNOLOGIES INC /KS/	KS		X							05/23/96AMEND	
EASTERN AIR LINES INC	DE			X						06/30/96	
EGGHEAD INC /WA/	WA					X	X			07/16/96	
EQUIVANTAGE HOME EQUITY LOAN TRUST 1995-	NY		X							07/26/96	
EQUIVANTAGE HOME EQUITY LOAN TRUST 1996-			X							07/25/96	
EQUIVANTAGE HOME EQUITY LOAN TRUST 1996-	NY		X							07/25/96	
FINA INC	DE					X	X			06/17/96	
FIRST FAMILY FINANCIAL CORP	FL					X				07/19/96	
FIRST UNITED CORP/MD/	MD		X							08/02/96	
FORT BEND HOLDING CORP	DE					X	X			07/30/96	
FRITZ COMPANIES INC	DE					X	X			07/29/96	
GENERAL PUBLIC UTILITIES CORP /PA/	PA					X				08/01/96	
GEON CO	DE					X	X			08/01/96	
GOLDEN BOOKS FAMILY ENTERTAINMENT INC	DE					X	X			07/30/96	
GOLDEN BOOKS FAMILY ENTERTAINMENT INC	DE					X				08/02/96	
GREEN TREE FINANCIAL CORP	MN					X	X			07/31/96	
HALLIBURTON CO	DE					X	X			07/31/96	
HEALTHSOURCE INC	NH					X				07/29/96	
IDENTIX INC	CA							X		03/26/96AMEND	
INDENET INC	DE		X							03/31/96AMEND	
KTI INC	NJ		X					X		07/19/96	
LABORATORY CORP OF AMERICA HOLDINGS	DE					X	X			08/01/96	
LEHIGH GROUP INC	DE					X	X			07/17/96	
LOUISIANA CASINO CRUISES INC	LO					X				08/01/96	
MCDONNELL DOUGLAS CORP	MD					X				08/02/96	
MEDIMMUNE INC /DE	DE					X				06/20/96	
MELAMINE CHEMICALS INC	DE					X	X			07/30/96	
MERRY LAND & INVESTMENT CO INC	GA					X	X			04/10/96	
MIDCOM COMMUNICATIONS INC	WA					X				08/02/96	
MINNESOTA POWER & LIGHT CO	MN					X	X			07/24/96	
MOUNTASIA ENTERTAINMENT INTERNATIONAL IN	GA					X	X			07/23/96AMEND	
NETWORK IMAGING CORP	DE					X	X			08/02/96	
NETWORK LONG DISTANCE INC	DE							X		07/16/96AMEND	
NEW JERSEY RESOURCES CORP	NJ					X	X			07/31/96	
NUKO INFORMATION SYSTEMS INC /CA/	NY					X				07/22/96	

NAME OF ISSUER	STATE CODE	8K ITEM NO.								DATE	COMMENT	
		1	2	3	4	5	6	7	8			
OAKWOOD MORTGAGE INVESTORS INC								X			07/25/96	
OGDEN MCDONALD & CO	CO	X	X						X		07/22/96	
PACIFIC GAS & ELECTRIC CO	CA					X					08/02/96	
PACIFIC GAS & ELECTRIC CO	CA					X					08/02/96	
PHAMIS INC /WA/	WA					X	X				07/24/96	
PHYSICIAN SUPPORT SYSTEMS INC	DE							X			05/21/96	AMEND
PITTSBURGH HOME FINANCIAL CORP	PA					X	X				07/26/96	
POLYPHASE CORP	NV					X	X				07/12/96	
PRESSTEK INC /DE/	DE					X					06/28/96	
PRUDENTIAL HOME MORTGAGE SECURITIES COMP	DE							X			07/25/96	
RADIUS INC	CA					X					07/31/96	
RGB COMPUTER & VIDEO INC	FL	X									07/18/96	
ROADMASTER INDUSTRIES INC	DE	X						X			07/18/96	
ROCKIES FUND INC	NV	X									07/30/96	
ROPER INDUSTRIES INC /DE/	DE	X						X			08/01/96	AMEND
SAXON MORTGAGE SECURITIES CORP SERIES 19	VA	X									07/25/96	
SEA GALLEY STORES INC	DE					X	X				07/15/96	
SERVICO INC	FL	X						X			08/02/96	
SI DIAMOND TECHNOLOGY INC	TX					X	X				07/26/96	
SIERRA PACIFIC POWER CO	NV					X	X				07/29/96	
SILGAN HOLDINGS INC	DE					X					07/22/96	
SINTER METALS INC	DE	X						X			07/18/96	
SOUTHWEST GAS CORP	CA					X	X				08/02/96	
SPRECKELS INDUSTRIES INC	DE					X	X				06/19/96	
STORAGE USA INC	TN	X						X			07/31/96	
STRUCTURED ASSET SECURITIES CORP SERIES	DE	X									07/25/96	
SYNAGRO TECHNOLOGIES INC	NV	X						X			07/18/96	
TARGET THERAPEUTICS INC	DE					X	X				07/30/96	
TRIBUNE CO	DE							X			07/26/96	AMEND
TUBOSCOPE VETCO INTERNATIONAL CORP	DE							X			05/31/96	AMEND
WESTERFED FINANCIAL CORP	DE					X	X				07/26/96	
1ST BERGEN BANCORP	NJ					X	X				07/25/96	
1ST UNITED BANCORP /FL/	FL					X	X				07/29/96	