

### 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, DC 20573.

Joseph Industries, Inc. d/b/a, Joseph International Freight Services, 848 Newall Avenue, Muscatine, IA 52761  
 Officers: Raul Anthony Joseph, President, Ralph Joseph, Treasurer, Minachie Zena Joseph, Treasurer,  
 Dimerc USA, Inc., 11551 SW. 97th Street Miami, FL 33176,  
 Officer: Lizette I. Diaz, President  
 Val-Mar International, Inc., 950 Eller Dr., B-1, P.O. Box 105132, Ft. Lauderdale, FL 33316  
 Officers: Valerie Knapp-Banker, President, Maria Holloway, Vice President  
 Dated: July 10, 1995.  
 By the Federal Maritime Commission.

### Joseph C. Polking,

Secretary.

[FR Doc. 95-17163 Filed 7-12-95; 8:45 am]

BILLING CODE 6730-01-M

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## FEDERAL RESERVE SYSTEM

### Horizon Bancorp, et al.; Notice of Applications to Engage *de novo* in Permissible Nonbanking Activities

The companies listed in this notice have 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.

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 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 applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than July 27, 1995.

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

1. *Horizon Bancorp*, Michigan City, Indiana; to engage *de novo* through its subsidiary, The Loan Store, Inc., Michigan City, Indiana, in originating, making and servicing loans, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

2. *Midstates Bancshares, Inc.*, Missouri Valley, Iowa; to engage *de novo* through its subsidiary, Midstates Financial Services, Inc., Harlan, Iowa, in investment advisory services, pursuant to § 225.25(b)(4) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, July 7, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-17188 Filed 7-12-95; 8:45 am]

BILLING CODE 6210-01-F

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### Yellow Medicine 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 August 7, 1995.

**A. Federal Reserve Bank of Minneapolis** (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Yellow Medicine Bancshares, Inc.*, Granite Falls Minnesota; to acquire 100 percent of voting shares of Echo Bancshares, Inc., Echo, Minnesota, and thereby indirectly acquire Citizens State Bank of Echo, Echo, Minnesota.

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

1. *Vallicorp Holdings, Inc.*, Fresno, California; to merge with El Capitan Bancshares, Inc., Sonora, California, and thereby indirectly acquire El Capitan National Bank, Sonora, California.

Board of Governors of the Federal Reserve System, July 7, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-17189 Filed 7-12-95; 8:45 am]

BILLING CODE 6210-01-F

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## GENERAL SERVICES ADMINISTRATION

### Privacy Act of 1974: Computer Matching Agreement

**AGENCY:** General Services Administration (GSA).

**ACTION:** Notice of a computer matching program between GSA and the United States Postal Service (USPS).

**SUMMARY:** Subsection (e)(12) of the Privacy Act, as amended by the Computer Matching and Privacy Protection Act of 1988 (Pub. L. 100-503) requires agencies to publish advance notice of computer matching programs as a means of informing benefit recipients and employees of plans to conduct computer matches. This publishes notice that the GSA proposes to conduct a computer matching