

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 March 20, 1997.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Randolph S. Miles*, Antioch, Illinois; to retain a total of 55.73 percent of the voting shares of Antioch Holding Company, Antioch, Illinois, and thereby indirectly retain State Bank of The Lakes, Antioch, Illinois.

2. *Cynthia M. Stout*, Antioch, Illinois; to retain a total of 25.44 percent of the voting shares of Antioch Holding Company, Antioch, Illinois, and thereby indirectly retain State Bank of The Lakes, Antioch, Illinois.

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

1. *Deborah Yowell Farley*, Killeen, Texas, and *Sheryl Yowell Anderson*, Austin, Texas; to each acquire an additional 10.00 percent, for a total of 29.99 percent, of the voting shares of Texas State Bancshares, Harker Heights, Texas, and thereby indirectly acquire Heights State Bank, Harker Heights, Texas.

Board of Governors of the Federal Reserve System, February 28, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

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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. 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 March 31, 1997.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Southern National Corporation*, Winstom-Salem, North Carolina; to merge with United Carolina Bancshares Corporation, Whiteville, North Carolina, and thereby indirectly acquire United Carolina Bank, Whiteville, North Carolina, and United Carolina Bank of South Carolina, Greer, South Carolina.

Board of Governors of the Federal Reserve System, February 28, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

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FEDERAL TRADE COMMISSION

Public Workshop on Consumer Information Privacy

AGENCY: Federal Trade Commission.

ACTION: Notice Requesting Public Comment and Announcing Public Workshop.

SUMMARY: The Federal Trade Commission has determined to hold a public workshop devoted to consumer information privacy. The workshop will be divided into three sessions.

Session One is intended to gather information as part of a Commission study of the collection, compilation, sale, and use of computerized data bases that contain what consumers may perceive to be sensitive identifying information, often referred to as "look-up services." These data bases typically are used to locate individuals or develop individual background information. Interested parties are encouraged to submit written comments concerning the subject of this study, which is described more fully in the Supplementary Information section of this Notice. Any person who wishes to apply for participation in Session One must file a written comment addressing

one or more of the questions set forth below under the heading: "Session One: Computerized Data Bases Containing Sensitive Consumer Identifying Information." However, the Commission will consider comments of all persons, including non-participants in Session One.

Sessions Two and Three follow upon the Bureau of Consumer Protection's June 1996 public workshop on Consumer Privacy on the Global Information Infrastructure ("June 1996 Workshop"), which was held to provide an opportunity for public dialogue on the complex privacy issues posed by the emerging online marketplace. Sessions Two and Three are intended to update the Commission on the current status of the collection, compilation, sale, and use of personal information online, and on self-regulatory efforts and technological developments since June 1996. *Session Two* will address recent developments in the collection, compilation, sale, and use of personal information online generally, including self-regulatory efforts, technological innovations, and unsolicited commercial e-mail. *Session Three* will address the same developments as they pertain to children's personal information.

Interested parties who wish to apply for participation in Session Two must file a written comment addressing one or more of the questions listed below under the heading "Session Two: Consumer Online Privacy." Interested parties who wish to apply for participation in Session Three must file a written comment addressing one or more of the questions listed below under the heading "Session Three: Children's Online Privacy." However, Commission staff will consider comments of all persons, including non-participants in Session Two or Session Three, in determining what further Commission action, if any, it will recommend in the area of online privacy protections.

DATES: Written comments and notifications of interest in participating in the workshop must be submitted on or before April 15, 1997. Parties may apply to participate in more than one workshop session. Notifications of interest must specify the session(s) in which participation is sought. Requesters will be notified as soon as possible after May 15, 1997, if they have been selected to participate. The workshop will be held on June 10-13, 1997 in Room 432 of the Commission's headquarters building, Sixth Street & Pennsylvania Avenue, N.W., Washington, D.C. 20580. The tentative