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Executive Orders

EXECUTIVE ORDER DCT 80-12

WHEREAS, it is the policy of this Administration and the State of Louisiana to provide a safe working environment for State employees; and

WHEREAS, the current losses suffered by the State and by state employees in both fiscal resources and personal suffering are unacceptable; and

WHEREAS, it is the function of the Division of Administration to manage the inherent risks of State Government;

NOW, THEREFORE, I, David C. Treen, Governor of Louisiana, by virtue of the authority vested in me under the laws of this State, do hereby direct the following:

1. Effective July 1, 1980, there shall be formed a Loss Control Bureau within the Property and Casualty Insurance Section of the Division of Administration. This Bureau shall actively assist all State Departments in formulating and implementing effective loss control and safety programs and shall report to the Governor annually on the status of such programs.

2. Each Department of State government shall appoint, effective July 1, 1980, a safety committee chaired at the Undersecretary level or above. These committees shall include appointees from all levels of Departmental organization and shall be responsible for the following:

a) Developing a detailed safety manual for issuance to each operational section in the Department.

b) Preparing and scheduling regular safety classes for all personnel, particularly those engaged in hazardous duties.

c) Working with the Loss Control Bureau in evolving and monitoring departmental safety procedures.

IN WITNESS WHEREOF, I have hereunto set my hand officially and caused to be affixed the Great Seal of the State of Louisiana, at the Capitol, in the City of Baton Rouge, on this the 13th day of June, A.D., 1980.

David C. Treen
Governor of Louisiana

EXECUTIVE ORDER DCT 80-13

This Executive Order is issued by virtue of authority vested in me by law, in accordance the provisions of R.S. 39, Chapter 17:1551-1736, with reference to the subject matter covered here-in. Effective as of the date of my signature below, this Order revokes and supersedes Executive Order 77-14 dated September 22, 1977.

R.S. 39:1596: Small Purchases

“Any procurement not exceeding the amount established by Executive Order of the Governor may be made in accordance with Small Purchase Procedures prescribed by such Executive Order, except that procurement requirements shall not be artificially divided so as to constitute a Small Purchase under this section.”

Therefore, pursuant to the above authority, in order to discharge my duty and responsibility as directed by the above-quoted Section of the State Statutes, it is hereby ordered that all state of Louisiana agencies shall observe and abide by the following rules and regulations, and provided further that all purchases shall be made through the State Purchasing Office in the Division of Administration except where specific authority to purchase any materials or supplies has been delegated in writing by the Commissioner of Administration.

Therefore, pursuant to the authority vested in me by R.S. 39:1596, all departments, institutions, boards, commissions,

budget units, and any other agencies under the jurisdiction of the Executive Department of the state government shall be required to observe and be guided by the following specific directives.

Small Purchases: Any procurement not exceeding five thousand dollars may be made in accordance with the following small purchase procedures, except that procurement requirements shall not be artificially divided so as to constitute a small purchase.

1. All agencies shall requisition their requirements for all tagable equipment of any kind through the State Purchasing Office of the Division of Administration, with the provision that the only exceptions shall be by written permission of the Commissioner of Administration or those agencies exempted by R.S. 39:1572.

2. All agencies of the state government covered by R.S.39:Chapter 17, wherever the cost is estimated to be above fifty dollars, regardless of whether purchases are made by the State Purchasing Office or agencies to whom purchasing has been delegated, shall observe the following rules and regulations on small purchases, but maximum competitive bidding shall be obtained in all cases in accordance with R.S.39:1655. THIS EXECUTIVE ORDER IN NO WAY AFFECTS OR CHANGES THE PURCHASING AUTHORITY WHICH HAS BEEN DELEGATED TO YOUR AGENCY.

A. Purchases under fifty dollars — No competitive bidding is required.

b. Purchases over fifty dollars but under two hundred dollars shall be made by receiving price quotations wherever time permits, or if time does not permit, telephone and telegraph quotations may be obtained and purchases made on the basis of the lowest quotation received, however, it shall be determined in writing why time did not permit written quotations.

c. Purchases over two hundred dollars but under one thousand dollars shall be made by soliciting written quotations from at least five bona fide prospective bidders using DA 101 and FACS 101 forms.

d. Purchases over one thousand dollars but under five thousand dollars — No purchases where the estimated cost is over one thousand dollars but under five thousand dollars shall be made except by sending out written invitations for bids to at least eight bona fide, qualified bidders. In addition, the agency may advertise at their discretion. Written invitations for bids shall contain complete specifications, the quantity required, and shall stipulate that bids will be publicly opened and read at a specific date and time, as well as such other pertinent information such as the delivery point and other information sufficient for a supplier to make an acceptable bid. Agencies shall follow the requirements of the Purchasing Rules and Regulations established by the Commissioner of Administration in all other aspects of purchasing except as indicated above.

e. Purchases over five thousand dollars — No purchases where the estimated cost is over five thousand dollars shall be made except by advertising in accordance with R.S 39:1594C and sending out written invitations for bids to at least eight bona fide, qualified bidders and where feasible use should be made of State Purchasing's computerized vendor list. In addition, all purchases must be made in accordance with the Purchasing Rules and Regulations established by the Commissioner of Administration.

f. Exceptions to minimum competitive requirements.

(1) Federal Government surplus property.

(2) Livestock for slaughter when purchased at public auction sale.

(3) Purchasing or selling transactions between State budget units.

(4) Textbooks, newspapers, subscriptions, or foreign publications.

g. Telephone or telegraph quotations should be obtained for the following from at least three bona fide, qualified bidders wherever possible.

(1) Farm products which include, but may not be limited to, fresh vegetables, milk, eggs, fish, or other perishable foods.

(2) Food, materials, and supplies needed for the operation of boats in isolated localities where only limited outlets of such supplies are available.

(3) Food purchased and used in Home Economics colleges courses where purchasing, preparing, and serving is part of the regularly prescribed course.

(4) Food purchases and other materials and supplies required by juvenile detention homes where the number of inmates is unstable and unpredictable.

IN WITNESS WHEREOF, I have hereunto set my hand officially and caused to be affixed the Great Seal of the State of Louisiana, at the Capitol, in the City of Baton Rouge, on this the 12th day of June, A.D., 1980.

David C. Treen
Governor of Louisiana

EXECUTIVE ORDER DCT 80-14

WHEREAS, the State of Louisiana recognizes the importance of Charity Hospital at New Orleans in fulfilling the health needs of the people of the state of Louisiana; and

WHEREAS, the Governor of the State of Louisiana seeks to appoint a qualified and responsible individual to the administration of Charity Hospital at New Orleans.

NOW, THEREFORE, I, DAVID C. TREEN, Governor of the State of Louisiana, by virtue of the power vested in me by the Constitution and laws of this state, do hereby create a Search Committee for the purpose of making recommendations to the Governor for the position of Assistant Secretary of Charity Hospital at New Orleans within the Department of Health and Human Resources.

BE IT RESOLVED, that the committee be composed of the following: Dr. Paul Larson, Dean, LSU Medical School, Dr. James T. Hamlin, III, Dean, Tulane Medical School, Mr. William Nungesser, Executive Secretary to the Governor, Mr. George A. Fischer, Secretary, Department of Health and Human Resources, Dr. Harold Heitkamp, Assistant Secretary, Office of Health Services and Environmental Quality, Department of Health and Human Resources, and Dr. Henry E. Braden, III.

BE IT FURTHER RESOLVED, that the purpose of the committee shall be to seek, interview and recommend a minimum of five candidates for the position of Assistant Secretary of Charity Hospital at New Orleans. The committee shall report its recommendations to the Governor within sixty days of its appointment.

IN WITNESS WHEREOF, I have hereunto set my hand officially and caused to be affixed the Great Seal of the State of Louisiana, at the Capitol, in the City of Baton Rouge, on this the 30th day of June, A.D., 1980.

David C. Treen
Governor of Louisiana

EXECUTIVE ORDER DCT 80-15

WHEREAS, the state and local Coastal Resources Management Act of 1978 created the Louisiana Coastal Zone Management Program; and

WHEREAS, Louisiana Revised Statute 49:213.3(7) vests the authority of this Act in the Secretary of Transportation and Development; and

WHEREAS, Louisiana Revised Statute 49:213.21 empowers the Governor to transfer, by executive order, this authority to the Secretary of the Department of Natural Resources or to the Secretary of the Department of Wildlife and Fisheries; and

WHEREAS, there is a need to consolidate the environmental resource responsibilities within the state, thereby increasing the efficiency of management and assure conformity of action between environmental agencies; and

WHEREAS, there is a need to expedite and streamline the permitting process.

NOW, THEREFORE, I, DAVID C. TREEN, Governor of the State of Louisiana, by virtue of the power vested in me, pursuant to the Constitution and applicable statutes of the State of Louisiana, do hereby transfer The Louisiana Coastal Zone Management Program, as contained in Louisiana Revised Statute 49:213.1 through 49:213.21, from the Office of the Secretary of the Department of Transportation and Development to the Office of the Secretary of the Department of Natural Resources.

IN WITNESS WHEREOF, I have hereunto set my hand officially and caused to be affixed the Great Seal of the State of Louisiana, at the Capitol, in the City of Baton Rouge, on this the 8th day of July, A.D., 1980.

David C. Treen
Governor of Louisiana

Emergency Rules

DECLARATION OF EMERGENCY

Board of Elementary and Secondary Education

The State Board of Elementary and Secondary Education (SBESE) at its meeting on June 26, 1980, exercised those powers conferred by the emergency provisions of the Administrative Procedures Act R.S. 49:953B in order to be in compliance with publication deadlines as requested by the State Department of Education.

The Board adopted a revised policy on school classification categories in order to allow the Department of Education to expedite the forwarding of annual school reports to all the schools in Louisiana in August. The following revisions to be placed in Bulletin 741, *Handbook for School Administrators*, pages 70 and 115.

Classification Categories for School Approval

(A) - Approved - School meets standards of SBESE.
(PA) - Provisional Approval - School has some deficiencies in standards and is being advised and requested to make corrections (such as, some teachers teaching out of their field of certification, library books below the required number per pupil, teachers teaching more pupils per period or week than permitted, not meeting scheduling requirements as prescribed by Bulletin 741, etc.). Improvement is expected prior to the next school year.

(P) - Probational Approval - School has one or more of the following deviations from standards:

- Principal not certified.
- Member (s) of the faculty not holding valid Louisiana teaching certificate (s).
- School does not offer a curriculum to meet graduation requirements or a balanced elementary curriculum as prescribed in Bulletin 741.
- School has an identified special education student who does not have a current written individualized education program.
- School has a student who is currently enrolled in a special education program whose last individual evaluation occurred three or more years ago.
- The school does not adhere to and implement the various sections of the Revised Statutes of Louisiana as they refer to the health and safety of the pupils and staff. These include fire prevention and drills, provisions for a healthful environment, and safety regulations for transportation.

g. The physical facilities do not conform to the current federal, state, and local building, fire, safety and health codes.

The school has been on provisional approval for at least two years.

The State Department of Education shall set the guidelines and fix the period of time for the corrections.

(U) - Unapproved - Any school that has not previously attained an approved classification and fails to comply with SBESE standards. School has not corrected the stated deficiencies within the time fixed by the State Department of Education as defined by R.S. 17:10.

James V. Soileau
Executive Director

Rules

RULE

Board of Elementary and Secondary Education

Rule 3.01.70. v(28)

The Board approved for final adoption Requirements for Certification of Adult Education School Personnel in Louisiana as follows:

In order to be certified as an administrator or instructor in adult education, individuals must meet the following criteria by September 1, 1982.

Instructors

A person who holds a valid standard Louisiana teaching certificate may become certified as an adult education instructor by having five years of adult education experience, as documented by the employing local superintendent to the certification bureau of the State Department of Education, prior to the implementation of certification requirements or by completion of a minimum of twelve semester hours as follows:

1. A minimum of three semester hours in introduction to or Foundations of Adult Education.

2. A minimum of three semester hours of Practicum in Adult Education.

3. A minimum of six semester hours from the following areas of:
a. Materials, Methods and/or Curriculum Development in Adult Education.

b. Reading Instruction in Adult Education.

c. Adult Learning and Development.

d. Utilization of Community Resources.

e. Administration and Supervision of Adult Education.

f. Guidance and Counseling in Adult Education.

g. Competency Based Adult Education.

h. Independent Study, Special Problems or Issues in Adult Education.

4. Adult Education personnel having a minimum of three years of adult education experience prior to the implementation of certification requirements shall receive a waiver of criteria 1 and 2 above.

Administrator and/or Supervisors

A person who holds certification as an adult education instructor and certification as a City or Parish Supervisor of Instruction may become certified as an Administrator and/or Supervisor of Adult Education.

Individuals who meet the above requirements may be certified effective September 1, 1980.

The Board approved for final adoption the following policy: Certification in Adult Education shall be required for a full-time

Adult Education instructor only. Any full-time Adult Education instructor with five years experience would automatically be certified. Part-time Adult Education instructors would not be required to seek certification and certification would be on a voluntary basis.

Rule 3.01.70.v(29)

The Board approved for final adoption Certification Requirements of School Administrative Personnel.

Rule 3.01.70.v(30)

The Board approved for final adoption Generic Certification Requirements and Certification of Special Education Personnel, with the implementation date being for entering freshmen in the 1981 fall semester, with the Interim requirements to go into effect upon publication and continue through 1985. The requirements for gifted and talented being graduate level become mandatory September 1, 1981.

Rule 4.00.72c

(Addition to present policy) The Board approved for final adoption amendments to Bulletin 1196, *Louisiana Food and Nutrition Programs of Operation*, as submitted by the Department of Education.

James V. Soileau
Executive Director

RULE

Board of Trustees for State Colleges and Universities

The Policies and Procedures Manual of the Board of Trustees for State Colleges and Universities, Part VI, Section 6.6B1 is changed to read as follows:

B. Activity, Registration, and Tuition Fees.

1. Schedule of Registration Fees for Undergraduate and Graduate Students

*Louisiana Resident Fees (Effective Fall 1980)

Hours	
1-3	\$75
4	90
5	105
6	120
7	135
8	150
9	165
10	180
11	195
12 and above (full time)	210

*Includes a \$10/semester Activity Fee, but does not include a \$10/semester Building Use Fee. Ten per cent of the increase over 1977 rates is dedicated to Intercollegiate Athletics.

Effective Summer 1977: Based on a nine-week session, registration fees will be one-half those charged in the preceding term.

Out of State Resident Fees

Full-time - In addition to Louisiana resident fees: \$315/semester

Part-time - In addition to Louisiana resident fees: \$26.26 per credit hour.

Note: Total fees paid may vary from institution to institution because of additional administrative, or student self-assessed fees, and room and board charges.

Bill Junkin
Executive Director

RULE

Board of Trustees for State Colleges and Universities

The Policies and Procedures Manual of the Board of Trustees for State Colleges and Universities, Part VII, Section 7.2B is changed to read as follows:

B. Conversions of Basis - Nine to Twelve Months.

Unclassified personnel whose employment is being changed from a nine-month to a twelve-month basis, without change in duties and responsibilities or a promotion, shall be increased in salary by one-third of their nine-month salary. Any such employee whose status changes from a twelve-month to a nine-month salary basis without change in duties and responsibilities or a promotion shall be decreased in salary by one-fourth of his previous twelve-month salary. Unclassified personnel whose employment is being changed either from a nine-month to a twelve-month basis or from a twelve-month to a nine-month basis, with a change in duties and responsibilities or a promotion shall be paid a salary appropriate for the new duties and responsibilities.

Bill Junkin
Executive Director

RULE

Louisiana State University and Agricultural and Mechanical College Board of Supervisors

The Board of Supervisors of Louisiana State University and Agricultural and Mechanical College has amended the *University Regulations*, revising the definition of "Quorum" as it pertains to faculties of colleges and schools.

Section 1-2.3.d. Quorum. Not less than twenty-five per cent of the membership of the faculty of a college or school not within a college shall be necessary to constitute a quorum, provided, however, that such faculty (at a meeting at which a quorum of twenty-five per cent of the members of such faculty is present) may, by majority vote, establish a higher percentage of the membership as a quorum for future meetings.

M.D. Woodin
Secretary to the Board

RULE

Department of Health and Human Resources Office of Family Security

The Department of Health and Human Resources, Office of Family Security, has revised and expanded policy regarding sanctioning of provider of services in the Medical Assistance Program. The original rule was previously published in the October 20, 1978 issue of the *Louisiana Register*, and notice for this change appeared in the June 20, 1980 issue of the *Louisiana Register*. The particular sections have been revised as outlined below:

II. Levels of administrative sanctions.

E. Suspend or withhold payments.

1. The agency may suspend or withhold payment to any provider who fails to meet the requirements for participation in the Medical Assistance Program.

2. The Agency may withhold payments to any provider for the duration of any administrative proceeding and/or hearing under these provisions except that if a final administrative decision has not been issued within one hundred eighty days of the initiation of such proceedings, unless delay has been caused by the provider, payments can no longer be withheld, provided, however, that the one hundred eighty day limit may be extended if said extension is mutually agreed to by the agency and

the provider. Payments may be denied for bills submitted with service dates occurring during the duration of a proceeding where the final administrative decision is to terminate eligibility to participate in the Medical Assistance Program.

J. Suspend participation in the Medicaid Program.

The Assistant Secretary, Office of Family Security, Louisiana Department of Health and Human Resources, shall specify in his suspension order, the time of the suspension during which the provider shall not be eligible to participate in the program, or receive reimbursement for services rendered during this period of suspension, except that the period of suspension must be at least as long as the Medicare suspension if such suspension was ordered by the Secretary, United States Department of Health, Education, and Welfare pursuant of Public Law 94-142, Section 7. The Assistant Secretary may require the provider to correct any deficiencies which served as the basis for suspension as a condition of reinstatement.

K. Refuse to allow participation in the Medicaid Program.

The Assistant Secretary, Office of Family Security, Louisiana Department of Health and Human Resources, may refuse to allow initial participation in the Medical Assistance Program.

IV. Grounds for sanctioning providers.

F. Such provider has been excluded from participation in Medicare because of fraudulent or abusive practices pursuant to Public Law 95-142, or such provider has been convicted of Medicaid fraud (R.S. 14:70.1).

R. The provider, a person with management responsibility for a provider, an officer or person owning, either directly or indirectly, five per cent or more of the shares of stock or other evidences of ownership in a corporate provider, an owner of a sole proprietorship which is a provider, or a partner in a partnership which is a provider, either:

1. Has been convicted of Medicaid fraud under Federal or State law, or regulation; or
2. Was a person with management responsibility for a provider at the time such provider was convicted of Medicaid fraud under Federal or State law or regulation; or
3. Was an officer, or person owning, either directly or indirectly, five per cent or more of the shares of stock or other evidences of ownership in a provider at the time such provider was convicted of Medicaid fraud under Federal or State law, or regulation; or
4. Was an owner of a sole proprietorship or partner of a partnership which was a provider at the time such provider was convicted of Medicaid fraud under Federal or State law, or regulation.

George A. Fischer, Secretary
Department of Health and Human Resources

RULE

Department of Natural Resources Office of Conservation

Amendment to Statewide Order No. 29-B
Off-site Disposal of Drilling Mud and Salt Water
Generated from Drilling and Production of Oil and Gas Wells

13.1 DEFINITIONS.

Water-Based Drilling Muds: Any water-based fluid composed of fresh water or salt water, naturally occurring clays, drilled solids and additives for fluid loss control, viscosity, thinning, PH control, weight control, etc., for downhole rheology and stability.

Oil-Based Drilling Muds: Any oil-based drilling fluid composed of a water in oil emulsion organophilic clays, drilled solids and additives for downhole rheology and stability such as fluid loss control materials, thinners, weighting agents, etc.

Waste Drilling Muds: Any colloidal slurry composed of water-based or oil-based drilling muds, together with drilled solids, cut-

tings, and commingled water that will not be reused or reconditioned for sale.

Pit: An uncovered area constructed to retain waste drilling mud or salt water, often referred to as a pond or lagoon.

Commercial Facility: A waste treatment, storage or disposal facility which receives, treats, reclaims, stores, or disposes of waste drilling muds or salt water for a fee or other consideration.

Generator: The operator of record or producer of an oil or gas well who contracts with an approved commercial disposal facility for off lease disposal of his salt water and drilling mud.

Community Salt Water Disposal System: A salt water disposal system within an oil and/or gas field which is used by adjacent lease operators for disposal of their produced brine.

Salt Water (Produced Brine): Produced water from an oil and/or gas well with a chloride content greater than 500ppm.

Turnkey Operator: An agent and/or corporation that enters into an agreement with the operator of record to perform a specific task.

Closed Salt Water Disposal System: A system in which the salt water or produced brine is stored in tanks prior to being pumped through a series of flow lines to an injection well to be injected into subsurface strata approved for disposal of said fluid.

Commissioner: The Commissioner of Conservation of the State of Louisiana.

13.2 DISPOSAL OF SALT WATER.

A. Generator — The operator of record or producer of an oil or gas well who contracts with an approved commercial disposal facility for off lease disposal is considered the generator of any salt water produced by the well and is responsible for its proper handling, transportation and necessary documentation, as required by this Amendment to Section XV, until delivered to the approved commercial disposal facility.

B. Disposal of salt water by commercial facility must be approved by the Commissioner. Subsurface disposal is required and regulated by Section XV of Statewide Order No. 29-B. The requirements of this amendment do not apply to the community salt water disposal systems.

The Commissioner will approve an open commercial salt water disposal system providing the applicant meets the following requirements:

1. Permit Application Requirements.

a. Working and/or storage pits must not be located in a "V" or A-8 to A-30 zone as determined by maps and information published by the Department of Housing and Urban Development, Federal Insurance Administration. As conditions change and new data are made available by the Federal Government, owners of approved commercial disposal facilities will be required to update their installations. Said maps and data are on file and may be viewed by interested parties at the Office of Conservation's main office in Baton Rouge.

b. Documentation must be presented which shows that an impermeable barrier exists at least twenty feet below the base of the pit to prevent vertical movement of fluid contained therein plus sufficient impermeable material to prevent horizontal fluid movement from the pit. This can be analyzed borings within 100 feet of the pit(s) levee(s) by an independent and qualified laboratory to be evaluated by the Office of Conservation's Geological Division. This data should include (1) two borings per acre, (2) borings must be at least twenty feet below base of pit, (3) there must be at least twenty feet of clay or impermeable material below the base of the pit, and (4) clay or impermeable material must be at least 10^{-7} md permeability.

c. A copy of the title to the disposal property shall be submitted. If a lease or other agreement is in effect on this property, a copy of this instrument shall be forwarded to the Baton Rouge office.

d. A location plat of the disposal area in question shall be submitted.

e. Schematic diagrams of the pits shall be submitted with design capacity.

f. A complete statement of the proposed method, from receiving, storing and treating, will be required.

g. A system for witnessing the receiving and sampling of waste waters at the disposal facility shall be outlined.

h. A monitor well will be required down dip to insure that any seepage into water sands beneath the pit(s) will be detected prior to leaving the disposal site's perimeter. Monthly samples will be run and a record of the results maintained at the disposal site for inspection by Conservation field personnel.

2. Operations for Pits.

a. The pit area shall have limited access. This requirement shall be interpreted as the only possible way to the disposal pit area will be through a lockable gate system.

b. Working and/or storage pits should have levees to a height above the one hundred-year high water mark and the liquid shall not exceed two feet of freeboard on the levee. The maximum amount of oil which will be allowed at any time on a pit's surface will be a six-inch layer and unless removed, the disposal system will be shut down.

c. A sign prominently displayed at the entry of the disposal facility is required. This sign shall state, "This non-hazardous waste disposal system has been approved for salt water disposal only and is regulated by the Office of Conservation." The sign shall also state the owner's name and current address. Any violation shall be reported to the Office of Conservation at (504) 342-5595, day or night, plus weekends and holidays.

d. Disposal systems shall be operated in compliance with existing sections of Statewide Order No. 29-B which pertain to "good housekeeping" operations on oil and gas leases.

e. Commercial disposal will be accomplished during daylight hours only. During periods when an emergency exists, clearance for nighttime disposal shall be first requested and second granted by calling (504) 342-5595 prior to dumping.

f. Discharges from disposal pits will be allowed only after the necessary discharge permit has been obtained from the Office of Environmental Affairs (OEA). Valves and drain lines used during said discharges will remain sealed at all times except when approved discharges are being made and the number of the "on-seal" and "off-seal" shall be recorded and maintained for inspection at the facility.

g. All existing pits presently in use at disposal facilities with interim authority to operate have ninety days from the effective date of this amendment to comply with the above. Any pits under construction and not in use at said facilities at the time this amendment goes into effect cannot be put into use until they comply with the above.

3. Permit Notice Requirements.

a. All operators of commercial facilities shall, at all time of application for a permit, publish a "Notice of Application for Permit" in the official state journal and the official journal of the locality in which the proposed facility is to be located, affording the public thirty days in which to submit comments to the Commissioner.

b. Copies of permit applications shall be sent to local governing authorities of any municipality and parish within whose territorial jurisdiction the facility or activity is located.

c. The permit application, together with written comments from the public and involved local, parish and state agencies, shall be reviewed by the Commissioner, who shall determine the necessity for a public hearing on the permit application.

d. Notice of a public hearing on the permit application, when determined necessary by the Commissioner, shall be published in the official state journal and the official journal of the locality affected, stating: (1) the name of the applicant; (2) the nature and location of the activity, and a description and estimated quantities of waste to be handled; (3) the date and location of the public hearing, and the latest date on which written comments will be received; and (4) the name and telephone number of the person to contact for additional information.

e. A public hearing, if deemed necessary by the Commissioner, will be conducted in accordance with the provisions of Administrative Procedures Act (La. R.S. 49:951). All concerned persons may submit pertinent comments in writing or appear and testify in person.

4. Alternate Salt Water Disposal System — Should an operator request a variance from the above in the type of salt water disposal system he plans to construct, it must be an alternate equivalent system and approved by the Commissioner.

5. Manifest System.

a. Every shipment of waste transported from a facility shall be accompanied by a manifest entitled "Industrial Waste Shipping-Control Ticket."

b. Generator initiates the manifest (original and four copies) by filling out his portion and the name and address of the treatment, storage, or disposal facility. After the transporter fills out and signs his portion, the generator retains one copy for his files and the original and three copies accompany the non-hazardous waste shipment.

c. Transporter secures non-hazardous waste facility operator's signature upon delivery of waste, retains one copy for his files and gives the original and two copies to the non-hazardous waste facility operator.

d. The non-hazardous waste facility operator fills out his portion, retains a copy for his files and mails the original and final copy to the generator no later than the next working day.

e. Generator files the copy and mails the final completed original to the Office of Conservation no later than seven days after receiving the completed manifest from the non-hazardous waste facility operator.

f. Generator, transporter, and non-hazardous waste facility operator shall maintain file copies of manifest for a period of not less than three years for Office of Conservation inspection.

g. Monthly reports shall be submitted to the Office of Conservation no later than fifteen days after the end of each month.

h. Monthly reports shall contain a listing of each waste and the total amount, in barrels, handled that month.

13.3 DISPOSAL OF DRILLING FLUIDS.

A. Generator — The operator of record or producer of an oil or gas well who contracts with an approved commercial disposal facility for off lease disposal is considered the generator of waste mud and drilling fluids and, as such, is responsible for its proper handling, transportation and necessary documentation, as required by this Amendment to Section XV, until delivered to the approved commercial disposal facility. This accountability may be consigned to a drilling contractor, another operator, "turnkey" operator, etc. In such cases this must be documented and made a part of the well's permanent file.

B. Commercial Drilling Fluid Disposal — Facilities will be approved when applicant complies with items in 13.2-B-1 through 13.2-B-4 and the following. (Where salt water disposal system is used in above referenced paragraphs, substitute waste mud and drilling fluids disposal system.)

1. Water-based drilling muds will be disposed of in a manner in which the solids will be allowed to settle for eventual landfill or "land-farming" procedures.

2. Oil-based drilling muds shall be handled in such a manner that solids will settle out and the water separated from the oil.

13.4 CLOSURE.

All off-site commercial disposal facilities under the jurisdiction of the Office of Conservation will be closed in a manner approved by the Commissioner to insure protection of the public and environment.

13.5 BONDING.

An operator shall file, as part of his application for a permit, evidence of financial responsibility for any liability for damages which may be caused to any party by the escape or discharge of any material or waste from the disposal facility. This financial

responsibility may be evidenced by filing a certificate of insurance, documentation or self-insurance, or any other evidence of equivalent financial responsibility acceptable to the Commissioner of Conservation, provided, however, that in no event shall the amount of extent of such financial responsibility be less than \$1,000,000.00 per occurrence and/or aggregate occurrences.

In addition, each operator shall secure and post a bond in favor of the State of Louisiana, providing for the adequate closure of his facility. The amount of said bond shall be determined by the Commissioner of Conservation and shall also include the officers and/or management of any operator. Any change in the officers or management of any operator is to be reported immediately to the Office of Conservation.

13.6 EFFECTIVE DATE.

This Amendment shall be effective on and after July 20, 1980. R. T.

R. T. Sutton
Commissioner of Conservation

RULE

Department of Transportation and Development

The Department of Transportation and Development is hereby adopting the following rule relative to "size, weight, and load" policies.

It will be permissible to issue an oversize/overweight permit for dozers, which will allow the operator to remove the blade of that particular dozer and haul it on the same vehicle, in an effort to reduce width and improve safety. In case of overweight permits, this applies only to a single blade which has been removed from the equipment being transported.

Paul J. Hardy, Secretary
Department of Transportation and Development

RULE

Department of Wildlife and Fisheries Wildlife and Fisheries Commission

The Department of Wildlife and Fisheries, Wildlife and Fisheries Commission, does hereby adopt the following rules concerning the 1980-81 hunting seasons.

Resolution

LSU Cooperative Wildlife Research Unit Study

Whereas, the Louisiana Department of Wildlife and Fisheries with the approval of the Louisiana Wildlife and Fisheries Commission entered into a four year deer study project last year, and

Whereas, this deer research project will be conducted on Beechgrove Plantation in East Feliciana Parish north of Clinton, Louisiana, and

Whereas, this area comprises some eight thousand acres which makes it ideal for deer research study, and

Whereas, the purpose of this study is to research the possibilities of issuing individual hunting club permits for doe deer,

Now, therefore, be it resolved that the Louisiana Wildlife and Fisheries Commission approves the continuation of this study as a cooperative endeavor with the LSU Cooperative Wildlife Research Unit and the Louisiana Department of Wildlife and Fisheries.

★ ★ ★ ★

Whereas, the Pearl River Wildlife Management Area (WMA) has experienced severe flooding for the past two years, and

Whereas, such flooding inundates all of the land on the management area, with the exception of Old Highway 11, making hunting impossible, and

Whereas, Highway 11 is the only road leading into the management area, and

Whereas, game animals use Highway 11 to escape the flooding, and

Whereas, vehicles coming into the management area chase the game off the road and into the water,

Now, therefore be it resolved that the Louisiana Wildlife and Fisheries Commission authorizes the closure of the Pearl River Wildlife Management Area to hunting and the barricading of Old Highway 11 when the river stage reaches a 16.5 ft. reading at Pearl River, Louisiana.

Be it further resolved that the Louisiana Wildlife and Fisheries Commission authorizes Department Personnel to reopen the area for hunting and other activities once the river falls below the 16.5 ft. reading.

Hunting season dates and regulations for all species of migratory game birds other than waterfowl were set by the Louisiana Wildlife and Fisheries Commission at its regular monthly public meeting in New Orleans, on June 24.

Hunting will get underway Saturday, September 6, with opening of the North Zone for doves. The boundary between the North and South zones will be the same - Interstate Hwy. 10 from the Texas state line to Baton Rouge; Interstate Hwy. 12 from Baton Rouge to Slidell; and Interstate Hwy. 10 from Slidell to the Mississippi state line.

In the North zone there will be a total of seventy days of hunting with a three part season: Sept. 6 - 21, Oct. 11 - Nov. 9, and Dec. 13 - Jan. 5.

For the South zone there will be a seventy-day, two-part season. It will open Oct. 11 and run through Nov. 30, re-opening Dec. 20 and running through Jan. 7.

There is an important change in shooting hours for doves. This year dove hunting will be allowed the entire day, beginning one half hour before sunrise and ending at sunset. This is a change from the afternoon only dove hunting which had been in effect since 1948.

The bag limit is twelve and the possession limit after opening days is twenty-four.

The teal season has been set for Sept. 20 - 28, providing nine days of teal hunting, including two weekends. The bag limit on teal is four daily, with a possession limit of eight. Shooting hours for teal are sunrise to sunset.

The rail season will also open Sept. 20, extending through Nov. 28 and providing seventy days of rail hunting. Bag limit on king and clapper rails is fifteen, with a possession limit of thirty. Bag limit on Sora and Virginia rails is twenty-five in the aggregate, which is also the possession limit.

The gallinule season will run concurrent with the rail season. The daily bag limit is fifteen, with a possession limit of thirty.

The snipe season will run for 107 days, opening Nov. 1 and extending through Feb. 15. The daily bag limit is eight with a possession limit of sixteen.

Woodcock hunters will have sixty-five days of hunting, from Dec. 13 through February 15. The daily bag limit is five with a possession limit of ten.

Shooting hours for rail, gallinule, woodcock and snipe are from one-half hour before sunrise to sunset.

The wildlife commission expects to set the dates for duck, goose and coot season during the latter part of August, immediately after receipt of the 1980-81 federal regulations from the United States Fish and Wildlife Service.

For further information, please contact McFadden Duffy at (504) 568-5854.

1980-81 Hunting Seasons

The rules and regulations contained within this digest have been officially approved and adopted by the Louisiana Wildlife and

Fisheries Commission under authority vested by Section 115 of Title 56 of the Louisiana Revised Statutes of 1950 and are considered to be in full force and effect in conjunction with all applicable statutory laws. The Secretary of the Louisiana Department of Wildlife and Fisheries has the authority to close or alter seasons in emergency situations in order to protect fish and wildlife resources.

Resident Game Birds and Animals

(Shooting hours - one-half hour

before sunrise to one-half hour after sunset)

- Quail: Nov. 27 - Feb. 28. Daily bag limit ten, Possession twenty.
- Rabbit: Oct. 4 - Feb. 28. Daily bag limit eight, Possession sixteen.
- Squirrel: Oct. 4 - Jan. 4. Daily bag limit eight, Possession sixteen.
- Bear: Oct. 18 - Oct. 26. One per day, one per season (see schedule).
- Deer: One per day, six per season (see schedule and map).
- Turkey: Daily bag limit one, Season limit three.
- Raccoon and Opossum: No closed season. Raccoon bag limit, one per person per night. Can be taken only at night by two or more hunters with one or more dogs and one .22 rim fire rifle. Hunting from boats or motor vehicles prohibited. No limit Dec. 1 - Feb. 28.

Crows and Blackbirds: Considered crop depredators in Louisiana and may be taken any time.

Archery Season: Oct. 1 - Jan. 18 (See schedule and map).

Commercial Hunting

Preserves: Oct. 1 - Apr. 30. Penraised birds only.

Hunting - General Provisions

Taking Game Quadrupeds or Birds from aircraft, automobiles or moving vehicles is prohibited.

Migratory Game Birds — Baiting and live decoys are prohibited. Duck and goose hunters sixteen years and older must have a signed federal waterfowl stamp available from any U.S. Post Office. Shotguns larger than 10-gauge or capable of holding more than three shells are prohibited. Plugs used in guns must be incapable of being removed without disassembling gun. No person shall kill or cripple any migratory game bird without making a reasonable effort to retrieve the bird and include it in the daily bag limit. Shooting waterfowl and other migratory game birds from a moving motorboat is prohibited. A craft under power, however, may be used to retrieve dead or crippled birds.

Methods of Taking Resident Game Birds and Quadrupeds — Use of a longbow (including compound bow) and arrow and a shotgun not larger than a Number-10 gauge fired from the shoulder without a rest shall be legal for taking all resident game birds and quadrupeds. Also, the use of a handgun, rifle and falconry (special permit required) shall be legal for taking all game species except turkey.

Shotguns larger than Number 10-gauge or capable of holding more than three shells prohibited. Plugs used in shotguns must be incapable of being removed without disassembly.

Refer to game schedules contained within these regulations for specific restrictions on the use of firearms and other devices.

Outlaw Birds — Crows, red-winged blackbirds (rice birds), English sparrows, starlings, and (when destructive to crops) grackles and other species of blackbirds.

Endangered Species — Wolfe, Florida panther (cougar), brown pelican, southern bald eagle, red cockaded woodpecker, peregrine falcon, the American ivory-billed woodpecker and the American alligator in designated portions of Louisiana. Taking or harassment of any of these species, except the alligator in prescribed season, is a violation of federal law.

Outlaw Quadrupeds — Holders of a legal hunting license may

take coyotes, and armadillos year round during legal daylight shooting hours. The running of coyotes with dogs from thirty minutes before sunrise to thirty minutes after sunset is prohibited in all turkey hunting areas during the open turkey season.

Foxes and Bobcats — are a protected quadruped and may be taken only by licensed trappers during the trapping season. Remainder of year “chase only” permitted by licensed hunters. The running of foxes and bobcats with dogs from thirty minutes before sunrise to thirty minutes after sunset is prohibited in all turkey hunting areas during the open turkey season.

These regulations are necessary for the proper management of our fur, game and fish in order to assure the trapper, hunter and fisherman a never ending supply of these valuable resources. Conservation laws are designed by the state or federal government to permit the wise use of our natural resources. Your cooperation is necessary for the success of this conservation program.

1980-81 Deer Hunting Schedule
General

- A. Bag, one legal deer per day, six legal deer per season.
- B. A legal buck is a deer with visible antler, hardened bony material having no velvet, broken naturally through the skin. Killing bucks without at least one visible antler as described above and killing doe deer is prohibited except where specifically permitted.
- C. Deer hunting restricted to legal bucks only, except where otherwise permitted.
- D. Either sex deer is defined as male or female deer. The taking of spotted fawns is prohibited.
- E. Muzzleloaders may be used for all game species in season, however, muzzleloading rifles are prohibited for hunting wild turkey.
- F. It is illegal to hunt or shoot deer with a rifle smaller than a .22 caliber centerfire or a shotgun loaded with anything other than buckshot or rifled slug. Handguns may be used for hunting.
- G. Pursuing, driving or hunting of deer with dogs during the still hunting season is prohibited and will be strictly enforced. The training of deer dogs is prohibited in still hunting areas. Deer hunting with dogs is permitted in all other areas having open deer seasons that are not specifically designated as still hunting only.
- H. Areas not specifically designated as open are closed.
- I. The running or training of dogs is prohibited in turkey hunting areas during the open turkey season from thirty minutes before sunrise to thirty minutes after sunset.
- J. Archery Season: Still hunting only; Oct. 1 - Jan. 18 in all open deer hunting areas, including WMA's, Except Salvador and Pointe-Au-Chien WMA's. (See schedule). Either sex deer may be taken in all areas open for deer hunting including WMA's, Except Salvador and Pointe-Au-Chien WMA's. Where a bucks only season is in progress for gun hunting, archers must conform to the bucks only regulations.

Bow and Arrow Regulations — Hunting arrows for deer must have well-sharpened metal broadhead blades not less than 7/8 inch in width. Bow and arrow fishermen must have a sports fishing license and not carry any arrows with broadhead points unless a big game season is in progress.

It is unlawful:

- 1. To carry a firearm while hunting with bow and arrow during the special bow and arrow deer season.
- 2. To have in possession or use any poisoned or drugged arrow, arrows with explosive tips, or any bow drawn, held or released by mechanical means except as specified by law.
- 3. To hunt deer with a bow having a pull less than 30 pounds.

K. Hunter Orange: Deer hunters (except on property privately owned and legally posted) must wear four hundred square inches of “Hunter Orange” material on the head or chest and/or back. Archers are not required to wear “Hunter Orange” if no gun season for deer is in progress. **WARNING:** Deer hunters are cautioned to watch for persons hunting other game or engaged in

activities not requiring “Hunter Orange.”

L. Hunting or Discharge of Firearms: Hunting and/or discharging firearms on public roads or highways is prohibited. Hunting and/or discharging firearms on roads or highways located on public levees or within one-hundred feet from the center line of such roads or highways is prohibited.

Description of Areas

Area 1 - Fifty-one days	
Nine days still hunting only:	Nov. 15 - 23
Seventeen days with or without dogs:	Nov. 28 - Dec. 14
Twenty-five days with or without dogs:	Dec. 20 - Jan. 13

All of the Following Parishes Are Open:

Assumption	Plaquemines	St. Mary
Concordia	Pointe Coupee	Tensas
Franklin	St. Charles	Terrebonne
Jefferson	St. John	West Baton Rouge
LaFourche	Madison	West Feliciana
Orleans		

Portions of the Following Parishes Are Also Open:

- Ascension — South and west of the Mississippi River and south and east of La 3089 and 22.
- Avoyelles — East of La 29 and 115 lying south of Red River.
- Catahoula — East of Boeuf and Ouachita Rivers. South and east of La 8 from Ouachita River west.
- East Baton Rouge — West of U.S. 61 from Thompson Creek to U.S. 190, North of U.S. 190 westward to Mississippi River.
- East Carroll — That portion lying south of La 877 and 580 and west of U.S. 65.
- East Feliciana — West of U.S. 61.
- Evangeline — East of Ville Platte between La 29 and U.S. 167.
- Iberia — East of U.S. 90 and south of La 14.
- Iberville — West of Mississippi River.
- Lafayette — East of U.S. 167 and U.S. 90.
- LaSalle — East of Whitehall lying north of U.S. 84 and south of La 8. Also the area south of La 28 and east of Saline Bayou.
- Richland — The small portion east of La 137 and 15 and south of U.S. 80.
- St. James — All except the small area lying north of La 3089.
- St. Landry — East of La 29 in the northwestern portion; and also east of U.S. 167 southward.
- St. Martin — Upper — East of U.S. 90. Lower — All.
- Vermilion — South of La 14.
- West Carroll — East of La 17 and South of La 877.

Except Still Hunting Only In: That portion of West Feliciana west of Thompson Creek to Illinois-Central Railroad, north of Illinois-Central Railroad to Parish Road #7, east of Parish Road #7 to the junction of U.S. 61 and La 966, east of La 966 from U.S. 61 to Chaney Creek, south of Chaney Creek to Thompson Creek.

Except Still Hunting Only In: Portions of Richland and Franklin north and west of La 4 and 17, south of U.S. 80, and east of La 137 and 15.

Except Still Hunting Only In: That portion of St. John south of Pass Manchac from Lake Pontchartrain to U.S. 51, east of U.S. 51 from Pass Manchac to La 638 (Frenier Beach Road). North of La 638 from U.S. 51 to Lake Pontchartrain. West of Lake Pontchartrain from La 638 to Pass Manchac.

Also, that portion of Plaquemines east of the Mississippi River from the termination of La 39 on the northern boundary of Bohemia WMA to the lower end of the parish, west of the Mississippi River between the Mississippi River Levee and the back levee from Port Sulphur to Empire and from lower Doullut Canal or Empire-Gulf Waterway to the lower end of the parish.

Also, that portion of St. Landry surrounding Thistlethwaite WMA bounded north and east by La 359, west by La 10, and south by La 103, which has the same season as Thistlethwaite WMA.

Either Sex Hunting

Ascension:

First four days of the second segment, Nov. 28 - Dec. 1, in that portion of the parish lying west of the Mississippi River. Assumption, Iberia, Jefferson, LaFourche, Orleans, Plaquemines, St. Charles, St. James, St. John, St. Martin (Lower), St. Mary and Terrebonne:

First four days of the second segment, Nov. 28 - Dec. 1.

Avoyelles:

First two days of the second segment, Nov. 28 - 29, in the portion bounded on the north and east by the Atchafalaya and Red Rivers, on the south by La 1 from Simmesport to Marksville, and on the west by La 115, from Marksville to Red River. Except that portion surrounding Pomme De Terre WMA, bounded on the north, east and south by La 451 and on the west by La 1 which shall be Bucks Only.

Concordia, Madison and Tensas:

First two days of the second segment, Nov. 28 - 29 except ten days Nov. 28 - Dec. 7, in those portions known as Paw-Paw Island and Togo Island.

East Baton Rouge and East Feliciana:

First day of the first and second segments, Nov. 15 and 28, in that portion of East Feliciana and East Baton Rouge south of Thompson Creek from U.S. 61 to the Mississippi River, east of the Mississippi River from Thompson Creek to U.S. 190, north of U.S. 190 to U.S. 61, west of U.S. 61 from U.S. 190 to Thompson Creek.

East Carroll:

First two days of the second segment Nov. 28 - 19 in that portion south of La 877 and La 580 and West of U.S. 65.

East Feliciana: (See East Baton Rouge)

Franklin: Two days, Nov. 28 - 29, east of La 17, south of Martin Road 5530, west of Bayou Macon, and Cut-Off No. 3, north of parish road 5504 (Bakers Rd.).

Iberia: (See Assumption)

Iberville: First nine days of the second segment, Nov. 28 - Dec. 6, in that portion of parish bounded on the north by I-10, on the south and west by the Iberville Parish line, and on the east by Bayou Grosse Tete and Lower Grand River.

Also, the first nine days of the second segment, Nov. 28 - Dec. 6 on those lands known as the Bayou Goula Club that lie north of La 404 and east of La 75.

In the remainder of the parish either sex deer may be taken only during the first four days of the second segment, Nov. 28 - Dec. 1.

Jefferson and LaFourche: (See Assumption)

Plaquemines: (See Assumption)

Pointe Coupee:

First four days of second segment, Nov. 28 - Dec. 1 in that area south of La 10 and La 1 from Morganza to New Roads. West of La 1 from New Roads to Parlange Lane and La 78. West of La 78 from La 1 to U.S. 190 at Livonia, east of La 77 and 10 from Livonia to Morganza except that area contained in the above description in T4S, R8E, Sections 35, 76, 78, 79, 82, and East one-half of Section 45, and Sections 44, 45, 46, 47, 48, and 49 which shall be sixteen days, Nov. 28 - Dec. 13.

First four days of the second segment, Nov. 28 - Dec. 1 in that portion bounded on the west by the Atchafalaya River from Highway 1 to the Texas Eastern Pipeline, on the south by the Texas Eastern Pipeline from the Atchafalaya River to the East Atchafalaya Protection Levee, on the east by the East Atchafalaya Protection Levee from the Texas Eastern Pipeline to Morganza, on the north and east by Highway 1 from Morganza to the Atchafalaya River.

First two days of the second segment, Nov. 28 - 29, in the entire northeast portion of the parish lying north and east of Highway 1 from Morganza to the Atchafalaya River.

First four days of the second segment, Nov. 28 - Dec. 1 in that portion bounded on the north by the south boundary of the Lottie Hunting Club, on the east by the East Atchafalaya Floodway

Levee, on the west by the Atchafalaya River and on the south by the Iberville-St. Martin Parish Line.

First nine days of the second segment, Nov. 28 - Dec. 6 in that portion bounded on the north by the Texas Eastern Pipeline, on the east by the East Atchafalaya Floodway Levee, on the south by U.S. 190 and on the west by the Atchafalaya River.

St. Charles, St. James and St. John: (See Assumption)
St. Landry:

First day of the second segment, Nov. 28, in that portion surrounding Thistlethwaite WMA bounded north and east by La 359, west by La 10 and south by La 103.

Also, first four days of the second segment, Nov. 28 - Dec. 1, in all the parish except that portion surrounding Thistlethwaite WMA as described above and those portions of the parish west of U.S. 167.

St. Martin (upper):

First four days of the second segment, Nov. 28 - Dec. 1, in all of upper St. Martin east of the West Atchafalaya Floodway Levee. St. Martin (Lower), St. Mary and Terrebonne: (See Assumption)
Vermilion:

First four days of second segment, Nov. 28 - Dec. 1, in that portion lying south of La 14.

West Baton Rouge:

First nine days of second segment, Nov. 28 - Dec. 6, in that portion bounded on the North by I-10, on the east by Bayou Choctaw from I-10 to the Texas Pacific Railroad, and by the Texas Pacific Railroad from Bayou Choctaw to the Iberville line, and on the south and west by the Iberville line.

Also, first two days of second segment, Nov. 28 - 29 in the portion bounded on the South by I-10, and on the West and North by parish line and on the East by Bayou Poydras and Choctaw Bayou.

West Feliciana:

First day of first segment, Nov. 15 and first four days of second segment Nov. 28 - Dec. 1 in that area West of U.S. Highway 61 from junction of La 10 in St. Francisville, North to Mississippi State Line, South of Mississippi State Line, Westward to Mississippi River, East of Main Channel of Mississippi River, Southward to La 10 and West of La 10 to junction of U.S. Highway 61 in St. Francisville.

First day of first and second segments, Nov. 15 and 28 in that area East of U.S. Highway 61 from junction with La 10 in St. Francisville, North to Mississippi State Line, South of Mississippi State Line Eastward to Thompson Creek, West of Thompson Creek, Southward to La 10, North of La 10, West to junction of U.S. 61 and La 10 in St. Francisville.

First two days of second segment, Nov. 28 - 29 in that portion known as Raccourci Island.

First two days of second segment, Nov. 28 - 29 in that portion known as Turnbull Island.

Area 2 - Fifty-two days

Nineteen days still hunting only:	Nov. 8 - 26
Seventeen days with or without dogs:	Nov. 28 - Dec. 14
Sixteen days with or without dogs:	Dec. 20 - Jan. 4

All of the Following Parishes Are Open:

Bienville	Grant	Red River
Bossier	Jackson	Sabine
Caddo	Lincoln	Union
Caldwell	Morehouse	Webster
Claiborne	Natchitoches	Winn
DeSoto	Ouachita	

Portions of the following parishes are also open:

Allen — North of U.S. 190.

Avoyelles — West of La 29 and 115 and north of Red River.

Beauregard — That portion north of U.S. 190 and east of U.S.

171-190 to Longville, south of Longville Gravel Pit Road to La 113, east of La 113 and north of La 394 to U.S. 171-190. East of

U.S. 171-190 to junction of La 112 and south of La 112 and 113.
 Catahoula — West of Boeuf and Ouachita Rivers, and north and west of La 8 from Ouachita River west.
 Evangeline — All except that portion east of Ville Platte between La 29 and U.S. 167.
 Jefferson Davis — North of U.S. 190.
 LaSalle — All except that area east of Whitehall lying north of U.S. 84 and south of La 8. Also except that portion south of La 28 and east of Saline Bayou.
 Rapides — North of La 465, east of La 121 and 112, and all south of La 113.
 Richland — West of Bayou Macon and north of U.S. 80 and also west of La 137 and 15 and Big Creek southward from U.S. 80.
 St. Landry — That portion west of La 29. South and west of U.S. 167 and north of U.S. 190.
 Vernon — East and South of La 113, north of La 465, west of La 117, and north of La 8.
 West Carroll — All except that portion east of La 17 and south of La 877.

Either Sex Hunting

Bienville, Bossier, Caddo, Claiborne, DeSoto, Jackson, Lincoln, Natchitoches, Rapides, Red River, Sabine, Union, Vernon, and Webster

First day of first and second segments, Nov. 8 and Nov. 28.

Allen:

First day of the first and second segments, Nov. 8 and Nov. 28 in that portion west of La 113, south of Dry Creek to Reeves, North of U.S. 190 from Reeves to Ragley.

Beauregard:

First day of the first and second segments, Nov. 8 and Nov. 28 in that portion north of U.S. 190 from Reeves to Ragley, East of U.S. 171-190 to Longville, south of gravel pit road to La 113, West of La 113 from Dry Creek to Reeves.

Caldwell and Ouachita:

First day of the first segment, Nov. 8, west of Ouachita River to Columbia, West of U.S. 165 from Columbia southward.

Morehouse:

First four days of second segment, Nov. 28 - Dec. 1, north of La 134 from Oak Ridge to Lake Irwin Road (Par. Rd. 5503). West of Lake Irwin Road to Texas Eastern Pipeline. North of Texas Eastern Pipeline to Swan Lake Road (Par. Rd. 8803). East of Swan Lake Road to La 134, south of La 134 from Swan Lake Road to La 138, east of La 138 from La 134 to Collinston, south of Belle Road (Par. Rd. 8604) from Collinston to La 133, west of La 133 from Belle Road to Oak Ridge. And also in that portion of Morehouse south and west of Par. Rd. 1302 from U.S. 165 to Staulkinhead Creek, north and west of Staulkinhead Creek from Par. Rd. 1302 to south line of Hart Property (Sec. 7 and 8, T.20N. R.5E.) and Par. Rd. 1110, north of south line of Hart Property and Par. Rd. 1110 from Staulkinhead Creek to U.S. 165, west of U.S. 165 from Par. Rd. 1110 to Par. Rd. 1107, north and east of Par. Rd. 1107 from U.S. 165, west of U.S. 165 from Bayou Bartholomew to Par. Rd. 1302. Ouachita: (See Caldwell)

Area 3 - fifty-two days

Nineteen days still hunting only: Nov. 8 - 26.
 Seventeen days with or without dogs: Nov. 28 - Dec. 14
 Sixteen days with or without dogs: Dec. 20 - Jan. 4

Portions of the following parishes are open:

Beauregard — West of La 27 northward to DeRidder and South of U.S. 190 and west of La 111.

Calcasieu — West of La 27 and north of U.S. 90 from Sulphur to Texas State Line.

Area 4 - Forty-seven days

Twelve days still hunting only: Nov. 15 - 26.
 Ten days with or without dogs: Nov. 28 - Dec. 7
 Twenty-five days with or without dogs: Dec. 20 - Jan. 13

All of the following parishes are open:

St. Helena, St. Tammany, Tangipahoa, and Washington

Portions of the following parishes are open:

Ascension — East of the Mississippi River and west and north of La 3089 and 22.

East Baton Rouge — All except that portion West of U.S. 61 from Thompson Creek to U.S. 190 and north of U.S. 190 westward to Mississippi River.

East Feliciana — East of U.S. 61.

Iberville — East of the Mississippi River.

Livingston — All except that portion east of La 447 from I-12 southward to La 16, east of La 16 from Port Vincent to French Settlement, north of La 444 from French Settlement to Horse Bluff Landing Road to Tickfaw River, west of Tickfaw River from Horse Bluff Landing northwest to I-12, south of I-12 from Tickfaw River to La 447.

St. James — That portion north and west of La 3089.

Except still hunting only in: that portion of Washington parish east of La 21 from La 10 southward to St. Tammany Parish line, north of St. Tammany Parish line east to Pearl River, west of Pearl River from St. Tammany Parish line northward to La 10 south of La 10 westward to La 21.

Except still hunting only in: East Feliciana Parish east of Thompson Creek from the Mississippi State Line to La 10. North of La 10 from Thompson Creek to La 67 at Clinton. West of La 67 from Clinton to Mississippi State Line. South of Mississippi State Line from La 67 to Thompson Creek. And also that portion of East Baton Rouge and East Feliciana Parishes east of La 67 from La 64 north to La 959, south of La 959 to La 63, west of La 63 to Amite River, west of Amite River southward to La 64 north of La 64 to La 37 at Magnolia, east of La 37 northward to La 64 at Indian Mound, north of La 64 from Indian Mound to La 67.

Either Sex Hunting

St. Tammany:

First day of first segment, Nov. 15 in that portion of the parish west of Gulf Mobile and Ohio R.R. from La 435 north to La 40, south of La 40 west to La 21, south of La 21 west to La 59, east of La 59 from junction of La 21 south to La 435, north of La 435 from Abita Springs east to Gulf Mobile and Ohio R.R.

East Feliciana:

First day of first segment, Nov. 15 in that portion south of Mississippi State Line to east fork of Amite River, west of East Fork of Amite River to East Baton Rouge Parish line, north of East Baton Rouge Parish line westward to La 67, east of La 67 from parish line northward to Mississippi State Line.

Area 5 - Fifty-two days

Nineteen days still hunting only: Nov. 8 - 26
 Seventeen days still hunting only: Nov. 28 - Dec. 14
 Sixteen days still hunting only: Dec. 20 - Jan. 4

All of Cameron Parish is open.

Portions of the following parishes are also open:

Acadia — South of U.S. 190.

Allen — South of U.S. 190.

Beauregard — South of U.S. 190 to Ragley; west of U.S. 171-190 from Ragley to Longville; north of Longville Gravel Pit Road to La 113; west of La 113 and south of La 394 to U.S. 171-190; west of U.S. 171-190 to the junction of La 112. North and west of La 112 and 113; also east of La 27 northward to DeRidder and north of U.S. 190 and east of La 111.

Calcasieu — All except that portion west of La 27 and north of U.S. 90 from Sulphur to Texas State Line.

Iberia — West of U.S. 90 and north of La 14.

Jefferson Davis — South of U.S. 190.

Lafayette — West of U.S. 167 and U.S. 90

Rapides — South of La 465, west of La 121 and La 112, and north of La 113.

St. Landry — West of U.S. 167 and south of U.S. 190.

St. Martin — West of U.S. 90.
Vermilion — North of La 14.
Vernon — West and north of La 113, south of La 465, east of La 117, and south of La 8.

Either Sex Hunting

Portions of the following parishes are open:

Allen, Beauregard, Calcasieu,
Jefferson Davis, Rapides and Vernon:

First day of the first segment, Nov. 8, and first day of the second segment, Nov. 28, in those portions of the foregoing parishes within Area 5.

Area 6 - Thirty-three days

Seventeen days with or without dogs: Nov. 28 - Dec. 14

Sixteen days with or without dogs: Dec. 20 - Jan. 4

Portions of East Carroll and West Carroll are open:

East Carroll — All north of La 877 and La 580 and east of U.S. 65.

West Carroll — All lying north of La 877 and east of La 17.

Either Sex Hunting

East Carroll:

First two days of the first segment, Nov. 28 - 29 in that portion east of the main line Mississippi River Levee from Lake Providence Port south to the Madison Line, except five days Nov. 28 - Dec. 2, in those portions known as Henderson Island, Willow Point and Newman Towhead.

Area 7 - Nineteen days

Nine days still hunting only: Nov. 15 - Nov. 23

Ten days with or without dogs: Nov. 28 - Dec. 7

All of St. Bernard Parish is open.

1981 Turkey Season Schedule
General

Daily limit one grouse. Season limit three grouses. Still hunting only. Dogs, baiting, electronic calling devices and live decoys are illegal. Turkeys may be hunted with shotguns and longbows and arrows but by no other means. Shooting turkeys from moving or stationary vehicles is prohibited. Running or training of dogs is prohibited in any Turkey hunting area during the open Turkey Season.

Turkey Season

Open Only in the Following Areas

Area A - Thirty days. Mar. 28 - Apr. 26.

All or portions of the parishes described as follows are open:

Allen — West of U.S. 165 southward to La 26, north of La 26.

Beauregard — North and west of U.S. 190 and north of La 26.

Bienville — East of La Highway 7.

Caldwell — West of Ouachita River southward to U.S. 165 at Columbia; east of U.S. 165 from Columbia to La 4; south of La 4 and west of Boeuf River, east and north of La 126; also south and west of La 127.

Catahoula — West of Boeuf River to Ouachita River, west of Ouachita River southward to La 8 at Harrisonburg and north of La 8 to La 126; north and east of La 126.

Claiborne — All of Claiborne Parish east of U.S. Highway 79.

Grant — All.

Jackson — All except a portion lying east of La 144 and north of La 34, which is Closed.

LaSalle — That area north and east of La 126 between Rosefield and Holum; also that portion lying east of Little River, west of La 127 to Jena, south of U.S. 84 to junction of U.S. 165 in Tullos, south and east of U.S. 165 to Little River, and also that portion west of La 127 from Caldwell line to Olla and north of La 125, 124, and Castor Creek westward to Winn line.

Lincoln — All west of U.S. 167; also north of La 151 from U.S. 167 to D'Arbonne Bayou; also south of I-20 and east of U.S. 167.

Morehouse — North and west of U.S. 165 and La 139 to La 142; west of La 142 to the Arkansas line.

Natchitoches — All except those portions lying between U.S. 84 and Red River from Campiti northward, and north of La 174 from Lake End to Pleasant Hill.

Ouachita — West of Ouachita River and south of La 34; west of Ouachita River and north of La 15 and U.S. 80; also north of La 144 to I-20 and south of I-20 westward. North of La 2 and U.S. 165.

Rapides — North of La 28 from Saline Bayou to Alexandria, west of U.S. 165 from Alexandria southward.

Red River — East of La Highway 7, and north and east of U.S. Highway 84 from Coushatta southward.

Sabine — South of La 174 at Toledo Bend Lake to U.S. 171 at Converse, west and south of U.S. 171 to La 175 at Many, east of La 175 from Many northward to Pleasant Hill and south of La 174 from Pleasant Hill eastward.

Union — All except that portion south of D'Arbonne Bayou and D'Arbonne Lake to La 15 and south and west of La 15 from D'Arbonne Lake, which is Closed.

Vernon — All.

Webster — All of Webster Parish east of U.S. Highway 79 and La Highway 7 from Minden southward to Bienville Line.

Winn — All except a small portion east of Sikes lying south of La 126 and north of La 127, which is Closed.

Area B — Thirty days. Mar. 28 - Apr. 26.

Portions of the following parishes are open:

Catahoula, Concordia, Franklin, Madison, and Tensas - South of U.S. 80 from Mississippi River to La 17, east of La 17 and La 15 from Delhi to Winnsboro to Clayton; west of U.S. 65 from Clayton to junction of La 128, north of La 128 to St. Joseph; west and north of La 605, 604, and 3078 northward to Port Gibson Ferry. Including all lands in Tensas and Madison Parishes lying east of the main channel of the Mississippi River.

Area C - Thirty days. Mar. 21 - Apr. 19.

All or portions of the following parishes described as follows are open:

Livingston - North of I-12.

St. Helena — All.

St. Tammany — All.

Tangipahoa — All.

Washington — All.

Area D - Thirty-seven days. Mar. 14 - Apr. 19.

Within Pointe Coupee, Iberville and upper St. Martin bounded on the north by La 1 and the North Morganza Floodway Levee; on the south by I-10; on the east by the East Atchafalaya Basin Protection Levee; and on the west by the Atchafalaya River.

Area E - Twenty-seven days. Apr. 4 - Apr. 30

Within East Carroll lying east of the main line (New) Mississippi River Levee from the Arkansas State line to the Madison Parish line.

Area F - Twenty-three days. Mar. 21 - Apr. 12.

Portions of the following parishes are open:

Ascension Iberia

Assumption Iberville

Terrebonne St. Mary

Lower St. Martin LaFourche

North of La 20 from Chacahoula and U.S. 90 at Morgan City; east of the East Atchafalaya Basin Protection levee from Morgan City to the town of Pigeon; east of La 75 from Pigeon to La 1; south and west of La 1 from La 75 to La 309; west of La 309 from La 1 to Chacahoula.

Area G - Twenty-three days. Mar. 21 - Apr. 12.

That portion of Pointe Coupee, south of La 10 and 1 from Morganza to New Roads. West of La 1 from New Roads to Parlange Lane and La 78. West of La 78 from La 1 to U.S. 190 at Livonia. East of La 77 and 10 from Livonia to Morganza.

Area H - Thirty-seven days. Mar. 21 - Apr. 26.

All or portions of the following parishes are open:

East Baton Rouge — All north of I-12 to junction with I-10, north of I-10 to Mississippi River.

East Feliciana — All.

West Feliciana — All east of Mississippi River.

Area I - Sixteen days. Apr. 4 - Apr. 19.

Portions of the following parishes are open:

West Feliciana — That portion known as Raccourci Island.

Pointe Coupee — That portion east of La 1 and La 418 from Morganza to La 15.

Area J - Sixteen days. Mar. 21 - Apr. 5

That portion of St. Landry, bounded on the north by U.S. 190, on the east by the Atchafalaya River, on the south by the St. Landry Parish line and on the west by the Grimmet Canal and Bayou Fardoche.

Bear Season

Nine days: Oct. 18 - 26, with or without dogs. Taking cub bears is prohibited.

That part of the Atchafalaya Floodway in portions of St. Landry, St. Martin, Iberville, and Pointe Coupee. Bounded on the north by La 10, and the east by East Atchafalaya Basin Protection Levee, on the south by I-10, and on the west by West Atchafalaya Basin Protection Levee.

1980-81

Wildlife Management Area Regulations

General

The following rules and regulations concerning the management, protection and harvest on wildlife management areas have been officially approved and adopted by the Louisiana Wildlife and Fisheries Commission in accordance with the authority provided in Louisiana Revised Statutes of 1950, Section 109 of Title 56. Failure to comply with these regulations will subject individual to citation and/or expulsion from the management area.

Wildlife management area (WMA) seasons can be altered or closed anytime by the Department in emergency situations (floods, fires or other critical circumstances).

Lands within WMA boundaries will have same seasons and regulations as the management area with which they are associated.

Dumping garbage or trash on WMA's except in designated locations is prohibited.

Disorderly conduct or hunting under influence of alcoholic beverages, chemicals and other similar substances is prohibited.

Deer seasons are for legal buck deer unless otherwise specified.

Request for WMA maps may be directed to any district office: Box 915, Minden, 71055; Box 4044, Monroe, 71203; Box 278, Tioga, 71477; Box 426, Ferriday, 71334; 1213 North Lakeshore Drive, Lake Charles, 70601; Box 585, Opelousas, 70570; Box 44095, Capitol Station, Baton Rouge, 70804; or 400 Royal Street, New Orleans, 70130.

Permits

Daily: When required, may be obtained at the permit stations on or near each WMA. Hunters must check out daily one half hour after the end of Legal shooting time.

Season: Basic resident hunting license serves as a season permit on WMA's when required. Except additional permits required on Ft. Polk and Peason Ridge. Non-residents, persons under 16, and persons 60 or over need no permits. When permits are required, hunters may enter an area one hour before legal shooting time and must be off the area one-half hour after legal shooting time unless otherwise specified by the Department.

Trapping: Permits to take furbearers (except otter) from WMA's may be obtained at district offices. No trapping is allowed on Alexander State Forest. Other special trapping exceptions are listed under respective WMA season schedules. Unless otherwise noted, WMA trapping seasons are the same as outside seasons. All traps must be run daily. Traps with teeth are illegal. Each trapper must submit an annual trapping report to the District Office where his permit was obtained. Non-compliance will result in forfeiture of trapping privileges on the WMA's.

Commercial

Fishing: Permits are required of all commercial fishermen using Red River Grassy Lake, Pomme de Terre, Three Rivers, and Spring Bayou WMA's. Drag seines (except minnow seines) are prohibited. Commercial fishing is prohibited during regular waterfowl season on Grand Bay, Silver Lake and Lower Sunk Lake on Three Rivers WMA.

Sport-

Fishing: Sportfishing and frogging are permitted on WMA's when in compliance with current laws and regulations. Frogging is not permitted on Salvador and Pointe-au-Chien.

Firearms

Firearms having live ammunition in the chamber, magazine, cylinder, or clip when attached to firearms, are not allowed in vehicles on WMA's. Firearms may not be carried on any area before or after permitted hours except in authorized camping areas.

Firearms are not permitted on WMA's during closed seasons. Encased or broken down firearms and any game harvested may be transported through the areas by the most direct route provided that no other route exists (see respective WMA season schedule).

Loaded firearms are not permitted near WMA check stations.

Rifles and handguns larger than .22 caliber, shotgun slugs, or shot larger than Number 2 cannot be carried onto any WMA except during deer season.

Target shooting and other forms of practice shooting are prohibited on WMA's.

Methods of Taking Game

Organized drivers and standers making use of noises or noise-making devices are not permitted on WMA's.

Baiting is prohibited on all WMA's (Hogs included).

Unmarked hogs may be taken on certain WMA's only during prescribed seasons and only with guns or bow and arrow legal for specified seasons in progress. Proper licenses and permits are required for hunting the game species for which the area is open at the time.

Hunters who kill deer on WMA's where daily permits are required must have deer checked at the check station.

Deer hunting on WMA's is restricted to still hunting only. No WMA will be open for deer during early still hunt season unless specified in the regulation pamphlet.

Construction of and hunting from permanent tree stands or permanent blinds on WMA's prohibited.

Tree climbing spurs are also prohibited. Any permanent stand or permanent blind will be destroyed.

A permanent blind or stand is defined as any structure and/or material, including vegetation, used for concealment while hunting, that is not completely dismantled or removed from the wildlife management area daily.

All waterfowl hunters must dismantle blind and remove decoys within thirty minutes after close of shooting hours on each respective area. Unattended decoys will be confiscated and forfeited to the Department of Wildlife and Fisheries and disposed of by the Department. This action necessary to prevent preemption of hunting space.

Hunters may not hunt deer or turkey from vehicles or horses on any WMA.

All deer hunters (including archers) on WMA's must wear four hundred square inches of "Hunter Orange" during open gun season for deer. Also all non-hunters afield during deer seasons are encouraged to wear "hunter-orange."

Archery season for deer: Still hunting only. The entire archery season is open to either-sex deer, except, archers must abide by bucks only and other restrictions when bucks only gun seasons are in progress and except archery season is closed on certain WMA's during the muzzleloader hunts.

Muzzleloader season for deer: December 6-7 on Ouachita,

Sabine, Spring Bayou, and West Bay. December 13-14 on Fort Polk, Loggy Bayou, and Pearl River; Either sex, season permit. Legal muzzleloader firearms are single barreled rifles. .44 caliber minimum, or shotguns 10 gauge or less, either of which must load exclusively from the muzzle, use black powder or approved substitute only, take single ball or slug only, have exposed percussion caps or flintlock, and be fitted only with iron sights.

Camping

Camping on WMA's, including trailers, houseboats, recreation vehicles, and tents is permitted only in designated areas and for a period not to exceed sixteen consecutive days.

Houseboats are prohibited from overnight mooring within WMA's except on streambanks adjacent to Department-owned boat launching ramps, and/or designated camping areas.

On Atchafalaya Delta WMA and Pass-A-Loutre WMA, camp boats may be moored in specially designated areas throughout the waterfowl season. At all other times of the year mooring period limited to a period not to exceed sixteen consecutive days.

No refuse or garbage may be dumped from these boats while vessel is within the WMA boundary.

Firearms may not be kept loaded or discharged in a camping area.

Campsites must be cleaned by occupants prior to leaving and all refuse placed in designated locations.

Non-compliance with camping regulations will subject occupant to immediate expulsion and/or citation.

Damage to or removal of trees, shrubs, and wild plants on WMA's without prior approval is prohibited.

Swimming prohibited within one hundred yards of boat launching ramps.

Dogs

Except for bird hunting, duck hunting, raccoon hunting, and rabbit hunting, when allowed, having or using dogs on any WMA is prohibited. Only recognizable breeds of bird dogs and retrievers are permitted for quail and migratory bird hunting. Only beagle hounds which do not exceed fifteen inches at the front shoulders and which have recognizable characteristics of the breed may be used on WMA's having experimental rabbit seasons.

Vehicles

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub, are prohibited on specified areas.

Airboats are prohibited on all WMA's.

Driving or parking vehicles on food or cover plots and strips is prohibited.

On specified WMA's, motorized vehicles are restricted entirely to designated roads and vehicle trails.

1980-81 Season

Wildlife Management Areas Hunting Schedule

1. Alexander State Forest (Owner--Office of Forestry-DNR-7, 875 Acres):

Deer: Nov. 8-12, bucks only. Season Permit. Nov. 28-29, either-sex. Daily Permit.

Squirrel

& Rabbit: Same as outside except closed during either-sex gun hunts for deer and except still hunt only.

Quail &

Woodcock: Same as outside except closed during either-sex gun hunts for deer.

Waterfowl: Same as outside except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited.

2. Atchafalaya Delta (Owner-State of Louisiana-125,000 Acres): All migratory game birds same as outside season. All resident game seasons including deer and rabbit are closed.

3. Attakapas (Owner--State of Louisiana-25,500 Acres): Same as outside, except still hunting only. Unmarked hogs may be taken by properly licensed hunters with gun or bow and arrow during legal hunting seasons.

4. Biloxi (Owner--Biloxi Marsh Land Corporation-39,583 Acres):

Deer: Nov. 28-Dec. 7, bucks only. Still Hunt Only.

Rabbit: Oct. 4-Jan. 4, Still Hunt Only.

All other game same as outside except still hunt only and morning hunting only for waterfowl (closed 12 noon).

5. Bodcau (Owner--U.S. Army Corps of Engineers-32,471 Acres):

Deer: Same as outside except still hunt only. And except Nov. 8 and Nov. 28, either-sex. Season Permit.

All Small

Game: Same as outside except still hunt only and except bird dogs and retrievers allowed.

Waterfowl: Same as outside except hunting after 2 p.m. prohibited.

No vehicles allowed on slopes of dams and levees.

Unmarked hogs may be hunted during deer season only by properly licensed deer hunters with gun or bow and arrow only during archery season.

6. Boeuf (Department Owned-19,892 Acres):

Deer: Nov. 28-Dec. 2, Dec. 20-Jan.4, Bucks Only. Season Permit.

Squirrel

& Rabbit: Oct. 4-Nov. 19 and Dec. 6-14, Still Hunt Only, Except Beagles permitted for rabbit Jan. 24-Feb. 1, Experimental.

Waterfowl: Same as outside Except hunting after 2 p.m. prohibited.

Quail &

Woodcock: Same as outside Except closed during all gun hunts for deer.

Turkey: Mar. 28-Apr. 12, Gobblers only.

Raccoon: Experimental, Nov. 8-16, permit required from Ferriday District Office.

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub are prohibited. Motorized vehicles restricted to designated roads and vehicle trails.

Encased or broken down firearms and any game harvested may be transported through the area by the most direct route, provided that no other route exists.

7. Bohemia (Owner--Orleans Levee District-33,000 Acres):

Deer: Nov. 28-Dec. 7 and Dec. 20-21, either sex. Daily Permit. Also, Dec. 8-14 and Dec. 22-Jan. 4, Bucks only, Season Permit.

Squirrel: Same as outside Except closed during either-sex gun hunts for deer. Still hunt only.

Rabbit: Same as outside Except closed during gun hunts for deer, still hunt only Except Beagles permitted Oct. 4-Nov. 27, south of Bayou Lamoque. Entire area open for beagles Jan. 5-Feb. 28 Experimental.

Snipe &

Dove: Same as outside Except closed during either-sex gun hunts for deer.

Waterfowl: Same as outside Except morning hunting only (closes 12 noon).

All Other

Game: Same as outside.

Crawfish: No more than one hundred pounds per party per day.

8. Cities Service (Owner--Cities Service Oil Company, et al-16,714 Acres):

Deer: Nov. 8-26 and Nov. 30-Dec. 2, bucks only. Season Permit. Nov. 28-29, either sex. Daily Permit.

Squirrel

& Rabbit: Oct. 4-Nov. 19 and Dec. 13-19, still hunt only. Beagles permitted for rabbit hunting Feb. 7-18, Experimental.

Quail &

Woodcock: Same as outside Except closed during either-sex gun hunts for deer.

Dove: First segment of regular outside season.
Turkey: April 4-19. Gobblers only.
Waterfowl: Same as outside Except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited.
Trapping: Dec. 6-Jan. 11. Permit from Monroe District Office required.
Raccoon: Experimental. Permit from Monroe District Office required. Oct. 1-Oct. 31 (Chase Only) taking prohibited; Jan. 12-Feb. 15, taking permitted.
9. Concordia (Owner--Fisher Lumber Corporation-1,030 Acres):
Deer: Nov. 28-Dec. 2 and Dec. 27-Jan. 13, bucks only. Season Permit.

Squirrel
& Rabbit: Oct. 4-Nov. 19 and Dec. 6-14, still hunt only.
Waterfowl: Same as outside Except hunting after 2 p.m. prohibited.

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub, are prohibited. Motorized vehicles restricted to designated roads and vehicle trails.

Encased or broken down firearms and any game harvested may be transported through the area by the most direct route, provided no other route exists.

10. Fort Polk (Owner--U.S. Army-68,000 Acres):
Daily military clearance required to hunt any game. All hunting except either-sex deer hunting available by self clearing permit system. Registration for use of self clearing permit required once per year at Building #8601, North Fort Polk. Either-sex deer season daily permits available at daily permit stations. Trappers must also register at Building #8601 and use self clearing system.
Deer: Nov. 8-26, Bucks only. Season Permit. Nov. 28-30, either-sex. Daily Permit.

Muzzle-loader
Season: Dec. 13-14, either-sex. Season Permit.

Archery
Season: Closed during muzzleloader season.
Special regulations for Cantonment Areas, check locally at Building #8601. Either-Sex deer legal Oct. 1-Jan. 18. Remainder of WMA restricted to bucks only when bucks only season is in progress.

Squirrel
& Rabbit: Same as outside except still hunt only, and shotguns only permitted and except closed during either-sex gun hunts for deer. Hunter orange must be worn when bucks only gun hunts for deer are in progress.

Quail,
Woodcock
& Dove: Same as outside season except closed during either-sex gun hunts for deer. Except bird dogs or retrievers allowed for bird hunting. No member of a party engaged in bird hunting shall use or have in his possession a rifle, shotgun slugs, or shotgun shell larger than Number 6.

Turkey: Same as outside season. Gobblers only.
Waterfowl: Same as outside except closed during all gun hunts for deer and hunting after 2 p.m. prohibited.

Unmarked hogs may be hunted during deer season only by properly licensed deer hunters or bow and arrow only during archery season.

11. Georgia-Pacific (Owner--Georgia-Pacific Corporation, et al-28,000 Acres):
Deer: Nov. 8-26 and Nov. 30-Dec. 2, bucks only. Season Permit. Nov. 28-29, either-sex. Daily Permit.

Squirrel
& Rabbit: Oct. 4-Nov. 19 and Dec. 6-14, still hunt only.

Quail &
Woodcock: Same as outside except closed during either-sex gun hunts for deer.

Dove: First segment of regular outside season.
Turkey: Apr. 4-19. Gobblers only.
Waterfowl: Same as outside except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited.
Trapping: Jan. 3-Feb. 15. Permit from Monroe District Office required.
Raccoon: Experimental. Permit from Monroe District Office required. Oct. 1-Nov. 2 (Chase only) taking prohibited. Dec. 1-Jan. 1 taking permitted.

Special Regulation: Section 16 seasons are the same as outside except Still hunt only. Company Pond Road is treated as a state or parish road. Hunters may transport guns along this road if broken down or encased when gun only season is in progress on outside.
12. Grassy Lake (Department Owned-11,860 Acres):
Deer: Nov. 28-29, either-sex. Daily Permit. Nov. 30 and Dec. 27-Jan. 13. Bucks only. Season Permit.

Squirrel
& Rabbit: Same as outside except closed during either-sex gun hunts for deer and still hunting only. Beagles permitted for rabbits Jan. 17-25. Experimental.

Woodcock: Same as outside except closed during either-sex gun hunts for deer.

Waterfowl: Same as outside except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited. Vehicles having wheels with wheel-tire combination having a radius of seventeen inches or more from the center of the hub are prohibited.
Commercial Fishing: Commercial Fishing permitted except on Smith Bay and Grassy Lake proper on Saturday and Sunday. Permits available at Spring Bayou headquarters.

13. Jackson-Bienville (Owner--Williamette Industries, Continental Can Co., et al - 30,845 Acres):
Deer: Nov. 8-26, bucks only, Season Permit. Nov. 28-Dec. 7, either-sex. Daily Permit.

All Small
Game: Same as outside except closed during gun hunts for deer.

Turkey: Same as outside. Gobblers only.
Waterfowl: Same as outside except closed during gun hunts for deer and hunting after 2 p.m. prohibited.

Trapping: Dec. 8-Feb. 28.
Unmarked hogs may be hunted during deer season only by properly licensed deer hunts, or bow and arrow only during archery season.

14. Loggy Bayou (Department Owned-3,600 Acres):
Deer: Nov. 28-Dec. 7, bucks only. Season Permit (gun hunt).

Muzzle-loader
Season: Dec. 13-14, either-sex, Season Permit.

Archery
Season: Closed during muzzleloader season.

All Small
Game: Same as outside except closed during gun hunts for deer and still hunt only.

Waterfowl: Same as outside except hunting after 2 p.m. prohibited.

Motorized vehicles restricted to designated roads and vehicle trails.
15. Lutchter-Moore (Owner--Boise-Southern Company-54,269 Acres):

Deer: Nov. 8-26, bucks only. Season Permit. Nov. 28-30, either-sex. Daily Permit.

Squirrel
& Rabbit: Same as outside except, still hunt only and except closed during either-sex gun hunts for deer.

Quail,
Woodcock
& Dove: Same as outside except closed during either-sex gun

hunts for deer.

Turkey: Same as outside. Gobblers only.

Waterfowl: Same as outside except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited.

16. Manchac (Department Owned-8,325 Acres):

Deer: Jan. 1-13 still hunt only. Buck only.

All Small Game & Waterfowl: Same as outside except morning hunting only, (closes 12 noon), except rabbits only may be hunted with beagles all day after the last day of waterfowl season, experimental.

17. Ouachita (Department Owned-3,125 Acres):

Deer: Nov. 28-Dec. 2 and Dec. 20-Jan. 4, bucks only. Season Permit.

Muzzle-loader

Season: Dec. 6-7, either-sex. Season Permit.

Archery

Season: Closed during muzzleloader season.

Waterfowl: Same as outside except hunting after 2 p.m. prohibited.

Squirrel & Rabbit: Oct. 4-Dec. 5, still hunt only.

Woodcock: Same as outside.

Trapping: Dec. 1-Jan. 1. Permit from Monroe District Office Required.

Raccoon: Experimental. Permit from Monroe District Office Required. Oct. 11-Nov. 11 (Chase Only) taking prohibited; Jan. 3-Feb. 3, taking permitted.

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub are prohibited. Motorized vehicles restricted to designated roads and vehicle trails.

18. Pass-A-Loutre (Department Owned-66,000 Acres):

Waterfowl Hunting

Only: Same as outside.

Rabbits: May be taken with beagles after close of duck season to Feb. 28.

19. Pearl River (Department Owned-26,716 Acres):

Deer: Nov. 28, either sex, Daily Permit. Nov. 29-Dec. 2 and Dec. 20-Jan. 13, bucks only. Season Permit.

Muzzle-loader

Season: Dec. 13-14, either-sex, Season Permit.

Archery

Season: Closed during muzzleloader season.

Squirrel & Rabbit: Oct. 4-Nov. 19. Still hunt only.

Snipe, Woodcock, Rail & Gallinule: Same as outside except closed during gun hunts for deer and except snipe, rail and gallinule hunting permitted south of I-10 only.

Turkey: Mar. 28-Apr. 12, Gobblers only.

Waterfowl: Same as outside except morning hunting only (closes 12 noon) and closed during either-sex gun hunt for deer.

Crawfish: One hundred pounds per party per day limit.

Raccoon: Experimental. Oct. 17-Nov. 12. Permit from Baton Rouge District Office or Area Supervisor Required.

Unmarked hogs may be taken by all properly licensed hunters only during squirrel, rabbit, and deer seasons with gun or bow and arrow, taking hogs is prohibited during the September teal season and turkey season.

Vehicles having wheels with wheel-tire combination having a radius of seventeen inches or more from center of the hub are

prohibited. Motorized vehicles restricted to designated roads. Area will be closed to hunting when river gauge at Pearl River, Louisiana reaches 16.5 feet.

Trapping: Jan. 1-Feb. 28. For permit information contact Baton Rouge District Office or Area Supervisor.

20. Peason Ridge (Owner--U.S. Army-33,488 Acres):

Daily military clearance required to hunt any game. All hunting except either-sex deer hunting available by self clearing permit system. Registration for use of self clearing permit required once per year at Building #8601, North Fort Polk. Either-sex deer season daily permits available at daily permit stations. Trappers must also register at Building #8601 and use self clearing system.

Deer: Nov. 8-26, bucks only. Season Permit. Nov. 28-30, either-sex. Daily Permit.

Squirrel & Rabbit: Same as outside except still hunt only and shotguns only permitted and except closed during either-sex gun hunts for deer. Hunter orange must be worn when bucks only gun hunts for deer are in progress.

Quail, Woodcock & Dove: Same as outside except closed during either-sex gun hunts for deer. Bird dogs or retrievers permitted.

Turkey: Same as outside. Gobblers only.

Waterfowl: Same as outside except closed during all gun hunts for deer and hunting after 2 p.m. prohibited.

21. Pointe-Au-Chien (Department Owned-28,244 Acres):

Morning hunting only (closed 12 noon) on all game.

Deer: Nov. 28-30 and Dec. 20-28, bucks only. Still Hunt Only. Bucks only may be taken by archers during gun hunting for deer, but at no other time.

All Other Game: Same as outside. Still Hunt Only. Beagles permitted for rabbit hunting the day after duck season ends to Feb. 28. Experimental.

Mudboats with inboard engines larger than 25 h.p. prohibited in interior ditches.

22. Pomme De Terre (Department Owned-3,991 Acres):

Deer: Nov. 28-30 and Dec. 20-28, bucks only. Season Permit. Still Hunting only.

Waterfowl: Same as outside except hunting after 2 p.m. prohibited.

Squirrel & Rabbit: Same as outside except still hunting only.

Woodcock: Same as outside.

Commercial Fishing: Permitted Monday through Friday. Permits available at Spring Bayou WMA headquarters.

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub are prohibited. Motorized vehicles restricted to designated roads and trails.

23. Red River (Department Owned-16,604 Acres) (U.S. Corps of Eng.-11,717 Acres):

Deer: Nov. 28, either-sex and Nov. 29-30 bucks only. Daily Permit. Dec. 27-Jan. 13, bucks only. Season Permit.

Squirrel & Rabbit: Oct. 4-Nov. 19 and Dec. 6-14, still hunt only.

Waterfowl: Same as outside except closed during either-sex gun hunt for deer and hunting after 2 p.m. prohibited.

Raccoon: Experimental. Permit required from Ferriday District Office Nov. 8-16.

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub are prohibited. Motorized vehicles restricted to designated roads and vehicle trails. Free ranging livestock are not permitted.

Unmarked hogs may be taken by properly licensed hunters during open hunting season with gun or bow and arrow. No hunting

allowed in restricted areas.

Encased or broken down firearms and any game harvested may be transported through the area by the most direct route provided that no other route exists.

24. Russell Sage (Department Owned-17,220 Acres):

Deer: Nov. 28-29, either-sex. Daily Permit. Nov. 30-Dec. 2 and Dec. 20-Jan. 4, bucks only. Season Permit.

Squirrel

& Rabbit: Oct. 4-Dec. 7, still hunt only. Closed during either-sex gun hunts for deer. Beagles permitted for rabbits Feb. 7-18. Experimental.

Woodcock: Same as outside except closed during either-sex gun hunts for deer.

Dove: First segment of regular outside season.

Waterfowl: Same as outside except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited.

Trapping: Jan. 3-Feb. 3. Permit from Monroe District Office Required. No trapping in waterfowl refuge.

Raccoon: Experimental. Permit from Monroe District Office Required Oct. 11-Nov. 11 (Chase Only) taking prohibited. Dec. 1-Jan. 1 taking permitted, except use of dogs prohibited Nov. 27-28.

Crawfish: One hundred pounds per party per day limit.

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub are prohibited.

Note: All regulations on Chauvin Tract on U.S. Highway 165 north same as outside.

25. Sabine (Owner-Boise Southern Co., International Paper Company, et al-12,500 Acres):

Deer: Nov. 8-26. Season Permit. Nov. 28-30, either-sex. Daily Permit.

Muzzle-loader

Season: Dec. 6-7, either-sex. Season Permit.

Archery

Season: Closed during muzzleloader season.

Squirrel

& Rabbit: Same as outside except still hunt only and except closed during either-sex gun hunts for deer.

Quail,

Woodcock

& Dove: Same as outside except closed during either-sex gun hunts for deer.

Turkey: Same as outside. Gobblers only.

Waterfowl: Same as outside except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited.

26. Sabine Island (Owner--State of Louisiana and Calcasieu Parish School Board--8,103 Acres):

All seasons same as outside except still hunting only and morning hunting only for waterfowl (closes 12 noon).

Sabine Island boundaries are Sabine River on the west, Cut-Off Bayou on the north, and Old River and Big Bayou on the south and east.

27. Saline (Department Owned-60,276 Acres):

Deer: Nov. 28, either-sex and Nov. 29-30, bucks only. Daily Permit. Dec. 27-Jan. 13, bucks only. Season Permit.

Squirrel

& Rabbit: Oct. 4-Nov. 19 and Dec. 6-14, still hunt only. Beagles permitted for rabbits, Jan. 24-Feb. 8. Experimental.

Woodcock: Same as outside, except closed during all gun hunts for deer.

Turkey: Mar. 28-Apr. 12. Gobblers Only.

Waterfowl: Same as outside season except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited.

Raccoon: Experimental. Nov. 8-16. Permit required from Ferriday District office.

Unmarked hogs may be taken by all properly licensed hunters during open hunting seasons with gun or bow and arrow in fenced in areas south and east of Highway 28. Also, free ranging livestock not permitted in area south and east of Highway 28.

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub are prohibited. Motorized vehicles restricted to designated roads and vehicle trails.

Encased or broken down firearms and any game harvested may be transported through the area by the most direct route, provided that no other route exists. No hunting allowed in research areas.

Trapping prohibited in greentree reservoir.

28. Salvador (Department Owned-30,600 Acres):

Morning hunting only (closed 12 noon) on all game.

Deer: Nov. 28-30 and Dec. 20-28, bucks only. Still hunting only. Bucks only may be taken by archers during gun hunts for deer, but at no other time.

All Other

Game: Same as outside, still hunting only. Beagles permitted for rabbit hunting from the date after duck season ends to Feb. 28. Experimental.

Mud boats with inboard engines larger than twenty-five h.p. prohibited in interior ditches.

29. Soda Lake (Owner--Caddo Levee District-1,300 Acres):

All Game: Same as outside except still hunting only, except hunting for waterfowl after 2 p.m. prohibited.

30. Spring Bayou (Department Owned-11,678 Acres):

Deer: Nov. 28, either-sex, Daily Permit. Nov. 29-30 and Dec. 27-Jan. 13, bucks only. Season Permit.

Muzzle-

loader

Season: Dec. 6-7, either sex. Season Permit.

Archery

Season: Closed during muzzleloader season.

Squirrel

& Rabbit: Oct. 4-Nov. 19, still hunting only. Beagles permitted for rabbits Jan. 17-25, Experimental.

Woodcock: Same as outside except closed during muzzleloader season and either-sex gun hunts for deer.

Waterfowl: Same as outside except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited.

Commercial

Fishing: Permitted Monday through Friday. Permits available at area headquarters.

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub are prohibited. No hunting allowed in headquarters area.

Unmarked hogs may be taken during deer season only by properly licensed deer hunters and with bow and arrow only during archery season. Only overnight campers allowed in the improved Boggy Bayou Camping Area after 10 p.m.

31. Thistlethwaite (Owner--Thistlethwaite Heirs-11,100 Acres):

Deer: Nov. 28, either-sex. Daily Permit. Nov. 29-30 and Dec. 27-Jan. 13, bucks only. Season Permit.

Squirrel

& Rabbit: Oct. 4-28, daily permit. Morning only (closes 12 noon), still hunt only. Experimental.

Quail &

Woodcock: Same as outside except closed during either-sex gun hunts for deer.

Waterfowl: Same as outside except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited. No early teal season.

Unmarked hogs may be taken during deer season only by properly licensed deer hunters and with bow and arrow only during archery season.

All motorized vehicles restricted to improved roads.

All hunters must enter and leave through main gate only.

32. Three Rivers (Department Owned-23,222 Acres

U.S. Corps of Eng.-1,085 Acres):

Deer: Nov. 28, either-sex and Nov. 29-30, bucks only. Daily Permit. Dec. 27-Jan. 13, Bucks only, Season Permit.

Squirrel

& Rabbit: Oct. 4-Nov. 19 and Dec. 6-14, still hunt only.

Quail, Snipe &

Woodcock: Same as outside except closed during gun hunts for deer.

Waterfowl: Same as outside except closed during either-sex gun hunts for deer and hunting after 2 p.m. prohibited.

Raccoon: Experimental Nov. 8-16. Permit required from Ferriday District Office.

Vehicles having wheels with a wheel-tire combination having a radius of seventeen inches or more from the center of the hub are prohibited. Motorized vehicles restricted to designated roads and vehicle trails. Free ranging livestock not permitted.

Unmarked hogs may be taken by all properly licensed hunters during open hunting season with gun or bow and arrow.

Encased or broken down firearms and any game harvested may be transported through the areas by the most direct route provided that no other route exists.

33. Union (Owner--Olinkraft, Inc., et al-12,397 Acres):

Deer: Nov. 8-26, bucks only. Season Permit. Nov. 28-Dec. 7, either-sex. Daily Permit.

Squirrel

& Rabbit: Oct. 4-Nov. 19 and Dec. 13-19. Still Hunt Only.

Quail &

Woodcock: Same as outside except closed during either-sex gun hunts for deer.

Dove: First segment of regular outside season.

Trapping: Dec. 13-Feb. 15. Permit required from Monroe District Office.

34. West Bay (Owner—Boise Southern Company, Kirby Lumber Co., Quatre-Parish Company, et al-55,185 Acres):

Deer: Nov. 28-Dec. 2, either-sex. Daily Permit.

Muzzle-loader

Season: Dec. 6-7, either-sex. Season Permit.

Archery

Season: Closed during muzzleloader season.

Squirrel

& Rabbit: Oct. 4-Nov. 19 and Dec. 8-21, Still Hunt Only.

Quail &

Woodcock: Same as outside except closed during gun hunts for deer.

Turkey: Mar. 28-Apr. 12. Gobblers only.

35. Wisner (Owner--Edward Wisner Donation Advisory Committee-21,621 Acres):

Rabbit: Same as outside except closed during waterfowl season and beagles permitted Oct. 4-Feb. 28. Experimental.

All Other

Game: Same as outside except still hunting only and morning hunting only for waterfowl (closes 12 noon).

Joseph V. Colson, Secretary
Department of Wildlife & Fisheries

Notices of Intent

NOTICE OF INTENT

Department of Agriculture State Warehouse Commission

In accordance with the provisions of LSA 49:951, et seq., the Louisiana Administrative Procedure Act, and LSA 54:247, relative to the authority of the State Warehouse Commission, notice is hereby given that the Louisiana Department of Agriculture, State Warehouse Commission, will conduct a public hearing on Wednesday, August 6, 1980, at 10:30 a.m., in the office of the Commissioner of Agriculture, 21st Floor, State Capitol, Baton Rouge, Louisiana.

The purposes of the hearing will be (1) to promulgate a rule amending Regulation No. 8 of the State Warehouse Commission, relative to supervision fees, by adding thereto a new section providing for the collection of an incoming handling charge of \$.003 per bushel of soybeans, and (2) to promulgate a list of all inspection and supervision fees covering commodities stored in warehouses licensed by the State Warehouse Commission.

Interested persons may secure a copy of the proposed rule and the list of inspection and supervision fees by written request to Manning Broussard, Director, State Warehouse Commission; Box 44456; Baton Rouge, Louisiana 70804; or in person at the State Warehouse Commission offices, 12055 Airline Highway, Baton Rouge, Louisiana.

Written comments will be accepted up to and including August 5, 1980, by Manning Broussard at the above addresses, or may be presented at the public hearing.

All interested persons will be afforded a reasonable opportunity to submit data, views, or arguments, orally or in writing, as provided by LSA 49:953.

Bob Odom
Commissioner of Agriculture

NOTICE OF INTENT

Department of Commerce Office of Financial Institutions

Under authority granted by R.S. 6:902 B, the Commissioner of Financial Institutions intends to adopt the following rule for the purpose of providing a means by which State Chartered Savings and Loan Associations may have authority consistent with that granted Federal associations by the Depository Institutions Deregulation and Monetary Control Act of 1980 passed during the 2nd Session, 96th Congress.

Proposed Rule

Notwithstanding any limitations imposed by R.S. 6:701, et seq, State Chartered Savings and Loan Associations, with certain limitations, are hereby empowered to engage in the following activities authorized Federal associations by the Depository Institutions Deregulation and Monetary Control Act of 1980 passed during the 2nd Session, 96th Congress:

1) Effective immediately, State Chartered Savings and Loan Associations may make up to twenty per cent of their assets in consumer loans as defined by the Louisiana Consumer Credit Law (LRS 9:3516 (13)). All provisions of the Louisiana Consumer Credit Law (LRS 9:3510, et seq) will apply to loans made under this authority.

2) Effective immediately, State Chartered Savings and Loan Associations may issue credit cards in their own name and general-

ly engage in credit card operations as permitted by the Louisiana Consumer Credit Law. As an alternative, they may act as an agent in a credit card program as authorized by a rule published in Volume 4, Number 8, of the *Louisiana Register*, dated August 20, 1978.

3) Effective immediately, State Chartered Savings and Loan Associations may exercise trust powers subject to prior approval of the Commissioner of Financial Institutions.

Interested persons may submit written comments on the proposed rule until 4:30 p.m., August 6, 1980, at the following address: Mr. Hunter O. Wagner, Jr., Commissioner, Office of Financial Institutions, Box 44095, Baton Rouge, Louisiana 70804. Mr. Wagner is the person responsible for responding to inquiries concerning the proposed rule.

Hunter O. Wagner, Jr.
Commissioner of Financial Institutions

NOTICE OF INTENT

Department of Commerce and Industry Office of Financial Institutions

Notice is hereby given that the Commissioner of Financial Institutions intends to issue the following rules which contain instructions for completing an application for permission to organize a State Chartered Savings and Loan Association.

Proposed Rule

Instructions

for completing the

Application for Permission to Organize A State Savings and Loan Association

The application for permission to organize a state savings and loan association is composed of a set consisting of the application form and six separate exhibits, each outlining specific data which must be attached to the exhibit forms. In addition, each of the applicants and the managing officer are required to complete, on prescribed forms, a Confidential Biographical and Financial Report which is to be included in the Confidential Section. Application forms may be obtained from the Commissioner of Financial Institutions, Box 44095, Baton Rouge, Louisiana 70804.

When the application is made, two separate sets must be submitted, the original and a copy. An original and a copy of the Confidential Section must also be submitted.

Four fundamental factors must be fully developed by the applicants upon which the Office of Financial Institutions gives primary consideration. These are, 1) necessity for the proposed association, 2) reasonable probability of usefulness and success, 3) possible undue injury to properly conducted existing local thrift and home-financing institutions, and 4) character and responsibility of applicants. It is important that all sources of the various data used in developing these factors be clearly stated which includes any reference made to any research reports or special surveys that are attached to exhibit VI.

To expedite the processing of an application, the supporting information should include, but not necessarily be limited to the matters outlined in the various exhibits, with particular emphasis on trend data concerning the proposed service area. Latest Bureau of Census data and special economic surveys made primarily for the applicants, local industries, governmental subdivisions or agencies or educational institutions are extremely useful.

The contents of Exhibits I through VI should be completed to the fullest extent possible. Appropriate notation should indicate data that cannot be ascertained or if not applicable. Application and the exhibits will be available for public inspection. The Confidential Section, to which the required Confidential Biographical and Financial Report of each applicant and the managing officer are attached, will not be available for public inspection.

Processing Procedure

After the application and all supporting data are received by the Office of Financial Institutions and determined to be complete, the applicants will be notified through their appointed chairman that notice of their application should be published in a local newspaper within fifteen days. The Office will also give written notice to each association in the community to be affected that an application has been filed. The notice will state the name and the location of the proposed association. Interested parties then have the opportunity to file communications in favor, or in protest of the application. During this period, the application and supporting data, except for the Confidential Section, will be available for inspection at the Office of Financial Institutions in Baton Rouge.

A representative of the Office will visit the community in which the proposed association is to be established. This visit enables the Office's representative to assess further the information submitted by the group, to acquaint generally the group with over-all procedures, and to answer any subsequent questions which may have arisen in the minds of the petitioners.

Upon completion of the examination of the entire file, the Commissioner will issue either a conditional approval or disapproval.

Upon receipt of the Commissioner's approval for permission to organize, the applicants should proceed in fulfilling all the requirements of the Office as a condition of its approval of the application. After all conditions have been met, a certificate of authority will be issued by the Commissioner and the Association may commence operation, provided it has been duly incorporated under the State laws.

Additional Information

No new association may operate in Louisiana without being a member of the Federal Home Loan Bank of Little Rock and without its savings accounts or shares being insured by the Federal Savings and Loan Insurance Corporation. A schedule of the minimum savings capital and minimum initial subscribers is attached for your information. At least the minimum required amounts in accordance with the schedule should be indicated on Page 1 of the application.

An excerpt, "Part II - Organization and Incorporation," of the Louisiana Savings and Loan Law is attached for your convenience.

Also attached for your information is a copy of Section 563.33 of the Insurance Regulations for current guidelines concerning the composition of the directorate and Section 563.34 concerning deposit relationships.

The organization of a new association is an important undertaking which requires serious thought and careful planning from the very start, as those who direct the affairs and operations of such an institution are, in effect, the trustees of funds invested by other members of the community. Therefore, it should be understood before an association is organized, there should be no conflicts of interest or transactions between directors, officers, employees or association attorneys and the association. This particularly pertains to loans on properties in which any such individuals have a direct or indirect interest other than loans secured by a first lien on the home or combination of home and business property owned and occupied by such individual. It should also be understood the association will not be permitted to lease its office quarters from directors, employees or other affiliated persons.

Further information may be obtained from Mr. Hunter O. Wagner, Jr., Commissioner of Financial Institutions, Box 44095, Baton Rouge, Louisiana 70804.

Minimum Capital Requirements

Population of Area (1)	Mutual Applicant Amount of Withdrawable Savings (2)
Under 25,000	\$ 500,000 (350)
25,001 - 100,000	\$1,000,00 (750)
Above 100,000	\$2,000,000 (1,000)

This schedule is only a minimum and the Commissioner may impose higher requirements to reflect likely savings growth, operating results and other factors relating to the risk exposure.

(1) In determining population, the area will be defined as the SMSA, if the association is located in an SMSA. In a non-SMSA, the population will be based on the delineated service area or the parish in which the association is located, whichever is greater.

(2) The association will be required to raise one hundred percent of the amount in cash prior to the granting of final approval. The figures in parenthesis indicate the minimum number of subscribers to withdrawable accounts.

R.S. 6:701 Revised Statutes

PART II. ORGANIZATION AND INCORPORATION

Acts 1970, No. 234 enacted this Part containing Sections 11-20, which have been redesignated as § 702-711 on authority of R.S. 24:253.

§702. Organization

Any number of natural persons, not less than five, who are residents of Louisiana may organize on a mutual basis, a corporation to encourage the promotion of thrift and to assist the members of the corporation in purchasing, building, improving, and repairing immovable property and homesteads, and removing encumbrances therefrom, and for the purpose of loaning money to the members thereof.

Acts 1970, No. 234, § 1.

§ 703. Incorporation; Chairman

The proposed incorporators shall appoint one of their number as chairman of the incorporators. The Incorporators shall, either in cash or by subscription, have paid in to the chairman such amount as may be required by the regulations of the Federal Home Loan Bank and the commissioner as a prerequisite to the organization of an association.

Acts 1970, No. 234, § 1.

§ 704. Chairman of incorporators to procure surety bond

The incorporators may require the chairman to procure from a surety company or other surety acceptable to the commissioner, a surety bond in form approved by the commissioner in an amount at least equal to the amount subscribed by the incorporators plus the expense fund. Such bond shall name the commissioner as obligee and shall be delivered to him. It shall assure the safekeeping of the funds subscribed and their delivery to the association after the issuance of the certificate of incorporation and after the bonding of the officers. In the event of failure to complete organization, such bond shall assure the return of the amounts collected to the respective subscribers or their assigns, less reasonable expense which shall be deducted from the expense fund.

Acts 1970, No. 234, § 1.

§ 705. Expense fund for incorporation and organization

The incorporators, in addition to their subscriptions to shares or savings accounts, shall create an expense fund from which expense fund the expense of organizing the association and its operating expenses shall be paid until such time as its net income is sufficient to pay such earnings as may be declared and paid or credited to its savings account holders or shareholders from sources available for payment of earnings. The incorporators and others, before a certificate of incorporation is issued, shall deposit to the credit of the chairman of the incorporators in cash the amount of the expense fund. The amounts contributed to the

expense fund by the incorporators and others shall not constitute a liability of the association.

Acts 1970, No. 234, § 1.

§ 706. Incorporation; articles

A. Every association under this Chapter shall be incorporated and formed under written articles of incorporation. These articles shall be written in the English language and shall be signed by each incorporator or by an agent of each incorporator duly authorized by a document attached to the articles. The articles shall be acknowledged by an incorporator before a notary public and two witnesses, or may instead be executed by authentic act.

B. The articles shall set forth:

- (1) The name of the corporation;
- (2) The duration of the corporation, if other than perpetual;
- (3) The place chosen for its domicile;
- (4) The full name and post office address of each incorporator;
- (5) The mode of liquidation after dissolution of the corporation;
- (6) The maximum and minimum number of directors and the mode of their election.

C. The articles may also contain the following:

(1) Any provision concerning the powers or rights of the corporation, the directors or the members.

(2) Any other provisions for the regulation of the business and conduct of the affairs of the corporation not prohibited by this Chapter or other laws of this state.

(3) Authorization to adopt by-laws.

Acts 1970, No. 234, § 1.

§ 707. Articles of incorporation; recordation

A. The articles of incorporation or a multiple original thereof, shall be filed with the commissioner, accompanied by the incorporation fee. The incorporators shall submit with their articles and bylaws, statements, exhibits, maps and other data which the commissioner may require, which data shall be sufficiently detailed and comprehensive to enable the commissioner to pass upon the petition for incorporation as to the criteria set out in Subsection (B) hereof.

B. On the receipt of the articles of incorporation, attendant data, and the request from the incorporators for approval of incorporation, the commissioner shall give written notice to each association in the community to be affected that a petition for a request for approval of incorporation has been made. This notice shall state the name of the proposed association and the place where the incorporators propose to establish a principal office of the association. The commissioner shall not approve the incorporation of an association unless he shall affirmatively have found that all the requirements in respect to the subscription and payment of shares or savings accounts at the time of organization and previous to the doing of business by any newly organized association have been complied with strictly and in complete good faith. The commissioner, before issuing a certificate of authority to any association, local or foreign, shall examine the qualifications, character and responsibility of the persons organizing the association and shall examine the present and future savings association needs of the community or locality to be served by the proposed association, and, generally, shall consider the possibility of usefulness and service which the proposed association may reasonably be expected to meet and fulfill in the light of the considerations herein set forth, and shall determine that the proposed allocation has been approved for insurance of accounts as provided for in R.S. 6:731(I). If in his judgment and discretion the commissioner deems that the public interest will not be served by permitting such persons to organize the association, he shall refuse to issue his certificate of authority.

C. No association shall commence business in Louisiana until it has procured from the commissioner a certificate of authority. This certificate of authority shall be issued by the commissioner upon approving the request for incorporation. The commissioner shall transmit to the incorporators two copies of the certificate of au-

thority.

D. The incorporators shall thereupon file the articles, or multiple original thereof and a copy of the commissioner's certificate of authority, with the secretary of state. When all incorporation taxes, fees and charges have been paid as required by law, the secretary of state shall record the articles or the multiple original thereof and the commissioner's certificate of authority, and endorse thereon the date, and if requested, the hour of filing thereof with him, and issue a certificate of incorporation which shall show the date and, if endorsed on the articles, the hour of filing of the articles with him. The certificate of incorporation shall be conclusive evidence of the fact that the corporation has been duly incorporated, except that in any proceeding brought by the state to annul, forfeit, or vacate a corporation's franchise, the certificate of incorporation shall be only prima facie evidence of due incorporation.

E. Upon issuance of the certificate of incorporation, the corporation shall be duly incorporated, and the corporate existence shall begin, as of the time when the articles were filed with the secretary of state, except that, if the articles were so filed within three days (exclusive of legal holidays) after acknowledgment thereof or execution thereof as an authentic act, the corporation shall be duly incorporated, and the corporate existence shall begin as of the time of such acknowledgment or execution.

F. A multiple original of the articles, or a copy certified by the secretary of state, with a copy of the commissioner's certificate of authority, and with a copy of the certificate of incorporation, shall, within thirty days after the certificate of incorporation was issued, be filed for record in the office of the recorder of mortgages of the parish in which the association is domiciled.

Acts 1970, No. 234, § 1.

§ 708. Organization meeting

Within thirty days after the corporate existence of an association begins, the directors of the association shall hold an organization meeting and shall elect officers, and adopt by-laws. At the organization meeting the directors shall take such other action as is appropriate in connection with beginning the transaction of business by the association. The commissioner may extend by order the time within which the organization meeting shall be held.

Acts 1970, No. 234, § 1.

§ 709. Corporate name

The words "homestead," "building and loan," "savings and loan" shall form a part of the name of every local association organized subsequent to July 27, 1932. Corporations existing prior to July 27, 1932, as building and loan or homestead associations, saving and loan associations, societies, or companies, may continue their present name or may use any other names authorized in this section. An ordinal number may not be used as a single descriptive word preceding the words "Savings Association," or "Savings and Loan Association," unless such words are followed by the words "of . . .," the blank being filled by the name of the community, town, city or parish in which the association has its home office. An ordinal number may be used together with another descriptive word, preceding the words "Savings Association" or "Savings and Loan Association" provided the other descriptive word has not been used in the corporate name of any other association in the state, in which case the suffix mentioned above is not required to be used. An ordinal number may be used together with another descriptive word, preceding the words "Savings Association" or "Savings and Loan Association," even when such other descriptive word has been used in the corporate name of an association in the State, provided the suffix "of . . .," as provided above, is also used. The suffix provided above may be used in any corporate name. The use of the words, "National," "Federal," "United States," "Insured," "Guaranteed," or any form thereof, separately or in any combination thereof with other words or syllables, is prohibited as part of the corporate name of an association. No certificate of incorporation of a proposed association having the same name as a corporation

authorized to do business under the laws of this state or a name so nearly resembling it as to be likely to deceive shall be issued by the commissioner, except to an association formed by the reincorporation, reorganization, or consolidation of the association with other associations, or upon the sale of the property or franchise of an association. Corporations existing as associations prior to July 29, 1970 may continue their present name or may use any of the names authorized in this section.
Acts 1970, No. 234, § 1.

§ 710. Corporate title and exclusiveness of name

No person, firm, company, association, fiduciary, partnership or corporation, either a domestic or foreign, unless it is lawfully authorized to do business in this state under the provisions of this Chapter and actually is engaged in carrying on a savings association business shall do business under any name or title which contains the terms "homestead savings association," "savings and loan association," "building and loan association," "building association," or any combination employing either or both of the words "building" or "loan" with one or more of the words "saving," "savings," or any combination employing one or more of the words "saving," "savings," with one or more of the words "association," "institution," "society," "company," "fund," "corporation," or use any name or sign or circulate or use any letterhead, billhead, circular or paper whatever, or advertise or represent in any manner which indicates or reasonably implies that his or its business is of the character or kind of business carried on or transacted by a savings and loan association or which is likely to lead any person to believe that his or its business is that of a savings and loan association. Upon application by the commissioner or any association, a court of competent jurisdiction may issue an injunction to restrain any such entity from violating or continuing to violate any of the foregoing provisions of this section. Any person who violates any of the provisions of this section shall be punishable by fine of not more than one thousand dollars and each day of violation shall constitute a separate offense.
Acts 1970, No. 234, § 1.

§ 711. Forfeiture of charter for nonuse

Any association which shall not commence business within six months after the date upon which its corporate existence shall have begun, shall forfeit its corporate existence, unless the commissioner, before the expiration of such six months period, shall have approved the extension of time within which it may commence business, upon a written application stating the reasons for such delay. Upon such forfeiture the certificate of incorporation shall expire, and all action taken in connection with the incorporation thereof, except the payment of the incorporation fee, shall become void. Amounts credited on shares and savings accounts, less expenditures authorized by law, shall be returned pro rata to the respective holders thereof.
Acts 1970, No. 234, § 1.

¶ 1142

§ 563.30 *Reservation of right concerning advertising.*

The Corporation reserves the right to prescribe the form in which insurance of accounts may be advertised.

¶ 1143

§ 563.31 *Other insurance or guaranty.*

(a) An insured institution shall not acquire any insurance or guaranty of all or any part of the accounts of such insured institution in addition to the insurance provided by Title IV of the National Housing Act. As used in this section the term "accounts" shall have the same meaning as the term "withdrawable or repurchasable shares, investment certificates, or deposits" where used in subsection (a) of section 405 of the National Housing Act, except that the term "accounts" shall not include mortgage-backed bonds or subordinated debt securities.

(Paragraph (a) revised eff. 5-23-75)

(b) The foregoing provisions of this section shall not be deemed to be violated by any action by a Federal savings and loan association that is in conformity with § 545.24-2 of this chapter or by any action by an insured institution which is not a Federal savings and loan association that would be in conformity with said § 545.24-2 if such institution were a Federal savings and loan association which was a "deposit association" within the meaning of that term as used in § 545.1-2 of this chapter.

(Paragraph (b) Added Eff. 12-31-74.)

(Added 7-7-62; revised 11-12-66; 12-31-74; 5-23-75)

1144

§ 563.32 *Payment of trustee fees on pension trust accounts.*

Notwithstanding any other provision of this subchapter, annual payment by an insured institution of a nominal fee, even if computed with reference to the number of persons having interests in the trust, may be made to the trustee of a trust qualified under the Self-Employed Individuals Tax Retirement Act of 1962, as amended, during the period that the account for such trust is maintained in such institution.

(As added eff. 3-19-69.)

1145

§ 563.33 *Directors, officers, and employees.*

(a) *Directors.* The following guidelines are recommended for composition of the board of directors of an insured institution: 563.33

(1) A majority of the directors of an insured institution should live or work in the normal lending territory of such institutions.

(2) Not more than one-third of the directors of an insured institution should be salaried officers or employees of such institution or of any subsidiary or holding company affiliate thereof.

(3) Not more than two of the directors of an insured institution should be members of the same immediate family.

(4) Not more than one director of an insured institution should be an attorney with the same law firm.

(5) (i) No director of an insured institution should be a director of any other financial institution or holding company affiliate thereof, other than a commercial bank or trust company.

(ii) Not more than one-third of the directors of an insured institution should be directors of a commercial bank, trust company, or holding company affiliate of such a bank or company.

(iii) Not more than one director of an insured institution should be a director of the same commercial bank, trust company, or holding company affiliate of such a bank or company.

(iv) No director of an insured institution should be a salaried officer or employee of any other financial institution or holding company affiliate thereof.

(v) Paragraphs (a) (5) and paragraph (c) of this section do not apply to directors, officers or employees of another financial institution or holding company affiliate thereof (a) if such other financial institution and such insured institution are subsidiaries of the same savings and loan holding company or (b) if neither such other financial institution nor any holding company affiliate thereof which is a financial institution has an office located within any county (or similar political subdivision) or standard metropolitan statistical area (SMSA) in which such insured institution has an office or within any county or SMSA from which such insured institution receives either more than \$5,000,000 or five percent of its savings accounts.

(b) *Inconsistent conditions of insurance or agreements for operating policies.* Any insured institution which agrees in writing with the Corporation to comply with all of the guidelines set forth in paragraph (a) if this section need no longer comply with any present condition of insurance or provision of its agreement for operating policies concerning the composition of its board of directors or the employment of its officers.

(c) *Officers.* Except as provided in paragraph (a) (5) (v) of this section, no salaried officer of an insured institution may become

or, after the 1978 annual meeting of such institution, continue to serve as a salaried officer or employee of any other financial institution or holding company affiliate thereof.

(d) *Other employment.* No insured institution or subsidiary thereof shall permit any salaried officer or employee to work during the hours of his employment by such institution or subsidiary for any affiliated person of such institution unless such affiliated person compensates such institution or subsidiary for the time during which such officer or employee is engaged in such work.

(As added eff. 9-30-76)

¶ 1146

§ 563.34 *Deposit relationships involving affiliated persons.*

No insured institution or subsidiary thereof shall maintain a deposit relationship with any affiliated person of such institution or with any financial institution or holding company affiliate thereof of which an affiliated person of such insured institution is a director, if the maintenance of such deposit relationship has been specifically disapproved by the Principal Supervisory Agent of the Corporation. No such deposit relationship shall be established (including a new interlock involving an existing deposit relationship) after September 30, 1976, without the prior written approval of the Principal Supervisory Agent. In taking action with respect to the maintenance or establishment of such deposit relationship, factors to be considered by the Principal Supervisory Agent will include:

(a) The size of the depository relative to the deposits maintained or to be maintained by such insured institution or subsidiary;

(b) The amount of the deposits relative to the size of such insured institution or subsidiary;

(c) The need for the deposit relationship by such insured institution or subsidiary and available alternative deposit relationships not involving affiliated persons;

(d) The extent to which affiliated persons have an interest in the depository;

(e) Whether the deposit relationship has been approved by a disinterested majority of the entire board of directors of such insured institution or subsidiary;

(f) Any current supervisory problems involving such insured institution or subsidiary and the affiliated persons having an interest in the depository;

(g) Whether the deposit relationship involves an active demand account;

(h) Whether the deposit relationship was established prior to July 1, 1972; and

(i) Any other factors which may have a detrimental effect on such insured institution or subsidiary.

(12-28-70; 7-1-72; 10-19-73; 9-30-76)

¶ 1147

§ 563.35 *Restrictions involving loan services.*

(a) *Tie-in prohibitions.* No insured institution or service corporation affiliate thereof may grant any loan on the prior condition, agreement, or understanding that the borrower contract with any specific person or organization for the following:

(1) Insurance services (as an agent, broker, or underwriter), except insurance or a guarantee provided by a government agency or private mortgage insurance;

(2) Building materials or construction services;

(3) Legal services rendered to the borrower;

(4) Services of a real estate agent or broker; or

(5) Real estate or property management services.

(b) *Notice with respect to insurance on home loans.* An insured institution or subsidiary thereof shall notify the borrower in writing of his right to freely select the person or organization rendering the insurance services referred to in paragraph (a) (1) of this section in connection with a loan on a home (as defined in § 541.10-2 of this chapter) occupied or to be occupied by the

borrower at or prior to the time of the written commitment to make such loan.

(c) *Limitation on paragraphs (a) and (b).* Notwithstanding paragraphs (a) and (b) of this section, an insured institution or subsidiary thereof may refuse to make any loan if it believes on reasonable grounds that the insurance services provided by the person or organization selected by the borrower will afford insufficient protection to such institution or subsidiary.

(d) *Payment of attorney's fee by home borrowers.* In connection with a loan on a home (as defined in § 541.10-2 of this chapter) occupied or to be occupied by the borrower, an insured institution or subsidiary thereof may require such borrower to reimburse it for legal services rendered by its attorney, or to directly pay such attorney for such services, only if:

(1) Such attorney's fee is limited to legal services attributable to processing closing such loan (and not unrelated services performed for the institution or subsidiary by the attorney);

(2) Such attorney's fee, if in excess of \$100, is supported by a statement provided to the borrower at or prior to settlement which (i) describes the legal services being performed.

Application for Permission to Organize
a State Savings and Loan Association

Date

To the Commissioner of Financial Institutions
P. O. Box 44095, Capitol Station
Baton Rouge, Louisiana 70804

We, the undersigned prospective incorporators, residents of Louisiana, being natural persons and of lawful age, being persons of good character and responsibility, and believing in the necessity for a local mutual thrift institution in the community to be served, and in the reasonable probability of its usefulness and success without undue injury to properly conducted existing local thrift and home-financing institutions, intend to organize a state savings and loan association. We hereby make application to the Office of Financial Institutions for permission to organize, under such terms and conditions as the Office of Financial Institutions may prescribe, a state savings and loan association to be named and located as follows:

Proposed Name

Street and Number

City, Parish, State and Zip Code

We hereby appoint _____ of _____ as chairman of the proposed incorporators to represent the undersigned before the Office of Financial Institutions, and to receive all notices, correspondence, and documents relating to this application.

We hereby agree to raise initial savings capital or shares in the amount of not less than \$_____ from _____ initial subscribers, or such other amount from such other number of subscribers as may be designated by the Office of Financial Institutions, under such conditions as it may prescribe.

The undersigned agree to pledge savings accounts or shares in the amount required by the Federal Home Loan Bank Board to be held in escrow as a pledge to indemnify the association against any loss or operating deficit incurred by the association under such conditions as the Federal Home Loan Bank Board may prescribe.

We have, in connection with this application, read the provisions of the Louisiana law which govern the organization of a state savings and loan association.

It is understood that, in the event this application is approved, the proposed association shall not be authorized to commence business (a) until it has been incorporated under the laws of Louisiana, (b) until the initial savings capital or shares has been deposited by the subscribers, (c) until the insurance of its savings accounts or shares by the Federal Savings and Loan Insurance Corporation has become effective, (d) until it has become a member of the Federal Home Loan Bank, (e) until the Board of Directors of the association has adopted a resolution ratifying and confirming the action of these incorporators in making this application with supporting information, (f) until it has fulfilled all the requirements of the Office of Financial Institutions as a condition of its approval of this application and (g) until the association has received a certificate of authority issued by the Commissioner.

In support of this application, we hereby make the following statements and representations and submit the following information for the purpose of inducing the Commissioner of Financial Institutions to approve the organization of the proposed state savings and loan association.

THE UNDERSIGNED HEREBY CERTIFY, JOINTLY AND SEVERALLY, that the statements and representations made in this Application for Permission to Organize a State Savings and Loan Association, and all evidence and data submitted in support thereof are consistent with the facts to their best knowledge and belief, and that they are made for the purpose of inducing the Commissioner of Financial Institutions to approve the organization of the proposed association.

Typed Name _____ Signature _____

Residence _____ Business Address _____

Typed Name _____ Signature _____

Residence _____ Business Address _____

Typed Name _____ Signature _____

Residence _____ Business Address _____

Typed Name _____ Signature _____

Residence _____ Business Address _____

Typed Name _____ Signature _____

Residence _____ Business Address _____

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Residence _____ Business Address _____

Typed Name _____ Signature _____

Residence _____ Business Address _____

Typed Name _____ Signature _____

Residence _____ Business Address _____

Typed Name _____ Signature _____

Residence _____ Business Address _____

Name of Proposed Association Date

EXHIBIT I

Legal and Other Documents

The required information should be securely attached to this form and in the order called for in the outline. If for any reason any of the required documentation is omitted explain in the Comment Section below.

A. Articles of Incorporation: At least one original copy of the Articles of Incorporation of the proposed association must be filed with the application.

B. Copy of the Proposed Bylaws.

C. Copy of the Proposed Lending Plan: If the Uniform Lending Plan approved by the Office of Financial Institutions is proposed, a copy of such will suffice. (Copies of the Approved Uniform Lending Plan are available upon request)

D. A model copy of Articles of Incorporation and Bylaws will be made available by the Office of Financial Institutions upon request.

Comment Section

Name of Proposed Association Date

EXHIBIT II

Necessity for Proposed Association

The required information should be securely attached to this form and in the order called for in the outline. If for any reason any of the required documentation is omitted explain in the Comment Section on page 3 of this exhibit.

A. Maps: Use a sufficiently detailed map that includes a distance scale. The proposed site location and savings service area should each be clearly indicated along with the local and surrounding communities, any existing or proposed savings and loan offices, bank offices, and relative locations of such facilities as shopping centers. Delineate a realistic savings service area, and submit information justifying the delimitation of the savings service area as a logical, realistic choice. All maps should be original and required notations should be in contrasting colors for clear interpretation. See attached sheet concerning preparation, page 4.

B. Proposed Location: Describe in narrative form the geographical location of the proposed facility. Include in the description the character of land uses in the immediate vicinity such as: strip development; shopping center (neighborhood or regional — number of stores, principal tenants, square footage of retail space, area of draw, retail sales, etc.); office buildings, residential neighborhood, etc. If the proposed association is to be located in a shopping center not yet in operation, give full details regarding the status of development, number of stores and principal tenants, square footage of retail space, proposed opening date and other information you believe may be pertinent.

C. Proposed Savings Service Area: Describe in detail the general community characteristics of the proposed savings service area, and show specific statistics to support your application. All phases of community information are to be set forth on a current basis and on what you believe to be meaningful trends. Additional data covering a broader area may also be quite helpful. Sources of the various data should be clearly stated.

Remember, such data should relate to the savings service area in order for the application to be fairly analyzed. Information on other areas may be presented, but the impact on the savings service area should be fully explained. Information should be supplied on a trend basis and credible projections are helpful.

1. Population trends.
2. Resident income levels, type of housing occupancy; e.g. median family income, per household income and predominant range of income.
3. Savings potential of population and/or evidence of any untapped savings potential.
4. Existing or proposed major economic base of the community.

D. Local Savings:

1. Savings-type deposit data of financial institutions in the area. For banks use most recently published "Call Report."

E. Local Home Financing:

1. Characterize the strength of mortgage demand in the area using such relevant economic data as:

- a. Volume of tract housing and other new single family dwellings completed and sold.
- b. Volume of new multiple housing units completed and rented.
- c. Housing developments, recent and proposed, including number of units, value and type of housing occupancy.

In addition to the narrative discussion, the Data Sections I, II, and III that follow should be completed in support of Exhibit II.

DATA SECTION - I

	Service Area	City	Parish
A. <u>Population</u>			
1. Number			
1960.....	_____	_____	_____
1970.....	_____	_____	_____
1980.....	_____	_____	_____
Present Estimate.....	_____	_____	_____
Projected Estimate.....	_____	_____	_____
2. Percentage Change			
1960/1970.....	_____ %	_____ %	_____ %
1970/1980.....	_____ %	_____ %	_____ %
1980/Present.....	_____ %	_____ %	_____ %
B. <u>Median Age</u>			
1970.....	_____	_____	_____
1980.....	_____	_____	_____
Present.....	_____	_____	_____
C. <u>Persons Per Household</u>			
1970.....	_____	_____	_____
1980.....	_____	_____	_____
Present.....	_____	_____	_____
D. <u>Median Family Income</u>			
1970.....	\$ _____	\$ _____	\$ _____
1980.....	\$ _____	\$ _____	\$ _____
Present.....	\$ _____	\$ _____	\$ _____

DATA SECTION - II
Savings and Loan Institutions Within Proposed Service Area
(Omit 000's)

Name & Location	Air Miles & Direction from Proposed Site	Date Opened	Savings Totals Latest Three Years			Assets as of
			as of dates			

DATA SECTION - III
Commercial Banks Within Proposed Service Area
(Omit 000's)

Name & Location	Air Miles & Direction from Proposed Site	Date Opened	Savings and Time Deposits Latest Call and Year - End Latest Three Years			Assets as of
			as of dates			

COMMENT SECTION - EXPLANATION FOR OMITTED DOCUMENTATION, ETC.

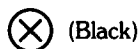
MAPS

Each set of the application and supporting documents must be accompanied by two original maps: (1) a map of the surrounding area of at least one hundred miles radius of the proposed location upon which is shown the proposed location and the proposed service area (PSA); and (2) a city, parish or local area map upon which is shown the proposed location, the PSA, other existing or proposed thrift institution offices, commercial banks and significant commercial facilities in or near the PSA.

Notations appearing on maps submitted in support of an application should be as follows:

A. Proposed Service Area (PSA) — should be outlined by a heavy black line.

B. Proposed Location — should be marked with a black X and with a black circle around it.



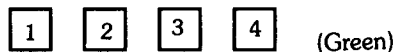
C. Other Savings and Loans — Any other existing or proposed savings and loan offices in or near the PSA should be marked by red numbers with red triangles around them.



D. Commercial Banks — should be marked by black numbers with black diamonds around them.



E. Commercial Facilities — Significant commercial facilities in or near the PSA should be marked by green numbers with green squares around them.



A key listing the names of each item identified by one of the above symbols should be provided as an attachment to each map. Each map should contain a distance scale.

required) Statement of estimated growth in savings for each of the first three years and the basis on which the estimates were made. Also complete Data Section I of this exhibit form.

3. Statement of plans as to representative directorate, full time executive management and other personnel. (See Sections 563.33 and 563.34 of the Federal Insurance Regulations as a guide, a copy of these regulations is attached to the application instructions)

4. Statement of plans as to full-time operations in independent ground-floor office quarters, including leasing arrangements, parking facilities, etc. (The association will not be allowed to lease quarters from directors, employees or other affiliated persons) Show approximate cost per square foot, cost of land and/or remodeling. Describe the exterior and interior of the office quarters. Attach sketches and/or drawings showing the floor plan and office arrangement. Attach photographs of the exterior and interior, if selected, and include at least one street scene showing the immediate surroundings.

5. Estimates and the basis on which they were made, as to annual volume of business for the first year. Both savings and loans as well as income and expenses. Also complete Data Section II of this exhibit form.

6. Statement as to applicants' willingness to pledge their savings and/or share accounts as guaranty to the association against operating deficits and losses in excess of its reserves. Such guarantee is usually provided in a form of pledge of savings and/or share accounts issued by the association and to be held in escrow for six years by the Federal Home Loan Bank of Little Rock, to be used under specific terms and conditions contained in the form of pledge and escrow agreement executed by the guarantors. Experience has shown that the pledge should equal at least ten percent of the total required subscriptions to withdrawable accounts.

7. Statement of plans as to the association's lending policies, including interest rates, service charges, loan terms, appraisal methods, etc. Statement of appraisal policies, procedures and methods should include, whether independent appraisers or an appraisal bureau will be used or whether appraisals will be made by various members of the Board of Directors or operating staff. In either case, the qualifications and experience of those selected to make appraisals should be described.

8. Statement of plans on methods of generating savings and of plans as to the interest rates to be paid on such savings.

Name of Proposed Association

Date

EXHIBIT III

Reasonable Probability of Usefulness and Success

The required information should be securely attached to this form in the order called for in the outline. If for any reason any of the required documentation is omitted, explain in the Comment Section at the bottom of the last page of this exhibit.

A. Proposed Operations:

1. Statement describing office location as nearly as possible.
2. Statement as to estimated amount of initial savings and/or share capital and number of initial subscribers; (See application instructions for minimum amount of initial savings and subscribers

DATA SECTION - I

ESTIMATED SAVINGS AND/OR SHARE ACCOUNTS

<u>Description</u>	<u>Estimated Volume at End of</u>		
	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>
Savings - Paying at Regular Rate.....	\$ _____	\$ _____	\$ _____
Savings - Paying More Than Regular Rate.....	\$ _____	\$ _____	\$ _____
Advances & Borrowed Money.....	\$ _____	\$ _____	\$ _____
Estimated Average Rate to be paid on Savings	_____ %	_____ %	_____ %
Estimated Average Rate of Borrowed Money....	_____ %	_____ %	_____ %
Estimated Average Cost of Money.....	_____ %	_____ %	_____ %

DATA SECTION - II

A. Estimated Volume of Loans;

<u>Type of Loan</u>	<u>Estimated Volume at End of</u>		
	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>
First Mortgage Loans.....	\$ _____	\$ _____	\$ _____
Other Loans.....	\$ _____	\$ _____	\$ _____

B. Estimated Income & Expenses for First Year's Operations

1. Income

- a. Interest on Mortgage Loans..... \$ _____
- b. Interest on Loans on Savings..... _____
- c. Interest on Other Loans..... _____
- d. Interest on Investments and Deposits..... _____
- e. Loan Fees..... _____
- f. Service Charges and Other Fees..... _____
- g. Other Income..... _____
- (1) Total Gross Operating Income..... _____

2. Operating Expenses

- a. Compensation to Directors, Officers & Employees..... \$ _____
- b. Directors, Officers & Employees Expense..... _____
- c. Office Building Expenses Including Depreciation..... _____
- d. Furniture, Fixtures & Equipment, Including Depreciation.. _____
- e. Advertising..... _____
- f. Computer Services..... _____
- g. Stationery, Printing and Office Supplies..... _____
- h. Telephone and Postage..... _____

COMMENT SECTION

1.	Insurance and Bond Premium.....	
j.	Federal Insurance Premium.....	
k.	Audit.....	
l.	Supervisory Examinations and Assessments.....	
m.	Organization dues & Subscriptions.....	
n.	Other Operating Expenses.....	
(1)	Total Operating Expenses.....	
(2)	Net Operating Income Before Cost of Money (B.1.(1) less B.2.(1)).....	
<u>3. Cost of Money</u>		
a.	Interest on Withdrawable Savings.....	
b.	Interest on Advances & Borrowed Money.....	
(1)	Total Cost of Money.....	
(2)	Net Operating Income (B.2.(2) less B.3.(1)).....	
<u>4. Non-Operating Items</u>		
a.	Non-Operating Income.....	
b.	Non-Operating Expense.....	
(1)	Net Non-Operating Income.....	
(2)	Net Income (B.3.(2) plus B.4.(1)).....	
<u>c. Compensation to be Paid in First Year</u>		
1.	Annual Salary of Managing Officer.....	\$
2.	Annual Salary of Other Employees.....	
3.	Directors' Fees, If Any.....	

Name of Proposed Association

Date

EXHIBIT IV

Possible Undue Injury to Properly Conducted Existing Local Thrift and Home-Financing Institutions

A. Provide information under this heading that you believe indicates that the proposed association can be established without undue injury to properly conducted existing local thrift and home-financing institutions.

Name of Proposed Association

Date

EXHIBIT V

Character and Responsibility of Applicants

A. Each applicant and the proposed managing officer must fill out the form "Biographical Sketch and Other Information" to be attached to and made part of this exhibit. All information in connection with this application including the information in this exhibit shall be available for public inspection at the Office of Financial Institutions. If disclosure of the managing officer would jeopardize his or her current employment, include his or her completed form in the "Confidential Section" which shall not be considered as part of the application and will be treated as confidential.

BIOGRAPHICAL SKETCH AND OTHER INFORMATION

To be completed by each applicant and the proposed managing officer and attached to and made part of Exhibit V. Please type or print.

NAME: _____

HOME ADDRESS: _____

OCCUPATION: _____

NAME OF BUSINESS: _____

BUSINESS ADDRESS: _____

DATE OF BIRTH: _____ PLACE OF BIRTH: _____

MARITAL STATUS: _____ FULL NAME OF SPOUSE: _____

CHILDREN (NAMES AND AGES): _____

RELATIONSHIP BY BLOOD OR MARRIAGE AND ANY BUSINESS RELATIONSHIP WITH ANY OTHER DIRECTOR: _____

EDUCATIONAL BACKGROUND: _____

RESIDENCES WITHIN PAST 15 YEARS: _____

EMPLOYERS WITHIN PAST 15 YEARS: _____

CIVIC AFFILIATIONS: _____

AFFILIATION WITH ANY FINANCIAL INSTITUTION: _____

AFFILIATION WITH ANY BUSINESSES CLOSELY RELATED TO THE SAVINGS AND LOAN BUSINESS, SUCH AS REAL ESTATE, HAZARD INSURANCE, HOME CONSTRUCTION, BUILDING SUPPLIES, MORTGAGE LENDING OR BROKEAGE, ETC.: _____

HAVE YOU EVER BEEN ADJUDGED BANKRUPT OR EVER BEEN AFFILIATED WITH A BUSINESS THAT HAS BEEN ADJUDGED BANKRUPT? _____ IF SO, GIVE DETAILS: _____

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE, CORRECT AND COMPLETE AND IS SUBMITTED FOR THE PURPOSE OF INDUCING THE COMMISSIONER OF FINANCIAL INSTITUTIONS TO APPROVE THE ORGANIZATION OF A SAVINGS AND LOAN ASSOCIATION.

Signature

Date

Applicant Permission to Organize Exhibit V, Attachment

PART I

Name of Proposed Association

Date

EXHIBIT VI

Other Pertinent Information

A. Include here or attach any additional information considered pertinent and not specifically applicable to any one exhibit requirement. Any research report or special economic surveys made primarily for the applicant should be attached to this exhibit.

Confidential Section

in connection with the application for permission to organize

Name of Proposed Savings and Loan Association

Date

The "Confidential Biographical and Financial Report" of each applicant and the proposed managing officer should be attached to this sheet and submitted separately from the application and required exhibits. If the "Biographical Sketch and Other Information" completed by the managing officer would jeopardize his or her current employment if disclosed, it should be included in this section. No other confidential information may be included in this section without the approval of the Commissioner. This Section shall not be considered as part of the application and will not be available for public inspection and will be treated as confidential.

Confidential

Biographical and Financial Report submitted by

(Last Name) (First Name) (Middle Name)

(No. & Street) (City) (State & Zip)

to the Office of Financial Institutions in connection with application for permission to organize

(Name of proposed savings & loan association)

Please type or print this report which is to be completed by each applicant, director, and managing officer — existing or proposed — and submitted in duplicate for the confidential use by this Office in evaluating an application in which the submitter is a party. Each item of the report should be completed by entry of the data or insertion of the words "none" or "not applicable." If any space provided is insufficient, a signed supporting statement on paper the same size as this page should be attached. The providing of the information is mandatory. Omission of any item(s) will delay processing of the application. Any misrepresentation or omission of a material fact may subject the individual to legal sanctions.

Date of birth:
Place of birth:
Citizenship:
Marital status:
Husband's full name:
Children — Names and Ages:

Social Security Number:
Wife's full maiden name:

If divorced, give name(s) of previous spouse(s) and any current alimony arrangements:

Educational background:

Residences within past fifteen years — list cities and, if readily available, all street addresses, with period covered by each:

*Occupation:

Employers — list all within past fifteen years and period covered by each, including any period(s) of self-employment:

*Occupation: If you are employed by a corporation, foundation, etc., include a clear description of the activities of the corporation and your responsibilities. Be specific. For example, if you are a merchant, indicate what type.

Have you ever been adjudged a bankrupt or compromised with creditors? If so, give details including court(s) in which proceedings were conducted, indicating ultimate disposition of the claims of creditors:

Have you ever been affiliated with a business that has been adjudged bankrupt or compromised with creditors? If so, give details including court(s) in which proceedings were conducted, indicating ultimate disposition of the claims of creditors:

Have you ever been charged* or convicted in a legal proceeding with the commission of a criminal offense other than a traffic violation for which you paid a fine of \$30.00 or less and an offense committed prior to your sixteenth birthday (if the answer is in the affirmative, the circumstances, including the nature of each offense referred to and the date and place of charge or conviction, must be explained in detail):

*Include charges even if they were dismissed and include court martial while in military service and include actions involving breach of trust.

If not listed elsewhere in this Exhibit, state whether you are now or ever have been an officer, director, trustee, or manager of any financial institution, including a commercial bank, a savings bank, a trust company, a savings and loan association, or a credit union, with respect to which there has been a change in status through closing, reorganization, merger, or any other action as a result of State or Federal supervisory action; and whether or not your tenure with any such institution has been changed or terminated as a result of State or Federal supervisory action. If your answer is affirmative in any respect as to the foregoing, give complete details:

Do you have a license to practice any profession? If so, give details: If you have a license that would be considered closely related to the savings and loan business, clearly describe your present and contemplated activities in that regard.

Have you ever been denied a license to practice any profession or have you ever been the subject of disciplinary action by a committee of your professional peers, or have you ever had a license to practice a profession revoked? If so, give details:

State whether or not you have entered into or will enter into any agreement, contract, or understanding, oral or written, express or implied, with respect to control of or services to the proposed association. If such agreement, contract, or understanding exists, give full details:

Indicate any affiliation (other than as a customer) you have with other financial institutions. If there is an affiliation, indicate the institution(s) and position. Attorneys or accountants should indicate if they or members of their firm represent other financial institutions.

(a) List as to stock and proprietary interests in financial institutions and businesses handling real estate, hazard insurance, home construction, land development, building supplies, or mortgage brokerage — attaching separate sheets (signed) if needed:

Name of Institution:

Incorporated or unincorporated?:

Nature of activity:

Value of your interest:
(Include dollar value and percentage of ownership)

Latest annual return or loss on your interest:

PART II
Financial Statement*
as of _____ 19 _____

ASSETS**

Cash on hand and in banks	\$ _____
U. S. Government bonds	_____
Other creditor securities	_____
Stocks (a)	_____
Other proprietary interests (including closely held corporations) (a)	_____
Cash surrender value of life insurance	_____
Notes and other debts receivable	_____
Real estate owned (b)	_____
Other assets	_____
Total Assets	\$ _____

Liabilities

Notes and accounts payable	\$ _____
Real estate mortgages payable	_____
Other debts secured by assets owned	_____
Judgments outstanding (c)	_____
Other liabilities	_____
Total Liabilities	\$ _____

Net Worth _____
Total Liabilities and Net Worth \$ _____

Contingent liabilities (d)	\$ _____
Indirect liabilities (e)	\$ _____
Lawsuits pending (f)	\$ _____

List and describe any substantial changes in the above anticipated within the next year:
Annual income from all sources: \$ _____
Net Worth: \$ _____

(b) Real Estate Owned (For each parcel included give the following information — attaching separate sheets (signed) if needed):
Location and brief description of property:
(Each parcel should be clearly described in the following terms: Size; general location; present degree of development; residential, commercial, farmland or ranchland; any planned development or sale for development.

Fair market value:

Liens outstanding — amounts and holders:

Equity:

(c) Judgments outstanding:
(Please give all pertinent details)

(d) Contingent Liabilities:
(Please give all pertinent details)

(e) Indirect Liabilities:
(Please give all pertinent details)

(f) Lawsuits pending:
(Please give all pertinent details; in addition to personal lawsuits in which you are a defendant, include any case involving a corporation in which you are an officer or substantial stockholder)

Statement of Income

Latest annual salary and net income from other sources — itemize:

I certify that the information contained in this questionnaire has been carefully examined by me and is true, correct and complete, and acknowledge that any misrepresentation or omission of a

*Subsidiary schedules to the Financial Statement are keyed to certain items.

**If any asset is not owned outright or is recorded as owned in other than your own name solely, please attach a signed explanatory schedule.

material fact with respect to the foregoing constitutes fraud in the inducement and is grounds for denial of approval to organize a state association and/or Insurance of Accounts by the Federal Savings and Loan Insurance Corporation in this or any other matter, grounds to require the resignation of the undersigned as a director or officer of the said Association, and may subject the undersigned to other legal sanctions, including those provided for in Sections 1001, 1008 and 1014 of Title 18 of the United States Code.

Signature

*(Typed or Printed
Name)*

(Date of Signature)

Interested persons may submit written comments on the proposed rule through August 5, 1980, to the following address: Hunter O. Wagner, Jr., Commissioner, Office of Financial Institutions, Box 44095, Baton Rouge, Louisiana 70804, (504) 925-4661. Mr. Wagner is the person responsible for responding to inquiries about the proposed rule.

Hunter O. Wagner, Jr.
Commissioner of Financial Institutions

NOTICE OF INTENT
Department of Commerce and Industry
Office of Financial Institutions

Notice is hereby given that the Commissioner of Financial Institutions intends to issue the following rule which contains instructions for completing an application for permission to establish a branch office by existing State Chartered Savings and Loan Associations.

Proposed Rule
Application for Approval to Establish a Branch

 Date

To the Commissioner of Financial Institutions
 Office of Financial Institutions
 Post Office Box 44095, Capitol Station
 Baton Rouge, Louisiana 70804

The undersigned applicant hereby makes application to the Office of Financial Institutions for permission to establish, under such terms and conditions as the Office of Financial Institutions may prescribe, a branch office of the

 Name of Applicant Association

 Home Office Address

 City, Parish, State and Zip Code

To be located at

 Address of Proposed Branch

 City, Parish, State and Zip Code

The undersigned hereby certify that the statements and representations made in this application and all evidence and data submitted in support thereof are consistent with the facts to their best knowledge and belief, and that they are made for the purpose of inducing the Commissioner of Financial Institutions to approve the establishment of the proposed branch office at the location indicated above.

 Applicant Association

By: _____ Title: _____

Attest:

 Secretary

Outline of Information to be Submitted in Support of an Application for Permission to Establish a Branch Office by a State Savings and Loan Association.

The Office of Financial Institutions Requires that Each Application requires that each application be supported by information in accordance with the following outline:

- I. Legal Documents
 - A. A resolution of the Board of Directors authorizing the association to make application to establish a branch.
 - B. An opinion from the association's attorney that the association has the legal right to operate such a branch office.
- II. Necessity for the Proposed Branch
 - A. Maps: Use sufficiently detailed maps that include a distance scale. The proposed site location and savings service area should each be clearly indicated along with the local and surrounding

communities, any existing or proposed savings and loan offices, bank offices, and relative locations of such facilities as shopping centers. Delineate a realistic savings service area, and submit information justifying the proposed savings service area as a logical, realistic choice. All maps should be original and required notations should be in contrasting colors for clear interpretation. See attached sheet (MAPS) concerning preparation.

B. Proposed Location: Describe in narrative form the geographical location of the proposed facility. Include in the description the character of land uses in the immediate vicinity such as: strip development; shopping center (neighborhood or regional — number of stores, principal tenants, square footage of retail space, area of draw, retail sales, etc.); office buildings, residential neighborhood, etc. If the proposed branch is to be located in a shopping center not yet in operation, give full details regarding the status of development, number of stores and principal tenants, square footage of retail space, proposed opening date and other information you believe may be pertinent.

C. Proposed Savings Service Area: Describe in detail the general community characteristics of the proposed savings service area, and show specific statistics to support your application. All phases of community information are to be set forth on a current basis and on what you believe to be meaningful trends. Additional data covering a broader area may also be quite helpful. Sources of the various data should be clearly stated.

Remember, such data should relate to the savings service area in order for the application to be fairly analyzed. Information on other areas may be presented, but the impact on the savings service area should be fully explained. Information should be supplied on a trend basis and credible projections are helpful.

1. Population trends.
2. Resident income levels, type of housing occupancy; e.g. median family income, per household income and predominant range of income.
3. Savings potential of population and/or evidence of any untapped savings potential.
4. Existing or proposed major economic base of the community.

D. Local Savings:

1. Savings-type deposit data of financial institutions in the area. For banks use most recently published "Call Report."

E. Local Home Financing:

1. Characterize the strength of mortgage demand in the area using such relevant economic data as:
 - a. Volume of tract housing and other new single family dwellings completed and sold.
 - b. Volume of new multiple housing units completed and rented.
 - c. Housing developments, recent and proposed, including number of units, value and type of housing occupancy.

III. Reasonable Probability of Usefulness and Success

A. Proposed Operations

1. Statement describing office location as nearly as possible. Include information such as traffic patterns, location to customer convenience, proximity to other businesses and its possible effect, etc. Also include the services to be offered at proposed branch office.

2. Statement of estimated growth in savings, exclusive of savings to be transferred from the main office, for each of the first three years and the basis on which the estimates were made.

3. Statement of plans as to full-time operations in branch premises, including description of the premises, leasing or purchasing agreements, parking facilities, drive-up windows, etc. (The association will not be allowed to lease branch quarters from Directors, employees or other affiliated persons.) Show approximate cost per square foot, cost of land and/or remodeling. Describe the exterior and interior of the office quarters. Attach sketches and/or drawings showing the floor plan and office arrangement. Attach photographs of the exterior and interior, if selected, and include at least one street scene showing the immediate surroundings.

4. Estimates and the basis on which they were made, as to the annual volume of business for each of the first three years for both savings and loans. (Include transfers to be made from the main office).

5. Submit a detailed breakdown of the investment in, and the rental of furniture, fixtures and equipment for the branch. Also submit a detailed breakdown of the estimated income, expenses, and profit and loss for the first three years of operations of the proposed branch.

6. Indicate whether or not the lending policies, interest rates, service charges, loan terms, appraisal methods, etc., will be the same as that of the main office. Explain all changes planned.

7. Statement as to plans for the branch management.

B. Financial Condition of the Home Office

1. Attach latest month-end balance sheet and profit and loss statement of the association.

2. Submit a budget for the current earnings period and for the next succeeding period which reflects the estimated additional expense of the maintenance of the proposed branch.

3. Give the name and complete address of each existing branch and indicate those which are approved but not yet in operation.

4. Give the name and complete address of each service corporation in which the association owns twenty per cent or more of the stock with a complete description of its activities. Attach a sufficiently detailed current balance sheet and a profit and loss statement of each. Show the total dollar amount and the percent of the total capital investment the association owns in each of these corporations.

IV. Possible Undue Injury to Properly Conducted Existing Local Thrift and Home Financing Institutions

A. Provide information that you believe indicates that the proposed branch can be established without undue injury to properly conducted existing loan and thrift and home financing institutions.

V. Other Pertinent Information

A. In addition to the attachments and narrative discussions called for in this outline, the forms attached containing the Data Sections I through VII must also be completed, attached to, and made part of the application.

B. Include or attach any additional information you may consider pertinent and not specifically applicable to any one of the headings in this outline.

VI. After the application and all supporting data are received by the Office of Financial Institutions and determined to be complete, the applicants will be notified that notice of their application should be published in a local newspaper within fifteen days. The Office will also give written notice to each association in the community to be affected that an application for a branch has been filed. The notice will state the name and the location of the proposed branch. Interested parties then have the opportunity to file communica-

tions in favor, or in protest of the application. During this period, the application and supporting data, except for the Confidential Section, will be available for inspection at the Office of Financial Institutions in Baton Rouge.

MAPS

Each set of the application and supporting documents must be accompanied by two original maps: (1) a map of the surrounding area of at least one hundred miles radius of the proposed location upon which is shown the proposed location and the proposed service area (PSA); and (2) a city, parish or local area map upon which is shown the proposed location, the PSA, other existing or proposed thrift institution offices, commercial banks and significant commercial facilities in or near the PSA.

Notations appearing on maps submitted in support of an application should be as follows:

A. Proposed Service Area (PSA) — should be outlined by a heavy black line.

B. Proposed Location — should be marked with a black X and with a black circle around it.



(Black)

C. Other Savings and Loans — Any other existing or proposed savings and loan offices in or near the PSA should be marked by red numbers with red triangles around them.



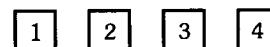
(Red)

D. Commercial Banks — should be marked by black numbers with black diamonds around them.



(Black)

E. Commercial Facilities — Significant commercial facilities in or near the PSA should be marked by green numbers with green squares around them.



(Green)

A key listing the names of each item identified by one of the above symbols should be provided as an attachment to each map. Each map should contain a distance scale.

DATA SECTION - I

Selected Demographic Information

	<u>Service Area</u>	<u>City</u>	<u>Parish</u>
A. <u>Population</u>			
1. Number			
1960.....	_____	_____	_____
1970.....	_____	_____	_____
1980.....	_____	_____	_____
Present Estimate.....	_____	_____	_____
Projected Estimate.....	_____	_____	_____
2. Percentage Change			
1960/1970.....	_____ %	_____ %	_____ %
1970/1980.....	_____ %	_____ %	_____ %
1980/Present.....	_____ %	_____ %	_____ %
B. <u>Median Age</u>			
1970.....	_____	_____	_____
1980.....	_____	_____	_____
Present.....	_____	_____	_____
C. <u>Persons Per Household</u>			
1970.....	_____	_____	_____
1980.....	_____	_____	_____
Present.....	_____	_____	_____
D. <u>Median Family Income</u>			
1970.....	\$ _____	\$ _____	\$ _____
1980.....	\$ _____	\$ _____	\$ _____
Present.....	\$ _____	\$ _____	\$ _____

DATA SECTION - IV

Estimated Savings for Proposed Branch
(Exclude Savings to be Transferred)

<u>Description</u>	<u>Estimated Volume at End of</u>		
	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>
Savings - Paying at or Below Regular Rate.....	\$ _____	\$ _____	\$ _____
Savings - Paying More Than Regular Rate.....	\$ _____	\$ _____	\$ _____

DATA SECTION - V

Estimated Volume of Savings & Loans
(Include Amounts Transferred)

<u>Description</u>	<u>Estimated Volume at End of</u>		
	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>
Savings - Paying at or Below Regular Rate.....	\$ _____	\$ _____	\$ _____
Savings - Paying More Than Regular Rate.....	\$ _____	\$ _____	\$ _____
Mortgage Loans.....	\$ _____	\$ _____	\$ _____
Other Loans.....	\$ _____	\$ _____	\$ _____

DATA SECTION - VI

PROPOSED INVESTMENT IN AND RENTAL OF FURNITURE, FIXTURES, AND EQUIPMENT

INSTRUCTIONS: Complete all applicable items in the following table in as much detail as possible. Precede all estimates with an asterisk. Copies of any completed or tentative contracts and leases should be available for review by the investigating examiner.

<u>ITEM</u>	<u>TOTAL NO. OF UNITS</u>	<u>TOTAL COST (if owned)</u>	<u>ANNUAL RENTAL (if leased)</u>
Vault Door			
Vault Ventilator			
Safe			
Grill Work, Teller's Chests, etc.			
Safe Deposit Boxes			
Drive-In Teller's Windows			
Night Depository			
Counter and Gate Fixtures			
Posting Machines			
Teller's Machines			
Proof Machines			
Adding Machines			
Typewriters			
Microfilmer			
Checkwriter			
Cancelling Machine			
*Electronic Data Processing or Automatic Data Processing Equipment			
Desks			
Tables			
Chairs			
Filing Cabinets			
Ledger Stands			
Carpeting			
Draperies			
Heating System			
Air Conditioning System			
Other (Specify):			
TOTALS			
TOTAL INSURANCE TO BE CARRIED		TOTAL ANNUAL DEPRECIATION	

*LIST ALL ITEMS COMPRISING THIS EDP OR ADP INVENTORY.

DATA SECTION - VII

Attach the following statements to this Section:

1. Detail breakdown of the estimated income, expenses, and profit and loss for the first three years of operations of the proposed branch.
2. All of the information (in detail) called for in Section III., B., 1., 2., 3., & 4. of the outline of required information to be submitted with the application.

Interested persons may submit written comments on the proposed rule through August 5, 1980, to the following address: Hunter O. Wagner, Jr., Commissioner, Office of Financial Institutions, Box 44095, Baton Rouge, Louisiana 70804, (504) 925-4661. Mr. Wagner is the person responsible for responding to inquiries about the proposed rule.

Hunter O. Wagner, Jr.
Commissioner of Financial Institutions

NOTICE OF INTENT

Department of Commerce and Industry Office of Financial Institutions

Notice is hereby given that the Commissioner of Financial Institutions intends to issue the following rule which contains instructions for completing an application for permission to establish a new State-chartered bank or a branch office by an existing State-chartered bank.

Proposed Rule General Provisions

I. Definitions.

- (a) Applicant — Applicant means a party seeking a Certificate of Authority from the Commissioner.
- (b) Application — An application shall consist of the necessary forms provided by the Commissioner, submitted in a completed form to the Commissioner along with all supporting documents requesting that a Certificate of Authority be granted.
- (c) Bank — Any corporation engaged in banking business chartered by the Commissioner.
- (d) Branch — Branch means an additional office for receiving deposits, or paying checks, or lending money apart from the chartered premises.
- (e) Commissioner — Commissioner means the Commissioner of Financial Institutions often referred to as Bank Commissioner. The Commissioner supervises banks, savings and loan associations, credit unions, licensed lenders under the Louisiana Consumer Credit Law and the Sale of Checks Act. He is also the ex-officio Commissioner of Securities.
- (f) Investigation — The Commissioner or any examiner or examiners designated by the Commissioner may make such investigations as deemed necessary to assist in the determination of matters pending before the Commissioner. The investigation shall include an examination of each of the six factors included in the application.
- (g) Depository Financial Institutions — Any bank, savings bank, homestead association, building and loan association, savings and loan association or credit union chartered by the Commissioner or the appropriate federal authority.

II Declaration of Policy — It is declared to be the policy of this office to protect and foster the growth of the independent unit bank, an institution whose ownership and origins are grounded in the local community and whose activities are bound up with local economic and social organizations; to prevent the undesirable concentration of control in the banking field to the detriment of the public interest and to insure effective competition among banking institutions.

III Application for New Financial Institution Charters.

A. Scope: This section applies to applications for Certificates of Authority under Sections 54, 55, 152, 232, 233, 234, 235, 236, 237, 243, 244, 322 and 328, Title 6 of the Louisiana Revised Statutes of 1950.

B. Applications and Contents: Applications shall be in such form and contain such information as the Commissioner may from time to time prescribe. The Commissioner may refuse to accept an application until the applicants have submitted all required information. The application will contain a public section and a confidential section. The public file in each case shall consist of supporting data and supplementary information. Data, comments and information submitted by interested persons in favor of or in opposition to such application. Those portions of the application which cover the convenience and needs of the community and the future earnings prospects shall make up the public section.

Evidence of publication in an area news media must be furnished the Commissioner prior to the acceptance of the application. Upon receiving proof of publication, and after the application is completed to the satisfaction of the Commissioner, the application may be accepted for filing.

Six factors within the application are to be considered:

- (a) Financial History and Condition.
- (b) Distribution and Adequacy of Capital Structure.
- (c) Future Earnings Prospects.
- (d) Management.
- (e) Convenience and Needs of the Community.
- (f) Corporate Powers.

IV Proposed New Bank.

A. Financial History and Condition.

1. General — For evident reasons, proposed new banks have no financial history to serve as a basis for determining qualification. Some consideration may be given to the history of other banks presently and formerly operating in the area of the applicant.

General quality of an applicant's assets must be satisfactory and at least on a par with that of the average State insured bank. This will, however, have only limited application in the case of a proposed or newly organized bank, since the assets will consist largely of cash, balances due from banks, and fixed assets.

2. Permanent quarters — Fixed assets are the primary concern in analyzing the asset condition of a proposed or newly organized bank. These assets should be listed and described in detail. For example, the following elements are pertinent to an adequate description and evaluation of applicant's realty interests: the original cost of the bank premises at time of construction with a breakdown between land and building, original cost to applicant, date of construction, reasonableness of purchase price, from whom purchased, insurance to be carried, assessed value, prospective or immediate repairs or alterations, estimated useful life of the building as of the beginning of business. Ample information should also be reported on the furniture and fixtures investment. Total investment in these fixed assets must not exceed a percentage of total capital determined by the Commissioner.

If the leasing of bank premises is contemplated either through a real estate subsidiary of the proposed bank or otherwise, the terms of the lease are to be outlined and subject to the approval of the Commissioner.

The new bank will provide procedures, security devices and safeguards. In addition, if the new bank plans to utilize electronic data processing services for some or all of its accounting functions, proponents should be apprised of the need to furnish "Letters of Assurance."

3. Temporary quarters — In applications anticipating the use of temporary quarters pending construction or renovation of permanent facilities, details should be provided regarding the location of the site in relation to the permanent location, the exact address.

4. Organizational Expenses — Legal fees, professional assistance fees and organizational expenses are to be supported by a detailed account of the services rendered and subject to approval of the Commissioner. All such organizational expenses are to be charged off the bank's books on the first day of business regardless of IRS regulations.

B. Distribution and Adequacy of the Capital Structure — Adequacy of the capital structure shall be determined by the Commissioner in light of the location of the proposed bank, the projected nature of its business, future growth potential, projected future earnings, and the quality of its management. Distribution of stock ownership shall be broad based and subject to the approval of the Commissioner. The number of shares of stock and its par value as of the commencement of business should be scheduled. The per share price of the stock should be stated, and, in cases where an additional amount per share is assessed to cover organizational and preopening expenses, that amount should also be identified.

C. Future Earnings Prospects — Allowing a new bank to commence operations without some indication that it can be operated profitably not only creates a potentially unsatisfactory situation, but could also have a detrimental effect on other competing banks. Usually the operations of a new bank are not profitable for at least the first year. Applications, therefore, should make estimates of operating income and expenses for the the first three years of

operating, using, among other things, the projections of loan and deposit volumes made in connection with the "Distribution and Adequacy of the Capital Structure" factor.

In determining future earnings prospects, applicants must estimate the probable income from loans and discounts, bonds and securities, service charges and commissions, and other sources of income. Assistance in this task may be obtained from evaluating proposed lending policies and interest rates, the demand for loans in the area and types thereof, the probable nature of the bank's investment policy, the amount of the time and demand deposits likely to be acquired, the probable competitive reaction from existing banks, the economic conditions in the community, the possibility of future development or retrogression in the area, and the apparent money-making ability of the bank's management. In addition, estimates must be made for expenses such as salaries and other employee benefits, interest, occupancy and equipment outlays, electronic data processing service costs, and other current operating expenses. It is considered imprudent to pay dividends or bonuses during the formative years of operation. Any dividend paid during this period is subject to the approval of the Commissioner.

D. General Character of Management — The quality of a bank's management is vital and is perhaps the single most important element in determining the applicant's acceptability.

In most instances, the management of a proposed or newly organized bank will not have an operating record as a functioning unit. The application should, therefore, contain a schedule giving the name, address, approximate age, total liabilities and net worth of each director and officer, and include with respect to each the following information:

1. Banking and Business Experience

Comments in this regard should detail present occupation or profession and past banking, business, farming, or other experience.

Indicate all firms, companies, corporations, and organizations in which a given director or officer is substantially interested.

2. Proposed Duties and Responsibilities in Bank

Outline the duties and responsibilities as well as the title of each proposed officer and director.

3. Net Worth — Current financial statements must be furnished on each proposed director, officer and five percent stockholder.

4. Extent of Stock Investment in Bank — Stock holdings of each director and officer are to be indicated and subject to the approval of the Commissioner. The successful operation of a bank requires a real interest in its welfare, as well as a willingness to devote a substantial amount of time to its affairs. When directors and officers have a significant financial investment, genuine and continuing interest is more likely.

5. Integrity of Management — No person shall serve as a director, officer, or employee of a bank who has been convicted, or who is hereafter convicted, of any criminal offense involving dishonesty or a breach of trust. If it is found that criminal proceedings have at any time been instituted or fidelity insurance cancelled with respect to any officer or director, or if there is any doubt concerning the integrity of any director or officer, a thorough investigation of all surrounding circumstances shall be conducted.

6. In addition, comparable information should be included on any shareholder (other than a proposed director or officer) who is subscribing to five percent or more of the aggregate par value of stock to be issued.

In addition, the Commissioner has found that on occasion, subsequent to the approval of an application and prior to the actual opening of a proposed new bank, changes have occurred in the management or ownership. The Commissioner is interested in being advised when such changes in management/ownership take place. Accordingly, in order to monitor such changes, the Commissioner requires that the prospective incorporators advise in writing if changes in the directorate, active management, or in the

ownership of stock of five percent of the total subscribed capital be made prior to opening. Ownership control by several individuals or a group of shareholders, as well as any contemplated or existing buy-sell, voting trust, or proxy agreements between various individuals or other entities, such as holding companies, should be reported. Copies of any such agreements shall be furnished by the applicant or proponents involved. A list of stock subscribers shall be submitted including therein at least the following: The number of shares per individual subscriber of five percent or more of the total stock issue, all proposed directors and officers, the par value and the purchase price of the stock and any financing arrangement including the source of financing and the collateral pledged on the loans. Financing arrangements of stock purchased must be approved by the Commissioner.

E. Convenience and Needs of the Community to be Served — Consideration should be given to the adequacy of existing depository financial institutions in the community and in nearby rival communities for a bank is unlikely to fulfill a need if it is unable to command sufficient volume to maintain profitable operations.

A clear definition of the proposed bank's trade area is essential in determining convenience and needs. A brief description of the general area in which the proposed bank is to be situated and its location in relation to other prominent nearby communities, developments, or other important landmarks should be initially presented. While it is not required, it would be very helpful to have a professional economic survey made to support the need of a new banking institution. Once the trade area has been defined, information regarding the following should be set forth.

1. Economic Data — The principal industrial, trade, or agricultural activity should be described and annual values of principal products indicated. The presence and source of large payrolls in the area may also be an important consideration. The past and present volume of postal activity and the number and value of residential and commercial building permits can often be of considerable value in determining the vitality of the area. Figures regarding retail sales from public sources or trade organizations are useful. Information regarding medical facilities and other professional services can be a useful indicator of the self-sufficiency of the community or trade area. Statistical information on governmental units — such as assessed valuations, tax levies, bonded indebtedness, and tax delinquencies, and data on the educational environment of the area are also valuable indicators. The Survey should not, however, be filled with pages of statistics unless the figures are relevant to the area and to the application.

2. Demographic Data — Population figures within the trade area, as well as the general surrounding areas are significant determinants in considering convenience and needs. While the population as of the date of application is important, the survey should also present data which establishes population trends, as well as projections for the future.

In some cases it is difficult to obtain accurate population data for a particular trade area, as statistics combine portions of several census tracts. In some instances, data showing the number of household units in the area may be a more appropriate basis for assessing reasonable population estimates.

3. Competition — The survey should include a schedule of all depository financial institutions likely to be affected by the proposed bank, including the name, location, and year established; total deposits, loans and capital; and the distance and direction from the proposed bank site. While the number of depository financial institutions operating in the city or area to be served are important in determining whether the addition of a new bank may result in an over-banked condition, consideration will also be given to possible procompetitive consequences flowing from the new bank proposal, such as increased customer services and banking options to residents of the area.

4. Other Supporting Data — The extent of new or proposed residential, commercial and industrial development and construc-

tion is a significant secondary consideration in resolving the convenience and needs factor. Plans for the development of shopping centers, apartment complexes and other residential subdivisions, factories, or other major facilities near the proposed site should, therefore, be scheduled. In certain instances, the inclusion of maps may be desirable to clarify comments, showing by appropriate identification the name and location of each competing depository financial institution and the locations of other important buildings, offices, shopping centers, industrial parks, and the like in relation to the bank site.

F. Corporate Powers — Under this factor, the application shall include a copy of the proposed bank's articles of incorporation. Careful attention should be given to see that these articles of incorporation conform to the restrictive provision of Title 6, LRS.

V The Following Information is Required by the Commissioner of Financial Institutions as part of all Applications filed for the Organization of a New Proposed State Bank.

A. Written statement by proponents that no commissions have been or will be paid in connection with sale of stock; estimated fees to be paid in connection with organization of the new bank and to whom said fees are to be paid.

B. List of stockholders, showing address, occupation, and number of shares of each subscriber.

C. A paid-in surplus of fifty percent of the capital stock, plus a reasonable undivided profit fund are recommended and deemed advisable.

D. The Office of Financial Institutions reserves the right to impose any additional requirements it may deem necessary or desirable.

E. A certified copy of a resolution of the Board of Directors of the proposed banking institution in organization:

1. That the bank shall not pay cash dividends for the first three years of operation without prior approval from the Commissioner.

2. That the bank shall not exercise Trust Powers without prior approval from the Commissioner.

3. That the bank shall have fidelity and indemnity protection recommended by the American Banker's Association, including \$1,000,000 excess employee's coverage.

VI The Following Requirements must be met after Conditional Approval and Prior to the Issuance of the Certificate of Authority.

A. Appropriate certificate from a bank(s) certifying that the new institution has on deposit to its credit a sum equal to the capital funds.

B. Appropriate sworn statement by the President and/or Cashier that each stock subscription has been paid in full, in cash.

C. Copy of charter showing recordation certified by the Clerk of Court for the Parish of the domicile of the new institution.

D. Copy of certificate from the Secretary of State showing recordation of charter in his office.

E. Copy of publication of charter with affidavit of publisher showing that charter has been published once a week for four weeks in a newspaper published in the Parish of the domicile of the proposed new bank.

F. Certified copy of resolution of Board of Directors showing election of officers. (If officers are named in the charter, not necessary.)

G. Directors' Oaths of Office (forms to be furnished by Office of Financial Institutions.)

H. Certified copy of resolution of Board of Directors that all officers and employees are bonded; name of bonding company, form and amount of bond.

I. Notice that application for deposit insurance has been made to the Federal Deposit Insurance Corporation, Memphis, Tennessee, 38103, and certification that deposit insurance is to be granted.

J. The Office of Financial Institutions reserves the right to impose any additional requirements it may deem necessary or desirable.

K. That the bank will be open within twelve months from date of the conditional approval. If said bank cannot be established within the time specified, the organizers should submit to the Office of

Financial Institutions, in writing, a request for an extension of time.

L. That at least fifteen days before the opening of the bank, you shall advise the Office of Financial Institutions of the exact date of opening so that a Certificate of Authority may be issued.

M. Until the conditional approval becomes effective, the Office of Financial Institutions shall have the right to alter, suspend or withdraw said conditional approval should any interim development be deemed to warrant such action.

VII Application to Establish a Branch or to Move Main Office or Branch.

A. Provisions of Law — No State bank may establish and operate any new branch, or change the location of any existing branch, or move its main office, unless it obtains the necessary certificate of authority from the Commissioner.

B. Changing Location versus Establishing a Branch — As a general rule, an application involving a move of an existing office from one location to another is of less significance than one providing for the establishment of a new branch, for evident reasons. In most instances, a relocation application will not involve an examination of the bank or a field investigation of the proposal and will be investigated by the Commissioner. Some modification of the guidelines may be warranted in considering relocations as opposed to establishing de novo branches.

C. Branch Procedure — The responsibilities of the Commissioner, as well as the rights of both applicants and the Commissioner, with respect to branch applications are comparable in character to those arising under applicable law in applications. It is appropriate that the procedure followed in applications be adhered to insofar as practical in dealing with branch applications.

In applying to establish a branch or to relocate an existing office, banks must file a formal application on the appropriate form. Preliminary consideration will be given in the Commissioner's Office to the application to determine whether an examination of the applicant bank should be ordered.

No newly organized bank will receive an investigation for a proposed branch prior to its first regularly scheduled examination.

D. Factors under De Novo Branches or Relocations.

1. Financial History and Condition

The guidelines outlined under this factor for banks are applicable to branch applications. A branch system must be measured in terms of the whole and not in terms of a part. Consequently, the emphasis should be placed upon the financial history and condition of the applicant bank, rather than upon the financial history and condition of the subject branch.

Current balance sheet data of the applicant bank should be incorporated in the report, preferably as a part of a separate statistical schedule consisting of a statement of assets and liabilities of the applicant, an analysis of the capital account, earnings data over the past three-year period, and the trend of deposits over the last five calendar years.

If the proposal involves the purchase or construction of additional bank premises or other fixed assets, detailed comments are necessary.

With respect to an operating bank's financial condition, the Commissioner requires that the general quality of its net assets be satisfactory and on a par with that of the average State bank.

The bank's asset condition and problems, "Violations of Law and Regulations," contingent liabilities, existing litigation against the bank, dividend and remuneration policies, and other matters which could affect the bank's condition will be considered.

If the premises are to be leased, detailed information as to the terms of the lease should be included, as well as a detailed description and estimate of cost of any leasehold improvements.

2. Distribution and Adequacy of Capital Structure — Distribution and adequacy of capital structure should be considered in terms of the applicant bank and all of its branches. Where the establishment of a branch or the relocation of an existing office is likely to lead to an expansion in the deposits and assets of the applicant bank as a

whole, the situation should be considered on the basis of such possible increase.

An existing bank should have capital of sufficient amount to support the volume, type, and character of the business presently conducted, provide for the possibility of loss inherent therein, and permit the bank to continue to meet the reasonable credit requirements of the community served. A benchmark in capital adequacy is a ratio of total adjusted capital to average net assets which is currently, and after three years of operation is estimated to be, equal to the average for all banks. Of course, the estimate after three years of operation necessarily requires an estimation of deposit volume at that time. In addition, the basic capital should be sufficient to provide a ratio to total assets at least equivalent to the average for all banks.

Any plans of the applicant with respect to the bank's capital structure should be detailed.

3. Future Earnings Prospects — Future earnings prospects should be considered in terms of both the applicant bank as a whole, as discussed under this factor for banks, and in terms of the particular subject branch. Applications in connection with the establishment of de novo branches include the applicant's estimates of total deposits, average deposits, income and expense projections, and net profits for the branch for each of the first three years of operation.

The earnings capability of an existing bank is reflected in its earnings record. An operating bank's earnings record should indicate ability to pay all operating expenses with a safe margin for the absorption of losses and for the payment of reasonable dividends.

4. General Character of the Management — Management must be considered in terms of both the applicant as a whole and the subject branch alone. The management of the subject branch should be fully reported as to qualifications and experience, especially if new personnel not previously associated with the applicant bank is to be employed or if the proposed branch is likely to attain substantial size.

The lending or other authority to be exercised by branch officials, supervision to be maintained over branch activities by the main office, and information with respect to audits or examinations to be conducted should be provided. Data on fidelity coverage should also be included.

5. Convenience and Needs of the Community — Where the application is to establish a new branch, the guidelines and considerations outlined under this factor for applications by proposed or newly organized banks apply insofar as pertinent. Where the application is to relocate an existing office, particularly in the same community, the guidelines set forth under this factor for applications by banks will, as a rule, have greater relevancy.

The competitive factor is of primary importance in giving a full evaluation of the existing competition within the proposed trade area, including a schedule of competing depository financial institutions (and their nearby branches), listing as a minimum, their respective deposit and loan totals and distance from the proposed subject branch location. In large centers of population, the requirement for listing all depository financial institutions within twenty five miles may be disregarded, and the listing may be confined to operating within the general competitive area to be served by the proposed branch.

Any pertinent information with respect to local economic conditions, population trends, or unusual circumstances which have affected or may affect the community and the applicant should be commented on under this caption.

6. Consistency of Corporate Powers — This factor will usually have only limited application in connection with branches.

§ 54. Branch offices other than in parish of domicile; capital required.

All banks, savings banks, and trust companies having a capital of one hundred thousand dollars or more may open and maintain a branch office or branch offices in parishes in which there are no

state banks, savings, banks, and trust companies.

Not more than one branch office shall be opened in any one parish other than the parish of domicile, and such branch office shall be included in the number of branch offices authorized by Chapters 3 and 4 of this Title. The branch offices may carry on and conduct all usual transactions authorized by this Title for branch offices.

No branch office shall be opened without a certificate of authority from the commissioner.

§ 55. Branch banks in certain parishes authorized.

All banks in the parishes of Allen, Calcasieu, Cameron, or Jefferson Davis may establish, own, and operate a branch bank or banks in any one or more of the other named parishes.

The rights of banks in these parishes to establish, own, and operate branch banks within the limits of the municipality or parish in which the parent bank is located is not changed or altered by this Section.

§ 152. Assessments.

In order to assist in providing funds for the operation of the State Banking Department every state banking association, savings bank, and trust company shall be assessed by the commissioner, as provided in this Section, in the months of January and July. The amount of the semiannual fees for each institution is based as follows:

Two hundred dollars for each bank.

Fifty dollars for each branch bank.

Four and one-half cents for each one thousand dollars of total assets at the close of the preceding calendar year.

In addition, a filing fee of fifteen hundred dollars is assessed for investigating and processing each application for a new bank, or each application for a merger, consolidation, or purchase of assets and assumption of liabilities.

A filing fee of five hundred dollars is assessed for investigating and processing for each application for a branch office.

Where banks have a branch office or branch offices conducting a general banking business, the main office and each branch office are considered as separate or independent institutions for the purposes of determining the amount of fees to be assessed.

An extra fee of twenty-five dollars per day may be assessed for each additional day or fraction of a day that the commissioner finds necessary for any of the examiners to devote to the examination of any institution under the supervision of the department by reason of the failure or neglect of its officers or employees to keep its books posted daily or its records in such shape as to enable the commissioner to ascertain readily its true condition. This extra fee shall be added to the next semiannual assessment and shall be collected in the same manner as is provided in this Section.

The commissioner shall notify the state auditor in writing during the months of January and July the amount of the semiannual fee assessed against each institution. The state auditor immediately on receipt of this notice shall demand from each institution the amount of the semiannual fee assessed against it. Upon receipt of this demand from the state auditor, each institution assessed shall at once pay the state treasurer the amount of the fee. All fees assessed operate as a first privilege on the assets of the institution against which they are assessed, and if not paid by the tenth of the month following the month in which the assessment is made the state treasurer shall place the claims for the amounts in the hands of the Attorney General. On receipt of the claim the Attorney General shall employ special counsel who shall institute suit in the name of the state treasurer for the collection of the fees. The suit shall be tried in a summary manner before any court of competent jurisdiction. The claim bears legal interest from and after the tenth of the month next following the month in which assessment is made and twenty percent of principal and interest from that date as a fee to be taxed against the delinquent state banking association, savings bank, or trust company, in favor of the special counsel in whose hands the claim is placed.

§ 232. Incorporation; citizenship requirements; private bankers prohibited.

The business of banking shall be carried on only by incorporated associations that have been organized under the laws of Louisiana and of the United States of America, and by firms domiciled in Louisiana whose active members are citizens of this state. No one not incorporated under this Chapter may use the title bank, banking association, or saving bank in connection with its name.

§ 233. Number of incorporators; domicile; powers.

Five or more persons associating themselves together for the purpose of conducting the business of banking or the business of a savings bank may constitute themselves a corporation provided that the corporation be domiciled in some incorporated municipality. However, banking associations may be organized in unincorporated municipalities as provided in R.S. 6:234. Corporations organized under this Chapter may:

(1) Have and enjoy succession by a corporate name, to be selected by themselves, for a period stipulated in the act of incorporation, which period shall not exceed ninety-nine years, and by that corporate name to appear as a natural person in all courts of justice and elsewhere.

(2) Hold, receive, purchase, and convey, by and in their corporate name, such property as may be indispensable to the object of the corporation and as provided for in this Chapter.

§ 234. Banking associations; subscribed capital; payment.

No banking association shall be organized with less than three hundred thousand dollars capital subscribed, except that in incorporated municipalities of three thousand or more but less than thirty thousand, banking associations may be organized with a subscribed capital of not less than one hundred fifty thousand dollars, and in municipalities of less than three thousand, incorporated or unincorporated, banking associations may be organized with a subscribed capital of not less than one hundred thousand dollars.

§235. Savings banks; subscribed capital; payment.

Savings banks may be established in incorporated municipalities of less than fifteen thousand with a capital stock of at least one hundred thousand dollars, all of which must be fully paid in before commencing business. Savings banks may be established in municipalities of fifteen thousand or more but less than thirty thousand with a capital stock of at least one hundred fifty thousand dollars, all of which must be fully paid in before commencing business. Savings banks may be established in municipalities of thirty thousand or more with a capital stock of at least three hundred thousand dollars, all of which must be fully paid in before commencing business.

§ 236. Kinds of banks.

Banking companies organized under this Chapter shall consist of banks of deposit, discount, exchange, and savings banks; but no bank as of July 27, 1966 or hereafter organized or chartered under the laws of the State of Louisiana shall be required to use the word "Savings" in its name or title.

§ 237. Banking associations; powers; regulations.

A. Banking associations have the following powers, those incidental to the exercise of these powers, and no others; to receive deposits; to lend money on real and personal security; to accept for payment at a future date drafts drawn upon them by their customers; and to issue letters of credit authorizing the holders of them to draw drafts upon them or their correspondents at sight or on time; to discount and buy and sell promissory notes and bills of exchange, and other evidences of indebtedness, gold and silver and bonds of the United States of America, and of this state, and of the several levee districts of this state and of the parishes and school districts, drainage districts, road districts, and of the municipal corporations of this state, on which bonds there shall have been no default in the payment of interest for the five years preceding the acquisition of the bonds by the bank. However, this

prohibition does not apply to bonds which have been outstanding for less than five years and upon which there has been no default in the payment of interest. Banking associations having a capital of twenty-five thousand dollars* or more, as provided for in R.S. 6:234 may receive savings deposits; they may contract with the depositors for the privilege of sixty days notice of intention to withdraw and they may hold such immovable property as may be provided for in this Chapter.

B. The commissioner of financial institutions shall have the power to enact and promulgate such regulations as he deems necessary in the best interest of banks chartered under the laws of the State of Louisiana consistent with regulations of the comptroller of the currency and the Federal Reserve Board, consistent with services offered by the banks chartered under the laws of the United States and consistent with the provision of Subsection A that any powers given to banks shall be incidental to the exercise of the powers specifically enumerated in Subsection A.

All regulations enacted and promulgated under this act shall be subject to all provisions of R.S. 49:951 through 49:953, and R.S. 49:954.1; and provided further that the commissioner of financial institutions shall give each bank under his jurisdiction written notification of the contest of such rules and regulations, and the date and time of any public hearing held pursuant to the above sections.

*This Section inadvertently was not amended by the legislature. The capital referred to should be one hundred thousand dollars.

§ 243. Articles of association; publication and recordation.

Banking associations and savings banks shall be organized by written articles of associations executed by a notarial act and recorded in the office of the recorder of mortgages in the parish named in the act as the place of business or domicile of the corporation. A certified copy shall be deposited in the office of the Secretary of State.

The articles shall also be published once a week for four weeks in a newspaper published in the parish named in the act as the domicile of the corporation. If there is no newspaper in the parish of domicile then it shall be published in like manner in the official journal of the state. A duly certified copy of the record of the act may be used as evidence for and against the corporation.

The Secretary of State shall be allowed twenty-five cents per hundred words for recording these acts, and one dollar for each certificate of them.

§ 244. Contents of recorded act.

The act thus recorded and published shall contain the name and domicile of the banking association or savings bank, the amount of capital stock and the number of shares, the names and addresses of the subscribers, the period at which the corporation shall commence and its duration, the number and names of its directors and managers, the mode of election and liquidation at the end of the term. It shall also provide for an increase or decrease of the capital and for the number of shares. Every increase or decrease, modification, or addition to the capital or of the number of the shares shall be submitted to a general meeting of the shareholders, held after thirty days notice by publication and by mail, and shall be approved by two-thirds of the amount of the capital stock, and shall be executed, recorded and published as provided for in the original articles.

§ 322. Incorporation; powers.

Any number of persons, not less than five, associating themselves for the purpose of conducting a savings, safe deposit, and trust banking business in any of its branches, may constitute themselves a corporation with power and authority:

(1) To have and enjoy succession by a corporate name, to be selected by themselves, for a period that shall be expressed and limited in the articles of association, not exceeding ninety-nine years, and by that corporate name to contract, and appear as a natural person in all courts of justice and elsewhere.

(2) To receive, hold, purchase, acquire, and convey by and under their corporate name any property, including bonds, stocks, and securities of the United States of America, or of any of the states, or of any corporation, board, or body, public or private, as may be necessary, proper, or convenient to the objects of the association, and to exercise in relation thereto all the direct and incidental rights of ownership. Corporations organized under this Chapter may lawfully purchase, acquire, hold, and convey, other than as trustee or agent, any immovable property:

(a) which may be necessary for the proper transaction of their business;

(b) which has been mortgaged to them in good faith as security for loans;

(c) which has been conveyed to them in satisfaction of debts previously contracted bona fide in the course of their business; and

(d) which they purchase at sale under judgments or mortgages held by themselves or in which they have an interest, by being subrogated to rights according to law; but they shall not hold any immovable property acquired in any way for a longer period than ten years except that which they hold as agent or trustee, or acquire as necessary for the proper transaction of their business.

(3) To make and use a corporate seal, which shall be described in the articles of association.

(4) To name and appoint such managers and directors to administer the affairs of the corporation as they think necessary and proper, the number and style of the directors or managers being prescribed in the articles of association; and to fix the compensation of all persons in their employment. At least a majority of the directors of the corporation shall be citizens of Louisiana.

(5) To make such by-laws for the proper management of the affairs of the corporation as may be necessary and proper and in conformity with the banking law set out in this Title and the articles of association; and they may repeal or amend the by-laws at will.

(6) To accept and execute trusts or agencies of any description which may be committed or transferred with their consent to them by any person whomsoever, or by any court of the state, or of the United States of America, or of any state, territory, or possession thereof. Such banks may be appointed executor, administrator, syndic, receiver, curator, tutor, trustee, or assignee by any person, or by any of the courts mentioned above, in the same manner, to the same extent, and under the same conditions, that individuals may be so appointed. When acting in any such capacity, such banks shall account, shall receive compensation, and shall be subject to all orders or decrees made by the proper court in the same manner and to the same extent as individuals acting in a similar capacity. The designation in any testament of an attorney for the succession, or the selection of an attorney by the surviving spouse or heirs, is binding upon the bank.

When any such bank has been appointed curator of an interdict, or tutor of a minor, it shall have only the care, custody, and administration of the property of the interdict or minor, and the care and custody of the person of the interdict or minor shall be confided to the individual who would otherwise be entitled to the curatorship or tutorship. In such cases, the commissions allowed by law shall be divided equally between the bank and the individual having the custody of the interdict or minor unless, upon proper showing, the court orders a different division of these commissions which it deems more equitable.

(7) To invest the funds of a minor or interdict of which such bank has been appointed tutor or curator in any common trust fund established by such bank under the provision of R.S. 9:2128, such investments to be administered in conformity with such section.

§ 328. Branch offices in parish of domicile.

Any savings, safe deposit, or trust and savings bank may have one or more offices of discount and deposit within the limits of the municipality or parish in which the bank is located. Further, before any such bank opens a branch office under the provisions of this

Chapter it must first obtain a certificate of authority from the commissioner. Whenever any of these banks have taken advantage of the provisions of this Chapter, and have established one or more offices of discount and deposit within the limits of a municipality or parish, no future political or legal subdivision of that municipality or parish shall in any way affect the right of the banks to continue the existence, maintenance, and operation of any of these offices already established, nor shall any provisions contained in this Chapter in any way affect the right of any savings, safe deposit, or trust and savings bank to continue the operation and maintenance of the branch offices as may have been lawfully established prior to twelve o'clock noon, July 29, 1926.

Interested persons may submit written comments on the proposed rule through August 5, 1980, to the following address: Hunter O. Wagner, Jr., Commissioner of Financial Institutions, Office of Financial Institutions, Box 44095, Baton Rouge, Louisiana 70804, (504) 925-4661. Mr. Wagner is the person responsible for responding to inquiries about the proposed rule.

Hunter O. Wagner, Jr.
Commissioner of Financial Institutions

APPLICATION FOR

OFFICE OF FINANCIAL INSTITUTIONS

PROPOSED NEW BANK

PROPOSED TITLE OF BANK	
LOCATION	
CITY	STATE

INFORMATION FOR THE APPLICANT – PUBLIC SECTION

1. Any prospective incorporator desiring to qualify his certificate may do so by attaching hereto any statement which may be required to make his certificate accurate.
2. Schedules or inserts may be attached to this Application whenever the space provided is insufficient. Such attached schedules or inserts are a part of this Application. All schedules or inserts should be on paper the same size as this page. Applications are to be securely bound.
3. Two copies of the completed Application are to be forwarded to the Office of Financial Institutions. A complete copy should be retained by the prospective incorporators.
4. Requests for clarification as to what information is necessary to complete this Application should be directed to the Office of Financial Institutions.
5. You may provide any information in addition to that requested by the Office which, in your opinion, might aid in the disposition of your application. However, any such unsolicited information will be accepted for consideration with the understanding that it may be made public.

OFFICE OF FINANCIAL INSTITUTIONS APPLICATION FOR PROPOSED NEW BANK		DATE
PROPOSED TITLE		
COMPLETE ADDRESS		
STREET AND NUMBER	CITY	
PARISH	STATE	ZIP CODE
TYPE OF BUSINESS <i>(Check all which apply)</i>		
<input type="checkbox"/> COMMERCIAL BANKING <input type="checkbox"/> SAVINGS BANKING <input type="checkbox"/> INDUSTRIAL BANKING <input type="checkbox"/> TRUST BUSINESS <input type="checkbox"/> CASH DEPOSITORY <input type="checkbox"/> OTHER <i>(Specify)</i>		

We, the undersigned prospective incorporators, being natural persons and of lawful age, intend to organize a State banking corporation as indicated above. We hereby make application to the Office of Financial Institutions on behalf of the Proposed Bank to become, upon its organization, an insured bank under the provisions of the Federal Deposit Insurance Act.

It is understood that the Office of Financial Institutions will consider the Application only with respect to the general character or type of business above stated and that the Bank will not engage in any other business without the prior written consent of the Office.

It is further understood that Federal deposit insurance will not become effective (a) until the Proposed Bank has been incorporated and authorized to engage in the business of receiving deposits, (b) until the Board of Directors of the Bank has adopted a resolution ratifying and confirming the action of these incorporators in making this Application with supporting information, (c) until the Bank has fulfilled such requirements, if any, as may be imposed by the Office of Financial Institutions as a condition of its approval of this Application, and (d) until the Bank has been notified that it has been approved.

We have, in connection with this Application, read the provisions of the State law which govern the organization of a State bank.

In support of this Application, we hereby make the following statements and representations and submit the following information upon several factors for the purpose of inducing the Commissioner of Financial Institutions to approve the Proposed Bank and we hereby request that an Examiner of said Office be assigned to make the necessary investigation.

THE UNDERSIGNED HEREBY CERTIFY, JOINTLY AND SEVERALLY, that the statements contained herein are true to their best knowledge and belief, and that they are made for the purpose of inducing the Commissioner of Financial Institutions to accept the Proposed Bank when organized.

SIGNATURE AND PLACE OF RESIDENCE	SIGNATURE AND PLACE OF RESIDENCE

I. FINANCIAL HISTORY AND CONDITION

A. PRO FORMA STATEMENT OF CONDITION - BEGINNING OF BUSINESS

ASSETS		LIABILITIES AND CAPITAL	
DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Cash and due from banks		LIABILITIES:	
Securities			
Loans			
Bank premises			
Furniture, fixtures, and equipment			
Other assets:			
Net organization expenses (Same as I.E.)			
		Total Liabilities	
		Total Capital Accounts	
TOTAL ASSETS		TOTAL LIABILITIES AND CAPITAL	

B. PREMISES TO BE OCCUPIED BY BANK

INSTRUCTIONS: Complete all appropriate sections below. Where not applicable insert N.A. or None. When the disclosure of any information may adversely affect *ongoing negotiations*, include such information in the **Confidential Section** of this application. Copies of any completed contracts and leases should also be submitted and, unless otherwise provided by State law, leases must include clauses similar to those with which you, the applicants, have been provided. The use of these leases and contracts by the Office of Financial Institutions will remain confidential.

1. TYPE OF OCCUPANCY (Check all which apply to indicate both type of quarters at opening and contemplated permanent quarters)

Permanent quarters leased (Complete 2 and 3 below) Permanent quarters owned (Complete 2 and 4 below) Temporary quarters (Complete 5 below)

2. DESCRIPTION OF PREMISES

DIMENSIONS OF LOT	DIMENSIONS OF BUILDING	NO. OF STORIES	NO. PARKING SPACES	NO. TELLER'S STATIONS

TYPE OF CONSTRUCTION OF BUILDING

DETAILS OF BUILDING INTERIOR (Mention all employee facilities and size of lobby area)

3. PREMISES LEASED

NAME OF OWNER	INSURANCE TO BE CARRIED

COST AND DESCRIPTION OF LEASEHOLD IMPROVEMENTS	ANNUAL RENTAL
	ANN. AMORTIZATION

TERMS OF LEASE

RENEWAL OPTIONS

4. PREMISES OWNED

EXISTING STRUCTURE

NAME OF SELLER	DATE CONSTRUCTED	EST. USEFUL LIFE	COST TO BANK

COST AND DESCRIPTION OF NECESSARY REPAIRS AND ALTERATIONS

ASSESSOR'S VALUATION	INSURANCE TO BE CARRIED	ESTIMATED ANNUAL DEPRECIATION

PROPOSED STRUCTURE

NAME OF SELLER OF LOT	COST OF LOT TO BANK	CONSTRUCTION COST

ESTIMATED ASSESSED VALUATION	INSURANCE TO BE CARRIED	ESTIMATED ANNUAL DEPRECIATION

5. TEMPORARY QUARTERS

NAME OF OWNER	COST OR MONTHLY RENTAL

LOCATION (Include distance and direction from permanent quarters)

DESCRIPTION

I. FINANCIAL HISTORY AND CONDITION (Continued)

C. PROPOSED INVESTMENT IN AND RENTAL OF FURNITURE, FIXTURES, AND EQUIPMENT

ITEM	TOTAL NO. OF UNITS	TOTAL COST (If owned)	ANNUAL RENTAL (If leased)
Vault Door			
Vault Ventilator			
Safe			
Grill Work, Teller's Chests, etc.			
Safe Deposit Boxes			
Drive-In Teller's Windows			
Night Depository			
Counter and Gate Fixtures			
Posting Machines			
Teller's Machines			
Proof Machines			
Adding Machines			
Typewriters			
Microfilmer			
Checkwriter			
Cancelling Machine			
* Electronic Data Processing or Automatic Data Processing Equipment			
Desks			
Tables			
Chairs			
Filing Cabinets			
Ledger Stands			
Carpeting			
Draperies			
Heating System			
Air Conditioning System			
Other (Specify):			
TOTALS			
TOTAL INSURANCE TO BE CARRIED		TOTAL ANNUAL DEPRECIATION	

* LIST ALL ITEMS COMPRISING THIS EDP OR ADP INVENTORY

NOTE: Copies of any completed contracts and leases should be submitted for the confidential use of the Office of Financial Institutions.

D. RELATIONSHIPS AND ASSOCIATIONS WITH BANK

ARE ANY OF THE SELLERS OR LESSORS OF LAND, BUILDINGS, OR EQUIPMENT LISTED ABOVE OTHERWISE DIRECTLY OR INDIRECTLY ASSOCIATED WITH THIS APPLICATION? (If "Yes," complete the following table.) YES NO

NAME OF SELLER OR LESSOR	ITEM SOLD OR LEASED <i>(Place "X" in appropriate column)</i>			RELATIONSHIP OR ASSOCIATION WITH BANK <i>(Specify Director, Officer, 5% stockholder, or their relatives. Designate any business interests of the aforementioned.)</i>
	Land	Building	Equipment	

IMPORTANT: Upon organization, the proposed bank will not refinance, directly or indirectly, any loan, advance, or credit extension originally made by any existing financial institution, or others, to any of the individuals listed above for the purpose of obtaining funds to purchase the fixed assets.

I. FINANCIAL HISTORY AND CONDITION (Continued)

E. ORGANIZATION EXPENSES

INSTRUCTIONS: List all expenses related to the organization of the bank. Include all expenses paid, additional costs anticipated prior to the opening date, and include any expenses for work performed during the organization phase for which disbursement has been deferred beyond the opening date.

IMPORTANT: A detailed accounting of legal work performed will be required prior to final consideration of this application.

NAME OF RECIPIENT	ASSOCIATION WITH BANK (Mark appropriate col.)			TYPE OF RELATIONSHIP (Specify Director, Officer, 5% stockholder, or their relatives. Designate any business interests of the aforementioned.)	AMOUNT
	Direct	Indirect	None		
Attorney Fees:					
1. TOTAL ATTORNEY FEES					
Consultant Fees:					
2. TOTAL CONSULTANT FEES					
3. TOTAL PRE-OPENING SALARIES					
4. TOTAL PRE-OPENING TRAVEL AND ENTERTAINMENT					
5. TOTAL APPLICATION AND INVESTIGATION FEES					
Other Expenses: (Describe in detail any item in excess of \$1,000)					
6. TOTAL OTHER EXPENSES					
	Total Organization Expenses (Sum of lines 1 thru 6 above.)				
	Pre-opening Income				
	NET TOTAL				

DESCRIBE SOURCE OF PRE-OPENING INCOME

DESCRIBE HOW ORGANIZATION EXPENSES WILL BE PAID

F. PREDECESSOR INSTITUTION

INSTRUCTIONS: Set forth below a brief history of the operations of any banking institution the assets and liabilities of which are to be assumed in whole or in part by the Proposed Bank, such banking institution herein referred to as the Predecessor Institution. This history should include the date of organization and full information on any mergers, consolidations, conversions, reorganizations, recapitalization programs, guaranties or guaranty bonds executed, capital contributions, liability or deposit assumptions, deposit waivers, deposit deferment or restriction agreements, subordinations of claims or deposits, and so forth, which have occurred during the past ten years.

II. ADEQUACY OF THE CAPITAL STRUCTURE

A. PROPOSED PAID-IN CAPITAL STRUCTURE

IMPORTANT: Upon organization, the proposed bank will not refinance, directly or indirectly, any loan, advance, or credit extension originally made by any existing financial institution, or others, to any subscriber of shareholder for the purpose of obtaining funds to purchase stock in the proposed bank.

DESCRIPTION	AMOUNT
Common capital (_____ no. of shares @ \$ _____ par value)	
Surplus	
Other capital segregations	
TOTAL	

NOTE: Attach a copy of the stock subscription form and prospectus, if any, which will be used in connection with the issuance of capital stock. A substantially complete list of stock subscribers will have to be submitted before the application can be processed.

LIST AMOUNTS AND RECIPIENTS OF ANY FEES OR COMMISSIONS PAID IN CONNECTION WITH THE SALE OF STOCK	SALE PRICE PER SHARE

B. MINIMUM CAPITAL REQUIREMENTS OF STATE LAW RELATIVE TO ORGANIZATION OF A BANK IN THIS SIZE COMMUNITY AND WITH POWERS AS PROPOSED

DESCRIPTION	AMOUNT
Common capital	
Surplus	
Other capital segregations	
TOTAL	

C. ESTIMATED DEPOSITS

TYPE OF DEPOSIT	ESTIMATED VOLUME AT END OF		
	First Year	Second Year	Third Year
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS:			
Demand Deposits			
Savings Deposits			
Time Deposits			
PUBLIC FUNDS:			
Demand Deposits			
Time Deposits			
DEPOSITS OF BANKS AND OTHER FINANCIAL INSTITUTIONS:			
Demand Deposits			
Time Deposits			
TOTAL DEMAND DEPOSITS			
TOTAL TIME AND SAVINGS DEPOSITS			
TOTAL DEPOSITS			

THE ABOVE ESTIMATES ARE BASED ON THE FOLLOWING DATA AND ASSUMPTIONS:

IMPORTANT: The bank will at all times maintain adequate capital accounts in relation to the true value of its total assets.

III. FUTURE EARNINGS PROSPECTS

THE AFORESIGNED ARE OF THE OPINION THAT, within a reasonable period after commencement of business as a bank, the earnings of the Proposed Bank will be sufficient to cover all operating expenses, losses, and charge-offs and to provide a reasonable return to shareholders.

A. ESTIMATED AVERAGE DEPOSITS AND ASSETS

INSTRUCTIONS: Average deposits for the second and third years are computed by adding figures at the end of the preceding year to the totals at the end of the subject year and dividing by two. (Refer to II C.)

DESCRIPTION	AVERAGE DURING		
	First Year	Second Year	Third Year
AVERAGE DEPOSIT VOLUME:			
A. Demand deposits			
B. Time and Savings deposits			
Total estimated average deposit volume			
Capital paid in (Should agree with II A.)			
Total estimated average assets			

B. ESTIMATED INCOME AND EXPENSES

INSTRUCTIONS: Gross income is calculated by multiplying the estimated return on assets by the total estimated average assets above.

DESCRIPTION	ESTIMATED AMOUNT		
	First Year	Second Year	Third Year
Gross income (@ %)			
EXPENSES:			
1. Salaries and benefits			
2. Interest on time and savings deposits			
3. Net occupancy expense (details below)			
4. Furniture and equipment (depreciation, rental, maintenance, etc.)			
5. Other operating expenses:			
Advertising			
Telephone			
Legal			
Postage			
Computer services			
Miscellaneous			
6. Net organization expenses (1st year only. Should agree with IE.)			
Total estimated expenses			
ESTIMATED NET PROFIT OR (LOSS)			

OCCUPANCY EXPENSES:

Rent			
Depreciation			
Repairs			
Maintenance (including building staff salaries)			
Insurance			
Taxes on real estate			
Utilities (heat, light, power, etc.)			
Other occupancy costs			
Total Occupancy Expenses			
Less: Rental Income			
Net occupancy cost (should agree with line 3 above)			

COMMENTS

IV. GENERAL CHARACTER OF THE MANAGEMENT

A. DIRECTORS, OFFICERS, AND SHAREHOLDERS

INSTRUCTIONS: List alphabetically, by group, all Directors, Non-Director Officers, and any others owning or subscribing to 5% or more of the proposed capital. Indicate the status of each individual listed by checking the appropriate box at left. D - Director; O - Officer; and S - Shareholder. If disclosure of any of the proposed officers of the proposed bank would jeopardize current employment, include the information in the Confidential Section.

Table with 4 columns: STATUS (Check), NAME AND ADDRESS (Include ZIP Code), OCCUPATION, and TITLE. The table contains 28 rows of empty cells for data entry.

IV. GENERAL CHARACTER OF THE MANAGEMENT (Continued)

CHANGES CONTEMPLATED IN THE PROPOSED DIRECTORATE OR ACTIVE MANAGEMENT DURING THE FIRST YEAR *(If none, so state)*

IMPORTANT: Prompt written notification must be given to the Office of Financial Institutions if changes in the directorate, active management, or in the ownership of stock of 5% or more of the total are made prior to opening.

B. COMMITTEES

LOAN		
NAMES OF MEMBERS	DUTIES	

INVESTMENT		
NAMES OF MEMBERS	DUTIES	

AUDIT		
NAMES OF MEMBERS	DUTIES	

C. FIDELITY COVERAGE

The applicant bank will at all times maintain sufficient surety bond coverage on its active officers and employees to conform with generally accepted banking practices and will at all times maintain an excess employee dishonesty bond in the amount of \$1,000,000 or more.

D. REPRESENTATIONS

1. Are the prospective incorporators acting as representative of or on behalf of any other person, partnership, association, or corporation? *(If "Yes," explain in "Comments" below.)* Yes No
2. Are the prospective incorporators, directly or indirectly, party to any written or oral agreement or understanding providing for the sale of the assets of the proposed bank to, or merging or consolidating the proposed bank with, any other financial institution? *(If "Yes," explain in "Comments" below.)* Yes No

COMMENTS

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED

INSTRUCTIONS: The applicants are responsible for developing the legal factor **Convenience and Needs of the Community** in a way which clearly shows the economic support and justification for the proposed bank. *Include a map of the trade area pinpointing the location of offices of the nearest bank and/or competing bank(s).* Submit such data relating to the trade area which you feel is relevant to the proposal. If an economic survey or feasibility study has been prepared it may provide most of the information requested. Such information submitted in support of your application will be included in the public file.

THE AFORESIGNED ARE OF THE OPINION THAT the interests of the residents of the proposed trade area would be served by the establishment of the proposed bank. Data to support this opinion is presented below and in other information submitted with this application.

A. DESCRIPTION OF THE AREA TO BE SERVED

DESCRIBE THE TRADE TERRITORY WHICH THE PROPOSED BANK WILL SERVE *(Include the geographic boundaries within which all or most of the proposed bank's potential customers reside.)*

B. ECONOMIC AND DEMOGRAPHIC DATA

DESCRIBE THE ECONOMIC CHARACTERISTICS OF THE TRADE TERRITORY SPECIFIED ABOVE. *(Include manufacturing, agricultural, and other industrial data. Also include information covering, but not limited to: population, income, construction activity, and retail and wholesale sales. This information, as a minimum, should cover the most recent 5-year period.)*

ITEM	PAST 5 YEARS <i>(Indicate year)</i>				
	19	19	19	19	19
Population					
No. of housing starts					
Industrial and commercial building permits issued					
Retail sales	\$	\$	\$	\$	\$
Wholesale sales	\$	\$	\$	\$	\$

1. PRINCIPAL BUSINESSES AND INDUSTRIES OF THE AREA

NAME OF COMPANY	TYPE OF BUSINESS	NUMBER OF EMPLOYEES	APPROXIMATE ANNUAL PAYROLL	ANNUAL SALES

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED (Continued)

B. ECONOMIC AND DEMOGRAPHIC DATA (Continued)

2. COMPETITION

INSTRUCTIONS: List all banks and branches now serving the trade territory to be served by the proposed bank. If none, list the nearest bank in each direction within a radius of 25 miles of the proposed site.

NAME OF BANK	LOCATION (City and State)	DEPOSITS (000's omitted)	DATE OF LATEST STATEMENT	DISTANCE (Road miles)	DIRECTION

LIST FINANCIAL INSTITUTIONS, OTHER THAN BANKS, NOW SERVING THE TRADE AREA TO BE SERVED. (Include Savings and Loan Associations, Credit Unions, and Finance Companies.)

COMMENTS

VI. CONSISTENCY OF CORPORATE POWERS

THE PROPOSED BANK HAS ONLY SUCH CORPORATE POWERS AS ARE GRANTED TO A STATE BANKING CORPORATION UNDER THE FOLLOWING PROVISIONS OF THE STATE LAW:

NOTE: If available, attach hereto a copy of the proposed articles of incorporation or association.

LA-1 (PAGE ELEVEN)

APPLICATION FOR

OFFICE OF FINANCIAL INSTITUTIONS

PROPOSED NEW BANK

INFORMATION FOR THE APPLICANT—CONFIDENTIAL SECTION

In preparing your application, keep in mind that the Office of Financial Institutions deems that public policy warrants making all information submitted in connection with your application available for public review unless it is confidential in nature and it qualifies for exemption under the provisions of the Public Records Act. The Office has determined that application information is likely to be of such confidential nature, when meeting any of the three following exempt categories:

1. Trade secrets and commercial or financial information obtained from a person and privileged or confidential.
2. Personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.
3. Information contained in the application form which is in the nature of examination report information.

However, the determination of the question of confidentiality and the discretion to release information which is exempt resides with the Office and the specific information you include in this section may be made available for public review in the sole discretion of the Office.

I. FINANCIAL HISTORY AND CONDITION

OUTLINE BELOW INFORMATION WITH REGARD TO FIXED ASSETS WHICH YOU BELIEVE, IF DISCLOSED TO THE PUBLIC, WOULD ADVERSELY AFFECT ONGOING NEGOTIATIONS.

OUTLINE BELOW, IN DETAIL, THE BASIS FOR COST ESTIMATES FOR BANK PREMISES SHOWN IN THE PUBLIC SECTION. (Include Architect's fees, if any.)

SPECIFY THE TIME REQUIRED TO PREPARE THE BANK PREMISES FOR OCCUPANCY. IF TEMPORARY QUARTERS ARE ANTICIPATED, ESTIMATE THE PROBABLE TERM OF OCCUPANCY AND DESCRIBE THE DISPOSITION OF SUCH QUARTERS.

OUTLINE SPECIFIC PROGRAMS AND PROTECTIVE DEVICES WHICH ARE TO BE FOLLOWED AND USED IN COMPLIANCE WITH PART 326 OF THE RULES AND REGULATIONS OF THE FEDERAL DEPOSIT INSURANCE CORPORATION.

II. ADEQUACY OF CAPITAL STRUCTURE

STATE THE CASH DIVIDEND POLICIES TO BE FOLLOWED DURING THE FIRST THREE YEARS OF OPERATION

INSTRUCTIONS: List all known subscribers to the capital stock of the Proposed Bank.

IMPORTANT: A substantially complete list of stock subscribers will be required prior to final consideration of this application.

NAME	PLACE OF RESIDENCE	NO. OF SHARES SUBSCRIBED

III. FUTURE EARNINGS PROSPECTS

ESTIMATE OF SALARIES AND WAGES

POSITION	FIRST YEAR	SECOND YEAR	THIRD YEAR
Chairman of the Board			
President			
Executive Vice President			
Vice President(s)			
Cashier			
Assistant Cashier(s)			
Auditor			
Tellers			
Bookkeepers			
Secretaries			
Clerks			
Janitor			
All Others			
TOTAL			

ESTIMATED LOAN DIVERSIFICATION

TYPE OF LOAN	FIRST YEAR		SECOND YEAR		THIRD YEAR	
	ESTIMATED AVERAGE VOLUME	AVERAGE PERCENT RETURN	ESTIMATED AVERAGE VOLUME	AVERAGE PERCENT RETURN	ESTIMATED AVERAGE VOLUME	AVERAGE PERCENT RETURN
Commercial		%		%		%
Instalment		%		%		%
Real Estate		%		%		%
Term		%		%		%
Purchased Participations		%		%		%
TOTAL						
INTEREST RATE TO BE PAID ON TIME DEPOSITS		%	INTEREST RATE TO BE PAID ON SAVINGS DEPOSITS		%	

EXCHANGE AND SERVICE CHARGE POLICIES TO BE FOLLOWED

COMMENTS (Include other information supporting income and expense estimates reported in the Public Section of this application.)

IV. GENERAL CHARACTER OF THE MANAGEMENT

NOTE: Attach a financial and personal history statement for each Director, each Officer, and each person owning or subscribing to 5% or more of the total capital.

PROPOSED OFFICERS				
NAME	ADDRESS	AGE	OCCUPATION	TITLE

	CHECK	
	YES	NO
1. Has any proposed director, officer, or employee been convicted of any criminal offense involving dishonesty or a breach of trust? (If "Yes," explain below.)		
2. Do stock option plans exist? (If "Yes," explain in "Comments" below.)		
3. If stock option plans exist, has full disclosure been made, in writing, to all shareholders?		
NOTE: Include a copy of the disclosure statement with your application.		
4. Have correspondent bank relationships been established? (If "Yes," list below)		
LIST NAMES AND ADDRESSES OF ALL CORRESPONDENT BANKS		
5. Are there any agreements with correspondent banks, written or oral, establishing balances required to be maintained by the Proposed Bank in connection with loans to any Director, Officer, Employee, or 5% stockholder for the purpose of financing the purchase of stock in the Proposed Bank? (If "Yes," explain in "Comments" below.)		

COMMENTS (Furnish any necessary details to the above questions. Refer by Item No. whenever possible.)



NAME OF BANK	
LOCATION	
CITY	STATE

INFORMATION FOR THE APPLICANT – PUBLIC SECTION

1. Schedules or inserts may be attached to this Application whenever the space provided is insufficient. Such attached schedules or inserts are a part of this Application. All schedules or inserts should be on paper the same size as this page. Applications are to be securely bound.
2. Two copies of the completed Application are to be forwarded to the Office of Financial Institutions. A complete copy should be retained by the Bank.
3. Requests for clarification as to what information is necessary to complete this Application should be directed to the Office of Financial Institutions.
4. You may provide any information in addition to that requested by the Office which, in your opinion, might aid in the disposition of your application. However, any such unsolicited information will be accepted for consideration with the understanding that it may be made public.

OFFICE OF FINANCIAL INSTITUTIONS	DATE
APPLICATION TO ESTABLISH A BRANCH	

NAME OF BANK _____

COMPLETE ADDRESS (MAIN OFFICE)

STREET AND NUMBER	CITY
-------------------	------

PARISH	STATE	ZIP CODE
--------	-------	----------

EXACT LEGAL TITLE OF PROPOSED BRANCH _____

COMPLETE ADDRESS (PROPOSED BRANCH)	DISTANCE AND DIRECTION
---	-------------------------------

STREET AND NUMBER	CITY	FROM MAIN OFFICE
-------------------	------	------------------

PARISH	STATE	ZIP CODE	FROM NEAREST OFFICE
--------	-------	----------	---------------------

TYPE OF BUSINESS *(Check all which apply)*

COMMERCIAL BANKING
 SAVINGS BANKING
 INDUSTRIAL BANKING
 TRUST BUSINESS
 CASH DEPOSITORY
 OTHER *(Specify)* _____

It is understood that the Office of Financial Institutions in applying the factors set out in this Application, will consider it only with respect to the general character or type of business above stated and that the bank will not engage in any other business without the prior written consent of the Office.

In support of this Application, the following statements, representations, and information upon the several factors enumerated are submitted for the purpose of inducing the Commissioner of Financial Institutions to grant its prior written consent to the establishment of the Proposed Branch:

RESOLUTION OF BOARD OF DIRECTORS (TRUSTEES) OF APPLICANT BANK

The Board of Directors (Trustees) of the Applicant Bank at a meeting duly called and held on _____ Date adopted the following Resolution:

“WHEREAS, it is the sense of this meeting that application should be made on behalf of this Bank to the Office of Financial Institutions for written consent to establish a branch at _____ (Street Address), _____ (City or Town), _____ (State) in accordance with provisions of the State laws;

NOW, THEREFORE, IT IS RESOLVED, That the President or Vice-President and the Cashier or Secretary of this Bank are hereby authorized and directed to make application on behalf of this Bank to the Office of Financial Institutions to establish a branch at

_____ (Street Address), _____ (City or Town), _____ (State)

and to submit to the Office of Financial Institutions in connection therewith information on the several factors enumerated and to provide such assurances as may be required by the Office of Financial Institutions for the purpose of inducing the Commissioner of Financial Institutions to grant his written consent to the establishment of a branch as indicated in this Resolution.”

The above Resolution has not been rescinded or modified and has been duly entered on the minute book of the Applicant Bank.

It is requested that an Examiner of the Office of Financial Institutions be assigned to conduct the necessary investigation or examination.

Date: _____ (Name and Location of Applicant Bank)

(SEAL)

BY: _____ (President or Vice-President)

Attest:

(Cashier or Secretary)

I. FINANCIAL HISTORY AND CONDITION

A. STATEMENT OF CONDITION (Date of application)		DATE OF STATEMENT	
ASSETS		LIABILITIES AND CAPITAL	
DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Cash and due from banks		Demand deposits	
Securities		Savings deposits	
Loans		Time deposits	
Bank premises		Total Deposits	
Furniture, fixtures, and equipment		Borrowed money	
Other real estate		Other liabilities	
Other assets:		Total Liabilities	
		Reserves for loans	
		Reserves for securities	
		Total Capital Accounts (Same as IIA.)	
TOTAL ASSETS		TOTAL LIABILITIES, RESERVES, AND CAPITAL	

B. MAIN OFFICE AND EXISTING BRANCHES

INSTRUCTIONS: List below the name and address of the main office and each existing branch. Include and designate with an asterisk any branches which are approved but not yet in operation.

NAME	ADDRESS

C. PREMISES TO BE OCCUPIED BY BRANCH

INSTRUCTIONS: Complete all appropriate sections below. Where not applicable insert **N. A.** or **None**. When the disclosure of any information may adversely affect *ongoing negotiations*, include such information in the **Confidential Section** of this application. Copies of any completed or tentative contracts and leases should also be submitted for the confidential use of the Office of Financial Institutions.

1. TYPE OF OCCUPANCY (Check all which apply to indicate both type of quarters at opening and contemplated permanent quarters)

Permanent quarters leased (Complete 2 and 3 below) Permanent quarters owned (Complete 2 and 4 below) Temporary quarters (Complete 5 below)

2. DESCRIPTION OF PREMISES

DIMENSIONS OF BUILDING	DIMENSIONS OF LOT	NO. OF STORIES	NO. PARKING SPACES	NO. TELLER'S STATIONS

TYPE OF CONSTRUCTION OF BUILDING

DETAILS OF BUILDING INTERIOR (Mention all employee facilities and size of lobby area)

3. PREMISES LEASED

NAME OF OWNER	INSURANCE TO BE CARRIED
COST AND DESCRIPTION OF LEASEHOLD IMPROVEMENTS	ANNUAL RENTAL
	ANNUAL AMORTIZATION
TERMS OF LEASE	
RENEWAL OPTIONS	

I. FINANCIAL HISTORY AND CONDITION (Continued)

C. PREMISES TO BE OCCUPIED BY BRANCH (Continued)

4. PREMISES OWNED

EXISTING STRUCTURE

NAME OF SELLER	DATE CONSTRUCTED	EST. USEFUL LIFE	COST TO BANK
----------------	------------------	------------------	--------------

COST AND DESCRIPTION OF NECESSARY REPAIRS AND ALTERATIONS

ASSESSED VALUATION	INSURANCE TO BE CARRIED	ESTIMATED ANNUAL DEPRECIATION
--------------------	-------------------------	-------------------------------

PROPOSED STRUCTURE

NAME OF SELLER OF LOT	COST OF LOT TO BANK	COST OF CONSTRUCTION
-----------------------	---------------------	----------------------

ESTIMATED ASSESSED VALUATION	INSURANCE TO BE CARRIED	ESTIMATED ANNUAL DEPRECIATION
------------------------------	-------------------------	-------------------------------

5. TEMPORARY QUARTERS

NAME OF OWNER	COST OR MONTHLY RENTAL
---------------	------------------------

LOCATION (Include distance and direction from permanent quarters)

DESCRIPTION

D. PROPOSED INVESTMENT IN AND RENTAL OF FURNITURE, FIXTURES, AND EQUIPMENT

INSTRUCTIONS: Complete all applicable items in the following table in as much detail as possible. Precede all estimates with an asterisk. Copies of any completed or tentative contracts and leases should be available for review by the investigating examiner.

ITEM	TOTAL NO. OF UNITS	TOTAL COST (If owned)	ANNUAL RENTAL (If leased)
Vault Door			
Vault Ventilator			
Safe			
Grill Work, Teller's Chests, etc.			
Safe Deposit Boxes			
Drive-In Teller's Windows			
Night Depository			
Counter and Gate Fixtures			
Posting Machines			
Teller's Machines			
Proof Machines			
Adding Machines			
Typewriters			
Microfilmer			
Checkwriter			
Cancelling Machine			
*Electronic Data Processing or Automatic Data Processing Equipment			
Desks			
Tables			
Chairs			
Filing Cabinets			
Ledger Stands			
Carpeting			
Draperies			
Heating System			
Air Conditioning System			
Other (Specify):			
TOTALS			
TOTAL INSURANCE TO BE CARRIED	TOTAL ANNUAL DEPRECIATION		

*LIST ALL ITEMS COMPRISING THIS EDP OR ADP INVENTORY.

I. FINANCIAL HISTORY AND CONDITION (Continued)**E. RELATIONSHIPS AND ASSOCIATIONS WITH BANK**

ARE ANY OF THE SELLERS OR LESSORS OF LAND, BUILDINGS, OR EQUIPMENT LISTED ABOVE OTHERWISE DIRECTLY OR INDIRECTLY ASSOCIATED WITH THIS APPLICATION? (If "Yes," complete the following table.) YES NO

NAME OF SELLER OR LESSOR	ITEM SOLD OR LEASED (Mark appropriate column)			RELATIONSHIP OR ASSOCIATION WITH BANK (Specify Director, Officer, 5% stockholder, or their relatives. Designate any business interests of the aforementioned.)
	Land	Building	Equipment	

F. LEGAL FEES

IMPORTANT: Attorney fees will require a detailed account of actual legal work performed.

NAME OF RECIPIENT	ASSOCIATION WITH BANK (Mark appropriate column)			TYPE OF RELATIONSHIP (Specify Director, Officer, 5% stockholder, or their relatives. Designate any business interests of the aforementioned.)	AMOUNT
	Direct	Indirect	None		
TOTAL LEGAL FEES					

II. ADEQUACY OF THE CAPITAL STRUCTURE**A. CAPITAL STRUCTURE**

DESCRIPTION	NO. OF SHARES	PAR VALUE PER SHARE	INTEREST RATE	DATE DUE	TOTAL AMOUNT
Capital notes or debentures					
Preferred capital					
Common capital					
Surplus					
Undivided profits					
Other segregations					
TOTAL CAPITAL ACCOUNTS (Should agree with I.A.)					

THE CAPITAL STRUCTURE OF THE APPLICANT BANK WILL BE INCREASED PRIOR TO THE ESTABLISHMENT OF THE PROPOSED BRANCH IN THE FOLLOWING MANNER:

B. MINIMUM STATE LAW CAPITAL REQUIREMENTS

LIST BELOW THE MINIMUM CAPITAL REQUIREMENTS OF STATE LAW RELATIVE TO THE OPERATION OF THE APPLICANT BANK, THE PROPOSED BRANCH, AND OTHER EXISTING BRANCHES.

C. ESTIMATED DEPOSITS FOR THE PROPOSED BRANCH (Exclude deposits to be transferred)

TYPE OF DEPOSIT	ESTIMATED VOLUME AT END OF		
	First Year	Second Year	Third Year
Total Demand Deposits			
Time Deposits			
Savings Deposits			
Total Time and Savings Deposits			
TOTAL DEPOSITS			

THE ABOVE ESTIMATES ARE BASED ON THE FOLLOWING DATA AND ASSUMPTIONS:

IMPORTANT: The Bank will at all times maintain adequate total capital accounts in relation to the true value of its total assets.

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III. FUTURE EARNINGS PROSPECTS

A. ESTIMATED AVERAGE DEPOSITS FOR THE PROPOSED BRANCH

INSTRUCTIONS: Average deposits for the second and third years are computed by adding figures at the end of the preceding year to the totals at the end of the subject year and dividing by two. (Refer to IIC.)

DESCRIPTION	AVERAGE DURING		
	First Year	Second Year	Third Year
AVERAGE DEPOSIT VOLUME:			
A. Demand deposits			
B. Time and Savings deposits			
1. Total estimated average deposit volume			

B. ESTIMATED INCOME AND EXPENSES OF AND FOR THE PROPOSED BRANCH

INSTRUCTIONS: Gross income is calculated by multiplying the estimated average deposit volume above by the bank-wide rate of gross earnings to average assets for the latest available year.

DESCRIPTION	ESTIMATED AMOUNT		
	First Year	Second Year	Third Year
2. Gross income (@ %)			
EXPENSES:			
Salaries and benefits			
Interest on time and savings deposits (@ %)			
Net occupancy expense (details below)			
Furniture and equipment (depreciation, rental, maintenance, etc.)			
Other operating expenses:			
Advertising			
Stationery and supplies			
Telephone			
Legal			
Postage and express			
Computer services			
Miscellaneous			
3. Total estimated expenses			
ESTIMATED NET PROFIT OR (LOSS) (Line 2 less line 3)			
NET OCCUPANCY EXPENSE:			
Rent			
Depreciation			
Heat, light, and power			
Maintenance (Including janitor's salary)			
Insurance			
Taxes on real estate			
Other occupancy costs			
Total Occupancy Expenses			
Less: Rental income anticipated			
Net Occupancy Cost			

THE AFORESAID IS OF THE OPINION THAT the anticipated results noted above justify the operation of the proposed branch.

IV. GENERAL CHARACTER OF THE MANAGEMENT

A. PROPOSED MEMBERS OF LOCAL ADVISORY BOARD (If one is planned)

NAME	ADDRESS	OCCUPATION	TITLE

B. PROPOSED OFFICERS OF PROPOSED BRANCH (Indicate manager with an asterisk (*))

INSTRUCTIONS: If disclosure of any of the proposed officers of the proposed branch would jeopardize current employment, include the information in the Confidential Section.

NAME	ADDRESS	TITLE

IV. GENERAL CHARACTER OF THE MANAGEMENT (Continued)

C. DIRECTORS AND NON-DIRECTOR SENIOR OFFICERS (List alphabetically)

NAME	ADDRESS	OCCUPATION	TITLE

IMPORTANT: The applicant bank will at all times maintain sufficient surety bond coverage on its active officers and employees to conform with generally accepted banking practice and will at all times maintain excess employee dishonesty coverage in the amount of \$1,000,000 or more.

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED

INSTRUCTIONS: The applicant is responsible for developing the legal factor **Convenience and Needs of the Community** in a way which clearly shows the economic support and justification for the proposed branch. *Include a map of the trade area pinpointing the location of offices of the nearest bank and/or competing bank(s).* Submit such data relating to the trade area which you feel is relevant to the proposal. **If an economic survey or feasibility study has been prepared it may provide most of the information requested. Such information submitted in support of your application will be included in the public file.**

THE AFORESIGNED IS OF THE OPINION THAT the interests of the residents of the proposed trade area would be served by the establishment of the proposed branch. Data to support this opinion is presented below and in other information submitted with this application.

A. DESCRIPTION OF THE AREA TO BE SERVED

DESCRIBE THE TRADE TERRITORY WHICH THE PROPOSED BRANCH WILL SERVE *(Include the geographic boundaries within which all or most of the proposed branch's potential customers reside.)*

B. ECONOMIC AND DEMOGRAPHIC DATA

DESCRIBE THE ECONOMIC CHARACTERISTICS OF THE TRADE TERRITORY SPECIFIED ABOVE. *(Include manufacturing, agricultural, and other industrial data. Also include information covering, but not limited to: population, income, construction activity, and retail and wholesale sales. This information, as a minimum, should cover the most recent 5-year period.)*

ITEM	PAST 5 YEARS <i>(Indicate year)</i>				
	19	19	19	19	19
Population					
No. of housing starts					
Industrial and commercial building permits issued					
Retail sales	\$	\$	\$	\$	\$
Wholesale sales	\$	\$	\$	\$	\$

1. PRINCIPAL BUSINESSES AND INDUSTRIES OF THE AREA

NAME OF COMPANY	TYPE OF BUSINESS	NUMBER OF EMPLOYEES	APPROXIMATE ANNUAL PAYROLL	ANNUAL SALES

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED (Continued)

B. ECONOMIC AND DEMOGRAPHIC DATA (Continued)

2. COMPETITION

INSTRUCTIONS: List all banks and branches now serving the trade territory to be served by the proposed branch. If none, list the nearest bank in each direction within a radius of 25 miles of the proposed site.

NAME OF BANK	LOCATION (City and State)	DEPOSITS (000's omitted)	DATE OF LATEST STATEMENT	DISTANCE (Road miles)	DIRECTION

LIST FINANCIAL INSTITUTIONS, OTHER THAN BANKS, NOW SERVING THE TRADE AREA TO BE SERVED. (Include Savings and Loan Associations, Credit Unions, and Finance Companies.)

COMMENTS

VI. CONSISTENCY OF CORPORATE POWERS

THE BANK HAS ONLY SUCH CORPORATE POWERS AS ARE GRANTED TO A STATE BANKING CORPORATION UNDER THE FOLLOWING PROVISIONS OF THE STATE LAW:



INFORMATION FOR THE APPLICANT – CONFIDENTIAL SECTION

In preparing your application, keep in mind that the Office of Financial Institutions deems that public policy warrants making all information submitted in connection with your application available for public review unless it is confidential in nature and it qualifies for exemption under the provisions of the Public Records Act. The Office has determined that application information is likely to be of such confidential nature, meeting any of the three following exempt categories:

1. Trade secrets and commercial or financial information obtained from a person and privileged or confidential.
2. Personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.
3. Information contained in the application form which is in the nature of examination report information.

However, the determination of the question of confidentiality and the discretion to release information which is exempt resides with the Office and the specific information you include in this section may be made available for public review after consideration.

I. FINANCIAL HISTORY AND CONDITION

OUTLINE BELOW INFORMATION WITH REGARD TO FIXED ASSETS WHICH YOU BELIEVE, IF DISCLOSED TO THE PUBLIC, WOULD ADVERSELY AFFECT ONGOING NEGOTIATIONS.

OUTLINE BELOW, IN DETAIL, THE BASIS FOR COST ESTIMATES FOR BRANCH PREMISES SHOWN IN THE PUBLIC SECTION. *(Include Architect's fees, if any.)*

SPECIFY THE TIME REQUIRED TO PREPARE THE BRANCH PREMISES FOR OCCUPANCY. IF TEMPORARY QUARTERS ARE ANTICIPATED, ESTIMATE THE PROBABLE TERM OF OCCUPANCY AND DESCRIBE THE DISPOSITION OF SUCH QUARTERS.

LIST IN DETAIL ANY PLANS OF THE BANK TO FINANCE THE CONSTRUCTION OF THE BRANCH BUILDING OR OTHER FIXED ASSETS IN CONNECTION WITH THE SUBJECT PROPOSAL. *(If none, so state.)*

OUTLINE SPECIFIC PROGRAMS AND PROTECTIVE DEVICES WHICH ARE TO BE FOLLOWED AND USED IN COMPLIANCE WITH PART 326 OF THE RULES AND REGULATIONS OF THE FEDERAL DEPOSIT INSURANCE CORPORATION.

A. DEPOSIT FIGURES FOR MAIN OFFICE AND ALL EXISTING BRANCHES

NAME AND ADDRESS	DEMAND DEPOSITS	TIME AND SAVINGS DEPOSITS

II. ADEQUACY OF THE CAPITAL STRUCTURE

INSTRUCTIONS: Complete only if new capital stock is being issued in connection with the subject proposal.

A. DOES THE BANK PROPOSE TO FINANCE THE PURCHASE OF CAPITAL STOCK BY ANY DIRECTOR, OFFICER, OR 5% STOCKHOLDER?
(If "Yes," give details in "Comments" below.)

YES NO

B. IS EACH STOCKHOLDER BEING OFFERED NEW CAPITAL STOCK ON A PRO RATA BASIS WITH HIS CURRENT HOLDINGS? (If "No," fully describe the manner in which the new stock will be issued.)

YES NO

COMMENTS

III. FUTURE EARNINGS PROSPECTS

ESTIMATED SALARIES, WAGES, AND BENEFITS

TITLE OF POSITION	NO. OF PERSONNEL	ANNUAL AMOUNT		
		First Year	Second Year	Third Year
Branch Manager	1			
Tellers				
Other Branch Personnel				
TOTAL				

LIST OTHER SUPPORTING INFORMATION FOR THE INCOME AND EXPENSE PROJECTIONS MADE IN THE PUBLIC SECTION OF THIS APPLICATION.

IV. GENERAL CHARACTER OF THE MANAGEMENT

PROPOSED OFFICERS OF THE PROPOSED BRANCH

NAME AND ADDRESS	AGE	OCCUPATION	TITLE	ANNUAL SALARY

OFFICERS OF THE PROPOSED BRANCH WILL HAVE THE FOLLOWING AUTHORITY IN CONNECTION WITH THE GRANTING OF LOANS AND DISCOUNTS AND EXTENDING CREDIT:

GIVE A BRIEF SUMMARY OF THE SUPERVISION AND CONTROL WHICH WILL BE EXERCISED BY THE OFFICIALS OF THE APPLICANT BANK OVER THE ACTIVITIES OF THE PROPOSED BRANCH.

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED

PRESENT VOLUME OF BUSINESS DERIVED FROM PROPOSED TRADE AREA (As described in VA. of the Public Section)

NO. OF DEPOSIT CUSTOMERS	TOTAL AMOUNT OF DEPOSITS	NO. OF LOAN CUSTOMERS	TOTAL AMOUNT OF LOANS

LA-2 (PAGE TWELVE)

APPLICATION TO MOVE

OFFICE OF FINANCIAL INSTITUTIONS

MAIN OFFICE OR BRANCH

NAME OF BANK	
LOCATION	
CITY	STATE

INFORMATION FOR THE APPLICANT – PUBLIC SECTION

- 1. Schedules or inserts may be attached to this Application whenever the space provided is insufficient. Such attached schedules or inserts are a part of this Application. All schedules or inserts should be on paper the same size as this page. Applications are to be securely bound.
- 2. Two copies of the completed Application are to be forwarded to the Office of Financial Institutions. A complete copy should be retained by the Bank.
- 3. Requests for clarification as to what information is necessary to complete this Application should be directed to the Office of Financial Institutions.
- 4. You may provide any information in addition to that requested by the Office which, in your opinion, might aid in the disposition of your application. However, any such unsolicited information will be accepted for consideration with the understanding that it may be made public.

**OFFICE OF FINANCIAL INSTITUTIONS
APPLICATION TO MOVE MAIN OFFICE OR BRANCH**

TYPE OF RELOCATION CONTEMPLATED (Check one)

- MOVE MAIN OFFICE (Complete 1, 2, and 5 below) MOVE BRANCH OFFICE (Complete 1, 3, 4, and 5 below)

1. PRESENT MAIN OFFICE		3. PRESENT BRANCH OFFICE	
NAME		NAME	
STREET AND NO.		STREET AND NO.	
CITY	PARISH	CITY	PARISH
STATE		STATE	ZIP CODE
2. PROPOSED MAIN OFFICE		4. PROPOSED BRANCH OFFICE	
NEW NAME (If contemplated)		NEW NAME (If contemplated)	
STREET AND NO.		STREET AND NO.	
CITY	PARISH	CITY	PARISH
STATE	ZIP CODE	STATE	ZIP CODE
DISTANCE AND DIRECTION FROM PRESENT LOCATION		DISTANCE AND DIRECTION FROM MAIN OFFICE	DISTANCE AND DIRECTION FROM PRESENT LOCATION

5. TYPE OF BUSINESS TO BE CONDUCTED (Check One)

WITH NEITHER TRUST NOR INSURANCE POWERS WITH INSURANCE BUT WITHOUT TRUST POWERS

WITH TRUST BUT WITHOUT INSURANCE POWERS WITH BOTH TRUST AND INSURANCE POWERS

It is understood that the Office of Financial Institutions in applying the factors set out in this Application, will consider it only with respect to the general character or type of business above stated and that the bank will not engage in any other business without the prior written consent of the Office.

In support of this Application, the following statements, representations, and information upon the several factors enumerated are submitted for the purpose of inducing the Commissioner of Financial Institutions to grant his prior written consent to the moving of the Subject Branch or of the main office:

RESOLUTION OF BOARD OF DIRECTORS (TRUSTEES) OF APPLICANT BANK

The Board of Directors (Trustees) of the Applicant Bank at a meeting duly called and held on _____ (Date) adopted the following Resolution:

"WHEREAS, it is the sense of this meeting that application should be made on behalf of this bank to the Office of Financial Institutions for written consent to move its branch or main office now being operated at

_____ (Street Address) _____ (City or Town) _____ (State)

to _____ (Street Address) _____ (City or Town) _____ (State)

in accordance with the provisions of the State laws;

"NOW, THEREFORE, IT IS RESOLVED, That the President or Vice President and the Cashier or Secretary of this Bank are hereby authorized and directed to make application on behalf of this Bank to the Office of Financial Institutions to move its branch or main office now being operated at

_____ (Street Address) _____ (City or Town) _____ (State)

to _____ (Street Address) _____ (City or Town) _____ (State)

and to submit to the Office of Financial Institutions in connection therewith information on the several factors to be considered for the purpose of inducing the Commissioner of Financial Institutions to grant his written consent to moving the branch or the main office as indicated in this Resolution."

The above Resolution has not been rescinded or modified and has been duly entered on the minute book of the Applicant Bank.

It is requested that an Examiner of the Office of Financial Institutions be assigned to conduct the necessary investigation or examination.

Date: _____ (Name and Location of Applicant Bank)

(SEAL) BY: _____ (President or Vice President)

Attest: _____
(Cashier or Secretary)

I. FINANCIAL HISTORY AND CONDITION

A. STATEMENT OF CONDITION <i>(Within 30 days prior to date of application)</i>			DATE OF STATEMENT	
ASSETS		LIABILITIES AND SURPLUS		
DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	
Cash and due from banks		Savings deposits		
Securities <i>(excluding corporate stocks)</i>		Time deposits		
Corporate stocks		Demand deposits		
Real estate loans		Total Deposits		
Other loans		Borrowed money		
Bank premises		Other liabilities		
Furniture, fixtures, and equipment		Total Liabilities		
Other real estate		Total Surplus and Reserves <i>(Same as IIA.)</i>		
Other assets		TOTAL LIABILITIES AND SURPLUS		
TOTAL ASSETS				

B. MAIN OFFICE AND EXISTING BRANCHES

INSTRUCTIONS: List below the name and address of the main office and each existing branch. Include and designate with an asterisk any branches which are approved but not yet in operation.

NAME	ADDRESS

C. PREMISES TO BE OCCUPIED AT NEW QUARTERS

INSTRUCTIONS: Complete all appropriate sections below. Where not applicable insert N.A. or None. When the disclosure of any information may adversely affect *ongoing negotiations*, include such information in the **Confidential Section** of this application. Copies of any completed or tentative contracts and leases should also be submitted for the confidential use of the Office of Financial Institutions.

1. TYPE OF OCCUPANCY *(Check all which apply to indicate both type of quarters at opening and contemplated permanent quarters.)*

Permanent quarters leased *(Complete 2 and 3 below)* Permanent quarters owned *(Complete 2 and 4 below)* Temporary quarters *(Complete 5 below)*

2. DESCRIPTION OF PREMISES

DIMENSIONS OF BUILDING	DIMENSIONS OF LOT	NO. OF STORIES	NO. PARKING SPACES	NO. TELLER'S STATIONS

TYPE OF CONSTRUCTION OF BUILDING

DETAILS OF BUILDING INTERIOR *(Mention all employee facilities and size of lobby area)*

3. PREMISES LEASED

NAME OF OWNER	INSURANCE TO BE CARRIED
COST AND DESCRIPTION OF LEASEHOLD IMPROVEMENTS	ANNUAL RENTAL
	ANNUAL AMORTIZATION
TERMS OF LEASE	
RENEWAL OPTIONS	

I. FINANCIAL HISTORY AND CONDITION (Continued)**C. PREMISES TO BE OCCUPIED AT NEW LOCATION (Continued)****4. PREMISES OWNED**

EXISTING STRUCTURE			
NAME OF SELLER	DATE CONSTRUCTED	EST. USEFUL LIFE	COST TO BANK
COST AND DESCRIPTION OF NECESSARY REPAIRS AND ALTERATIONS			

ASSESSED VALUATION	INSURANCE TO BE CARRIED	ESTIMATED ANNUAL DEPRECIATION	
PROPOSED STRUCTURE			
NAME OF SELLER OF LOT	COST OF LOT TO BANK	COST OF CONSTR.	
ESTIMATED ASSESSED VALUATION	INSURANCE TO BE CARRIED	ESTIMATED ANNUAL DEPRECIATION	
5. TEMPORARY QUARTERS			
NAME OF OWNER	COST OR MONTHLY RENTAL		

LOCATION (Include distance and direction from permanent quarters)

DESCRIPTION

D. PROPOSED INVESTMENT IN AND RENTAL OF FURNITURE, FIXTURES, AND EQUIPMENT

INSTRUCTIONS: Complete all applicable items in the following table in as much detail as possible. Precede all estimates with an asterisk. Copies of any completed or tentative contracts and leases should be available for review by the investigating examiner.

ITEM	TOTAL NO. OF UNITS	TOTAL COST (If owned)	ANNUAL RENTAL (If leased)
Vault Door			
Vault Ventilator			
Safe			
Grill Work, Teller's Chests, etc.			
Safe Deposit Boxes			
Drive-In Teller's Windows			
Night Depository			
Counter and Gate Fixtures			
Posting Machines			
Teller's Machines			
Proof Machines			
Adding Machines			
Typewriters			
Microfilmer			
Checkwriter			
Cancelling Machine			
* Electronic Data Processing or Automatic Data Processing Equipment			
Desks			
Tables			
Chairs			
Filing Cabinets			
Ledger Stands			
Carpeting			
Draperies			
Heating System			
Air Conditioning System			
Other (Specify):			
TOTALS			
TOTAL INSURANCE TO BE CARRIED		TOTAL ANNUAL DEPRECIATION	

*LIST ALL ITEMS COMPRISING THIS EDP OR ADP INVENTORY

I. FINANCIAL HISTORY AND CONDITION (Continued)**E. RELATIONSHIPS AND ASSOCIATIONS WITH BANK**

ARE ANY OF THE SELLERS OR LESSORS OF LAND, BUILDINGS, OR EQUIPMENT LISTED ABOVE OTHERWISE DIRECTLY OR INDIRECTLY ASSOCIATED WITH THIS APPLICATION? (If "Yes," complete the following table.) YES NO

NAME OF SELLER OR LESSOR	ITEM SOLD OR LEASED (Mark appropriate column)			RELATIONSHIP OR ASSOCIATION WITH BANK (Specify Director, Officer, 5% stockholder, or their relatives. Designate any business interests of the aforementioned.)
	Land	Building	Equipment	

II. ADEQUACY OF THE CAPITAL STRUCTURE**A. CAPITAL STRUCTURE**

DESCRIPTION	NO. OF SHARES	PAR VALUE PER SHARE	INTEREST RATE	DATE DUE	TOTAL AMOUNT
Capital notes or debentures					
Preferred capital					
Common capital					
Surplus					
Undivided profits					
Other segregations					
TOTAL CAPITAL ACCOUNTS (Should agree with I.A.)					

THE CAPITAL STRUCTURE OF THE APPLICANT BANK WILL BE INCREASED PRIOR TO THE ESTABLISHMENT OF THE PROPOSED RELOCATION IN THE FOLLOWING MANNER:

B. MINIMUM STATE LAW CAPITAL REQUIREMENTS

LIST BELOW THE MINIMUM CAPITAL REQUIREMENTS OF STATE LAW RELATIVE TO THE OPERATION OF THE APPLICANT BANK AND SUBJECT OFFICE.

C. ESTIMATED DEPOSIT GROWTH FOR THE SUBJECT OFFICE

TYPE OF DEPOSIT	ESTIMATED VOLUME AT END OF		
	First Year	Second Year	Third Year
Demand Deposits			
Time and Savings Deposits			
TOTAL DEPOSITS			

THE ABOVE ESTIMATES ARE BASED ON THE FOLLOWING DATA AND ASSUMPTIONS:

IMPORTANT: The Bank will at all times maintain adequate total capital accounts in relation to the true value of its total assets.

III. FUTURE EARNINGS PROSPECTS**A. ESTIMATED CHANGES IN OCCUPANCY EXPENSES RESULTING FROM THE PROPOSED MOVE**

INSTRUCTIONS: Include only those changes which are applicable to the subject relocation.

TYPE OF OCCUPANCY EXPENSE	PRESENT COST	PROPOSED COST
Rent		
Depreciation		
Heat, light, and power		
Maintenance (Including janitor's salary)		
Insurance		
Taxes on real estate		
Other occupancy costs		
Total Occupancy Expenses		
Less: Rental income anticipated		
NET OCCUPANCY EXPENSE		

THE AFORESIGNED IS OF THE OPINION THAT the operation of the subject Main Office or Branch at the proposed location will not adversely affect the Bank's earnings position.

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED

INSTRUCTIONS: This information must be completed in detail only if the distance to be moved is in excess of 500 yards from the present location. However, general information should be supplied under V.A., *Description of the Area to be Served*, and V.B.2., *Competition*. Include a map of the area pinpointing the present location, proposed site and the location of offices of the competing banks.

THE AFORESAID IS OF THE OPINION THAT the interests of the residents of the trade area of the Main Office or Branch would be served by the proposed relocation. Data to support this opinion is presented below and in other information submitted with this application.

A. DESCRIPTION OF THE AREA TO BE SERVED

DESCRIBE THE TRADE AREA WHICH IS SERVED FROM THE PRESENT LOCATION (Include the geographic boundaries within which all or most of the bank's customers reside. Also describe in detail any changes in the trade area to be served as a result of the proposed relocation.)

B. ECONOMIC AND DEMOGRAPHIC DATA

DESCRIBE THE ECONOMIC CHARACTERISTICS OF THE TRADE TERRITORY SPECIFIED ABOVE. (Include manufacturing, agricultural, and other industrial data. Also include information covering, but not limited to: population, income, construction activity, and retail and wholesale sales. This information, as a minimum, should cover the most recent 5-year period.)

ITEM	PAST 5 YEARS (Indicate year)				
	19	19	19	19	19
Population					
No. of housing starts					
Industrial and commercial building permits issued					
Retail sales	\$	\$	\$	\$	\$
Wholesale sales	\$	\$	\$	\$	\$

1. PRINCIPAL BUSINESSES AND INDUSTRIES OF THE AREA

NAME OF COMPANY	TYPE OF BUSINESS	NUMBER OF EMPLOYEES	APPROXIMATE ANNUAL PAYROLL	ANNUAL SALES

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED (Continued)

B. ECONOMIC AND DEMOGRAPHIC DATA (Continued)

2. COMPETITION

INSTRUCTIONS: List all banks and branches now serving the trade territory defined in V.A. If none, list the nearest bank in each direction within a radius of 25 miles of the proposed site.

NAME OF BANK	LOCATION (<i>City and State</i>)	DEPOSITS (<i>000's omitted</i>)	DATE OF LATEST STATEMENT	DISTANCE (<i>Road miles</i>)	DIRECTION

LIST FINANCIAL INSTITUTIONS, OTHER THAN BANKS, NOW SERVING THE TRADE AREA TO BE SERVED. (*Include Savings and Loan Associations, Credit Unions, and Finance Companies.*)

COMMENTS

VI. CONSISTENCY OF CORPORATE POWERS

THE BANK HAS ONLY SUCH CORPORATE POWERS AS ARE GRANTED TO A STATE BANKING CORPORATION UNDER THE FOLLOWING PROVISIONS OF THE STATE LAW:

APPLICATION TO MOVE

OFFICE OF FINANCIAL INSTITUTIONS

MAIN OFFICE OR BRANCH

INFORMATION FOR THE APPLICANT—CONFIDENTIAL SECTION

In preparing your application, keep in mind that the Office of Financial Institutions deems that public policy warrants making all information submitted in connection with your application available for public review unless it is confidential in nature and it qualifies for exemption under the provisions of the Public Records Act. The Office has determined that the following application information is likely to be of such confidential nature, meeting any of the three following exempt categories:

1. Trade secrets and commercial or financial information obtained from a person and privileged or confidential.
2. Personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.
3. Information contained in the application form which is in the nature of examination report information.

However, the determination of the question of confidentiality and the discretion to release information which is exempt resides with the Office and the specific information you include in this section may be made available for public review in the sole discretion of the Office.

I. FINANCIAL HISTORY AND CONDITION

OUTLINE BELOW INFORMATION WITH REGARD TO FIXED ASSETS WHICH YOU BELIEVE, IF DISCLOSED TO THE PUBLIC, WOULD ADVERSELY AFFECT ONGOING NEGOTIATIONS.

OUTLINE BELOW, IN DETAIL, THE BASIS FOR COST ESTIMATES FOR PREMISES SHOWN IN THE PUBLIC SECTION. *(Include Architect's fees, if any.)*

SPECIFY THE TIME REQUIRED TO PREPARE THE PREMISES FOR OCCUPANCY. IF TEMPORARY QUARTERS ARE ANTICIPATED, ESTIMATE THE PROBABLE TERM OF OCCUPANCY AND DESCRIBE THE DISPOSITION OF SUCH QUARTERS.

LIST IN DETAIL ANY PLANS OF THE BANK TO FINANCE THE CONSTRUCTION OF THE BUILDING TO BE OCCUPIED OR OTHER FIXED ASSETS IN CONNECTION WITH THE SUBJECT PROPOSAL. *(If none, so state.)*

DISPOSITION OF QUARTERS TO BE VACATED

IF OWNED, INDICATE NAME(S) OF PROSPECTIVE BUYER(S) AND ESTIMATED SALES PRICE.

IF LEASED, INDICATE DETAILS REGARDING THE TERMINATION OF SUCH LEASE AND ANY ABANDONMENT COSTS WHICH WILL HAVE TO BE ABSORBED ON ANY LEASEHOLD IMPROVEMENTS.

OUTLINE SPECIFIC PROGRAMS AND PROTECTIVE DEVICES WHICH ARE TO BE FOLLOWED AND USED IN COMPLIANCE WITH PART 326 OF THE RULES AND REGULATIONS OF THE FEDERAL DEPOSIT INSURANCE CORPORATION.

A. DEPOSIT FIGURES FOR MAIN OFFICE AND ALL EXISTING BRANCHES

NAME AND ADDRESS	DEMAND DEPOSITS	TIME AND SAVINGS DEPOSITS

STATE BANKING DEPARTMENT

REMOTE SERVICE FACILITY

NAME OF BANK	
MAIN OFFICE LOCATION	
CITY	STATE
GENERAL INFORMATION	
<ol style="list-style-type: none">1. Completed copies of this form are to be forwarded to the Commissioner of Financial Institutions, State Banking Department, Baton Rouge, Louisiana. A complete copy should be retained by the Bank.2. Requests for clarification as to what information is necessary to complete this form should be directed to the State Banking Department.3. The Bank may provide any information in addition to that requested by the Department which, in its opinion, might aid in the evaluation of the proposed facility. However, any such information can be accepted for consideration only with the understanding that it may be made public.	

STATE BANKING DEPARTMENT REMOTE SERVICE FACILITY	DATE
--	------

NAME OF BANK _____

COMPLETE ADDRESS (Main Office)

STREET AND NUMBER	CITY
-------------------	------

PARISH	STATE	ZIP CODE
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Note: For the purposes of this form, the facility or facilities will be referred to in the singular. The term "remote service facility" shall not include a facility on or attached to the premises of the Bank.

TYPE OF FACILITY (Check one)

CASH DISPENSING MACHINE AUTOMATED TELLER POINT OF SALE TERMINAL (Including Check authorization and guarantee)

OTHER (Describe) _____

COMPLETE ADDRESS (Proposed Facility)

(If more than one location, attach a complete list of addresses and indicate distances from main office and nearest office).

STREET AND NUMBER	CITY	FROM MAIN OFFICE
-------------------	------	------------------

PARISH	STATE	ZIP CODE	FROM NEAREST OFFICE
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NOTE: The term "office" for the purpose of this form refers to any place where a deposit or loan business is transacted in the name of the Bank, its parent company or affiliates.

This facility (if approved) must be considered as a "branch" within the meaning of Section L.R.S. 6:328.

RESOLUTION OF BOARD OF DIRECTORS (TRUSTEES) OF THE BANK

The Board of Directors (Trustees) of the Bank at a meeting duly called and held on _____ (Date) adopted the following Resolution:

"WHEREAS, it is the sense of this meeting that the attached form relating to a proposed remote service facility should be submitted on behalf of this Bank to the Commissioner of Financial Institutions to cover the establishment of such facility at the following address

_____ (Street Address)	_____ (City or Town)	_____ (State)
---------------------------	-------------------------	------------------

or, in the case of a multiple proposal, as enumerated on the attached list.

NOW, THEREFORE, IT IS RESOLVED, That the President or Vice President and the Cashier or Secretary of this Bank are hereby authorized and directed to file this form as notice of its intention to establish such a facility on behalf of this Bank with the State Banking Department and to submit to the State Banking Department in connection herewith such additional information as may be required or requested by the State Banking Department."

The above Resolution has not been rescinded or modified and has been duly entered on the minute book of the Bank.

Date: _____ (Name and Location of Bank)

(SEAL) _____ BY: _____ (President or Vice-President)

Attest: _____

(Cashier or Secretary)

SUGGESTED FORM

UNITED STATES OF AMERICA

STATE OF LOUISIANA

PARISH OF _____

ARTICLES OF INCORPORATION

OF

BE IT KNOWN AND REMEMBERED that on this _____ day of _____, before me, a Notary Public, duly qualified and commissioned in and for the Parish of _____, Louisiana, and in the presence of the undersigned competent witnesses personally came and appeared the several persons whose names and post-office addresses are hereinafter subscribed, who declared to me, Notary, in the presence of the undersigned witnesses, of lawful age and residents of the Parish and State aforesaid, that availing themselves of the benefits and provisions of the Constitution and of the laws of the State of Louisiana, relative to banks, banking, savings banks, safe deposit and trust company business, and more especially The Revised Statutes of Louisiana of 1950, Title 6, Section 1, et seq., and all amendatory acts thereto, that they have this day and date, and do hereby covenant, agree and bind themselves, as well as all other persons who may hereafter become associated with them, into a Banking and Trust Company and body politic in law, for the objects and purposes and under the following Articles of Incorporation, which they do hereby adopt as their Charter, to-wit:

ARTICLE I. NAME AND DURATION

This corporation shall be known as and its title is declared to be:
_____ and under said name, style and title it shall have and enjoy corporate succession for a period of ninety-nine (99) years from the date hereof, unless sooner dissolved according to law.

ARTICLE II. DOMICILE

The domicile of this corporation and the place where its principal banking

house shall be located and its general business conducted, shall be in the City of _____, Parish of _____, State of Louisiana.

ARTICLE III. OBJECTS AND PURPOSES

The objects and purposes of the corporation are to carry on and conduct a general banking, savings bank, safe deposit and trust business and branches thereof, as is now or may hereafter be authorized by law, and in furtherance thereof, but not in limitation, said corporation shall have the power and authority:

1. To sue and be sued; to plead and be impleaded; to appear, answer and prosecute in any and all courts of justice in this state or elsewhere and before any Boards or Commissions, by and in its corporate name.

2. To hold, receive, purchase and convey, by and in its corporate name, such property, real and personal, as may be needed, useful or indispensable to the objects and purposes of this corporation and as is provided by law.

3. To make, use, alter and change a corporate seal, which shall be in the shape and form as may be decided by the Board of Directors.

4. To name and appoint such directors, officers, managers, clerks, attorneys, agents, and other employees to carry on and administer its affairs, as may be deemed necessary and proper.

5. To make, adopt, alter and amend, such rules, regulations and by-laws for the proper management of the affairs of the corporation as may be necessary and proper and in conformity with the provisions of law and these articles of incorporation, including the power to repeal, amend and alter the name at pleasure.

6. To conduct a general banking, savings bank, safe deposit and trust company business; to receive deposits; to borrow and lend money; to accept for payment at a future date drafts drawn upon it by its customers; to issue letters of credit authorizing the holders thereof to draw drafts upon it or its correspondents at sight or on time; to pledge, pawn, hypothecate, discount, endorse, buy and sell promissory notes, bills of exchange and other evidences of indebtedness and generally to do anything and everything needed, necessary, proper or convenient to the objects and purposes of this corporation not prohibited by law.

7. To accept and execute trusts and agencies of any and every description which may be committed or transferred with its consent to it by any person or persons, corporations, board or body, public or private, who and whomsoever, or by any Court of the State of Louisiana, or of the several states, or of the United States; to be appointed by any person or any Court, executor, administrator, syndic, receiver, curator, tutor, trustee or assignee, in the same manner and to the same extent and under the same conditions as a natural person may be so appointed and not prohibited by law.

8. Generally to do and perform any and all acts and to exercise and enjoy any and all of the rights, powers and privileges, granted to banking associations, and trust companies, by existing laws of the State of Louisiana, or by-laws which may hereafter be enacted, as well as such other and further rights, powers and privileges as may be granted to such corporations, including the organization and operation of one or more branches of this corporation.

ARTICLE IV. CAPITAL

The Capital Stock of this Corporation is hereby fixed in the sum of _____ Dollars, divided into and represented by _____ Shares of Common Stock of a par value of _____ Dollars each and which shall be paid for in cash the sum of _____ Dollars per share, of which _____ Dollars shall be common stock and the balance of _____ Dollars shall be prorated as follows: _____ Dollars to Paid-In Surplus, and the balance of _____ Dollars to Paid-In Undivided Profits making a total Capital Account of _____ Dollars.

The Capital Stock of this Corporation shall be fully paid and non-assessable when issued and it shall be represented by certificates, signed by the President or a Vice President, and the Cashier, and sealed with the seal of the corporation.

The transfer of stock of this corporation shall be made only on the books of the corporation by the stockholders in person or by proxy, and under such rules and regulations as the Board of Directors may prescribe.

power, in his name and on behalf of this corporation, to authorize the institution or defense of any suit or other legal proceedings and to execute all bonds and affidavits in connection therewith, and no exception or want of authority shall lie on the part of any defendant.

ARTICLE XII. SERVICE OF LEGAL PROCESS

Service of legal process shall be made upon the President, or, in his absence, on the Vice President or on the Cashier.

ARTICLE XIII. INCREASE OF CAPITAL

This Act of Incorporation and Charter may be modified, altered, amended and changed, the capital stock increased or decreased, or the corporation may be dissolved, or other amendments made to this Charter by a two-thirds vote of all outstanding stock represented, present and voted at a general meeting of the stockholders called and held for such purpose after thirty (30) days' notice duly mailed in writing to every stockholder of record at his last known address and by thirty (30) days' like notice published in a newspaper in the Parish of _____, State of Louisiana. Such meeting or meetings may be called by the Board of Directors upon the written request of the stockholders holding a majority of the entire capital stock of the corporation.

ARTICLE XIV. DISSOLUTION

Upon dissolution of this corporation by its stockholders, or by expiration of this charter, its affairs shall be liquidated by three (3) persons, elected by the holders of a majority of the stock present or represented and voted at the general meeting at which dissolution is authorized. The said liquidators elected at such meeting shall remain in office until the affairs of this corporation shall have become completely liquidated. In case of death or resignation of one or more of said liquidators, the vacancy shall be filled by the survivor or surviving liquidators, from among the stockholders. The manner of liquidation shall be determined and fixed by the majority of the stock present and represented at the meeting for that purpose as provided herein.

ARTICLE XV. LIABILITY

No stockholders shall ever be held liable for the contracts of this corpora-

tion, nor shall any informality or defect in organization of this corporation have the effect of rendering this charter null or of making the stockholders personally liable for any of the acts of this corporation.

IN TESTIMONY WHEREOF, The parties have hereto signed with me, Notary, in the presence of the undersigned competent witnesses, in the Parish of _____, State of Louisiana, on the day, month, and year first above written.

WITNESSES:

Notary Public, _____
Parish, Louisiana



STATE OF LOUISIANA
OFFICE OF FINANCIAL INSTITUTIONS

P. O. BOX 44095—CAPITOL STATION

BATON ROUGE, LOUISIANA 70804

Financial Statement



I. _____
Name Address

submit herewith the following information and a correct and complete statement of my financial condition as of _____ Date
to the Office of Financial Institutions for its confidential use as a part of the Application of the _____

Name and address of Applicant Bank

for the organization of a State chartered Bank in accordance with the provisions of Louisiana Laws relating to Banks and Banking:

<i>Assets</i>	<i>Liabilities</i>
(a) Cash on hand and in banks	(a) Accounts payable
(b) Notes and accounts receivable—considered good and collectible	(b) Notes payable to banks and others, including relatives (Schedule below)
(c) Notes and accounts receivable—considered doubtful and included at estimated value ..	(c) Chattel mortgages payable
(d) Merchandise and inventory owned and on hand—at lower of cost or market value	(d) Real estate mortgages payable
(e) Live stock—at current market value	(e) Interest and taxes due and unpaid
(f) Grain and farm products owned and on hand—at current market value	(f) Loans payable on life insurance
(g) Bonds, stocks, and other securities owned—at current market or estimated actual value (Schedule below)	(g) Judgments outstanding against me
(h) Mortgages owned—considered good and collectible	(h) Other debts and liabilities (Itemize)
(i) Mortgages owned—considered doubtful and included at estimated value	
(j) Life insurance (Face amount \$ _____) Cash surrender value	
(k) Real estate owned—at fair market value (Schedule below)	
(l) Farm machinery and equipment—at estimated value	
(m) Business or industrial machinery and equipment—at cost, less depreciation	
(n) Other assets (Itemize)	
(o) Total Assets	(i) Total Liabilities
	(j) Net Worth
	(k) Total Liabilities and Net Worth

(In the event the signer has a substantial interest in one or more partnerships, corporations, or other business organizations, he may as a matter of convenience include only his equities in same in above statement the value of such equities to be supported by attaching hereto separate signed statements for each such partnership, corporation, or other business organization.)

In addition to the debts and liabilities listed above, I have endorsed, guaranteed, or am otherwise indirectly or contingently liable for the debts of others amounting to \$ _____ and am bondsman for others to the amount of \$ _____. Of the foregoing endorsements and other contingent liabilities, it is probable that I will be called upon for payment and will eventually become directly responsible for \$ _____.

Bonds, Stocks, and Other Securities Owned

Name and location of corporation and nature of business	Description of security	Par value or number of shares	Market or estimated value
---	-------------------------	-------------------------------	---------------------------

Real Estate Owned

Brief description of nature and location of property and improvements, including number of acres, if farm land	Assessed value	Fair market value	Mortgages and liens	Equity
--	----------------	-------------------	---------------------	--------

The title to all real estate listed above is recorded solely in my name, except as follows: _____

Notes Payable

To whom payable	Amount	Date due
-----------------	--------	----------

Pledged Assets

Assets included in the above financial statement which I have pledged or hypothecated and the specific notes, mortgages, or other debts which these assets secure are as follows:

Description of assets pledged	Value	Description of liability secured and to whom payable	Amount
-------------------------------	-------	--	--------

(If spaces provided are insufficient, please attach signed supporting schedules.)

Age _____; Place of birth _____ (City or Town) _____ (State) _____; Citizenship _____
 Residence _____ (City or Town) _____ (State) _____; Number of years in the community _____
 Education _____
 Par value of stock of applicant bank owned or subscribed for \$ _____

Record of Employment and Business or Farming Operations (Including Directorships)
 (Include present and past employment)

<i>Date From</i>	<i>Date To</i>	<i>Name of Business</i>	<i>Location</i>	<i>Type of Business</i>	<i>Position Held and Nature of Duties</i>
------------------	----------------	-------------------------	-----------------	-------------------------	---

Business Affiliations

(List firms, companies, corporations, or other business organizations of which you are at present director, officer, employee, partner, or owner.)

<i>Name and Location</i>	<i>Nature of Business</i>	<i>Position Held</i>
--------------------------	---------------------------	----------------------

List civic or other organizations in which you have membership _____

Have you ever been adjudged a bankrupt or compromised with creditors? _____ If so, give details _____

Have you ever been convicted of, or charged with, any criminal offense involving dishonesty or a breach of trust? _____

Comment upon your experience in banking, credits, finance, farming, real estate, or any other activities having a bearing on your qualifications as an officer or director of the applicant bank _____

CERTIFICATE

I hereby certify that the foregoing information and statement of financial condition is true and correct to the best of my knowledge and belief and that said information and statement of financial condition are submitted voluntarily by me to the Office of Financial Institutions as essential data to be considered by them in connection with the Application of the _____

Name and address of Applicant Bank _____
 to become an insured bank under the provisions of the Federal Deposit Insurance Act.

Date _____ Signature in full _____

INFORMATION FOR SIGNER

1. This form is for the use of Directors and Officers of bank making application for a State charter. Each individual Director and Officer is to submit a Financial Statement on this form in connection with said application, and is solely responsible for its contents.
2. Directors and Officers of Applicant Bank are asked to prepare Financial Statements on this form for the benefit of the Office of Financial Institutions in determining with respect to the applicant bank, the "general character of its management" in accordance with the provisions of the State Banking Laws.

NOTICE OF INTENT

Board of Elementary and Secondary Education

The State Board of Elementary and Secondary Education intends to adopt the following as policy at its August meeting.

1. Policy change regarding employment of school psychologists.
2. State Plan for Nutrition Education and Training Program for Fiscal Year 1981.
3. Revised policy on school classification categories.
4. Policy regarding donations to vocational-technical schools.

Interested persons may submit written comments on the proposed policy changes and/or additions until 4:30 p.m., August 13, 1980, at the following address: State Board of Elementary and Secondary Education, Box 44064, Baton Rouge, Louisiana 70804.

James V. Soileau
Executive Director

NOTICE OF INTENT

Board of Regents

In accordance with the applicable provisions of the Administrative Procedures Act, R.S. 49:951, et seq., notice is hereby given that the Louisiana Board of Regents intends to amend Planning and Research Policy 4.2 - *Mandatory Guidelines for the Conduct of Off-Campus Activities*, at its regular September, 1980, meeting. The proposed amendment will recognize the authority of Louisiana State University-Shreveport to offer graduate level courses off-campus in Caddo and Bossier Parishes.

The proposed amendment will be available for public inspection between the hours of 8:00 a.m. and 4:30 p.m., on any working day after July 21, 1980, at the offices of the Louisiana Board of Regents, Suite 1530, One American Place, Baton Rouge, Louisiana.

Interested persons may submit their views and opinions up to fifteen days following publication of this Notice of Intent to Mrs. Sharon Beard, Deputy Commissioner, Louisiana Board of Regents, Suite 1530, One American Place, Baton Rouge, Louisiana 70825.

William Arceneaux
Commissioner of Higher Education

NOTICE OF INTENT

Board of Trustees for State Colleges and Universities

In accordance with the laws of the State of Louisiana and with reference to the provisions of Title 30 of the Louisiana Revised Statutes of 1950, as amended, and under the authority of Article VIII, Section 6 of the 1974 Constitution, a public hearing will be held in the Mineral Board Hearing Room, State Land and Natural Resources Building, Baton Rouge, beginning at 9:30 a.m. on September 5, 1980. At such hearing the Board will consider amendment to Part VIII, Section 8.10A, Academic Scholarships.

The Board of Trustees for State Colleges and Universities shall accept written comments until 4:30 p.m. August 15, 1980 at the following address: Miller Shamburger, Board of Trustees for State Colleges and Universities, Box 44307, Baton Rouge, Louisiana 70804.

The public is made aware of the proposed policies and procedures in compliance with R.S. 49:051-968.

All interested persons will be accorded reasonable opportunity to submit data, views, comments or arguments at the regular September Board meeting.

Bill Junkin
Executive Director

NOTICE OF INTENT

Division of Administration

In accordance with the authority vested in the Commissioner of Administration by Section 231 of Title 39 of the Revised Statutes of 1950 and in accordance with the provisions of the Administrative Procedures Act, R.S. 49:951-968 as amended, notice is hereby given of intent to revise Policy and Procedures Memorandum No. 49, the State Travel Regulations. Copies of the proposed revision of PPM No. 49 are available at the Office of the Commissioner of Administration located on the 11th floor of the State Capitol Building.

All interested persons are invited to submit written comments until August 9, 1980 to the Division of Administration, Box 44095, Baton Rouge, Louisiana 70804. Mr. David Bruce, Assistant Commissioner of Administration, is the person responsible for responding to inquiries concerning the proposed revisions of PPM No. 49.

E. L. Henry
Commissioner of Administration

NOTICE OF INTENT

Department of Health and Human Resources Office of Family Security

The Department of Health and Human Resources, Office of Family Security, proposes to revise and expand policy regarding Out-of-State Medical Care in the Medical Assistance Program. Effective August 20, 1980, the policy is revised as follows:

Out-of-State Medical Care

General — The Medical Assistance Program provides medical assistance to eligible individuals who are residents of the state but absent therefrom to the same extent that assistance is furnished to such eligible individuals in the state.

The Louisiana Medical Assistance Program will only honor out-of-state medical claims for services rendered to eligibles under one of the following circumstances.

1. Where an emergency arises from an accident or illness.
2. Where the health of the individual would be endangered if he undertook travel to return to the State of Louisiana.
3. Where the health of the individual would be endangered if the care and services are postponed until he returns to the State.
4. When it is general practice for residents of a particular locality to use medical resources in the medical marketing areas outside the State.
5. When the medical care and services or needed supplementary resources, are not available within the State. Prior approval of the Louisiana Medical Director is required.

This limitation does not apply to out-of-state Independent Laboratories when these services are ordered by a physician residing in the State of Louisiana.

Physician Services — When an out-of-state physician's bill is received in the local office, it shall be forwarded to State Office, Attention: Medical Assistance Program, Provider Enrollment Section. The Provider Enrollment Section shall clear with the physician's state of residence and/or practice to ascertain whether or not the physician is duly licensed. If the physician is licensed he/she shall be assigned a Louisiana Vendor Number. The provider enrollment form (OFS PE-50) must be completed to finalize enrollment of the out-of-state physician as a provider. The fiscal

intermediary shall forward the physician a provider manual and appropriate claim forms. Enrollment is limited to a thirteen month time span.

For persons who are Medicare eligible, the physician shall be instructed to bill through his state's intermediary. Upon receipt of their clearance, the physician shall then forward his explanation of benefits from Medicare with his bill to the fiscal intermediary, E.D.S. Federal, Box 14800, Baton Rouge, Louisiana 70888, for payment of the Medicaid portion of the bill. In situations where the recipient is not Medicare eligible, the provider shall bill the fiscal intermediary as instructed in the provider manual.

Medications — Any drug bills received by the local office should be forwarded to State Office, Attention: Medical Assistance Program, Provider Enrollment Section. The Provider Enrollment Section shall clear with the state in which the pharmacy is located to ascertain whether or not the pharmacy has a permit. If the pharmacy has a permit, a Louisiana Vendor Number shall be assigned. The provider enrollment form (OFS PE-50) must be completed to finalize enrollment of the out-of-state pharmacies as providers. The fiscal intermediary shall forward the pharmacy a provider manual and appropriate claim forms. Enrollment is limited to a thirteen month time span.

OFS pays for the same drugs out-of-state as are paid in-state and the reimbursement rate is the same.

Clinic Services — When a bill for clinic services rendered by an out-of-state free standing hemodialysis facility is received in the local office, it shall be forwarded to State Office, Attention: Medical Assistance Program, Provider Enrollment Section. The Medical Assistance Program shall clear with the state in which the facility is located to ascertain whether or not the hemodialysis facility is recognized as a Medicare Certified Hemodialysis Center. Upon verification of certification, the facility is assigned a Louisiana Vendor Number. The provider enrollment form (OFS PE-50) must be completed to finalize enrollment. The fiscal intermediary shall forward the provider instructions and appropriate claim forms. Enrollment is limited to a thirteen month time span.

Where the recipient is Medicare eligible, the hemodialysis facility is instructed to bill the Medicare intermediary in their state and then forward a copy of the explanation of benefits from Medicare with their bill to Louisiana's fiscal intermediary, E.D.S. Federal, Box 14800, Baton Rouge, Louisiana 70888.

In situations where the recipient is not Medicare eligible, the facility shall bill Louisiana's fiscal intermediary as directed in the instructions forwarded with the claim forms at the time of enrollment.

The Medical Assistance Program reimburses the out-of-state facility on the same basis as is paid for in-state services.

Hospital Services — When the out-of-state hospital's bill is received in the local office, it shall be forwarded to State Office, Attention: Medical Assistance Program, Provider Enrollment Section. The Provider Enrollment Section shall clear with the state in which the hospital is located to ascertain whether or not the hospital is duly licensed and accredited. Upon receipt of this verification, the hospital is assigned a Louisiana Vendor Number. The provider enrollment form (OFS PE-50) must be completed to finalize enrollment of the out-of-state facility as a provider. The fiscal intermediary shall forward a provider manual and appropriate claim forms. Enrollment is limited to a thirteen month time span.

In situations where the recipient is Medicare eligible, the hospital is instructed to bill the Medicare intermediary in their state and then forward a copy of the explanation of

benefits from Medicare with their bill to the fiscal intermediary, E.D.S. Federal, Box 14800, Baton Rouge, Louisiana 70888. In situations where the recipient is not Medicare eligible, the provider shall bill Louisiana's fiscal intermediary as instructed in the provider manual.

For inpatient hospital services, out-of-state hospitals are paid the amount charged for a private or semi-private room depending on the rate of reimbursement set by the Medicaid policy for payment in that state. For outpatient hospital services, the out-of-state facility is reimbursed for eighty five per cent of the billed charges or on the basis of cost whichever is less.

Skilled Nursing Home Care — Bills or inquiries received in the parish office shall be forwarded to state office.

When a bill or inquiry is received in connection with out-of-state Skilled Nursing Care Facility Services, State Office, Medical Assistance Program, Long Term Care Unit, determines the status of categorical and medical eligibility, the Title XIX certification of the facility, and per diem rate of the facility as established by the Medicaid Agency in the state where the facility is located. An eligible out-of-state skilled nursing facility is enrolled as a provider using the OFS Form PE-50. Enrollment is limited to a thirteen month time span.

Payment is at a monthly rate by the fiscal intermediary. The monthly rate for the skilled nursing facility is determined by multiplying 365 times the per diem and dividing by twelve.

Payment on behalf of a Louisiana recipient in an out-of-state skilled nursing facility will continue until the case is closed by the local office or until the recipient is determined categorically eligible in the new state of residence, i.e., the "intent to remain" out-of-state is declared.

Intermediate Care Facility Services — In general, if a person is placed in an intermediate care facility, it is considered that his place of residence has changed and it is expected that the state of residence will be responsible for the payment. Payment is made by Louisiana until such time as the recipient's place of residence is clarified. In rare instances, a person is placed in an out-of-state intermediate care facility during a month in which he has categorical eligibility in Louisiana. In such cases, the procedure for payment and enrollment is the same as described for skilled nursing home care.

Medical Appliances — Requests for medical appliances to be purchased out-of-state are handled in accordance with Part XVI of the Medical Assistance Manual, Chapter 19, Medical Appliances.

Rehabilitation Center Services — Rehabilitation center services are provided in accordance with Part XVII, Rehabilitation Center Services. The out-of-state rehabilitation center must be enrolled as a provider using the OFS Form PE-50. Enrollment is limited to a thirteen month time span.

Other Medical Services — All other services, including psychiatric hospital services for persons sixty five or over and under twenty one, TB hospital services for persons sixty five or over, EPSDT Diagnostic and Treatment services, home health services, chiropractic services, and Medical Transportation Services are provided and reimbursed in accordance with the manual sections in which they are described.

When an out-of-state bill for any of these services is received in the local office, it shall be forwarded to State Office, Attention: Medical Assistance Program, Provider Enrollment Section. The Medical Assistance Program shall clear with the state where the provider is located to ascertain whether or not the provider is licensed. To be recognized as a Louisiana Medical Assistance Program provider

the designated provider type must also meet the following requirements: Home Health Service - Medicare Certification, Independent Laboratory - Current Interstate License.

If the provider is licensed, a Louisiana Vendor Number is assigned and the provider enrollment form (OFS PE-50) must be completed to finalize enrollment. The fiscal intermediary shall forward the clinic a provider manual and appropriate claim form. Enrollment is limited to a thirteen month time span.

Interested persons may submit written comments on this proposed policy change through August 4, 1980, at the following address: Mr. Alvis D. Roberts, Assistant Secretary, Office of Family Security, Box 44065, Baton Rouge, Louisiana 70804. Mr. Roberts is the person responsible for responding to inquiries about this proposed rule.

George A. Fischer, Secretary
Department of Health and Human Resources

NOTICE OF INTENT
Department of Natural Resources
Office of Environmental Affairs

The Department of Natural Resources, Office of Environmental Affairs, will hold a fact finding public hearing on Thursday, July 31, 1980, to receive information and comments from the public to be considered in the review process of the IT Corporation application for a hazardous waste permit. The hearing, to begin at 6:30 p.m., will be held in the Gonzales Recreation Center, 120 South Irma Boulevard, Gonzales, Louisiana.

This hearing is held prior to the adjudicatory hearing that will be held before the Environmental Control Commission at a later date. However, this hearing does not preclude additional comments that may be presented at the adjudicatory hearing.

Copies of the IT Corporation's permit application will be available for review at the Office of Environmental Affairs, State Land and Natural Resources Building, 625 North Fourth Street, Baton Rouge, Louisiana; the East Ascension Parish Courthouse Annex, Clerk of Court Office, 828 South Irma Boulevard, Gonzales, Louisiana; and, the Ascension Parish Courthouse, Clerk of Court Office, Houmas Street, Donaldsonville, Louisiana.

For additional information concerning this matter, please contact Ms. Theresa Walters, (504) 342-1265.

B. Jim Porter, Assistant Secretary
Office of Environmental Affairs

NOTICE OF INTENT
Department of Natural Resources
Office of Environmental Affairs
Environmental Control Commission

The Environmental Control Commission will hold a public hearing, beginning at 10:00 a.m., August 26, 1980, in the State Land and Natural Resources Building, Mineral Board Hearing Room, 625 North Fourth Street, Baton Rouge, Louisiana, to discuss and consider proposed revisions to the Air Program's regulations and State Implementation Plan, and tentatively plans to adopt these changes at a public hearing at the same location, beginning at 10:00 a.m., September 23, 1980. The revisions include:

1. Revising Section 6.3.8 of the regulations to more clearly define LAER requirements.
2. Revising Sections 19.5.1 and 18.2 to conform to method 9 for opacity determinations.
3. Revising Section 18.6.3 and 19.5.1 to more clearly describe the exemption that could be granted is to the opacity limitation.
4. Revising Sections 24.9.1, 24.9.2, 26.3.1, 26.3.2 and 18.4 to reference the reporting requirements of Section 17.11.
5. Revising Section 6.1.1 to more fully describe the "permit fee exempt list" and the "permit exempt list".
6. Substituting the new environmental control law for the old air law in the SIP.

The person within the agency responsible for responding to inquiries about the proposed plan revisions is Mr. Gus Von Bodundgen, Director, Air Quality Division, Box 44066, Baton Rouge, Louisiana 70804, (504) 342-1206.

All interested persons are invited to submit written comments, speak at the public hearing, or both, about any of the actions proposed above. Comments, received in person or by mail, before the public hearing will be considered by the Commission before making the final decision on any of the proposed actions. All comments and requests to speak at the hearing should be submitted to Mr. B. Jim Porter, Assistant Secretary, Office of Environmental Affairs, Box 44066, Baton Rouge, Louisiana 70804. All documents relating to the actions on this notice are available for inspection at the following locations from 8:00 a.m. until 4:30 p.m. Room 409, State Office Building, 325 Loyola Avenue, New Orleans, Louisiana, Reception Area, 6th Floor, State Land and Natural Resources Building, 625 North 4th Street, Baton Rouge, Louisiana, Office of Health Services Building, 1505 North 19th Street, Monroe, Louisiana, State Office Building, 1525 Fairfield Avenue, Shreveport, Louisiana, Calcasieu Parish Health Unit, 721 Prien Lake Road, Lake Charles, Louisiana.

B. Jim Porter, Assistant Secretary
Office of Environmental Affairs

NOTICE OF INTENT
Department of Natural Resources
Environmental Control Commission

The Louisiana Environmental Control Commission, at their hearing on Tuesday, July 22, 1980, proposes to adopt the rules of procedure which govern the Commission's operations and to adopt the proposed permit fee schedules for the Hazardous Waste, Air Quality, Water Pollution Control and the Nuclear Energy programs. These draft proposals appeared in their entirety in the May 20, 1980 edition of the *Louisiana Register*.

The Office of Environmental Affairs received written comments on these draft documents until July 10, 1980 and these comments will be considered in the final proposal.

The hearing, to begin at 10:00 a.m., will be held in the Conservation Hearing Room, State Land and Natural Resources Building, 625 North Fourth Street, Baton Rouge, Louisiana.

B. Jim Porter, Assistant Secretary
Office of Environmental Affairs

NOTICE OF INTENT
Department of Natural Resources
Environmental Control Commission

The Louisiana Environmental Control Commission proposes to amend the Louisiana Radiation Regulations for the Nuclear Energy Division of the Office of Environmental Affairs. This revision is necessitated by Act 449 of 1979, which transferred the Nuclear Energy Division from the Office of Conservation to the Office of Environmental Affairs. Other minor changes are proposed in order to make the radiation regulations current with those of the U.S. Nuclear Regulatory Commission.

The Commission will hold a public hearing, beginning at 10:00 a.m. on Tuesday, August 26, 1980, in the Mineral Board Hearing Room, State Land and Natural Resources Building, 625 North Fourth Street, Baton Rouge, Louisiana, to discuss and consider the adoption of the proposed revisions of the regulations. The Commission tentatively plans to adopt final regulations at this public hearing if no substantive adverse comments are received.

The person within the agency responsible for responding to inquiries about the proposed revisions is William H. Spell, Administrator, Nuclear Energy Division, Office of Environmental Affairs, Department of Natural Resources, Box 14690, Baton Rouge, Louisiana 70898, (504) 925-4518. Written comments may be

submitted to the above address until 4:30 p.m. of the day before the date of the hearing.

Copies of these proposed changes will be available for review at least thirty days prior to the public hearing at the Office of Environmental Affairs, State Land and Natural Resources Building, 625 North Fourth Street, Sixth floor, Baton Rouge, and at the offices of the Louisiana Nuclear Energy Division, 4845 Jamestown Avenue, Baton Rouge, (504) 925-4518.

B. Jim Porter, Assistant Secretary
Office of Environmental Affairs

Potpourri

POTPOURRI

Office of the Governor Tax Commission

Notice is hereby given that the Louisiana Tax Commission intends to hold a public hearing on Wednesday, July 23, 1980, at 9:30 a.m. in Room 215, Capitol Annex, Baton Rouge, Louisiana.

The purpose of this hearing is to hear protests from Gulf Central Pipeline Company, Trailer Train Company, Railbox Company, and ACF Industries, Inc. on their assessed property valuations for 1980, and to conduct any further business of the Commission.

Those desiring to be heard will be given reasonable opportunity to make their presentations.

J. Reginald Coco, Jr., Chairman
Tax Commission

NOTICE OF INTENT

Department of Transportation and Development Soil and Water Conservation Committee

The Soil and Water Conservation Committee intends to amend the Rules and Regulations for electing the Soil and Water Conservation District Supervisors (as originally printed in Volume 1, No. 5, dated May 20, 1975, of the *Louisiana Register*). Specifically, the State Committee requests that Rule No. 21 regarding the marking of ballots be changed to read as follows:

The official ballot is to be marked with an X by a black, ballpoint pen and folded out of the presence of the election commissioner and poll watchers, then dropped in the ballot box. If the ballot is not marked with an X, it will be considered spoiled.

Interested persons may submit written comments through August 4, 1980, to the following: Mr. Charley S. Staples, Executive Director, Soil and Water Conservation Committee, Drawer CS - Louisiana State University, Baton Rouge, Louisiana 70893. Mr. Staples is the man responsible for responding to inquiries on the proposed change.

Charley S. Staples
Executive Director

NOTICE OF INTENT

Department of the Treasury Board of Review Deputy Sheriffs' Supplemental Pay

The Board of Review for Deputy Sheriffs' Supplemental Pay will hold a meeting Tuesday, August 5, 1980, at 10:00 a.m., on the Eleventh floor of the State Capitol Building, in the office of the Division of Administration.

This meeting is being held to establish policies and procedures relative to several matters regarding Deputy Sheriff Supplemental Pay. Written comments or questions may be submitted to: Barry W. Karns, State Treasurer's Office, Box 44154, Baton Rouge, Louisiana 70804, (504) 342-7227.

Barry W. Karns, First Assistant State Treasurer
Member, Board of Review

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E—Errata EO—Executive Order ER—Emergency Rule
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PPM—Policy and Procedure Memorandum R—Rule