

**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 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.

D.L. International Forwarders Inc., 8550 West Flagler Street, Suite 111, Miami, FL 33144. Officers: Diane L. Leyva, President; Enrique Bassas, Corp. Secretary

Rodriguez Company, 2502 W. Brooklyn, Dallas, TX 75211, Leticia Rodriguez, Sole Proprietor

Sea Inland Air International Inc., 7997 N.W. 21 Street, Miami, FL 33126.

Officer: Henry Zaldivar, President.

Dated: September 18, 1996.

Joseph C. Polking,

Secretary.

[FR Doc. 96-24386 Filed 9-23-96; 8:45 am]

BILLING CODE 6730-01-M

**FEDERAL RESERVE SYSTEM****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 October 8, 1996.

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

1. *Commercial Capital Corporation*, DeKalb, Mississippi; to acquire Kemper Finance, Inc., DeKalb, Mississippi, and thereby engage in consumer finance activities, pursuant to § 225.25(b)(1)(i) of the Board's Regulation Y. These activities will be conducted throughout the State of Mississippi.

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

1. *Bank of Montreal*, Montreal, Canada, and Bankmont Financial Corp., New York, New York; to engage *de novo* through BMO Leasing (US), Inc., Chicago, Illinois, in leasing activities, pursuant to § 225.25(b)(5) of the Board's Regulation Y.

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

1. *Norwest Corporation*, Minneapolis, Minnesota; to engage *de novo* through its subsidiary, The Mortgage Center, Springfield, Massachusetts, in residential mortgage lending pursuant to § 225.25(b)(1) of the Board's Regulation Y. The Mortgage Center will be a joint venture, between Norwest Ventures, Inc., and Landry, Lyons, and Whyte Company, Inc., both of Springfield, Massachusetts.

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

1. *Maedgen & White, LTD.*, Lubbock, Texas; to engage *de novo* through its subsidiary, Plains Service Corporation, Lubbock, Texas, in data processing pursuant to § 225.25(b)(7) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, September 18, 1996.

Jennifer J. Johnson

*Deputy Secretary of the Board*

[FR Doc. 96-24409 Filed 9-23-96; 8:45 am]

BILLING CODE 6210-01-F

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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