

EFFECTIVE DATE: October 31, 1996.

FOR FURTHER INFORMATION CONTACT: Pauline C. Campbell, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3606.

SUPPLEMENTARY INFORMATION: The notice of a major disaster for the Commonwealth of Virginia, is hereby amended to include the following areas among those areas determined to have been adversely affected by the catastrophe declared a major disaster by the President in his declaration of September 6, 1996:

Hampton City for Individual Assistance and Hazard Mitigation (already designated for direct Federal assistance).

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance)

Lacy E. Suiter,

Executive Associate Director, Response and Recovery Directorate.

[FR Doc. 96-29377 Filed 11-14-96; 8:45 am]

BILLING CODE 6718-02-P

FEDERAL HOUSING FINANCE BOARD

Federal Housing Finance Board

Sunshine Act Meeting

FEDERAL REGISTER CITATION OF PREVIOUS ANNOUNCEMENT: 61 FR 56546, November 1, 1996.

PREVIOUSLY ANNOUNCED TIME AND DATE OF THE MEETING: 10:00 a.m., Thursday, November 7, 1996.

CHANGE IN THE MEETING: Previously announced Board meeting time as been changed from 10:00 a.m to 12:00 p.m.

CONTACT PERSON FOR MORE INFORMATION: Elaine L. Baker, Secretary to the Board, (202) 408-2837.

Rita I. Fair,

Managing Director.

[FR Doc. 96-29420 Filed 11-12-96; 4:29 pm]

BILLING CODE 6725-01-P

Sunshine Act Meeting

FEDERAL REGISTER CITATION OF PREVIOUS ANNOUNCEMENT: 61 FR 56546, November 1, 1996.

PREVIOUSLY ANNOUNCED TIME AND DATE OF THE MEETING: 10:00 a.m. Thursday, November 7, 1996.

CHANGES IN THE MEETING: The following topic was added to the open portion of the meeting:

- Final Rule Amending 12 CFR, Part 902 to Include Waiver Provision.

CONTACT PERSON FOR MORE INFORMATION: Elaine L. Baker, Secretary to the Board, (202) 408-2837.

Rita I. Fair,

Managing Director.

[FR Doc. 96-29423 Filed 11-12-96; 4:29 pm]

BILLING CODE 6725-01-P

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. 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 December 9, 1996.

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

1. *East Coast Bank Corporation Employee Stock Ownership Plan Trust*, Ormond Beach, Florida; to become a bank holding company by acquiring 40 percent of the voting shares of East Coast Bank Corporation, Ormond Beach, Florida, and thereby indirectly acquire Bank at Ormond By-The-Sea, Ormond Beach, Florida.

2. *Peoples Bancorp, Inc.*, Carrollton, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of Peoples Bank of West Georgia, Carrollton, Georgia, in organization.

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

1. *Independent Bancorp, Limited*, Little Chute, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Little Chute, Little Chute, Wisconsin.

C. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *Security Bancshares, Inc.*, Amory, Mississippi; to become a bank holding company by acquiring 100 percent of the voting shares of Security Bank of Amory, Amory, Mississippi.

D. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Denison Bancshares, Inc. of Holton*, Holton, Kansas; to acquire 6 percent of the voting shares of Denison State Bank, Holton, Kansas.

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

1. *First Mineola, Inc.*, Mineola, Texas; to become a bank holding company by acquiring and merging with The First Mineola Corporation, Mineola, Texas, and thereby indirectly acquire The First National Bank, Mineola, Texas.

2. *New Albany, Inc.*, Albany, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of Albany Bancshares, Inc., Albany, Texas, and Albany Bancshares Nevada Financial Corporation, Reno, Nevada, and thereby indirectly acquire First National Bank Albany/Breckenridge, Albany, Texas.

In connection with this application, Albany Bancshares will be merged with

and into New Albany; the surviving bank holding company will be renamed Albany Bancshares, Inc.

Board of Governors of the Federal Reserve System, November 8, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-29249 Filed 11-14-96; 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 November 29, 1996.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *HSBC Americas, Inc.*, Buffalo, New York; HSBC Holdings, PLC, London, United Kingdom; and HSBC Holdings BV, Amsterdam, Netherlands; to acquire First Federal Savings and Loan Association of Rochester, Rochester, New York, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, November 8, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-29248 Filed 11-14-96; 8:45 am]

BILLING CODE 6210-01-F

Sunshine Act Meeting

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

TIME AND DATE: 10:00 a.m., Wednesday, November 20, 1996.

PLACE: Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, D.C. 20551.

STATUS: Open.

MATTERS TO BE CONSIDERED:

1. Proposed 1997 Federal Reserve Board budget.
2. Proposed 1997 budget for the Office of Inspector General.
3. Any items carried forward from a previously announced meeting.

Note: This meeting will be recorded for the benefit of those unable to attend. Cassettes will be available for listening in the Board's Freedom of Information Office, and copies may be ordered for \$5 per cassette by calling (202) 452-3684 or by writing to: Freedom of Information Office, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

CONTACT PERSON FOR MORE INFORMATION: Mr. Joseph R. Coyne, Assistant to the Board, (202) 452-3204.

Dated: November 13, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-29434 Filed 11-13-96; 11:05 am]

BILLING CODE 6210-01-P

Sunshine Act Meeting

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

TIME AND DATE: Approximately 11:00 a.m., Wednesday, November 20, 1996,

following a recess at the conclusion of the open meeting.

PLACE: Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, D.C. 20551.

STATUS: Closed.

MATTERS TO BE CONSIDERED:

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

2. 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: November 13, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-29435 Filed 11-13-96; 11:05 am]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

[File No. 942-3328]

Victoria Bie d/b/a Body Gold; 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 La Jolla, California-based dietary supplement manufacturer from making certain challenged claims for chromium picolinate dietary supplements, without competent and reliable scientific evidence to support them; from misrepresenting the results of any test, study, or research; and from representing that any testimonial or endorsement is the typical or ordinary experience of users of the advertised product, unless the claim is substantiated or unless Bie discloses the generally expected results clearly and prominently. The agreement settles allegations that Bie made unsupported claims about weight loss and health benefits for chromium picolinate dietary supplements.