South LaSalle Street, Chicago, Illinois 60690:

1. Firstbank of Illinois Co., Springfield, Illinois; to engage *de novo* through its subsidiary, MidCountry Financial, Inc., Highland, Illinois, in consumer finance business, pursuant to § 225.25(b)(1)(i) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, December 28, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96–96 Filed 1–3–96; 8:45 am]

BILLING CODE 6210–01–F

National Bank of Greece, et al.; Acquisitions of Companies Engaged in Permissible Nonbanking Activities

The organizations listed in this notice have 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.

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 each of these applications must be received at the Reserve Bank indicated for the application or the offices of the Board of Governors not later than January 22, 1996.

A. Federal Reserve Bank of New York (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. National Bank of Greece, Athens, Greece; to retain shares of Worthington Limited Partnership, New York, New York, and thereby indirectly engage in acquiring and servicing loans and leases pursuant to §§ 225.25(b)(1) and (b)(5) of the Board's Regulation Y.

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

1. The Sumitomo Bank, Limited, Osaka, Japan; to acquire through The Sumitomo Bank New York Trust Company, New York, New York, the trust business of Daiwa Bank Trust Company, New York, New York, and the custody business of the New York branch of The Daiwa Bank, Limited, Osaka, Japan, and thereby engage in trust company functions, pusuant to § 225.25(b)(3) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, December 28, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96–97 Filed 1–3–96; 8:45 am]

BILLING CODE 6210–01–F

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Food and Drug Administration

[Docket No. 93P–0310]

White Chocolate Deviating From Identity Standard; Amendment of Temporary Permit for Market Testing

AGENCY: Food and Drug Administration, HHS.

ACTION: Notice.

SUMMARY: The Food and Drug Administration (FDA) is announcing that it is amending an extended temporary permit issued to Hershey Foods Corp. (Hershey) to market test products identified, in part, as ''white chocolate'' that deviate from the U.S. standards of identity for chocolate products, e.g., chocolate liquor, sweet chocolate, milk chocolate, buttermilk chocolate, skim milk chocolate, or mixed dairy product chocolates. The purpose of the amendment to the extended temporary permit is to allow Hershey to collect data on consumer acceptance of a different product, containing white chocolate, that also contains chocolate cookies, and to identify mass production problems.

FOR FURTHER INFORMATION CONTACT: Nannie H. Rainey, Center for Food Safety and Applied Nutrition (HFS–158), Food and Drug Administration, 200 C St. SW., Washington, DC 20204, 202–205–5099.

SUPPLEMENTARY INFORMATION: In accordance with § 130.17 (21 CFR 130.17) concerning temporary permits, FDA gave notice in the Federal Register of November 5, 1993 (58 FR 59050), that a temporary permit had been issued to Hershey Foods Corp., P.O. Box 810, Hershey, PA 17033. The temporary permit was issued to market test products containing a component designated as ''white chocolate'' and to facilitate market testing of foods deviating from the requirements of the standards of identity promulgated under section 401 of the Federal Food, Drug, and Cosmetic Act (21 U.S.C. 341). The white chocolate component of these products deviates from the standards of identity for certain chocolate products, e.g., chocolate liquor (21 CFR 163.111), sweet chocolate (21 CFR 163.123), milk chocolate (21 CFR 163.130), buttermilk chocolate (21 CFR 163.135), skim milk chocolate (21 CFR 163.140), or mixed dairy product chocolates (21 CFR 163.145) in that: (1) It is prepared without the nonfat components of the ground cacao nibs, but contains the fat (cocoa butter) expressed from the ground cacao nibs; and (2) safe and suitable antioxidants are added. The test component meets all the other requirements of the standards for chocolate products in 21 CFR part 163.

Subsequently, Hershey requested that their temporary permit (Docket No. 93P–0310) be extended to allow for additional time for the firm to continue to collect data on consumer acceptance of the products while the agency takes action on two petitions (Docket Nos. 86P–0297/CP 2 and 86P–0297/CP 3 (see 59 FR 67302, December 29, 1994, for discussion)) to establish a standard of identity for white chocolate that were submitted by Hershey and by the Chocolate Manufacturers Association. FDA granted the request for the extension and provided for continued testing on an annual basis of up to 21,800,000 kilograms (kg) (48,000,000 pounds (lb)) of the test product. The test products bear the fanciful names ''Hershey's Hugs, Mini Hershey's Kisses Hugged by White Chocolate'' and ''Hershey's Hugs, Mini Hershey's Kisses Hugged by White Chocolate, with Almonds.'' In the Federal Register of December 29, 1994 (59 FR 67302), FDA extended the expiration date of the

permit so that the permit expires either on the effective date of a final rule to establish a standard of identity for white chocolate, which may result from the petitions, or 30 days after termination of such rulemaking.

Hershey is now requesting that the extended temporary permit be amended to provide for up to 13,600,000 kg (30,000,000 lb) of a different product, containing white chocolate, that also contains chocolate cookies. Hershey is also requesting that the permit be amended to allow an additional plant where this product can be manufactured.

The agency finds that it is in the interest of the consumer to amend the extended temporary permit to allow for market testing of another product containing white chocolate. Therefore, under the provisions of § 130.17(f), FDA is modifying the extended temporary permit granted to Hershey to provide for the market testing of up to 13,600,000 kg (30,000,000 lb) of the new test product on an annual basis in addition to the 21,800,000 kg (48,000,000 lb) of test product authorized in the original permit. The new test product, in bar and bite size forms, will bear the fanciful name ''Hershey's Cookies 'n' Creme Chocolate Cookie Bits in White Chocolate.'' The white chocolate meets the compositional requirements of the current temporary permit. FDA is also modifying the extended temporary permit to provide for an additional plant at Hershey Chocolate, U.S.A., 19 East Chocolate Ave., Hershey, PA 17033, where the product may be manufactured. The product will be distributed nationwide.

Each of the ingredients used in the food must be declared on the label as required by the applicable sections of 21 CFR part 101. This amended extended permit expires either on the effective date of a final rule to establish a standard of identity for white chocolate, which may result from the petitions, or 30 days after termination of such rulemaking. All other conditions and terms of the extended permit remain the same.

Dated: December 15, 1995.

F. Edward Scarbrough,

Director, Office of Food Labeling, Center for Food Safety and Applied Nutrition.

[FR Doc. 96–124 Filed 1–3–96; 8:45 am]

BILLING CODE 4160–01–F

[Docket No. 95S–0199]

Report of the Fluoroquinolone Working Group; Availability

AGENCY: Food and Drug Administration, HHS.

ACTION: Notice.

SUMMARY: The Food and Drug Administration (FDA) is announcing the availability of the report of the Center for Veterinary Medicine's (CVM's) Fluoroquinolone Working Group (FQWG). The report addresses issues and contains recommendations regarding policies and procedures related to approval of fluoroquinolone (FQ) antimicrobial drugs in food animals. The report of the FQWG is in response to concerns that approval of FQ drugs for use in food animals may result in increased development of FQ resistance in zoonotic organisms harbored by food animals that are transmitted to humans and cause disease.

DATES: Written comments on the report may be submitted at any time.

ADDRESSES: Submit written requests for single copies of the report to the Communication and Education Branch (HFV–12), Center for Veterinary Medicine, Food and Drug Administration, 7500 Standish Pl., Rockville, MD 20855. Send two self-addressed adhesive labels to assist that office in processing your requests. Submit written comments on the report to the Dockets Management Branch (HFA–305), Food and Drug Administration, rm. 1–23, 12420 Parklawn Dr., Rockville MD, 20857. Requests and comments should be identified with the docket number found in brackets in the heading of this document. A copy of the report and received comments are available for public examination in the Dockets Management Branch between 9 a.m. and 4 p.m., Monday through Friday.

FOR FURTHER INFORMATION CONTACT: Linda A. Grassie, Center for Veterinary Medicine (HFV–12), Food and Drug Administration, 7500 Standish Pl., Rockville, MD 20855, 301–594–1755.

SUPPLEMENTARY INFORMATION: FDA is announcing the availability of the report of CVM's FQWG. The report addresses issues and recommendations concerning approval of FQ drugs for use in food animals. In response to concerns that approval of FQ drugs for use in food animals may result in increased development of FQ resistance in zoonotic organisms harbored by food animals that are transmitted to humans and cause disease. FDA convened a joint meeting of the CVM and Center for Drug Evaluation and Research advisory committees on May 11 and 12, 1994. Members of the joint advisory committee stated that FQ drugs could be approved for use in food animals, if CVM restricts their use so that FQ's are safe and effective under approved conditions of use and recommended that CVM monitor the emergence of FQ resistance. In response to the public health concerns that were raised, CVM formed the FQWG to provide recommendations of policies and procedures relevant to the approval of FQ drugs in food animals. FDA is announcing that the report of the FQWG has been accepted by the Director, CVM, and is available for public inspection and comment.

Interested persons may, at any time, submit to the Dockets Management Branch (address above) written comments on the report of CVM's FQWG. Two copies of any comments are to be submitted, except that individuals may submit one copy. Comments are to be identified with the docket number found in the heading of this document. The report, appendices, and comments may be seen at the Dockets Management Branch (address above), between 9 a.m. and 4 p.m., Monday through Friday.

The report and recommendations represent the agency's current position on the issues discussed therein, however, they do not create or confer any rights, privileges, or benefits for or on any person, nor do they operate to bind FDA in any way. CVM will consider any comments received in determining the continued appropriateness of the recommendations in the report regarding the approval of FQ's for animal use.

Dated: December 27, 1995.

William K. Hubbard,

Associate Commissioner for Policy Coordination.

[FR Doc. 96–125 Filed 1–3–96; 8:45 am]

BILLING CODE 4160–01–F

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Office of the Secretary

[Docket No. FR–4007–D–01]

Delegation of Concurrent Authority to the Deputy Secretary

AGENCY: Office of The Secretary, HUD.

ACTION: Notice of delegation of concurrent authority.