

**A. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:  
 1. *Robert T. Heath, individually and as trustee for the Pennington/Heath Trust*, Sebastian, Florida; to vote at least 57 percent of the voting shares of First National Bancshares of Newton, Inc., Newton, Illinois, and thereby indirect control First National Bank in Newton, Newton, Illinois.

Board of Governors of the Federal Reserve System, July 24, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-18566 Filed 7-27-95; 8:45 am]

BILLING CODE 6210-01-F

**National Australia Bank Limited; Formation of, Acquisition by, or Merger of Bank Holding Companies; and Acquisition of Nonbanking Company**

The company listed in this notice has applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company. The listed company has also applied under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) 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 nonbanking activities that the Board has determined to be closely related to banking and permissible for bank holding companies, or to engage in such activities. Unless otherwise noted, these 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 August 24, 1995.

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

1. *National Australia Bank Limited, Melbourne, Australia, National Equities Limited, Melbourne, Australia, National Australia Group (UK) Limited, London, England, National Americas Holdings Limited, London, England, and MNC Acquisition Co., Melbourne, Australia;* to become bank holding companies by acquiring 100 percent of the voting shares of Michigan National Corporation, Farmington Hills, Michigan (MNC), and thereby indirectly acquire Michigan National Bank, Farmington Hills, Michigan, and Bloomfield Hills Bancorp, Inc., Bloomfield Hills, Michigan, and its subsidiary, Bank of Bloomfield Hills, Bloomfield Hills, Michigan.

In connection with this application, Applicant also has applied to acquire Independence One Capital Management Corp., Farmington Hills, Michigan, and thereby engage in providing discretionary and nondiscretionary investment advice, pursuant to § 225.25(b)(4) of the Board's Regulation Y; MNC Leasing Company, Detroit, Michigan, and thereby engage in leasing real and personal property and equipment, pursuant to § 225.25(b)(5) of the Board's Regulation Y; Independence One Life Insurance Company, Phoenix, Arizona, and thereby engage in underwriting reinsurance of credit life and credit disability risk, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y; Michigan Bank, F.S.B., Troy, Michigan, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y; and Independence One Asset Management Corporation, Irvine, California, and thereby engage in providing asset management, servicing and collection activities, pursuant to Board Order. Applicant also has applied to exercise an option to acquire up to 19.9 percent of the voting shares of MNC.

Board of Governors of the Federal Reserve System, July 24, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-18570 Filed 7-27-95; 8:45 am]

BILLING CODE 6210-01-F

**National City Bancshares, 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 August 11, 1995.

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

1. *National City Bancshares, Inc., Evansville, Indiana;* to engage, through United Federal Savings Bank, Vincennes, Indiana, in acting as agent in the sale of credit life, mortgage life, and

credit accident and health insurance directly related to extensions of credit, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, July 24, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-18569 Filed 7-27-95; 8:45 am]

BILLING CODE 6210-01-F

### **South Banking Company; Formation of, Acquisition by, or Merger of Bank Holding Companies**

The company listed in this notice has 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)).

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 to the Reserve Bank indicated for that application 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.

Comments regarding this application must be received not later than August 11, 1995.

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

1. *South Banking Company*, Alma, Georgia; to acquire 100 percent of the voting shares of Pineland State Bank, Metter, Georgia.

Board of Governors of the Federal Reserve System, July 24, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-18568 Filed 7-27-95; 8:45 am]

BILLING CODE 6210-01-F

### **FEDERAL TRADE COMMISSION**

#### **Regulations under the Comprehensive Smokeless Tobacco Health Education Act of 1986; Information Collection Requirement**

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice of application to OMB under the Paperwork Reduction Act (44 U.S.C. 3501 *et seq.*) for clearance of information collection requirements contained in the Regulations under the Comprehensive Smokeless Tobacco Health Education Act of 1986.

**SUMMARY:** This publication provides notice that the Federal Trade Commission is seeking renewed approval for three years from OMB for the information collection requirements contained in the Regulations under the Comprehensive Smokeless Tobacco Health Education Act of 1986. The present OMB approval for the information collection requirements is scheduled to expire on August 31, 1995.

The Smokeless Tobacco Act requires, among other things, that manufacturers, packagers, and importers of smokeless tobacco products include health warnings on packages and in advertisements. The Act also requires each manufacturer, packager, and importer of a smokeless tobacco product to submit a plan to the Commission that specifies the methods used to rotate, display, and distribute the warning statements required to appear in advertising and labeling. Section 3(d) directs the Commission to approve plans that provide for rotation, display, and distribution of the warning statements in accordance with the regulations. All the affected companies have previously filed plans, but the plan submission requirement continues to apply to a company that amends its plans, or to a new company that enters the market.

#### **Estimate of Information Collection Burden**

In 1986, staff estimates that as many as ten domestic and four foreign smokeless tobacco companies would submit plans specifying the method used to rotate, display, and distribute health warnings in their labeling and advertising. This prediction was accurate. Fourteen plans were received.

When the regulations were first proposed, representatives of the Smokeless Tobacco Council, Inc., indicated that six companies that it represented would require a total of 700 to 800 hours (or about 133 hours apiece, on average) to prepare the required plans. We also assumed that the other

companies, whose plans were prepared by other representatives, would require more time, on average, and used 150 hours per plan to account for the remainder of the expected submissions. Based on these assumptions staff estimated that no more than 2,000 hours would be spent to prepare and submit compliance plans. (Six companies total=800 hours, plus eight companies at 150 hours=1,200 hours.) The Commission provided a burden estimate to OMB of 2,000 hours for the reporting requirements.

In 1992, the Commission proposed amendments to the rotation of health warnings on point-of-sale and non-point-of-sale promotional materials. Pursuant to the proposed amendment, affected firms will have to submit new plans for Commission approval. The amendment of previously submitted plans to incorporate plans for promotional materials should require less time than was devoted to the original submissions. As in 1992, there is no substantial basis for calculating the proportion of the original burden estimate that will be attributable to the amendment process and accordingly, the Commission proposes to retain the existing burden estimate for purposes of seeking this extension.

**DATES:** Comments on this application must be submitted on or before August 28, 1995.

**ADDRESSES:** Send comments both to the Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 3228, Washington, D.C. 20503, ATN: Desk Officer for the Federal Trade Commission, and the Office of the Secretary, Room 159, Federal Trade Commission, Washington, D.C. 20580. Copies of the application may be obtained from the Public Reference Section, Room 130, Federal Trade Commission, Washington, D.C. 20580.

#### **FOR FURTHER INFORMATION CONTACT:**

Phillip S. Priesman, Attorney, Federal Trade Commission, Washington, D.C. 20580 (202) 326-2484.

**Stephen Calkins,**

*General Counsel.*

[FR Doc. 95-18595 Filed 7-27-95; 8:45 am]

BILLING CODE 6750-01-M