

**DATES:** The draft Strategy will be made available to the public beginning August 19, 1996. Comments must be submitted no later than September 18, 1996.

**ADDRESSES:** Availability of Document and Submission of Comments: Copies of the document may be obtained by calling the Great Lakes National Program Office at (312) 353-2117 or (312) 353-9299. The document will also be available at the U.S. EPA Region 5 Library at the address and phone number listed below, or through the Great Lakes National Program Office home page at <http://www.epa.gov/glnpo/>. Comments may be submitted in writing to Elizabeth LaPlante of the Great Lakes National Program Office (address listed below) or electronically to the following Internet address: [siebers.deborah@epamail.epa.gov](mailto:siebers.deborah@epamail.epa.gov).

**SUPPLEMENTARY INFORMATION:**

Additional information on the Strategy may be obtained by contacting Elizabeth LaPlante at the following address and phone number:

EPA Great Lakes National Program Office, 77 West Jackson Boulevard, G-9J, Chicago, Illinois, 60604; Telephone (312) 353-2694; FAX (312) 353-2018.

Copies of the document may be obtained by contacting the following: EPA Region 5 Library, 12th Floor, 77 West Jackson Boulevard, Chicago, Illinois, 60604; Telephone (312) 353-2022; FAX (312) 353-2001. Library Hours: 7:30 a.m.-5 p.m.

Dated: August 13, 1996.

David A. Ullrich,

*Acting Regional Administrator, Region 5.*

Dated: August 15, 1996.

Robert Perciasepe,

*Assistant Administrator for Water.*

[FR Doc. 96-21170 Filed 8-16-96; 8:45 am]

BILLING CODE 6560-50-P

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Sunshine Act Meeting

Pursuant to the provisions of the "Government in the Sunshine Act" (5 U.S.C. 552b), notice is hereby given that at 11:22 a.m. on Tuesday, August 13, 1996, the Board of Directors of the Federal Deposit Insurance Corporation met in closed session to consider (1) Reports of the Office of Inspector General, and (2) matters relating to the probable failure of a certain insured depository institution.

In calling the meeting, the Board determined, on motion of Vice Chairman Andrew C. Hove, Jr., seconded by Director Joseph H. Neely (Appointive), concurred in by Mr. John

F. Downey, acting in the place and stead of Director Jonathan L. Fiechter (Acting Director, Office of Thrift Supervision), and Chairman Ricki Helfer, that Corporation business required its consideration of the matters on less than seven days' notice to the public; that no earlier notice of the meeting was practicable; that the public interest did not require consideration of the matters in a meeting open to public observation; and that the matters could be considered in a closed meeting by authority of subsections (c)(2), (c)(8), (c)(9)(A)(ii), and (c)(9)(B) of the "Government in the Sunshine Act" (5 U.S.C. 552b (c)(2), (c)(8), (c)(9)(A)(ii), and (c)(9)(B)).

The meeting was held in the Board Room of the FDIC Building located at 550-17th Street, N.W., Washington, D.C.

Dated: August 13, 1996.

Federal Deposit Insurance Corporation.

Jerry L. Langley,

*Executive Secretary.*

[FR Doc. 96-21186 Filed 8-15-96; 2:08 pm]

BILLING CODE 6714-01-M

## FEDERAL ELECTION COMMISSION

### Sunshine Act Meeting

**AGENCY:** Federal Election Commission.

**FEDERAL REGISTER NUMBER:** 96-20980.

**PREVIOUSLY ANNOUNCED DATE AND TIME:** Thursday, August 22, 1996, 10:00 a.m., Meeting Open to the Public.

**THE FOLLOWING ITEM WAS ADDED TO THE AGENDA:** Final Audit Report on the Democratic State Central Committee of California—Federal.

**THE FOLLOWING ITEM WAS DELETED FROM THE AGENDA:** Advisory Opinion 1996-25: Stanley M. Brand on behalf of Seafarers Political Activity Donation ("SPAD").

**PERSON TO CONTACT FOR INFORMATION:** Mr. Ron Harris, Press Officer, Telephone: (202) 219-4155.

Delores Hardy,

*Administrative Assistant.*

[FR Doc. 96-21146 Filed 8-15-96; 10:24 am]

BILLING CODE 6715-01-M

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12

CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than September 9, 1996.

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

1. *Employee Stock Ownership Plan of Franklin National Bankshares, Inc.*, Mt. Vernon, Texas; to retain 12.5 percent of the voting shares of Franklin National Bankshares, Inc., Mt. Vernon, Texas, and thereby indirectly acquire Franklin National Bank, Mt. Vernon, Texas.

2. *Lee Dietrich Mueller, Jr.*, La Grange, Texas; to acquire an additional 1.29 percent, for a total of 10.28 percent of the voting shares of Premier Bancshares, Inc., La Grange, Texas, and thereby indirectly acquire La Grange State Bank, La Grange, Texas.

Board of Governors of the Federal Reserve System, August 13, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-21011 Filed 8-16-96; 8:45 am]

BILLING CODE 6210-01-F

### 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 September 12, 1996.

A. Federal Reserve Bank of Boston (Robert M. Brady, Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02106:

1. *Citizens Financial Group, Inc.*, Providence, Rhode Island; The Governor and Company of the Bank of Ireland, Dublin, Ireland; The Royal Bank of Scotland Group plc; Edinburgh, Scotland; and The Royal Bank of Scotland plc, Edinburgh, Scotland; to acquire 100 percent of the voting shares of Farmers & Mechanics Bank, Middletown, Connecticut.

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

1. *Destin Bancshares, Inc.*, Destin, Florida; to become a bank holding company by acquiring 100 percent of the voting shares of Destin Bank, Destin, Florida.

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

1. *Commerce Bancshares, Inc.*, Bloomington, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of Geneva State Bank, Geneva, Minnesota.

Board of Governors of the Federal Reserve System, August 13, 1996.

Jennifer J. Johnson

*Deputy Secretary of the Board*

[FR Doc. 96-21012 Filed 8-16-96; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL TRADE COMMISSION

[File No. 952-3231]

### Grey Advertising, 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 prohibit, among other things, the New York City-based advertising agency from misrepresenting the fat, saturated fat, cholesterol, or calories in any frozen yogurt, frozen sorbet, and most ice cream products. The consent agreement settles allegations stemming from Grey's role in a commercial for The Dannon Company's "Pure Indulgence" frozen yogurt. The Commission had alleged that the commercial falsely implied that some of the flavors in the Pure Indulgence line were low in fat and calories and were lower in fat than ice cream.

**DATES:** Comments must be received on or before October 18, 1996.

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

**FOR FURTHER INFORMATION CONTACT:** Elaine Kolish, Federal Trade Commission, 6th and Pennsylvania Avenue, NW, S-4302, Washington, DC 20850. (202) 326-3042.

Justin Dingfelder, Federal Trade Commission, 6th and Pennsylvania Avenue, NW, S-4302, Washington, DC 20850. (202) 326-3017.

Rosemary Rosso, Federal Trade Commission, 6th and Pennsylvania Avenue, NW, S-4002, Washington, DC 20850. (202) 326-2174.

**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)).

Agreement Containing Consent Order to Cease and Desist

The Federal Trade Commission having initiated an investigation of certain acts and practices of Grey Advertising, Inc., a corporation ("proposed respondent"), and it now appearing that proposed respondent is willing to enter into an agreement containing an order to cease and desist from the acts and practices being investigated,

*It is hereby agreed* by and between Grey Advertising, Inc., by its duly authorized officer, and its attorney, and counsel for the Federal Trade Commission that:

1. Proposed respondent Grey Advertising, Inc. is a corporation organized, existing and doing business under and by virtue of the laws of the State of New York with its principal office or place of business at 777 Third Avenue, New York, New York 10017.

2. Proposed respondent admits all the jurisdictional facts set forth in the draft of complaint.

3. Proposed respondent waives:

- Any further procedural steps;
- The requirement that the Commission's decision contain a statement of findings of fact and conclusions of law; and
- All rights to seek judicial review or otherwise to challenge or contest the validity of the order entered pursuant to this agreement.

4. This agreement shall not become a part of the public record of the proceeding unless and until it is accepted by the Commission. If this agreement is accepted by the Commission, it, together with the draft of the complaint contemplated hereby, will be placed on the public record for a period of sixty (60) days and information in respect thereto publicly released. The Commission thereafter may either withdraw its acceptance of this agreement and so notify proposed respondent, in which event it will take such action as it may consider appropriate, or issue and serve its complaint (in such form as the circumstances may require) and decision, in disposition of the proceeding.

5. This agreement is for settlement purposes only and does not constitute