

FEDERAL MARITIME COMMISSION**Security for the Protection of the Public Indemnification of Passengers for Nonperformance of Transportation; Notice of Issuance of Certificate (Performance)**

Notice is hereby given that the following have been issued a Certificate of Financial Responsibility for Indemnification of Passengers for Nonperformance of Transportation pursuant to the provisions of Section 3, Public Law 89-777 (46 U.S.C. § 817(e)) and the Federal Maritime Commission's implementing regulations at 46 C.F.R. Part 540, as amended:

Radisson Seven Seas Cruises, Inc., 600 Corporate Drive, Suite 410, Fort Lauderdale, Florida 33334
Vessel: Radisson Diamond.

Dated: June 12, 1996.

Joseph C. Polking,
Secretary.

[FR Doc. 96-15315 Filed 6-14-96; 8:45 am]

BILLING CODE 6730-01-M

Ocean Freight Forwarder License Applicants

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission applications for licenses as ocean freight forwarders pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. app. 1718 and 46 CFR 510).

Persons knowing of any reason why any of the following applicants should not receive a license are requested to contact the Office of Freight Forwarders, Federal Maritime Commission, Washington, D.C. 20573.

Evans, Wood & Caulfield, Inc., 20 West Lincoln Avenue, Suite 301, Valley Stream, New York 11580, Officers: Patrick J. Caulfield, President; Valerie R. Caulfield, Exec. Vice President

Terrace Express, Inc., 1446 Terrace Drive, Downers Grove, IL 60516, Officers: Bee Ling Ma, President; Siew Pin Bong, Vice President

TT Freight Forwarders, Inc., 6695 NW 36th Avenue, Miami, FL 33147, Officers: John Morton, President; Georgina Gonzalez, Director.

Dated: June 12, 1996.

Joseph C. Polking,
Secretary.

[FR Doc. 96-15314 Filed 6-14-96; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM**Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies**

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than July 1, 1996.

A. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:
1. *Charles L. Spangler*, Nixa, Missouri; to acquire an additional 22.23 percent, for a total of 43.29 percent, of the voting shares of Seligman Bancshares, Inc., Seligman, Missouri, and thereby indirectly acquire First Independent Bank, Seligman, Missouri.

Board of Governors of the Federal Reserve System, June 11, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-15277 Filed 6-14-96; 8:45 am]

BILLING CODE 6210-01-F

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 July 11, 1996.

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

1. *Compass Bancshares, Inc.*, Birmingham, Alabama, Compass Banks of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware; to acquire 100 percent of the voting shares of Texas American Bank, San Antonio, Texas.

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

1. *Kingsbury BDC Financial Services, Inc.*, Ponca, Nebraska; to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Dixon County, Ponca, Nebraska, and thereby indirectly acquire American State Bank, Newcastle, Nebraska.

C. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105:

1. *Mutual Bancshares*, Everett, Washington; to acquire 100 percent of the voting shares of Commercial Bank of

Everett, Everett, Washington (in organization).

Board of Governors of the Federal Reserve System, June 11, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-15278 Filed 6-14-96; 8:45 am]

BILLING CODE 6210-01-F

Consumer Advisory Council; Notice of Meeting of Consumer Advisory Council; Correction

The Consumer Advisory Council will meet on Thursday, June 27. The meeting, which will be open to public observation, will take place in Terrace Room E of the Martin Building. The meeting is expected to begin at 9:00 a.m. and to continue until 4:00 p.m., with a lunch break from 1:00 p.m. until 2:30 p.m. The Martin Building is located on C Street, Northwest, between 20th and 21st Streets in Washington, D.C.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under the Consumer Credit Protection Act and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

Home Equity Lines of Credit.

Discussion led by the Consumer Credit Committee on the Board's upcoming report to Congress on whether the Truth in Lending Act cost disclosure and other rules for home equity lines of credit provide adequate consumer protections. The Board's report may include suggestions for legislative revisions.

Community Reinvestment Act Reform.

Discussion led by the Bank Regulation Committee on the results of the small bank examinations conducted since the implementation of revised CRA regulations.

Interim Report on Streamlining Mortgage Loan Closing Process.

Discussion led by the Community Affairs and Housing Committee on its efforts, jointly with the Consumer Credit Committee, to identify and recommend areas to streamline the mortgage closing paperwork process.

Regulatory Coverage for Stored-Value Cards and Electronic Banking.

Discussion led by the Depository and Delivery Systems Committee on the proposal by the Federal Reserve Board to exempt many types of stored-value cards from consumer protections included in Regulation E.

ATM Surcharges and Fees. Discussion led by the Depository and Delivery Systems Committee on proposed legislation governing ATM surcharges and fees.

Governor's Report. Report by Federal Reserve Board Member Lawrence B. Lindsey on economic conditions, recent Board initiatives, and issues of concern, with an opportunity for questions from Council members.

Members Forum. Presentation of individual Council members' views on the economic conditions present within their industries or local economies.

Committee Reports. Reports from Council committees on their work for 1996.

Other matters previously considered by the Council or initiated by Council members also may be discussed.

Persons wishing to submit to the Council their views regarding any of the above topics may do so by sending written statements to Deanna Aday-Keller, Secretary, Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Comments must be of a quality suitable for reproduction.

Information with regard to this meeting may be obtained from Ms. Aday-Keller, 202-452-6470.

Telecommunications Device for the Deaf (TDD) users may contact Dorothea Thompson, 202-452-3544.

Board of Governors of the Federal Reserve System, June 11, 1996.

William W. Wiles,

Secretary of the Board

[FR Doc. 96-15276 Filed 6-14-96; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

[Docket No. C-3655]

Amoco Oil Company; 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 requires, among other things, the Chicago-based corporation to possess competent and reliable scientific evidence to substantiate claims regarding the environmental benefits, engine performance, power, acceleration, or engine cleaning ability of any gasoline.

DATES: Complaint and Order issued May 7, 1996.¹

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

FOR FURTHER INFORMATION CONTACT: Joel Winston, FTC/S-4002, Washington, D.C. 20580. (202) 326-3153.

SUPPLEMENTARY INFORMATION: On Thursday, February 29, 1996, there was published in the Federal Register, 61 FR 7793, a proposed consent agreement with analysis in the Matter of Amoco Oil Company, 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 on 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. 96-15300 Filed 6-14-96; 8:45 am]

BILLING CODE 6750-01-M

[Dkt. C-3653]

Azrak-Hamway International, 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 New York-based manufacturers and distributors of toys from using deceptive demonstrations and certain other misrepresentations. In addition, the consent order requires the respondents to offer full refunds to consumers who bought Steel Tec toy vehicles, and to notify television stations that ran the challenged advertisements of the Commission action, and of the availability of guidelines for screening children's advertising.

DATES: Complaint and Order issued May 2, 1996.¹

FOR FURTHER INFORMATION CONTACT: Toby Levin, FTC/S-4002, Washington, D.C. 20580. (202) 326-3156.

Reference Branch, H-130, 6th Street & Pennsylvania Avenue, N.W., Washington, D.C. 20580.

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.