

SUMMARY: In accordance with section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. App. 1, the Federal Emergency Management Agency gives notice that the following meeting will be held:

Name: Technical Mapping Advisory Council.

Date of Meeting: September 13, 1996.

Place: Hall of States, 444 North Capitol Street, NW, Washington, D.C.

Time: 8:30 a.m. to 5:00 p.m.

Proposed Agenda: Discussion of the National Flood Insurance Program map production process, develop an action plan for achieving Council goals, and a discussion of the annual report.

Status: Open to the public.

FOR FURTHER INFORMATION CONTACT:

Michael K. Buckley, P.E., Federal Emergency Management Agency, 500 C Street SW., room 421, Washington, DC 20472; telephone (202) 646-2756 or by fax as noted above.

Michael K. Buckley, P.E.,
Chief, Hazard Identification Branch,
Mitigation Directorate.

[FR Doc. 96-21807 Filed 8-26-96; 8:45 am]

BILLING CODE 6718-04-P

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than September 10, 1996.

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

1. *Lester G. Abeloff*, Stroudsburg, Pennsylvania, and *Rupert Dale Hughes*, East Stroudsburg, Pennsylvania; each to acquire 14 percent of the voting shares of Pocono Community Bank (in organization), Stroudsburg, Pennsylvania.

Board of Governors of the Federal Reserve System, August 21, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-21773 Filed 8-26-96; 8:45 am]

BILLING CODE 6210-01-F

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act, including whether the acquisition of the nonbanking company can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of

Governors not later than September 20, 1996.

A. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *New South Bancshares, Inc.*, Irondale, Alabama; to become a bank holding company by acquiring 100 percent of the voting shares of New South Bank (in organization), Irondale, Alabama.

In connection with this application, Applicant also has applied to acquire New South Federal Savings Bank, Irondale, Alabama, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y. The proposed activity will be conducted throughout the State of Alabama.

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

1. *Schofield Bancorporation, Inc.*, La Crosse, Wisconsin; to become a bank holding company by acquiring 96 percent of the voting shares of Intercity State Bank, Schofield, Wisconsin.

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

1. *Laredo National Bancshares of Delaware, Inc.*, Wilmington, Delaware; to acquire 100 percent of the voting shares of Mercantile Financial Enterprises, Inc., Wilmington, Delaware, and thereby indirectly acquire Mercantile Bank, NA, Brownsville, Texas.

Board of Governors of the Federal Reserve System, August 21, 1996.

Jennifer J. Johnson

Deputy Secretary of the Board

[FR Doc. 96-21775 Filed 8-26-96; 8:45 am]

BILLING CODE 6210-01-F

Notice of Proposals To Engage in Permissible Nonbanking Activities or To Acquire Companies That are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation

Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act, including whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 10, 1996.

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

1. *First Union Corporation*, Charlotte, North Carolina; to acquire Home Financial Corporation, Hollywood, Florida, and thereby indirectly acquire Home Savings Bank, FSB, Hollywood, Florida, and thereby engage in operating a savings association, pursuant to § 225.25 (b)(9) of the Board's Regulation Y.

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

1. *Centennial Holdings, Ltd.*, Olympia, Washington; to engage *de novo* through its subsidiary, Totten, Inc., Olympia, Washington, in arranging commercial real estate equity financing, pursuant to § 225.25(b)(14) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 21, 1996.

Jennifer J. Johnson

Deputy Secretary of the Board

[FR Doc. 96-21774 Filed 8-26-96; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

[File No. 942-3311]

Computer Business Services, Inc.; Proposed Consent Agreement with Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would prohibit, among other things, the Sheridan, Indiana home-based computer business opportunity firm from misrepresenting the success rates or profitability of its clients and from using deceptive testimonials or other deceptive statements to entice consumers to buy its products. The firm would also be required to disclose that federal laws restrict the use of certain automatic telephone dialing systems it sells and to pay \$5 million in consumer redress.

DATES: Comments must be received on or before October 28, 1996.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT:

C. Steven Baker, Federal Trade Commission, Chicago Regional Office, 55 East Monroe Street, Suite 1860, Chicago, IL 60603. (312) 353-8156; Catherine R. Fuller, Federal Trade Commission, Chicago Regional Office, 55 East Monroe Street, Suite 1860, Chicago, IL 60603. (312) 353-5576.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the following consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in

accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

Agreement Containing Consent Order

In the Matter of Computer Business Services, Inc., a corporation, Andrew L. Douglass, individually and as an officer of the corporation, Matthew R. Douglass, individually, and Peter B. Douglass, individually.

The Federal Trade Commission has conducted an investigation of certain acts and practices of Computer Business Services, Inc., Andrew L. Douglass, individually and as an officer of Computer Business Services, Inc., Matthew R. Douglass, and Peter B. Douglass, ("proposed respondents"). Proposed respondents, having been represented by counsel, are willing to enter into an agreement containing a consent order resolving the allegations contained in the draft complaint. Therefore,

It is hereby agreed by and between Computer Business Services, Inc., Andrew L. Douglass, individually and as an officer of Computer Business Services, Inc., Matthew R. Douglass, and Peter B. Douglass, and counsel for the Federal Trade Commission that:

1. Proposed respondent Computer Business Services, Inc. is an Indiana Corporation with its principal office or place of business at CBSI Plaza, Sheridan, Indiana 46069.

2. Proposed respondent Andrew L. Douglass is an officer of Computer Business Services, Inc. and resides at 9 E. 191st Street, Westfield, Indiana 46074. His principal office or place of business is the same as that of Computer Business Services, Inc.

3. Proposed respondent Matthew R. Douglass is a supervisory employee of Computer Business Services, Inc. and resides at 9 Forest Bay Lane, Cicero, Indiana 46034. His principal office or place of business is the same as that of Computer Business Services, Inc.

4. Proposed respondent Peter B. Douglass is a supervisory employee of Computer Business Services, Inc. and resides at 18846 Casey Rd., Sheridan, Indiana 46069. His principal office or place of business is the same as that of Computer Business Services, Inc.

5. Proposed respondent admit all the jurisdictional facts set forth in the draft complaint.

6. Proposed respondents waive:

(a) Any further procedural steps;

(b) The requirement that the Commission's decision contain a statement of findings of fact and conclusions of law; and

(c) All rights to seek judicial review or otherwise to challenge or contest the