

**FEDERAL HOUSING FINANCE BOARD****Sunshine Act Meeting; Announcing an Open Meeting of the Board**

**TIME AND DATE:** 10:00 a.m., Wednesday, April 9, 1997.

**PLACE:** Board Room, Second Floor, Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C. 20006.

**STATUS:** The entire meeting will be open to the public.

**MATTER TO BE CONSIDERED DURING PORTIONS OPEN TO THE PUBLIC:**

- Community Support Revisions—Final Rule
- Community Investment—Cash Advance Proposed Rulemaking

**CONTACT PERSON FOR MORE INFORMATION:** Elaine L. Baker, Secretary to the Board, (202) 408-2837.

**Bruce A. Morrison,**  
*Chairman.*

[FR Doc. 97-8690 Filed 4-1-97; 2:42 pm]

**BILLING CODE 6725-01-P**

**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 April 17, 1997.

**A. Federal Reserve Bank of San Francisco** (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105-1579:

1. *Zubair and Khatija Kazi*, Studio City, California; to acquire up to 34.65 percent, and *Yahia and Magda Abdul-Rahman*, Pasadena, California, to acquire up to 20.35 percent, of the voting shares of Greater Pacific Bancshares, Whittier, California, and thereby indirectly acquire Bank of Whittier, N.A., Whittier, California.

Board of Governors of the Federal Reserve System, March 28, 1997.

**Jennifer J. Johnson,**  
*Deputy Secretary of the Board.*

[FR Doc. 97-8485 Filed 4-2-97; 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. 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 April 28, 1997.

**A. Federal Reserve Bank of Cleveland** (R. Chris Moore, Senior Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *BNB Bancorp, Inc.*, Brookville, Ohio; to become a bank holding company by acquiring 100 percent of the voting shares of Brookville National Bank, Brookville, Ohio.

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

1. *Bay Bankcorp, Inc.*, St. Paul, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of Baybank, Gladstone, Michigan.

2. *Sankovitz Family Limited Partnership, and Frankson Investment*

*Corporation*, both of Waseca, Minnesota; to acquire 100 percent of the voting shares of Bank of Ellendale, Ellendale, Minnesota.

Board of Governors of the Federal Reserve System, March 28, 1997.

**Jennifer J. Johnson,**  
*Deputy Secretary of the Board.*

[FR Doc. 97-8486 Filed 4-2-97; 8:45 am]

**BILLING CODE 6210-01-F**

**FEDERAL RETIREMENT THRIFT INVESTMENT BOARD****Sunshine Act Meeting**

**TIME AND DATE:** 10:00 a.m. (EDT), April 14, 1997.

**PLACE:** 4th Floor, Conference Room 4506, 1250 H Street, N.W., Washington, D.C.

**STATUS:** Open.

**MATTERS TO BE CONSIDERED:**

1. Approval of the minutes of the March 10, 1997, Board member meeting.
2. Thrift Savings Plan activity report by the Executive Director.
3. Review of Arthur Andersen annual financial audit.

**CONTACT PERSON FOR MORE INFORMATION:** Thomas J. Trabucco, Director, Office of External Affairs, (202) 942-1640.

Dated: March 31, 1997.

**Roger W. Mehle,**  
*Executive Director, Federal Retirement Thrift Investment Board.*

[FR Doc. 97-8607 Filed 4-1-97; 10:47 am]

**BILLING CODE 6760-01-M**

**FEDERAL TRADE COMMISSION**

[Dkt. C-3698]

**Budget Marketing, 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, an Iowa-based telemarketer of magazine subscriptions and 11 of its dealers from misrepresenting either that they are selling magazines or the cost and conditions of the subscriptions they are selling. The consent order also prohibits the respondents from: threatening and harassing consumers in order to collect payments; failing to honor offers that allow cancellation; and

violating the Electronic Fund Transfer Act.

**DATES:** Complaint and Order issued December 13, 1996.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Joseph Koman, FTC/S-4302, Washington, D.C. 20580. (202) 326-3014.

**SUPPLEMENTARY INFORMATION:** On Friday, October 11, 1996, there was published in the **Federal Register**, 61 FR 53378, a proposed consent agreement with analysis In the Matter of Budget Marketing, 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. Interpret or apply sec. 5, 38 Stat. 719, as amended; 15 U.S.C. 45, 1693 *et seq.*; 12 CFR 205)

**Benjamin I. Berman,**  
*Acting Secretary.*

[FR Doc. 97-8491 Filed 4-2-97; 8:45 am]

BILLING CODE 6750-01-M

[Dkt. C-3706]

### Conopco, 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, Conopco, Inc., a New York-based manufacturer of margarine and spreads, doing business as Van Den Bergh Foods Company, from misrepresenting the amount of fat, saturated fat, cholesterol or calories in any spread or margarine; and requires the respondent to have adequate scientific substantiation for claims that any margarine or spread reduces the risk of heart disease, or causes or contributes to a risk factor for any disease or health-related condition. In addition, the consent order requires, for three years, that advertisements for

<sup>1</sup> Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street and Pennsylvania Avenue, NW., Washington, D.C. 20580.

Promise margarine or spreads must include the total fat disclosure and must disclose either the percentage of calories derived from fat or the fact that the product is not low in fat.

**DATES:** Complaint and Order issued January 23, 1997.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Anne Maher, FTC/S-4002, Washington, D.C. 20580. (202) 326-2987.

**SUPPLEMENTARY INFORMATION:** On Friday, November 15, 1996, there was published in the **Federal Register**, 61 FR 58562, a proposed consent agreement with analysis In the Matter of Conopco, 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 applies sec. 5, 38 Stat. 719, as amended; 15 U.S.C. 45, 52)

**Benjamin I. Berman,**  
*Acting Secretary.*

[FR Doc. 97-8492 Filed 4-2-97; 8:45 am]

BILLING CODE 6750-01-M

[Dkt. C-3707]

### Universal Merchants, 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 dietary supplement manufacturer and its president from claiming, without competent and reliable scientific substantiation, that any food, dietary supplement or drug reduces body fat, causes weight loss, increase lean body mass, or controls appetite or craving for sugar; from misrepresenting the results of any test, study or research; and from representing that any testimonial or endorsement is the typical experience of

<sup>1</sup> Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580.

users of the advertised product, unless the claim is substantiated or the respondent discloses the generally expected results clearly and prominently.

**DATES:** Complaint and Order issued January 23, 1997.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Richard Cleland, FTC/H-466, Washington, DC 20580. (202) 326-3088.

**SUPPLEMENTARY INFORMATION:** On Friday, November 15, 1996, there was published in the **Federal Register**, 61 FR 58563, a proposed consent agreement with analysis In the Matter of Universal Merchants, 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. Interpret or applies sec. 5, 38 Stat. 719, as amended; 15 U.S.C. 45, 52)

**Benjamin I. Berman,**  
*Acting Secretary.*

[FR Doc. 97-8493 Filed 4-2-97; 8:45 am]

BILLING CODE 6750-01-M

### GENERAL SERVICES ADMINISTRATION

#### Draft Environmental Impact Statement For The Lease Construction and Consolidation of the Immigration and Naturalization Service (INS) Miami, Dade County, Florida; Notice of Availability

March 19, 1997.

Pursuant to the requirements of the National Environmental Policy Act (NEPA) of 1969, and the President's Council on Environmental Quality Regulations (40 CFR 1500-1508), as implemented by General Services Administration (GSA) Order PBS P 1095.4B, GSA announces the availability of the Final Environmental Impact Statement (FEIS) for the lease construction to consolidate the Immigration and Naturalization (INS).

The DEIS was available for 45-days of public comment that closed on March 10. A public meeting was held in Miami

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