

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. 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 July 14, 1997.

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

1. *Peoples Community Bancshares, Inc.*, Colquitt, Georgia; to acquire 100 percent of the voting shares of Farmers Bank of Malone, Malone, Florida.

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

1. *Enterbank Holdings, Inc.*, Clayton, Missouri; to acquire 8.33 percent of the voting shares of City Bancorp, Springfield, Missouri, and thereby indirectly acquire THE BANK (a proposed *de novo* bank), Springfield, Missouri.

C. Federal Reserve Bank of Minneapolis (Karen L. Grandstrand, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480-2171:

1. *AMFED Financial, Inc.*, Minneapolis, Minnesota; to become a bank holding company by acquiring 100

percent of the voting shares of Norwest Bank Nevada, National Association, Las Vegas, Nevada. Bank currently operates as Norwest Bank Nevada, F.S.B., and proposes to convert to a national bank.

2. *Norwest Corporation*, Minneapolis, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of AMFED Financial, Inc., Minneapolis, Minnesota, and thereby indirectly acquire Norwest Bank, Nevada, N.A., Las Vegas, Nevada.

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

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-16150 Filed 6-19-97; 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. 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. 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 July 17, 1997.

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

1. *Northway Financial, Inc.*, Berlin, New Hampshire; to become a bank

holding company by acquiring 100 percent of the voting shares of The Berlin City Bank, Berlin, New Hampshire, and 100 percent of the voting shares of Pemi Bancorp, Inc., Plymouth, New Hampshire, and thereby indirectly acquire Pemigewasset National Bank of Plymouth, Plymouth, New Hampshire.

Board of Governors of the Federal Reserve System, June 17, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-16229 Filed 6-19-97; 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. 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.

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 July 3, 1997.

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

1. *Deposit Guaranty Corp.*, Jackson, Mississippi, through its subsidiary, CSF Acquisition Corp., Jackson, Mississippi; to acquire CitiSave Financial Corporation, Baton Rouge, Louisiana, and thereby indirectly acquire Citizens Savings Association, F.A., Baton Rouge, Louisiana, and thereby engage in operating a savings association,

pursuant to § 225.28(b)(4)(ii) of the Board's Regulation Y.

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

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-16148 Filed 6-19-97; 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: 10:00 a.m., Wednesday, June 25, 1997.

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

STATUS: Closed.

MATTERS TO BE CONSIDERED:

1. Personnel actions (appointments, promotions, assignments, 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: June 18, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-16328 Filed 6-18-97; 10:39 am]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

[Dkt. C-3719]

Comtrad Industries, Inc.; Prohibited Trade Practices, and Affirmative Corrective Actions

AGENCY: Federal Trade Commission.

ACTION: Consent order.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent order prohibits, among other things, the Virginia-based company from misrepresenting the ability of any food storage product to cool food items

or maintain proper cold storage temperatures and to hold its cooling capacity after being unplugged, or misrepresenting the effect of operating such a product off a car battery when the car is not running, and requires the respondent to substantiate any claims regarding the safety and efficacy of food storage products.

DATES: Complaint and Order issued February 25, 1997.¹

FOR FURTHER INFORMATION CONTACT:

Phoebe Morse, Federal Trade Commission, Boston Regional Office, 101 Merrimac St., Suite 810, Boston, MA. 02114-4719. (617) 424-5960

SUPPLEMENTARY INFORMATION: On Monday, December 16, 1996, there was published in the **Federal Register**, 61 FR 66040, a proposed consent agreement with analysis In the Matter of Comtrad Industries, Inc., for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments suggestions or objections regarding the proposed form of the order.

No comments having been received, the Commission has ordered the issuance of the complaint in the form contemplated by the agreement, made its jurisdictional findings and entered an order to cease and desist, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 Stat. 721; 15 U.S.C. 46. Interprets or applies sec. 5, 38 Stat. 719, as amended; 15 U.S.C. 45)

Donald S. Clark,

Secretary.

[FR Doc. 97-16192 Filed 6-19-97; 8:45 am]

BILLING CODE 6750-01-M

FEDERAL TRADE COMMISSION

[Dkt. C-3718]

Natural Innovations, Inc., et al.; Prohibited Trade Practices, and Affirmative Corrective Actions

AGENCY: Federal Trade Commission.

ACTION: Consent order.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent order prohibits, among other things, the Ohio-based manufacturer and its president from making pain relief or pain elimination claims for their device without possessing competent and reliable scientific

¹ Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street & Pennsylvania Avenue, NW., Washington, DC 20580.

evidence to support such claims and prohibits them from representing that any endorsement or testimonial represents the typical experience with their product, unless the claim is substantiated or it is accompanied by a prominent disclaimer.

DATES: Complaint and Order issued February 25, 1997.¹

FOR FURTHER INFORMATION CONTACT:

Lesley Fair, FTC/S-4002, Washington, D.C. 20580. (202) 326-3081.

SUPPLEMENTARY INFORMATION:

On Monday, December 16, 1996, there was published in the **Federal Register**, 61 FR 66042 a proposed consent agreement with analysis In the Matter of Natural Innovations, Inc., et al., for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments, suggestions or objections regarding the proposed form of the order.

No comments having been received, the Commission has ordered the issuance of the complaint in the form contemplated by the agreement, made its jurisdictional findings and entered an order to cease and desist, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 Stat. 721; 15 U.S.C. 46. Interprets or applies sec. 5, 38 Stat. 719, as amended; 15 U.S.C. 45, 52)

Donald S. Clark,

Secretary.

[FR Doc. 97-16191 Filed 6-19-97; 8:45 am]

BILLING CODE 6750-01-M

FEDERAL TRADE COMMISSION

[Dkt. C-3730]

Uno Restaurant Corporation, et al.; Prohibited Trade Practices, and Affirmative Corrective Actions

AGENCY: Federal Trade Commission.

ACTION: Consent order.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent order prohibits, among other things, the Massachusetts-based pizza corporations from misrepresenting the existence or amount of fat or any other nutrient or substance in any pizza or other baked crust food products.

DATES: Complaint and Order issued April 4, 1997.¹

¹ Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street & Pennsylvania Avenue, NW., Washington, DC 20580.

¹ Copies of the Complaint and the Decision and Order are available from the Commission's Public