

Organization No.: 013146  
 Acronym: Yoon, In Joong  
 Organization No.: 011459  
 Acronym: Zappola, Denise  
 Organization No.: 007358

**Part C: Common Carriers by Water in the Foreign Commerce of the United States and Licensed Ocean Freight Forwarders That Have Not Filed Anti-Rebate Certifications**

Acronym: Alpine Express Corporation  
 Organization No.: 008556  
 Acronym: Bravo, Mario C.  
 Organization No.: 011074  
 Acronym: Chemical Leaman Tank Lines, Inc.  
 Organization No.: 008681  
 Acronym: Dateline Forwarding Services, Inc.  
 Organization No.: 008497  
 Acronym: Express Line Corporation  
 Organization No.: 006930  
 Acronym: Fast Cargo U.S. (LA), Inc.  
 Organization No.: 008607  
 Acronym: Inter-Continental Corporation  
 Organization No.: 004509  
 Acronym: Intermar Steamship Corp.  
 Organization No.: 001352  
 Acronym: Intersped Inc.  
 Organization No.: 001377  
 Acronym: Jagro Customs Brokers & International Freight  
 Organization No.: 001403  
 Acronym: John Cassidy & Sons, Inc.  
 Organization No.: 000727  
 Acronym: Kurz-Allen, Inc.  
 Organization No.: 011555  
 Acronym: Lancer International Corp.  
 Organization No.: 010938  
 Acronym: Latin American Express Corp.  
 Organization No.: 004904  
 Acronym: Nedrac Incorporated  
 Organization No.: 007561  
 Acronym: Premier Shipping Company, Inc.  
 Organization No.: 004388  
 Acronym: Ralex International Corp.  
 Organization No.: 011675  
 Acronym: Suntrans International, Inc.  
 Organization No.: 008622  
 Acronym: Total Cargo International, Inc.  
 Organization No.: 005214

[FR Doc. 95-4790 Filed 2-27-95; 8:45 am]

BILLING CODE 6730-01-M

**FEDERAL RESERVE SYSTEM**

**Consumer Advisory Council; Notice of Meeting of Consumer Advisory Council**

The Consumer Advisory Council will meet on Thursday, March 23, 1995. 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 2:00 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:

*Community Reinvestment Act Reform.* Discussion led by the Bank Regulation Committee on the implementation of the interagency proposal to revise regulations implementing the Community Reinvestment Act.

*Consumer Leasing Disclosures.* Discussion led by the Consumer Credit Committee on whether and how the Board should amend Regulation M (Consumer Leasing) to address technological and other developments in the leasing industry and to simplify compliance and reduce burdens without diminishing consumer protections.

*Regulatory Coverage for Stored-Value Cards.* Discussion led by the Depository and Delivery Systems Committee on whether and how the Board should amend Regulation E (Electronic Fund Transfers) to govern technologically advanced electronic products, such as smart cards, prepaid cards, and electronic purses.

*Waiver of Consumer's Right of Rescission for Certain Loans.* Update by the Consumer Credit Committee on its work in providing timely Council input to the Board on the issue of consumer waivers of the right to rescind certain mortgage transactions under Regulation Z (Truth in Lending). (This issue will be the subject of a March 1995 Board report to the Congress.)

*Sale of Uninsured Investment Vehicles by Depository Institutions.* Discussion led by the Depository and Delivery Systems Committee of nonregulatory actions by the Board to address consumers' information needs about uninsured investment products offered by depository institutions.

*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 (including whether there is a strong focus on lending in the inner cities).

*Committee Reports.* Reports from Council committees on their work and plans for 1995.

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 Ann Marie Bray, 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 received no later than close of business Wednesday, March 15, 1995, and must be of a quality suitable for reproduction.

Information with regard to this meeting may be obtained from Ann Marie Bray, 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, February 22, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-4844 Filed 2-27-95; 8:45am]

BILLING CODE 6210-01-F

**Robert Lee & Beverly Sue Martin; Change in Bank Control Notice**

**Acquisition of Shares of Banks or Bank Holding Companies**

The notificant listed below has 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 notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notice is available for immediate 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 to the Reserve Bank indicated for the notice or to the offices of the Board of Governors. Comments must be received not later than March 20, 1995.

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

1. *Robert Lee & Beverly Sue Martin*, Jefferson, Wisconsin; to acquire an additional 1.6 percent for a total of 18.6 percent of the voting shares of Jefferson County Bancorp, Inc., Jefferson, Wisconsin, and thereby indirectly acquire Jefferson County Bank, Jefferson, Wisconsin.

Board of Governors of the Federal Reserve System, February 22, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-4840 Filed 2-27-95; 8:45 am]

BILLING CODE 6210-01-F

**New Era Bancorporation, Inc.;**  
**Acquisition of Company Engaged in**  
**Permissible Nonbanking Activities**

The organization listed in this notice has applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The application is 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 question whether consummation of the proposal 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." Any request for a hearing on this question 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.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than March 14, 1995.

**A. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

**1. New Era Bancorporation, Inc.,** Fredericktown, Missouri; to acquire up to 9.9 percent of St. Francois County Financial Corp., Farmington, Missouri, and thereby acquire St. Francois County

Savings and Loan Association, Fredericktown, Missouri, and thereby engage in operating a thrift institution, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, February 22, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-4841 Filed 2-27-95; 8:45 am]

BILLING CODE 6210-01-F

**Ogle County Bancshares; Notice of**  
**Applications to Engage de novo in**  
**Permissible Nonbanking Activities**

The company listed in this notice has filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The application is 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 question whether consummation of the proposal 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." Any request for a hearing on this question 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, comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than March 14, 1995.

**A. Federal Reserve Bank of Chicago** (James A. Bluemle, Vice President) 230

South LaSalle Street, Chicago, Illinois 60690:

**1. Ogle County Bancshares, Rochelle,** Illinois; to engage *de novo* in making and servicing loans, pursuant to §225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, February 22, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-4842 Filed 2-27-95; 8:45 am]

BILLING CODE 6210-01-F

**Peoples Independent Bancshares, Inc.,**  
**et al.; Formations of; Acquisitions by;**  
**and Mergers of Bank Holding**  
**Companies**

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is 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 to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than March 24, 1995.

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

**1. Peoples Independent Bancshares, Inc.,** Boaz, Alabama; to merge with Randolph Bancshares, Inc., Roanoke, Alabama, and thereby indirectly acquire First Bank, Wadley, Alabama.

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

**1. Community Bancshares, Inc.,** Neosho, Missouri; to acquire 100 percent of the voting shares of Seneca