

encouraged and invited on or before August 22, 1996.

ADDRESSES: Written comments should be addressed to the Rules Docket Clerk, Office of the General Counsel, Federal Emergency Management Agency, room 840, 500 C Street SW., Washington, DC 20472; (facsimile)(202) 646-4536.

FOR FURTHER INFORMATION CONTACT: O. Megs Hepler, III, Director, Exercises Division, Preparedness, Training, and Exercises Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-2867.

SUPPLEMENTARY INFORMATION: The mission of FEMA's REP Program, which was established in 1979, is to protect the health and safety of the public residing in the vicinity of a commercial nuclear power plant by ensuring that all levels of government have planned and prepared for their response to a possible radiological incident at the plant. As the REP Program has matured, a number of REP Program stakeholders have recommended that the program be restructured in order to become more streamlined and efficient. In light of stakeholders' recommendations and the fact that the REP Program has been in existence for over 16 years, FEMA intends to initiate a comprehensive strategic review of the way its offsite radiological emergency planning and preparedness responsibilities are performed.

This comprehensive strategic review will examine the various mechanisms, policies, procedures, guidance documents, and processes now used to carry out FEMA's REP Program, with a view to improving the efficiency and effectiveness of the program by implementing new policies, procedures, processes and guidance, if necessary. The review will further National Performance Review goals, will be closely coordinated with the U.S. Nuclear Regulatory Commission, and will provide for extensive input from all stakeholders in the REP community—States, utilities, Public Interest Research Groups, interested citizens, other Federal agencies, Congress, etc. The strategic review will also ensure that REP activities are consistent with the current requirements of the Government Performance Review Act.

As a first step, FEMA is publishing this Federal Register notice announcing its intent to conduct the comprehensive strategic review and requesting comments from any interested parties. FEMA welcomes suggestions as to approaches to take in performing this review, as well as specific suggestions on how to streamline the REP program and make it more cost-effective.

When submitting recommendations, commenters should note that the resulting REP Program must still accomplish the program's original mission, i.e., it must continue to ensure that measures can be taken to protect the health and safety of the public in the vicinity of commercial nuclear power plants in the event of a radiological incident.

Dated: June 28, 1996.

James Lee Witt,

Director.

[FR Doc. 96-17293 Filed 7-5-96; 8:45 am]

BILLING CODE 6718-05-P

FEDERAL MARITIME COMMISSION

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 part 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, D.C. 20573.

Foreign Cargo International, Inc., 8420 N.W. 58th Street, Miami, FL 33166, Officer: Enrique E. Ros, Jr., President.

Happy International Corp., 147-48 175th Street, Jamaica, NY 11434, Officer: Gordon Kuo, President.

Air & Ocean Shipping, Inc., 1551 Carmen Drive, Elk Grove Village, IL 60007, Officers: Ingo Wagschal, President, Guenter Fischer, Board of Directors.

Marlins Consolidators, Inc., d/b/a, International Cargo Services, 8333 N.W. 66th Street, Miami, FL 33166, Officers: Sarah E. Dion, President, Carmen I. Garcia, Vice President.

Reliable Van & Storage Co., Inc., 550 Division Street, Elizabeth, NJ 07201, Officers: Pat J. Toscano, President, Peter J. Toscano, CEO.

Dated: July 2, 1996.

Joseph C. Polking,

Secretary.

[FR Doc. 96-17247 Filed 7-5-96; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are 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 standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act, including whether the acquisition of the nonbanking company 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" (12 U.S.C. 1843). Any request for a hearing 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, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than August 1, 1996.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *Carolina Fincorp, Inc.*, Rockingham, North Carolina; to become

a bank holding company by acquiring 100 percent of the voting shares of Richmond Savings Bank, SSB, Rockingham, North Carolina.

2. *F & M National Corporation*, Winchester, Virginia; to merge with Allegiance Banc Corporation, Bethesda, Maryland, and thereby indirectly acquire Allegiance Bank, NA, Bethesda, Maryland.

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

1. *Alabama National Bancorporation*, Birmingham, Alabama; to merge with FIRSTBANC Holding Company, Inc., Robertsdale, Alabama, and thereby indirectly acquire First Bank of Baldwin County, Robertsdale, Alabama.

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

1. *Lewis Family Partners, L.P.*, Morris, Illinois; to become a bank holding company by acquiring 19.82 percent of the voting shares of Illinois Valley Bancorp, Inc., Morris, Illinois, and thereby indirectly acquire Grundy County National Bank, Morris, Illinois.

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

1. *Mercantile Bancorporation Inc.*, St. Louis, Missouri; to acquire 100 percent of the voting shares of Peoples State Bank, Topeka, Kansas, and Mercantile Bank of Shawnee County, Topeka, Kansas, a *de novo* bank.

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

1. *The Ringsmuth Family Limited Partnership*, Wakefield, Michigan; to become a bank holding company by acquiring 83.8 percent of the voting shares of Wakefield Bancorporation, Inc., Wakefield, Michigan, and thereby indirectly acquire First National Bank of Wakefield, Wakefield, Michigan.

Board of Governors of the Federal Reserve System, July 1, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-17246 Filed 7-5-96; 8:45 am]

BILLING CODE 6210-01-F

Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C.

1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for 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 the proposal complies with the standards of section 4 of the BHC Act, including 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" (12 U.S.C. 1843). 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 22, 1996.

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

1. *Capital Corp of the West*, Merced, California; to engage through its newly formed subsidiary Capital West Group, Inc., Merced, California, in furnishing general economic information and advice, general economic statistical forecasting services and industry studies, pursuant to § 225.25(b)(4)(iv) of the Board's Regulation Y, and in providing advice, including rendering fairness opinions and providing valuation services, in connection with mergers, acquisitions, divestitures, joint ventures, leveraged buyouts, recapitalizations, capital structurings, and financing transactions (including

private and public financing and loan syndications); and conducting financial feasibility studies, pursuant to § 225.25(b)(4)(vi) of the Board's Regulation Y. These activities, currently limited in geographic scope, will be expanded to nationwide.

In connection with this application Capital Corp of the West, Merced, California, also has applied to engage *de novo* through its subsidiary Capital West Group, Inc., Merced, California, in providing management consulting advice to nonaffiliated financial institutions, and will include, but is not limited to, providing services associated with assisting with organizational planning; assisting with strategic planning and assessments; business plan implementation and monitoring; presenting Board of Director education programs; and facilitating Board of Directors and management retreats, pursuant to § 225.25(b)(11) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, July 1, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-17245 Filed 7-5-96; 8:45 am]

BILLING CODE 6210-01-F

Consumer Advisory Council; Solicitation of Nominations for Membership

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Notice.

SUMMARY: The Board is inviting the public to nominate qualified individuals for appointment to its Consumer Advisory Council, whose membership represents consumer and community interests and the financial services industry. Eight new members will be selected for three-year terms that will begin in January 1997. The Board expects to announce the selection of new members by year-end 1996.

DATES: Nominations should be received by August 31, 1996.

ADDRESSES: Nominations should be submitted in writing to Dolores S. Smith, Associate Director, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

FOR FURTHER INFORMATION CONTACT: Deanna Aday-Keller, Secretary to the Council, Division of Consumer and Community Affairs, (202) 452-6470. For Telecommunications Device for the Deaf (TTD) users *only*: Dorothea Thompson, (202) 452-3544, Board of Governors of