

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 May 8, 1997.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Citizens Banking Corporation*, Flint, Michigan; to merge with CB Financial Corporation, Jackson, Michigan, and thereby indirectly acquire CB North, Charlevoix, Michigan; City Bank & Trust, Jackson, Michigan; and City Bank, Saint Johns, Michigan.

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

1. *Central Banccompany, Inc.*, Jefferson City, Missouri; to acquire 100 percent of the voting shares of Warrensburg Bancshares, Inc., Warrensburg, Missouri, and thereby indirectly acquire Bank of Warrensburg, Warrensburg, Missouri.

C. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Midstate Bancorp, Inc.*, Hinton, Oklahoma; to merge with Binger Agency, Inc., Binger, Oklahoma, and thereby indirectly acquire First Community Bank, Binger, Oklahoma.

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

1. *Buffalo Bancorp, Inc.*, Buffalo, Texas, and Buffalo Corp., Dover, Delaware; to become bank holding companies by acquiring 100 percent of the voting shares of Citizens State Bank, Buffalo, Texas.

Board of Governors of the Federal Reserve System, April 8, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-9442 Filed 4-10-97; 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 § 225.25 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.

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 April 25, 1997.

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

1. *United Community Banks, Inc.*, Blairsville, Georgia; to acquire United Family Finance Co., Blairsville, Georgia, and thereby engage in credit insurance activities, pursuant to § 225.25(b)(8)(ii) of the Board's Regulation Y. The proposed activity will be conducted throughout the State of Georgia.

Board of Governors of the Federal Reserve System, April 7, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-9331 Filed 4-10-97; 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 § 225.25 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.

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 May 8, 1997.

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

1. *P.C.B. Bancorp, Inc.*, Largo, Florida; to acquire Anchor Savings Bank, F.S.B., St. Petersburg, Florida, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y. The proposed activities will be conducted throughout the State of Florida.

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

1. *Mercantile Bancorporation Inc.*, St. Louis, Missouri, and Ameribanc, Inc., St. Louis, Missouri; to acquire Roosevelt Bank, Chesterfield, Missouri, and Roosevelt Mortgage Company, Kansas City, Missouri, and thereby engage in the operation of a federal savings bank, pursuant to § 225.25(b)(9) of the Board's Regulation Y; and in mortgage banking activities, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, April 8, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-9444 Filed 4-10-97; 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, April 16, 1997.

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, 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: April 9, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-9516 Filed 4-9-97; 10:11 am]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

[Dkt. C-3711]

American Honda Motor Co., 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, a California-based automobile manufacturer from misrepresenting the total amount due at lease inception, requires the manufacturer to provide consumers with clear, readable, and understandable cost information in their

car lease and financed purchase advertising, requires advertisements that reference an initial payment or state that no initial payment is due to clearly and conspicuously disclose, as applicable, that the deal is a lease, and to disclose the fact that an extra charge may be imposed at the end of the lease based on the residual value of the car.

DATES: Complaint and Order issued February 6, 1997.¹

FOR FURTHER INFORMATION CONTACT: David Medine, FTC/S-4429, Washington, D.C. 20580. (202) 326-3224.

SUPPLEMENTARY INFORMATION: On Thursday, December 5, 1996, there was published in the **Federal Register**, 61 FR 64524, a proposed consent agreement with analysis In the Matter of General Motors Corporation and American Honda Motor Co., 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. Interpret or apply sec. 5, 38 Stat. 719, as amended; 82 Stat. 146, 147; 15 U.S.C. 45, 1601, *et seq.*; 15 U.S.C. 1667-1667e; 12 CFR 226)

Donald S. Clark,

Secretary.

[FR Doc. 97-9364 Filed 4-10-97; 8:45 am]

BILLING CODE 6750-01-M

FEDERAL TRADE COMMISSION

[Dkt. C-3712]

American Isuzu Motors 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, a California-based automobile manufacturer from misrepresenting the total amount due at lease inception, requires the manufacturer to provide

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, N.W., Washington, D.C. 20580.

consumers with clear, readable, and understandable cost information in their car lease and financed purchase advertising, requires advertisements that reference an initial payment or state that no initial payment is due to clearly and conspicuously disclose, as applicable, that the deal is a lease, and to disclose the fact that an extra charge may be imposed at the end of the lease based on the residual value of the car.

DATES: Complaint and Order issued February 6, 1997.¹

FOR FURTHER INFORMATION CONTACT: David Medine, FTC/S-4429, Washington, D.C. 20580. (202) 326-3224.

SUPPLEMENTARY INFORMATION: On Thursday, December 5, 1996, there was published in the **Federal Register**, 61 FR 64524, a proposed consent agreement with analysis In the Matter of General Motors Corporation and American Isuzu Motor 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. Interpret or apply sec. 5, 38 Stat. 719, as amended; 82 Stat. 146, 147; 15 U.S.C. 45, 1601, *et seq.*; 15 U.S.C. 1667-1667e; 12 CFR 226)

[FR Doc. 97-9365 Filed 4-10-97; 8:45 am]

BILLING CODE 6750-01-M

FEDERAL TRADE COMMISSION

[Dkt. C-3715]

California Suncare, 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, a California-based company and its president from misrepresenting the safety, benefits, performance or efficacy of tanning products and UV exposure,

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, N.W., Washington, D.C. 20580.