

Copies of materials adopted at this meeting can be purchased from the FCC's duplicating contractor, International Transcription Services, Inc. (ITS, Inc.) at (202) 857-3800; fax (202) 857-3805 and 857-3184; or TTY (202) 293-8810. These copies are available in paper format and alternative media, including large print/type; digital disk; and audio tape. ITS may be reached by e-mail: its_@inc@ix.netcom.com. Their Internet address is <http://www.itsi.com>.

This meeting can be viewed over George Mason University's Capitol Connection. The Capitol Connection also will carry the meeting live via the Internet. For information on these services call (703) 993-3100. The audio portion of the meeting will be broadcast live on the Internet via the FCC's Internet audio broadcast page at <http://www.fcc.gov/realaudio/>. The meeting can also be heard via telephone, for a fee, from National Narrowcast Network, telephone (202) 966-2211 or fax (202) 966-2770. Audio and video tapes of this meeting can be purchased from Infocus, 341 Victory Drive, Herndon, VA 20170, telephone (703) 834-0100; fax number (703) 834-0111.

Federal Communications Commission.

Magalie Roman Salas,
Secretary.

[FR Doc. 99-1867 Filed 1-22-99; 2:31 pm]

BILLING CODE 6712-01-M

FEDERAL EMERGENCY MANAGEMENT AGENCY

Open Meeting, Board of Visitors for the Emergency Management Institute

AGENCY: Federal Emergency
Management Agency (FEMA).

ACTION: Notice of open meeting.

SUMMARY: In accordance with section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. App. 2, FEMA announces the following committee meeting:

Name: Board of Visitors for the
Emergency Management Institute.

Dates of Meeting: February 16-17,
1999.

Place: Federal Emergency
Management Agency, National
Emergency Training Center, Emergency
Management Institute, Conference
Room, Building N, Room 408,
Emmitsburg, Maryland 21727.

Time: Monday, February 16, 1999,
8:30 a.m.—5:00 p.m. Tuesday, February
17, 1999, 8:30 a.m.—5:00 p.m.

Proposed Agenda: Status reports on
training in response and recovery,

planning, mitigation, and simulation
and exercises; informal working
sessions regarding EMI activities;
expansion of the Independent Study
program and EMI's Higher Education
Program.

SUPPLEMENTARY INFORMATION: The
meeting will be open to the public with
approximately 10 seats available on a
first-come, first-serve basis. Members of
the general public who plan to attend
the meeting should contact the Office of
the Superintendent, Emergency
Management Institute, 16825 South
Seton Avenue, Emmitsburg, MD 21727,
(301) 447-1286.

Minutes of the meeting will be
prepared and will be available for
public viewing in the Office of the
Superintendent, Emergency
Management Institute, Federal
Emergency Management Agency,
Building N, National Emergency
Training Center, Emmitsburg, MD
21727. Copies of the minutes will be
available upon request 30 days after the
meeting.

Dated: January 8, 1999.

Kay C. Goss,

*Associate Director for Preparedness, Training
and Exercises.*

[FR Doc. 99-1747 Filed 1-25-99; 8:45 am]

BILLING CODE 6718-01-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. The notices
also will 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 February
10, 1999.

**A. Federal Reserve Bank of
Minneapolis** (JoAnne F. Lewellen,
Assistant Vice President) 90 Hennepin
Avenue, P.O. Box 291, Minneapolis,
Minnesota 55480-0291:

1. *Nefsy Family Voting Trust*, Miles
City, Montana; to acquire voting shares

of Stockman Financial Corporation,
Miles City, Montana, and thereby
indirectly acquire voting shares of
Stockman Bank of Montana, Miles City,
Montana.

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

1. *Thomas G. Fitzgerald and James G.
Fitzgerald*, both of Inverness, Illinois; to
acquire voting shares of Southern
Colorado Corp., Pagosa Springs,
Colorado, and thereby indirectly acquire
voting shares of Mancos Valley Bank,
Mancos, Colorado, and Citizens Bank of
Pagosa Springs, Pagosa Springs,
Colorado.

Board of Governors of the Federal Reserve
System, January 21, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 99-1773 Filed 1-25-99; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL RESERVE SYSTEM

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. The application also will 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.
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 February 19,
1999.

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

1. *First Personal Financial Corp.*, Orland Park, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of First Personal Bank, Orland Park, Illinois (in organization).

B. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *ExTraCo Bankshares, Inc.*, Waco, Texas; to acquire 100 percent of the voting shares of Central Financial Bancorp, Inc., Lorena, Texas, and thereby indirectly acquire Central Delaware Financial Bancorp, Inc., Dover, Delaware, Bank of Troy, Troy, Texas, and Lorena State Bank, Lorena, Texas.

2. *Cameron Bancshares, Inc.*, Cameron, Texas, and Cameron Bancshares of Delaware, Inc., Wilmington, Delaware; to become bank holding companies by acquiring 100 percent of the voting shares of First National Bank, Cameron, Texas.

Board of Governors of the Federal Reserve System, January 20, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 99-1653 Filed 1-25-99; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL RESERVE SYSTEM

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. The application also will 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. 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 February 19, 1999.

A. Federal Reserve Bank of Richmond (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Carolina First Corporation*, Greenville, South Carolina; to acquire 100 percent of the voting shares of Citizens First National Bank, Crescent City, Florida.

B. Federal Reserve Bank of Atlanta (Lois Berthaume, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. *United Community Banks, Inc.*, Blairsville, Georgia; to acquire 100 percent of the voting shares of Adairville Bancshares, Inc., Adairville, Georgia, and thereby indirectly acquire Bank of Adairville, Adairville, Georgia.

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

1. *Hometown Banc Corp.*, Grand Island, Nebraska; to acquire 100 percent of the voting shares of Security State Bank, Sumner, Nebraska.

Board of Governors of the Federal Reserve System, January 21, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 99-1772 Filed 1-25-99; 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, including the companies listed below, 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 February 9, 1999.

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

1. *National Westminster Bank PLC*, London, England; to engage *de novo* through its subsidiary, XCO, LLC, New York, New York, in data processing and related activities, pursuant to § 225.28(b)(14) of Regulation Y.

Board of Governors of the Federal Reserve System, January 20, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 99-1654 Filed 1-25-99; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

[File No. 9823600]

American Honda Motor Company, Inc.; Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint that accompanies the consent agreement and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before March 29, 1999.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 600 Pa. Ave., NW, Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT: Elaine Kolish or Laura Koss, FTC/S-4302, 601 Pa. Ave., NW, Washington, D.C. 20580, (202) 326-3042 or (202) 326-2890.