

*Section\_\_44—Public Notice by Institutions*

Q1. Are there any placement or size requirements for an institution's public notice?

A1. The notice must be placed in the institution's public lobby, but the size and placement may vary. The notice should be placed in a location and be of a sufficient size that customers can easily see and read it.

*Section\_\_45—Publication of Planned Examination Schedule*

Q1. Where will the agencies publish the planned examination schedule for the upcoming calendar quarter?

A1. The agencies may use the **Federal Register**, a press release, the Internet, or other existing agency publications for disseminating the list of the institutions scheduled to for CRA examinations during the upcoming calendar quarter. Interested parties should contact the appropriate Federal financial supervisory agency for information on how the agency is publishing the planned examination schedule.

Q2. Is inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter determinative of whether an institution will be examined in that quarter?

A2. No. The agencies attempt to determine as accurately as possible which institutions will be examined during the upcoming calendar quarter. However, whether an institution's name appears on the published list does not conclusively determine whether the institution will be examined during that quarter. The agencies may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

*Appendix B to Part\_\_CRA Notice*

Q1. What agency information should be added to the CRA notice form?

A1. The following information should be added to the form:

*OCC-supervised institutions only:* The address of the deputy comptroller of the district in which the institution is located should be inserted in the appropriate blank. These addresses can be found at 12 CFR § 4.5(a).

*OCC-, FDIC-, and Board-supervised institutions:* "Officer in Charge of Supervision" is the title of the responsible official at the appropriate Federal Reserve Bank.

**Appendix A**

*Regional Offices of the Bureau of the Census*

To obtain median family income levels of census tracts, MSAs, block numbering areas and statewide nonmetropolitan areas, contact the appropriate regional office of the Bureau of the Census as indicated below. The list shows the states covered by each regional office.

Atlanta, (404) 730-3833

Alabama, Florida, Georgia

Boston, (617) 424-0510

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Charlotte, (704) 344-6144

District of Columbia, Kentucky, North Carolina, South Carolina, Tennessee, Virginia

Chicago, (708) 562-1740

Illinois, Indiana, Wisconsin

Dallas, (214) 640-4470 or (800) 835-9752

Louisiana, Mississippi, Texas

Denver, (303) 969-7750

Arizona, Colorado, Nebraska, New Mexico, North Dakota, South Dakota, Utah, Wyoming

Detroit, (313) 259-1875

Michigan, Ohio, West Virginia

Kansas City, (913) 551-6711

Arkansas, Iowa, Kansas, Minnesota, Missouri, Oklahoma

Los Angeles, (818) 904-6339

California

New York, (212) 264-4730

New York, Puerto Rico

Philadelphia, (215) 597-8313 or (215) 597-8312

Delaware, Maryland, New Jersey, Pennsylvania

Seattle, (206) 728-5314

Alaska, Hawaii, Idaho, Montana, Nevada, Oregon, Washington

Dated: September 29, 1997.

**Joe M. Cleaver,**

*Executive Secretary, Federal Financial Institutions Examination Council.*

[FR Doc. 97-26206 Filed 10-3-97; 8:45 am]

BILLING CODE 4810-33-P; 6714-01-P; 6210-01-P 6720-01-P

**FEDERAL MARITIME COMMISSION**

**Notice of Agreement(s) Filed**

The Commission hereby gives notice of the filing of the following agreement(s) under the Shipping Act of 1984.

Interested parties can review or obtain copies of agreements at the Washington, DC offices of the Commission, 800 North Capitol Street, N.W., Room 962. Interested parties may submit comments on an agreement to the Secretary, Federal Maritime Commission, Washington, DC 20573, within 10 days of the date this notice appears in the **Federal Register**.

*Agreement No.:* 224-201033

*Title:* Broward County/Maritime

Entertainment Terminal Agreement

*Parties:*

Broward County, Florida (Port Everglades)

Maritime Entertainment, Ltd., Inc.

*Synopsis:* The proposed Agreement authorizes Broward County to provide berthing and related terminal facilities, and passenger wharfage at a reduced rate, to Maritime Entertainment in exchange for its agreement to provide daily passenger cruise service from Port Everglades.

Dated: September 30, 1997.

By Order of the Federal Maritime Commission.

**Joseph C. Polking,**

*Secretary.*

[FR Doc. 97-26360 Filed 10-3-97; 8:45 am]

BILLING CODE 6730-01-M

**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 October 21, 1997.

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

1. *Stuart A. Cashin, Jr.*, Duluth,  
Georgia; to retain voting shares of Embry  
Bankshares, Inc., Duluth, Georgia, and  
thereby indirectly retain share of Embry  
National Bank, Lawrenceville, Georgia.

Board of Governors of the Federal Reserve  
System, October 1, 1997.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 97-26447 Filed 10-3-97; 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 October 31,  
1997.

**A. Federal Reserve Bank of Chicago**  
(Philip Jackson, Applications Officer)

230 South LaSalle Street, Chicago,  
Illinois 60690-1413:

1. *Midland Bancshares, Inc.*, Kincaid,  
Illinois; to become a bank holding  
company by acquiring 100 percent of  
the voting shares of The Midland  
Community Bank, Kincaid, Illinois.

**B. Federal Reserve Bank of San  
Francisco** (Pat Marshall, Manager of  
Analytical Support, Consumer  
Regulation Group) 101 Market Street,  
San Francisco, California 94105-1579:

1. *Greater Bay Bancorp*, Palo Alto,  
California; to acquire 100 percent of the  
voting shares of Peninsula Bank of  
Commerce, Millbrae, California.

2. *Heritage Financial Corporation*,  
Olympia, Washington; to become a bank  
holding company by acquiring 100  
percent of the voting shares of Heritage  
Savings Bank, Olympia, Washington.  
Applicant is converting from mutual to  
stock form.

Board of Governors of the Federal Reserve  
System, October 1, 1997.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 97-26448 Filed 10-3-97; 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 October 21, 1997.

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

1. *Boston Private Bancorp, Inc.*,  
Boston, Massachusetts; to acquire  
Westfield Capital Management  
Company, Inc., Boston, Massachusetts,  
and thereby engage in financial and  
investment advisory activities, pursuant  
to § 225.28(b)(6) of the Board's  
Regulation Y.

Board of Governors of the Federal Reserve  
System, October 1, 1997.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 97-26446 Filed 10-3-97; 8:45 am]

BILLING CODE 6210-01-F

**FEDERAL TRADE COMMISSION**

**Granting of Request for Early  
Termination of the Waiting Period  
Under the Premerger Notification  
Rules**

Section 7A of the Clayton Act, 15  
U.S.C. 18a, as added by Title II of the  
Hart-Scott-Rodino Antitrust  
Improvement Act of 1976, requires  
persons contemplating certain mergers  
or acquisitions to give the Federal Trade  
Commission and the Assistant Attorney  
General advance notice and to wait  
designated periods before  
consummation of such plans. Section  
7A(b)(2) of the Act permits the agencies,  
in individual cases, to terminate this  
waiting period prior to its expiration  
and requires that notice of this action be  
published in the **Federal Register**.

The following transactions were  
granted early termination of the waiting  
period provided by law and the  
premerger notification rules. The grants  
were made by the Federal Trade  
Commission and the Assistant Attorney  
General for the Antitrust Division of the  
Department of Justice. Neither agency  
intends to take any action with respect  
to these proposed acquisitions during  
the applicable waiting period.

TRANSACTIONS GRANTED EARLY TERMINATION BETWEEN: 090197 AND 091297

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
Ferrous Processing and Trading Company, TBS Industrial Recycling, Inc., TBS Assets .....	97-3127	09/02/97