

Governors not later than September 26, 1997.

**A. Federal Reserve Bank of Richmond** (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:  
1. *Wachovia Corporation*, Winston-Salem, North Carolina; to merge with Central Fidelity Banks, Inc., Richmond, Virginia, and thereby indirectly acquire Central Fidelity National Bank, Richmond, Virginia.

In connection with this application, Applicant also has applied to acquire Central Fidelity Insurance Agency, Inc., Richmond, Virginia, and thereby engage in acting as an agent or broker in the sale of credit related insurance, pursuant to § 225.28(b)(11) of the Board's Regulation Y.

**B. Federal Reserve Bank of Chicago** (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Centre 1 Bancorp, Inc.*, Beloit, Wisconsin; to acquire 100 percent of the voting shares of First Winnebago Corporation, Winnebago, Illinois, and thereby indirectly acquire First National Bank of Winnebago, Winnebago, Illinois.

**C. Federal Reserve Bank of Kansas City** (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Bank Capital Corporation*, Strasburg, Colorado; to acquire 4.59 percent, for a total of 9 percent of the voting shares of Guaranty Corporation, Denver, Colorado.

Board of Governors of the Federal Reserve System, August 27, 1997.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 97-23233 Filed 8-29-97; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### 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 § 225.28 of Regulation Y (12 CFR 225.28) 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. The notice also will 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.

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 16, 1997.

**A. Federal Reserve Bank of New York** (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Prestige Financial Corp.*, Flemington, New Jersey; to engage *de novo* through its subsidiary, PSC Financial Services, Inc., Flemington, New Jersey, in securities brokerage activities, pursuant to § 225.28(b)(7)(i) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 27, 1997.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 97-23231 Filed 8-29-97; 8:45 am]

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## FEDERAL RESERVE SYSTEM

### Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities; Correction

This notice corrects a notice (FR Doc. 97-22303) published on pages 44697 and 44798 of the issue for Friday, August 22, 1997.

Under the Federal Reserve Bank of Boston heading, the entry for UST Corp., Boston, Massachusetts, is revised to read as follows:

**A. Federal Reserve Bank of Boston** (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. *UST Corp.*, Boston, Massachusetts; to acquire Firestone Financial Corp., Newton, Massachusetts, and thereby engage in installment loan and lease financing activities to commercial customers pursuant to §§ 225.28(b)(1) and (b)(3) of the Board's Regulation Y.

Comments on this application must be received by September 5, 1997.

Board of Governors of the Federal Reserve System, August 27, 1997.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 97-23232 Filed 8-29-97; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL TRADE COMMISSION

### Notice Regarding Compliance Assistance and Civil Penalty Leniency Policies for Small Entities

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice of policies.

**SUMMARY:** On April 8, 1997, the Federal Trade Commission issued two statements describing its policies for assisting small businesses and other small entities, in implementation of requirements of the Small Business Regulatory Enforcement Fairness Act of 1996. The first policy statement discussed the variety of mechanism available for small entities to obtain advice about their obligations under statutes and rules enforced by the Commission. The second policy statement described the Commission's approach to reduction or waiver of civil penalties for small entities in various mitigating circumstances. The Commission solicited comments about these statements from interested persons. After considering the one comment it received, the Commission has determined not to advise either policy.

**DATES:** The policy statements were effective on March 28, 1997.

**FOR FURTHER INFORMATION CONTACT:** Neil J. Blickman, Federal Trade Commission, Bureau of Consumer Protection, Division of Enforcement, Sixth St. and Pennsylvania Ave., N.W., Washington, DC 20580, 202-326-3038.

**SUPPLEMENTARY INFORMATION:** The statement of the Commission's Small Entity Compliance Assistance Policy explains to small businesses and other small entities what assistance is available to them from the Commission and its staff to help them understand and comply with obligations imposed by the statutes and rules enforced by the Commission. The statement of the Commission's Civil Penalty Leniency Policy discusses how the Commission expects to consider mitigating factors in matters where small entities are subject to civil penalties. These statements were issued in implementation of sections 213 and 223 of the Small Business Regulatory Enforcement Fairness Act ("SBREFA"), Pub. L. No. 104-121, enacted March 29, 1996. 62 FR 16809 (Apr. 8, 1997).

## Public Comments

Members of the public were invited to comment on any issues or concerns that they believed were relevant or appropriate to these policies. 62 FR 16809, 16814. The only comment received in response to the Commission's notice was submitted by Jerome S. Lamet, Esq., an attorney in Chicago, Illinois.<sup>1</sup> The comment addressed issues not encompassed within the scope of the notice, and did not relate to any specific aspect of the policies adopted by the Commission. The comment appeared to relate to actions brought by the Commission in federal district court under sections 13(b) and 19 of the FTC Act, 15 U.S.C. 53(b) and 57b, following entry of a court order restraining a defendant from disposing of individual or corporate assets. Mr. Lamet commented that when the defendant in such a case is a small business, the Commission should not oppose the defendant's motion to release frozen assets to pay its attorney. In the alternative, the commenter stated that the Commission should provide legal counsel for defendants who are small businesses, or funds for that purpose.<sup>2</sup>

When the Commission brings actions under sections 13(b) and 19 of the FTC Act, it considers a number of factors in determining whether to seek a court order freezing assets and thereafter oppose motions to release frozen assets to pay defendants' attorneys. These factors include, but are not limited to, the seriousness of any fraud, the threat of dissipation of assets, the degree of consumer injury, and the funds necessary to redress injury to consumers. Typically, when the Commission opposes motion to release frozen assets to pay defendants' attorneys, it does so based on the theory that it only will be able to achieve relief if the frozen assets identified by the Commission are preserved to provide restitution to the victims of the defendants' fraud, and the defendants should not be permitted to use the proceeds of fraud to finance their defense of the fraud. The Commission addresses this issue on a case-by-case basis based on individual facts and circumstances. It is beyond the Commission's statutory authority, as mandated by Congress pursuant to the FTC Act, to provide legal counsel to defendants who are small businesses, or, except in the limited circumstances

provided in the Equal Access to Justice Act,<sup>3</sup> to provide funds for that purpose. Accordingly, the Commission has determined not to revise either its small business compliance assistance policy or its civil penalty leniency policy.

**Authority:** Secs. 213 and 223, Pub. L. 104-121, 110 Stat. 847.

By direction of the Commission.

**Benjamin I. Berman,**

*Acting Secretary.*

[FR Doc. 97-23186 Filed 8-29-97; 8:45 am]

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Advisory Commission on Consumer Protection and Quality in the Health Care Industry; Notice of Public Meeting

In accordance with Section 10(a)(2) of the Federal Advisory Committee Act, Public Law 92-463, notice is hereby given of the meeting of the Advisory Commission on Consumer Protection and Quality in the Health Care Industry. This two-day meeting will be open to the public, limited only by the space available.

**Place of Meeting:** The University of Illinois at Chicago, West Campus: Chicago Illini Union, 2nd Floor, Chicago Rooms; 828 South Wolcott Avenue, Chicago, Illinois 60612. Exact locations of the sessions will be available at the Union center and on the Commission's web site, "www.hcqualitycommission.gov".

**Times and Dates:** The public meeting will span two days. On Tuesday, September 9, 1997, the subcommittee break-out sessions will take place from 10:00 a.m. until 4:30 p.m. On Wednesday, September 10, 1997, the general plenary session will begin at 8:00 a.m. and it will continue until 4:00 p.m.

**Purpose/Agenda:** To hear testimony and continue formal proceedings of the Commission's four (4) subcommittees. Agenda items are subject to change as priorities dictate.

**Contact Person:** For more information, including substantive program information and summaries of the meeting, please contact: Edward (Chip) Malin, Hubert Humphrey Building, Room 118F, 200 Independence Avenue, S.W., Washington, DC 20201; [202/205-3333].

<sup>3</sup> 5 U.S.C. 504; 28 U.S.C. 2412.

Dated: August 25, 1997.

**Richard Sorian,**

*Deputy Director, Advisory Commission on Consumer Protection and Quality in the Health Care Industry.*

[FR Doc. 97-23177 Filed 8-29-97; 8:45 am]

BILLING CODE 4110-60-M

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

[30DAY-20-97]

### Agency Forms Undergoing Paperwork Reduction Act Review

The Centers for Disease Control and Prevention (CDC) publishes a list of information collection requests under review by the Office of Management and Budget (OMB) in compliance with the Paperwork Reduction Act (44 U.S.C. Chapter 35). To request a copy of these requests, call the CDC Reports Clearance Office on (404) 639-7090. Send written comments to CDC, Desk Officer; Human Resources and Housing Branch, New Executive Office Building, Room 10235; Washington, DC 20503. Written comments should be received within 30 days of this notice.

### Proposed Projects

1. National Inventory of Clinical Laboratory Testing Services (NICLTS)—New—This is a new data collection. CDC proposes to gather data through the use of a mail/telephone-assisted survey of a statistical sample of waived and provider performance microscopy (PPM) certified laboratories. The use of a mail/telephone survey instrument will be cost-effective approach for performing the inventory of clinical laboratory testing services by analytes, test systems, specimen types and test volume in laboratories with limited menus such as waived and PPM facilities.

The data collected in this study will provide the government, policy makers, practitioners and researchers with national estimates of analytes, test systems, and test volumes being performed in each of the ten defined regions in the United States in waived and PPM laboratories.

This baseline survey will be analyzed and used by CDC in: (1) Responding to questions concerning the impact of both regulatory and non-regulatory changes in the delivery of clinical laboratory medicine to Congress, DHHS, and the public; (2) allowing the government to track changes in public access to clinical laboratory testing and to

<sup>1</sup> The comment submitted in response to the notice has been placed on the public record, and is filed as document number B21946900001. In today's notice, the comment is cited as Lamet, #1.

<sup>2</sup> Lamet, #1.