

and ports in Brazil, Argentina, Uruguay, and Paraguay. The parties have requested a shortened review period.

By order of the Federal Maritime Commission.

Dated: October 17, 1997.

**Joseph C. Polking,**

*Secretary.*

[FR Doc. 97-27968 Filed 10-21-97; 8:45 am]

BILLING CODE 6730-01-M

## FEDERAL MARITIME COMMISSION

### Ocean Freight Forwarder License; Applicants

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission applications for licenses as ocean freight forwarders pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. app. 1718 and 46 CFR 510).

Persons knowing of any reason why any of the following applicants should not receive a license are requested to contact the Office of Freight Forwarders, Federal Maritime Commission, Washington, DC 20573.

Non-Stop Cargo, Inc., 8235 NW 56th Street, Miami, FL 33166, Officers: Michael A. Foreman, Jr., President, Marlene Castro, Vice President  
 Transports P. Fatton Inc., 149-23 182nd Street, Jamaica, NY 11413, Officer: Bruno Torre, Vice President  
 Scott Container Service, Inc., 9607 South Dearborn, Detroit, MI 48209, Officers: Charles H. Scott, President, Sheila Pullen, Vice President  
 Express International Incorporated, 2248 Cornell Drive, Flower Mound, TX 75028, Officers: Gary L. Elkins, President, Detra P. Elkins, Secretary  
 Arrisco International Inc., 1809 G Cross Beam Drive, Charlotte, NC 28217, Officers: Sam Arris, President, Sherry Jolley, Vice President  
 INBA International, Inc., 3600 S. State Road 7, Suite 347, Miramar, FL 33023, Officer: Erett B.P. Wallace, President

Dated: October 16, 1997.

**Joseph C. Polking,**

*Secretary.*

[FR Doc. 97-27886 Filed 10-21-97; 8:45 am]

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## FEDERAL MARITIME COMMISSION

### Sunshine Act Meeting

**AGENCY HOLDING THE MEETING:** Federal Maritime Commission.

**TIME AND DATE:** 10:00 A.M., October 20, 1997.

**PLACE:** 800 North Capitol Street, N.W., Room 1000, Washington, D.C.

**STATUS:** Closed.

**MATTER(S) TO BE CONSIDERED:** 1. Docket No. 96-20—Port Restrictions and Requirements in the United States/Japan Trade.

**CONTACT PERSON FOR MORE INFORMATION:** Joseph C. Polking, Secretary, (202) 523-5725.

**Joseph C. Polking,**

*Secretary.*

[FR Doc. 97-28167 Filed 10-20-97; 2:38 pm]

BILLING CODE 6730-01-M

## 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 November 14, 1997.

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

1. *North Shore Bancorp*, Peabody, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of North

Shore Bank, Peabody, Massachusetts, (a Co-operative Bank).

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

1. *Citizens Effingham Bancshares, Inc.*, Springfield, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of Citizens Bank of Effingham, Springfield, Georgia (in organization).

2. *Covenant Bancgroup, Inc.*, Leeds, Alabama; to become a bank holding company by acquiring 100 percent of the voting shares of Covenant Bank, Leeds, Alabama (in organization).

3. *First State Financial Corporation*, Sarasota, Florida; to become a bank holding company by acquiring 57.3 percent of the voting shares of First State Bank, Sarasota, Florida (formerly First State Bank of Sarasota).

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

1. *States Financial Services Corporation*, Hales Corners, Wisconsin; to acquire 100 percent of the voting shares of Richmond Bancorp, Inc., Gurnee, Illinois, and thereby indirectly acquire Richmond Bank, Richmond, Illinois.

In connection with this application, Applicant also has applied to acquire Richmond Financial Services, Inc., Richmond, Illinois, and thereby engage in discount brokerage, insurance agency activities in a town of less than 5,000, and management advisory services, pursuant to §§ 225.28(b)(7), (b)(11) and (b)(6)(iii) of the Board's Regulation Y, respectively.

Board of Governors of the Federal Reserve System, October 16, 1997.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 97-27899 Filed 10-21-97; 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 November 5, 1997.

**A. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. *Area Bancshares Corporation*, Owensboro, Kentucky; to acquire Security First Network Bank, Atlanta, Georgia, and thereby indirectly acquire Solutions by Design, Inc. ("Solutions"), Atlanta, Georgia, and thereby engage in developing and providing data processing and data transmission services to financial institutions for use in providing products and services over the Internet, pursuant to § 225.28(b)(14) of the Board's Regulation Y. The acquisition will be accomplished through the merger of Solutions with and into Security First Technologies, Inc., Atlanta, Georgia, a wholly-owned subsidiary of Security First Network Bank.

Board of Governors of the Federal Reserve System, October 16, 1997.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 97-27898 Filed 10-21-97; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### Sunshine Act Meeting

**AGENCY HOLDING THE MEETING:** Board of Governors of the Federal Reserve System.

**TIME AND DATE:** 11:00 a.m., Monday, October 27, 1997.

**PLACE:** Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, NW, Washington, DC 20551.

**STATUS:** Closed.

### MATTERS TO BE CONSIDERED:

1. Federal Reserve Bank and Branch director appointments. (This item was

originally announced for a closed meeting on October 6, 1997.)

2. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.

3. Any items carried forward from a previously announced meeting.

### CONTACT PERSON FOR MORE INFORMATION:

Mr. Joseph R. Coyne, Assistant to the Board; (202) 452-3204. You may call (202) 452-3207, beginning at approximately 5 p.m. two business days before this meeting, for a recorded announcement of bank and bank holding company applications scheduled for the meeting.

Dated: October 17, 1997.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 97-28072 Filed 10-17-97; 4:47 pm]

BILLING CODE 6210-01-P

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Office of the Secretary

#### Notice of Interest Rate on Overdue Debts

Section 30.13 of the Department of Health and Human Services' claims collection regulations (45 CFR part 30) provides that the Secretary shall charge an annual rate of interest as fixed by the Secretary of the Treasury after taking into consideration private consumer rates of interest prevailing on the date that HHS becomes entitled to recovery. The rate generally cannot be lower than the Department of Treasury's current value of funds rate or the applicable rate determined from the "Schedule of Certified Interest Rates with Range of Maturities." This rate may be revised quarterly by the Secretary of the Treasury and shall be published quarterly by the Department of Health and Human Services in the **Federal Register**.

The Secretary of the Treasury has certified a rate of 13<sup>7</sup>/<sub>8</sub>% for the quarter ended September 30, 1997. This interest rate will remain in effect until such time as the Secretary of the Treasury notifies HHS of any change.

Dated: October 16, 1997.

**George Strader**,

*Deputy Assistant Secretary, Finance.*

[FR Doc. 97-27887 Filed 10-21-97; 8:45 am]

BILLING CODE 4150-04-M

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

#### Notice of Receipt of Applications(s) for Permit

The public is invited to comment on the following application for a permit to conduct certain activities with marine mammals. The application was submitted to satisfy requirements of the Marine Mammal Protection Act of 1972, *as amended* (16 U.S.C. 1361 *et seq.*) and the regulations governing marine mammals (50 CFR 18 and 50 FR 216).

*Applicant:* American Museum of Natural History, New York, NY, USFWS PRT-831724 and NMFS 876-1402.

*Permit Type:* Import, Re-import, Export, and Re-export for Scientific Research.

*Name and Number of Animals:* All Cetacea, Pinnipedia, Sirenia, marine and sea otters; unspecified amount.

*Summary of Activity to be Authorized:* The applicant has requested a permit for the import, re-import, export and re-export of salvaged material from all species of Cetacea, Pinnipedia, Sirenia, marine and sea otters collected worldwide as well as for samples of biopsy tissue collected from living specimens for the purpose of scientific research. Samples are intended for disposition in the museum collection and for exchange with other scientific institutions.

*Source of Marine Mammals:* Salvage and authorized research as described above.

*Period of Activity:* Up to five years from issuance date of the permit, if issued.

Concurrent with the publication of this notice in the **Federal Register**, the Office of Management Authority is forwarding copies of this application to the Marine Mammal Commission and the Committee of Scientific Advisors for their review.

Written data or comments, requests for copies of the complete application, or requests for a public hearing on this application should be sent to the U.S. Fish and Wildlife Service, Office of Management Authority, 4401 N. Fairfax Drive, Room 430, Arlington, Virginia 22203, telephone 703/358-2104 or fax 703/358-2281 and must be received within 30 days of the date of publication of this notice. Anyone requesting a hearing should give specific reasons why a hearing would be appropriate.