

statement of reasons why 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 October 1, 1996.

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

1. *The Royal Bank of Scotland Group plc*, Edinburgh, Scotland, The Royal Bank of Scotland plc, Edinburgh, Scotland, The Governor and Company of the Bank of Ireland, Dublin, Ireland, and Citizens Financial Group, Inc., Providence, Rhode Island; to engage *de novo* through their subsidiary, Citizens Capital, Inc., Boston, Massachusetts (tentative name), in commercial lending activities, pursuant to § 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. *The Colonial BancGroup, Inc.*, Montgomery, Alabama; to acquire First Family Financial Corporation, Eustis, Florida, and thereby indirectly acquire First Family Bank, FSB, Eustis, Florida, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y. These activities will be performed throughout the State of Florida.

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

1. *Brunsville Bancorporation, Inc.*, Brunsville, Iowa; to engage *de novo* in acting as an insurance agent and selling all types of insurance, pursuant to §§ 225.25(b)(8)iii and 225.25(b)(8)vi of the Board's Regulation Y.

2. *Merrill Bancorporation, Inc.*, Merrill, Iowa; to engage *de novo* in acting as an insurance agent and selling all types of insurance, pursuant to §§ 225.25(b)(8)iii and 225.25(b)(8)vi of the Board's Regulation Y.

D. Federal Reserve Bank of Minneapolis (Karen L. Grandstrand, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Norwest Corporation*, Minneapolis, Minnesota, Norwest Financial Services, Inc., Des Moines, Iowa, and Norwest Financial, Inc., Des Moines, Iowa; to engage *de novo* through their subsidiary, Norwest Financial Maine, Inc., Des Moines, Iowa, in making, acquiring, or servicing loans or other extensions of credit relating to consumer finance, sales finance, and commercial finance (including but not limited to accounts

receivable financing, factoring, and other secured lending activities), pursuant to § 225.25(b)(1) of the Board's Regulation Y; in underwriting and sale of credit life insurance, pursuant to §§ 225.25(b)(8)(i) and (vii) of the Board's Regulation Y; in the sale, on an agency basis, of credit accident and health insurance, credit property and casualty, and involuntary unemployment insurance, pursuant to § 225.25(b)(8)(vii) of the Board's Regulation Y; in the issuance and sale at retail of money orders and travelers checks, pursuant to § 225.25(b)(12) of the Board's Regulation Y; in the servicing of loans and other extensions of credit for other persons, pursuant to § 225.25(b)(1) of the Board's Regulation Y; in offering and selling of bookkeeping, payroll, and other management reporting services and data processing services, pursuant to § 225.25(b)(7) of the Board's Regulation Y. These activities will be conducted throughout the State of Maine.

Board of Governors of the Federal Reserve System, September 11, 1996.

Jennifer J. Johnson

Deputy Secretary of the Board

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FEDERAL TRADE COMMISSION

Sunshine Act Meeting

AGENCY HOLDING THE MEETING: Federal Trade Commission.

TIME AND DATE: 2:00 p.m., Friday, October 11, 1996.

PLACE: Federal Trade Commission Building, Room 532, 6th Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580.

STATUS: Parts of this meeting will be open to the public. The rest of the meeting will be closed to the public.

MATTERS TO BE CONSIDERED:

Portions Open to Public: (1) Oral Argument in International Association of Conference Interpreters, et al., Docket 9270.

Portions Closed to the Public: (2) Executive Session to follow Oral Argument in International Association of Conference Interpreters, et al., Docket 9270.

CONTACT PERSON FOR MORE INFORMATION:

Victoria Streitfeld, Office of Public Affairs: (202) 326-2180. Recorded Message: (202) 326-2711.

Donald S. Clark,
Secretary.

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BILLING CODE 6750-01-M

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