

**Title:** ABC Discussion Agreement**Parties:**

Aruba Bonaire Curacao Liner  
Association  
Evergreen Marine Corp. (Taiwan) Ltd.

**Synopsis:** The proposed Agreement permits the parties to meet, exchange information, discuss their separate tariffs, general rate levels, service items, rules and service contracts, charges, classifications, practices, terms, conditions and rules and regulations applicable to transportation in the trade between ports in the contiguous United States and ports in Aruba, Bonaire and Curacao, Netherlands Antilles.

Dated: July 22, 1996.

By Order of the Federal Maritime  
Commission.

Joseph C. Polking,

Secretary.

[FR Doc. 96-18924 Filed 7-24-96; 8:45 am]

BILLING CODE 6730-01-M

**Notice of Agreement(s) Filed**

The Federal Maritime Commission hereby give notice that the following agreement(s) has been filed with the Commission for approval pursuant to section 15 of the Shipping Act, 1916, as amended (39 Stat. 733, 75 Stat. 763, 46 U.S.C. § 814).

Interested parties may inspect and may request a copy of each agreement and the supporting statement at the Washington, D.C. Office of the Federal Maritime Commission, 800 North Capitol Street, NW., Room 1046. Interested parties may submit protests or comments on each agreement to the Secretary, Federal Maritime Commission, Washington, DC 20573, within 10 days after the date of the Federal Register in which this notice appears. The requirements for comments and protests are found in section 560.7 of Title 46 of the Code of Federal Regulations. Interested persons should consult this section before communicating with the Commission regarding a pending agreement.

Any person filing a comment or protest with the Commission shall, at the same time, deliver a copy of that document to the person filing the Agreement at the address shown below.

**Agreement No.:** 224-003565-006

**Title:** Puerto Rico Ports Authority/Sea-Land Service, Inc. Terminal Agreement

**Parties:**

Puerto Rico Ports Authority Sea-Land Service, Inc.

**Filing Agent:** Ms. Mayra N. Cruz

Alvarez, Contracts Supervisor, Puerto

Rico Ports Authority, P.O. Box  
362829, San Juan, Puerto Rico 00936-  
2829

**Synopsis:** The proposed amendment adjusts the square footage of building space, the monthly rental for the use of the preferential area, the daily penalty and the security payment for rental.

Dated: July 22, 1996.

By Order of the Federal Maritime  
Commission.

Joseph C. Polking,

Secretary.

[FR Doc. 96-18926 Filed 7-24-96; 8:45 am]

BILLING CODE 6730-01-M

**Security for the Protection of the  
Public Indemnification of Passengers  
for Nonperformance of Transportation;  
Notice of Issuance of Certificate  
(Performance)**

Notice is hereby given that the following have been issued a Certificate of Financial Responsibility for Indemnification of Passengers for Nonperformance of Transportation pursuant to the provisions of section 3, Public Law 89-777 (46 U.S.C. 817(e)) and the Federal Maritime Commission's implementing regulations at 46 CFR Part 540, as amended.

Seabourn Cruise Line Limited and  
Seabourn Maritime Management A/S,  
55 Francisco Street, San Francisco,  
California 94133

Vessel: SEABOURN LEGEND

Dated: July 22, 1996.

Joseph C. Polking,

Secretary.

[FR Doc. 96-18925 Filed 7-24-96; 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 19, 1996.

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

1. *Crestmark Bancorp, Inc.*, Bloomfield Hills, Michigan; to become a bank holding company by acquiring 100 percent of the voting shares of Crestmark Bank, Troy, Michigan (in organization).

2. *First Value Corporation*, Appleton, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of Tigerton Bancorporation, Inc., Tigerton, Wisconsin, and thereby indirectly acquire First National Bank in Tigerton, Tigerton, Wisconsin.

B. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Canton Financial Corporation*, Canton, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of The First National Bank of Canton, Canton, Texas.

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]

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 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]

BILLING CODE 6210-01-F

**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