

2. *Texas Financial Bancorporation, Inc.*, Minneapolis, Minnesota; to acquire 89.59 percent of the voting shares of The Farmers and Mechanics Bank, Galesburg, Illinois.

Board of Governors of the Federal Reserve System, July 19, 1996.

Jennifer J. Johnson

Deputy Secretary of the Board

[FR Doc. 96-18863 Filed 7-24-96; 8:45 am]

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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 August 8, 1996.

A. Federal Reserve Bank of Cleveland (R. Chris Moore, Senior Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *American Bancorporation*, Wheeling, West Virginia; through its wholly-owned subsidiary, American Mortgages, Inc., Wheeling, West Virginia, proposes to acquire 51 percent of the shares to be issued by Premier Mortgage Limited, Columbus, Ohio, a *de novo* joint venture with HER, Inc., Columbus, Ohio, through two of its affiliates, Homebuyers Mortgage Company and Shelter Financial Services, both of Columbus, Ohio, and thereby engage in acquiring and servicing loans as permitted by § 225.25(b)(1) of the Board's Regulation Y.

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

1. *Dadeland Bancshares, Inc.*, Miami, Florida; to engage *de novo* through its subsidiary, Dadeland Software Services, Inc., Miami, Florida, a 20 percent interest in a joint venture, in data processing, computer software activities, and related consulting service activities, pursuant to §§ 225.25(b)(7) and (b)(11) of the Board's Regulation Y.

2. *First Alliance Bancorp, Inc.*, Marietta, Georgia; to acquire Premier Bancshares, Inc., Atlanta, Georgia, and thereby, indirectly acquire Premier Bank, F.S.B., Atlanta, Georgia, and engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y, and Premier Lending Corporation, Atlanta, Georgia, and thereby engage in making, acquiring, or servicing loans or other extensions of credit, pursuant to § 225.25(b)(1) of the Board's Regulation Y. These activities will be performed throughout the State of Georgia.

Board of Governors of the Federal Reserve System, July 19, 1996.

Jennifer J. Johnson

Deputy Secretary of the Board

[FR Doc. 96-18862 Filed 7-24-96; 8:45 am]

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FEDERAL TRADE COMMISSION

[File No. D09272]

Home Shopping Network, Inc.; Home Shopping Club, Inc.; HSN Lifeway Health Products, Inc.; Proposed Consent Agreement With Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would require, among other things, the St. Petersburg, Florida-based television advertiser and two of its subsidiaries to have competent and reliable scientific evidence before making any claim that a food, dietary supplement, or drug can cure, treat, or prevent any disease or has any effect on the structure or function of the human body and before making any claims about the performance, benefits, or efficacy of any smoking-cessation program, product, or service. The consent agreement settles allegations that the respondents made a number of health-related claims about four mouth sprays without having the necessary evidence to back them up. The stop-smoking spray and three vitamin sprays were marketed during an advertising program called "Spotlight on Ruta Lee" which was produced and disseminated by Home Shopping Club.

DATES: Comments must be received on or before September 23, 1996.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT: Lisa B. Kopchik, Federal Trade Commission, 6th and Pennsylvania Avenue, NW, S-4002, Washington, DC 20580. (202) 326-3139. Joel Winston, Federal Trade Commission, 6th and Pennsylvania Avenue, NW., S-4002, Washington, DC 20580, (202) 326-3153.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the following consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

This agreement herein, by and between Home Shopping Network, Inc., Home Shopping Club, Inc., and HSN Lifeway Health Products, Inc., corporations, hereinafter sometimes