

amend information submitted previously, and to record termination of such activity. Financial institutions use forms G-FIN and G-FINW to fulfill these notification requirements. The Federal Reserve uses the information in its supervisory capacity to measure compliance with the Government Securities Act of 1986.

Board of Governors of the Federal Reserve System, March 2, 1998.

William W. Wiles,

Secretary of the Board.

[FR Doc. 98-5753 Filed 3-4-98; 8:45AM]

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 March 30, 1998.

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

1. *Mid-America Bancorp, Inc.*, Jewell, Kansas; to become a bank holding company by acquiring 100 percent of the voting shares of Heartland Bank, N.A., Jewell, Kansas.

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

1. *Texas United Bancshares, Inc.*, La Grange, Texas, to become a bank holding company by acquiring 100 percent of the voting shares of Premier Bancshares, Inc., La Grange, Texas, and thereby indirectly acquire Premier Holdings Nevada, Inc., Carson City, Nevada; State Bank, La Grange, Texas; and South Central Texas Bancshares, Inc., Flatonia, Texas, and thereby indirectly acquire South Central Texas Bancshares Delaware, Inc., Wilmington, Delaware; Flatonia State Bank, Flatonia, Texas; and Central Texas Bank, Gonzales, Texas.

Board of Governors of the Federal Reserve System, March 2, 1998.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 98-5751 Filed 3-4-98; 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 March 30, 1998.

A. Federal Reserve Bank of Cleveland (Paul Kaboth, Banking Supervisor) 1455

East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Fifth Third Bancorp*, Cincinnati, Ohio; to acquire State Savings Company, Columbus, Ohio, and thereby indirectly acquire State Savings Bank, Columbus, Ohio, Century Bank, Upper Arlington, Ohio, and State Savings Bank, FSB, Scottsdale, Arizona, and thereby engage in operating a savings and loan association, pursuant § 225.28(b)(4) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, March 2, 1998.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 98-5752 Filed 3-4-98; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

Request for Industry Guidelines and Principles

AGENCY: Federal Trade Commission.

ACTION: Notice requesting industry guidelines and principles regarding online information practices.

SUMMARY: The Federal Trade Commission is currently preparing a report to Congress on the effectiveness of self-regulation as a means of protecting consumer privacy online. The Commission will report on the extent to which commercial Web sites, including sites directed to children, are disclosing their information practices and offering consumers choice regarding the online collection and use of their personal information. The Commission will also report its assessment of existing industry guidelines and principles on the online collection and use of consumers' personal information. The Commission requests that interested trade associations and industry groups voluntarily submit copies of their information practice guidelines and principles for inclusion in the Commission's report.

DATES: Copies of guidelines and principles must be submitted to the Commission on or before March 31, 1998.

ADDRESSES: Six paper copies of each set of guidelines or principles should be submitted to: Secretary, Federal Trade Commission, Room H-159, Sixth Street & Pennsylvania Ave., N.W., Washington, D.C., 20580. Submissions should be captioned as "Privacy Guidelines 1998-P954807."

To enable prompt and efficient review and dissemination of the guidelines or principles to the public, they also should be submitted, if possible, in

electronic form, on either a 5¼ or a 3½ inch computer disk, with a disk label stating the name of the submitter and the name and version of the word processing program used to create the document. Programs based on DOS or Windows are preferred. Files from other operating systems should be submitted in ASCII text format to be accepted.

FOR FURTHER INFORMATION CONTACT:

Martha Landesberg, Attorney, Division of Credit Practices, Federal Trade Commission, Sixth Street & Pennsylvania Avenue, N.W., Washington, D.C. 20580, telephone 202-326-2825, or Toby Milgrom Levin, Attorney, Division of Advertising Practices, Federal Trade Commission, Sixth Street & Pennsylvania Avenue N.W., Washington, D.C. 20580, telephone 202-326-3156.

SUPPLEMENTARY INFORMATION: Over the past three years the Federal Trade Commission has held a series of public workshops devoted to the consumer protection issues raised by the proliferation of consumers' personal information on the Internet. Workshop participants have included members of the online business community, privacy and consumer advocates, and experts in interactive technology. In June 1996, workshop participants discussed a wide array of subjects, including the collection and use of personal information on the World Wide Web (the "Web"); the necessary elements of self-regulatory efforts to enhance consumer privacy online; developments in interactive technology that could enhance online information privacy; consumer and business education efforts; the role of government in protecting online information privacy; and the special issues raised by the online collection and use of information from and about children. On January 6, 1997, the Commission published the staff report *Consumer Privacy on the Global Information Infrastructure* (1996), which summarized the workshop testimony.

On March 6, 1997, the Commission published a notice in the **Federal Register** announcing a follow-up workshop and seeking written commentary on a number of relevant issues, including: (1) Web sites' current actual practices in the collection, compilation, sale, and use of consumers' personal information, including information about children; (2) current implementation of self-regulatory efforts to address online privacy, including proposals presented at the June 1996 Workshop; and (3) current design and implementation of technologies intended to enhance online information

privacy. In June 1997, Commission staff convened a follow-up workshop designed to further develop the record on these topics. The transcripts of the 1996 and 1997 workshops, the staff report *Consumer Privacy on the Global Information Infrastructure* (1996), as well as the commentary submitted in connection with the 1997 workshop, are posted on the Commission's Web site at <http://www.ftc.gov>.

The 1997 workshop demonstrated that consumers are deeply concerned about the privacy and security of their personal information in the online environment. Research presented at the workshop indicates that consumers are looking for greater protections. The workshop testimony showed that members of the online industry are aware of the need to address consumers' concerns. Throughout the series of Commission workshops on these issues, the online industry has argued that self-regulation is the most efficient and effective means of creating online privacy protections. Trade association representatives have made commitments to develop privacy policies as guidance for their members, and to encourage their members to post their own information practices on their Web sites.

The Commission is currently preparing a report to Congress on whether industry proposals demonstrated in the workshops have been translated into broader industry progress toward effective self-regulation. In March 1998, Committee staff will survey commercial Web sites to determine the extent to which these sites, including sites directed to children, are disclosing their information practices and offering consumers choice regarding the collection and use of their personal information online. Staff will also assess existing industry guidelines and principles regarding the online collection and use of consumers' personal information. Staff requests that interested trade associations and industry groups submit their guidelines and principles on or before March 31, 1998 for inclusion in the report. The Commission will report its findings to Congress in June 1998.

Availability of Submissions

All guidelines and principles will be available for public inspection in accordance with the Freedom of Information Act, 5 U.S.C. § 552, and Commission regulations, 16 CFR part 4.9, on normal business days between the hours of 8:30 a.m. and 5:00 p.m. at the Public Reference Room 130, Federal Trade Commission, Sixth Street &

Pennsylvania Avenue, N.W., Washington, D.C. 20580. The Commission will make this notice and, to the extent technically possible, all submissions received in response to this notice, available to the public through the Internet at the following address: <http://www.ftc.gov>. The Commission cannot currently receive submissions responding to this notice over the Internet.

Authority: 15 U.S.C. §§ 41 *et seq.*

By direction of the Commission, Commissioner Azcuernaga not participating.

Donald S. Clark,

Secretary.

[FR Doc. 98-5610 Filed 3-4-98; 8:45 am]

BILLING CODE 6750-01-M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Administration on Aging

[Program Announcement No. AoA-98-4]

Fiscal Year 1998 Program Announcement; Availability of Funds and Notice Regarding Applications

AGENCY: Administration on Aging, HHS.

ACTION: Announcement of availability of funds and request for applications to further strengthen the national system of legal assistance aimed at supporting the elder rights activities of state and area agencies on aging and at improving the quality and accessibility of the legal assistance provided to older people.

SUMMARY: The Administration on Aging announces that under this program announcement it will hold a competition for grant awards for four (4) to six (6) projects that build and strengthen the national system of legal assistance which supports the elder rights activities of state and area agencies on aging and which improves the quality and accessibility of the legal assistance provided to older people.

The deadline date for the submission of applications is May 18, 1998. As provided by Title IV, Section 424(c) of the Older Americans Act, eligibility for grant awards is limited to national nonprofit legal assistance organizations experienced in providing support, on a nationwide basis, to local legal assistance providers.

Application kits are available by writing to the Department of Health and Human Services, Administration on Aging, Office of Elder Rights Protection, 330 Independence Avenue, S.W., Room 4270, Washington, DC 20201, or by calling 202/619-0769.