

Matt Callahan Lawrenceville, Georgia; to retain voting shares of First Western Bank, Cooper City, Florida.

In addition Carl V. Thomas, Lawrenceville, Georgia, has also applied to acquire additional voting shares of First Western Bank, Cooper City, Florida.

Board of Governors of the Federal Reserve System, August 26, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-23389 Filed 8-31-98; 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 September 25, 1998.

A. Federal Reserve Bank of Minneapolis (Karen L. Grandstrand, Vice President) 90 Hennepin Avenue, P.O. Box 291, Minneapolis, Minnesota 55480-0291:

1. *Provincial Corp.*, Lakeville, Minnesota; to become a bank holding company by acquiring at least 85 percent of the voting shares of Provincial Bank, Lakeville, Minnesota.

B. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Texas Financial Bancorporation, Inc.*, Minneapolis, Minnesota, and Delaware Financial, Inc., Wilmington, Delaware; to acquire 100 percent of the voting shares of Walburg State Bank, Georgetown, Texas.

Board of Governors of the Federal Reserve System, August 26, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

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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 September 25, 1998.

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

1. *Appalachian Bancshares, Inc.*, Ellijay, Georgia; to acquire 100 percent of the voting shares of First National

Bank of Union County, Blairsville, Georgia.

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

1. *First Beemer Corporation*, Beemer, Nebraska; to acquire an additional 77.9 percent, for a total of 80.8 percent of the voting shares of Citizens Bank, Bancroft, Nebraska.

C. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Grandview Bancshares, Inc.*, Grandview, Texas, and Grandview Delaware Financial, Inc., Dover, Delaware; to become bank holding companies by acquiring 100 percent of the voting shares of Grandview Delaware Financial, Inc., Dover, Delaware, and thereby indirectly acquire First State Bank, Grandview, Texas.

Board of Governors of the Federal Reserve System, August 27, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-23540 Filed 8-31-98; 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 September 16, 1998.

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

1. *Acadiana Bancshares, Inc.*, Lafayette, Louisiana; to acquire Cadence Holdings, L.L.C., Lafayette, Louisiana, and thereby engage in consumer lending, pursuant to § 225.28(b)(1) of Regulation Y, issuance and sale of money orders, travelers checks and similar consumer-type payment services, pursuant to § 225.28(b)(13) of Regulation Y, tax-preparation services, pursuant to § 225.28(b)(6)(vi) of Regulation Y, and check cashing services and wire money transfer services, pursuant to *Popular, Inc.*, 84 Fed. Res. Bull. 481 (1998).

Board of Governors of the Federal Reserve System, August 27, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-23539 Filed 8-31-98; 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., Tuesday, September 8, 1998.

PLACE: Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, N.W., Washington, D.C. 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: Lynn S. Fox, Assistant to the Board; 202-452-3204.

SUPPLEMENTARY INFORMATION: You may call 202-452-3206 beginning at approximately 5 p.m. two business days before the meeting for a recorded announcement of bank and bank holding company applications scheduled for the meeting; or you may contact the Board's Web site at <http://www.bog.frb.fed.us> for an electronic announcement that not only lists applications, but also indicates procedural and other information about the meeting.

Dated: August 28, 1998.

Robert DeV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-23677 Filed 8-28-98; 3:41 pm]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

[File No. 981-0127]

Commonwealth Land Title Insurance Company; Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint that accompanies the consent agreement and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before November 2, 1998.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT: Willard Tom or Patrick Roach, FTC/H-394, Washington, D.C. 20580. (202) 326-2786 or 326-2793.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for August 26, 1998), on the World Wide Web, at "<http://www.ftc.gov/os/actions97.htm>." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, Sixth Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580, either in person or by calling (202) 326-3627. Public comment is invited. Such comments or views will be considered

by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

Analysis of Proposed Consent Order To Aid Public Comment

The Federal Trade Commission has accepted, subject to final approval, an agreement containing a proposed Consent Order from Commonwealth Land Title Insurance Company ("Commonwealth"), a subsidiary of LandAmerica Financial Group, Inc. The proposed Consent Order is designed to remedy the anticompetitive effects arising from Commonwealth's proposed consolidation of its title plant for Washington, D.C., with that of a competitor, First American Title Insurance Company ("First American"). Title plants are privately owned collections of records and/or indices that are used by abstractors, title insurers, title insurance agents, and others to determine ownership of and interests in real property in connection with the underwriting and issuance of title insurance policies and for other purposes. Under the terms of the agreement Commonwealth will be required to take certain steps to ensure that its title plant is operated as a separate, independent competitor; to restore its customers to the competitively-determined prices and terms that existed prior to the proposed consolidation; and to refund to its customers amounts charged for title plant services during the pendency of the proposed consolidation in excess of those prior prices and terms.

The proposed Consent Order has been agreed to by Commonwealth and by its parent corporation.¹ The Consent Order has been placed on the public record for 60 days so that the Commission may receive comments from interested persons. Comments received during this period will become part of the public record. After 60 days, the Commission will again review the agreement and the comments received, and will decide whether it should withdraw from the agreement or make final the agreement's proposed order.

Title plants are privately-owned collections of title information obtained from public records that can be used to conduct title searches or otherwise

¹ Since the time the proposed Consent Order was agreed to by Commonwealth, Commonwealth has been acquired by Lawyers Title Corporation, now known as LandAmerica Financial Group, Inc. The proposed Order by its terms defines "Commonwealth" broadly to include its parent, which has agreed to be bound by the terms of the Order.