

National Bank, Mount Sterling, Kentucky.

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

1. *Tower Bancorp Holding Company*, Oak Brook, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of WestBank Interim Bank, Westchester, Illinois (an entity formed to facilitate a merger with WestBank, Westchester, Illinois).

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

1. *Inter-Mountain Bancorp., Inc.*, Bozeman, Montana; to acquire 100 percent of the voting shares of First Security Bank of Belgrade, Belgrade, Montana, a *de novo* bank.

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

1. *First National Bancshares, Inc.*, Edmond, Oklahoma; to become a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Edmond, Edmond, Oklahoma (in organization).

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

1. *First Commerce Bancorp, Inc.*, Logan, Utah; to merge with Nubanc Corporation, dba First Commerce Bank, Logan, Utah. Comments on this application must be received by January 10, 1996.

Board of Governors of the Federal Reserve System, December 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-31232 Filed 12-22-95; 8:45 am]

BILLING CODE 6210-01-F

Summit Bancorp; Notice of Proposal to Engage *de novo* in Permissible Nonbanking Activities

The company listed in this notice has given notice 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 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 on the question whether commencement of the activity 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 January 10, 1996.

A. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Summit Bancorp*, Akron, Ohio; to engage *de novo* through its subsidiary, Summit Banc Investments Corporation, Akron, Ohio, in providing portfolio and investment advice, pursuant to § 225.25(b)(4)(iii) of the Board's Regulation Y; and in securities brokerage services, pursuant to § 225.25(b)(15)(i) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, December 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-31233 Filed 12-22-95; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

Hearings on FTC Policy in Relation to the Changing Nature of Competition

AGENCY: Federal Trade Commission.

ACTION: Notice of extension of time for comment on public hearings.

SUMMARY: The Federal Trade Commission ("FTC" or "Commission") announces that the time has been

extended for submitting written comments for the hearings record on whether there have been broad-based changes in the contemporary competitive environment that require any adjustments in antitrust and consumer protection enforcement in order to keep pace with those changes. The period for submitting written comments is extended to Friday, January 26, 1995.

The Commission hearings address whether any accommodations in the law or enforcement policy are warranted in the following areas in light of any developments in global competition and innovation: (1) The measurements of market power; (2) the ability of firms to enter new markets; (3) treatment of efficiencies in merger and nonmerger areas; (4) treatment of efficiencies in innovation, particularly those resulting from collaboration; (5) failing firms or distressed industries; (6) the impact of antitrust and consumer protection law on small businesses; (7) the relationship of antitrust to intellectual property law; (8) foreclosure, access and efficiency issues related to networks and standards; (9) strategic conduct in the context of innovation-based competition; (10) cross-border consumer protection issues (such as standard setting, product labeling harmonization, and/or technology-related scams); and (11) agency institutional processes (such as quality of evidence and burden of proof; safe harbors; evidence gathering). The hearings are being transcribed and placed on the public record.

DATES: The hearings began on October 12, 1995. The final hearing date was December 13, 1995. Any interested person may submit written comments responsive to any of the topics addressed; such comments must be submitted for the record by January 26, 1995.

ADDRESSES: To facilitate efficient review of public comments, all comments should be submitted, if possible, in electronic and written form. Electronic submissions should be on either a 5 and 1/4 or 3 and 1/2 inch computer disk, with a label on the disk stating the name of the commenter and the name of and version of the word processing program used to create the document. (Programs based on DOS are acceptable. Files from other operating systems should be submitted in ASCII text format.) Submissions should be captioned "Comments on Hearings on Global Competition and Innovation" and addressed to Donald S. Clark, Office of the Secretary, Federal Trade Commission, Sixth Street and

Pennsylvania Avenue, N.W.,
Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT: Susan DeSanti or Debra A. Valentine, Policy Planning, Federal Trade Commission, Sixth and Pennsylvania Avenue, N.W., Room 503, Washington, D.C. 20580; or by telephone (202) 326-2167 or (202) 326-2390. Electronic Mail Address: susan.desanti@ftc.gov, or debra.valentine@ftc.gov. A detailed agenda for the hearings is available on the FTC Home Page (<http://www.ftc.gov>), through various publications, and through Sula Miller at (202) 326-3190.

SUPPLEMENTARY INFORMATION: The hearings are to examine consumer protection and antitrust law enforcement in light of the above issues. The hearings record is expected to provide a basis for assessing what, if any, adjustments may be desirable. After the hearings, a report will be issued, which may indicate changes that may be adopted or recommended, areas for further study, or coordinated action by the Commission and the Department of Justice. The Commission has general authority under the FTC Act to interpret its substantive laws through guidelines, advisory opinions, and policy statements

By direction of the Commission.
Donald S. Clark,
Secretary.
[FR Doc. 95-31207 Filed 12-22-95; 8:45 am]
BILLING CODE 6750-01-M

DEPARTMENT OF THE INTERIOR

Bureau of Land Management (WY-030-06-1990-01)

Notice of Availability of Jackpot Mine Project Final Environmental Impact Statement (FEIS)

AGENCY: Bureau of Land Management.
SUMMARY: The Bureau of Land Management (BLM) announces the availability of the Jackpot Mine Project Final Environmental Impact Statement which analyzes the environmental consequences of an underground uranium mine proposed for the southern side of Green Mountain, 14 miles southeast of Jeffrey City in Fremont County, Wyoming. The BLM preferred alternative for the FEIS is approval of the plan of operation for the underground mine, the proposed alternative, and disposal of mine waste rock at the Big Eagle Mine.
DATES: Comments on the FEIS should be postmarked no later than 30 days after

the date that the Environmental Protection Agency publishes their Notice of Availability in the Federal Register. The EPA notice is expected to be published on December 22, 1995. All comments should be postmarked no later than January 22, 1996. All comments will be considered in the Record of Decision.

ADDRESSES: Comments on the FEIS should be sent to the Bureau of Land Management, Rawlins District Office, Attn: Larry Kmoch, P.O. Box 670, Rawlins, WY 82301.

SUPPLEMENTARY INFORMATION: The proposed project is to explore for and develop uranium reserves present in the Battle Springs Formation at depths of approximately 2,500 to 3,500 feet below the surface of Green Mountain. Project-required lands encompass a maximum of 515 acres within portions of Townships 24 through 28 North, Ranges 91 through 93 West. The proposed project entails the construction, operation, and reclamation of an underground uranium mine and associated facilities by the Green Mountain Mining Venture. A transportation corridor connecting the proposed mine with the Sweetwater Uranium Mill, approximately 27 miles to the south, would involve the construction of a new transportation route. A combination of the upgrading of existing roads, in the proposed action, and construction of new haul road segments, were the preferred access/haul roads.

Dated: December 12, 1995.
Alan R. Pierson,
State Director.
[FR Doc. 95-30894 Filed 12-22-95; 8:45 am]
BILLING CODE 4310-22-P

[MT-960-1120-00]

Notice of Meeting

AGENCY: Bureau of Land Management (BLM), Montana, Miles City District, Interior.

ACTION: Notice of Meeting.

SUMMARY: The Miles City District Resource Advisory Council will have an emergency meeting Wednesday, January 17, 1996 at 10:00 a.m. in the Miles City District Office Conference Room located at 111 Garryowen Road, just west of Miles City. The meeting is called primarily to discuss and review the proposed Montana/Dakotas Standards and Guidelines for Rangeland Health and is expected to last until 4:00 p.m.

The meeting is open to the public and the public comment period is set for 10:00 a.m. The public may make oral

statements before the Council or file written statements for the Council to consider. Depending on the number of persons wishing to make an oral statement, a per person time limit may be established. Summary minutes of the meeting will be available for public inspection and copying during regular business hours.

FOR FURTHER INFORMATION CONTACT: Marilyn Krause, Public Affairs Specialist, Miles City District, 111 Garryowen Road, Miles City, Montana 59301, telephone (406) 232-4331.

SUPPLEMENTARY INFORMATION: The purpose of the Council is to advise the Secretary of the Interior, through the BLM, on a variety of planning and management issues associated with public land management. The 15 member Council includes individuals who have expertise, education, training or practical experience in the planning and management of public lands and their resources and who have a knowledge of the geographical jurisdiction of the Council.

Dated: December 14, 1995.
David D. Swogger,
Acting District Manager.
[FR Doc. 95-31208 Filed 12-22-95; 8:45 am]
BILLING CODE 4310-DN-P

[CA-010-06-1220]

Meeting of the Bakersfield Resource Advisory Council

AGENCY: Bureau of Land Management, Department of the Interior.

ACTION: Meeting of the Bakersfield Resource Advisory Council.

SUMMARY: Pursuant to the authorities in the Federal Advisory Committee Act (public law 92-463) and the Federal Land Policy and Management Act of 1976 (sec. 309), the Bureau of Land Management Bakersfield District Resource Advisory Council will meet at Fort Ord/California State University, Monterey Bay.

DATES: January 18-19, 1996, 8:00 a.m. to 5:00 p.m. both days.

ADDRESS: Watershed Institute Building, B Street and Sixth Avenue, Fort Ord.

SUPPLEMENTARY INFORMATION: The Bakersfield Resource Advisory Council is a 12 member council appointed by the Secretary of the Interior to give counsel and advice regarding planning and management of public land resources to the District Manager of the Bureau of Land Management Bakersfield District. The Council will meet on Thursday, January 18 to discuss and tour rehabilitation efforts on those