

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 April 22, 1997.

A. Federal Reserve Bank of Minneapolis (Karen L. Grandstrand, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480-2171:

1. *First Security Bank of Havre Profit Sharing Plan and Trust*, Havre, Montana; to acquire an additional 2.1 percent, for a total of 11.6 percent, of the voting shares of Montana Security, Inc., Havre, Montana, and thereby indirectly acquire First Security Bank of Havre, Havre, Montana.

Board of Governors of the Federal Reserve System, April 2, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-8902 Filed 4-7-97; 8:45 am]

BILLING CODE 6210-01-F

become bank holding companies by acquiring 100 percent of the voting shares of Bonham State Bank, Bonham, Texas.

Comments on this application must be received by April 25, 1997.

Board of Governors of the Federal Reserve System, April 2, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-8901 Filed 4-7-97; 8:45 am]

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FEDERAL RESERVE SYSTEM**Sunshine Act Meeting**

AGENCY HOLDING THE MEETING: Board of Governors of the Federal Reserve System.

TIME AND DATE: 11:00 a.m., Monday, April 14, 1997.

PLACE: Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, D.C. 20551.

STATUS: Closed.

MATTERS TO BE CONSIDERED:

1. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.

2. Any items carried forward from a previously announced meeting.

CONTACT PERSON FOR MORE INFORMATION: Mr. Joseph R. Coyne, Assistant to the Board; (202) 452-3204. You may call (202) 452-3207, beginning at approximately 5 p.m. two business days before this meeting, for a recorded announcement of bank and bank holding company applications scheduled for the meeting.

Dated: April 4, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-9157 Filed 4-4-97; 2:47 pm]

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These policy statements implement requirements of the Small Business Regulatory Enforcement Fairness Act of 1996. The first policy statement discusses the variety of mechanisms available for small entities to obtain advice about their obligations under statutes and rules enforced by the Commission. The second policy statement describes the Commission's approach to reduction or waiver of civil penalties for small entities in various mitigating circumstances.

Although these statements reflect policies that are already in effect, the Commission is soliciting comments about them from interested persons. If, after considering any comments, the Commission determines to revise either policy, it will publish a revised policy statement.

DATES: The policy statements were effective on March 28, 1997. Comments will be received until May 12, 1997.

ADDRESSES: Comments should be identified as Small Business Policy Comments, and sent to: Secretary, FTC, Room H-159, Sixth and Pennsylvania Ave., N.W., Washington, D.C. 20580. Comments will be entered on the public record of the Commission and will be available for public inspection in Room 130 during the hours of 9 a.m. to 5 p.m.

FOR FURTHER INFORMATION CONTACT:

Mary K. Engle, 202-326-3161, Enforcement Division, Bureau of Consumer Protection; or Neil W. Averitt, 202-326-2885, Office of Policy and Evaluation, Bureau of Competition.

SUPPLEMENTARY INFORMATION: Part A, the statement of the Small Entity Compliance Assistance Policy, is intended to explain to small businesses and other small entities what assistance is available to them from the Commission and its staff to help them understand and comply with obligations imposed by the statutes and rules enforced by the Commission. Part B, the statement of the Civil Penalty Leniency Policy, discusses how the Commission expects to consider mitigating factors in matters where small entities are subject to civil penalties. These statements are issued in implementation of sections 213 and 223 of the Small Business Regulatory Enforcement Fairness Act ("SBREFA"), Pub. L. No. 104-121, enacted March 29, 1996.

These policy statements provide guidance and information only, and do not create any rights, duties, obligations, or defenses, implied or otherwise. The Commission specifically retains its discretion for determining how to proceed in particular cases. Also, while the statements are drafted specifically with respect to small entities in order to

FEDERAL RESERVE SYSTEM**Change in Bank Control Notices; Formations of, Acquisitions by, and Mergers of Bank Holding Companies; Correction**

This notice corrects a notice (FR Doc. 97-8135) published on page 15518 of the issue for Tuesday, April 1, 1997.

On page 15519, under the Federal Reserve Bank of Dallas heading, the entry for BonState Bancshares, Inc., Bonham, Texas, is revised to read as follows:

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

1. *BonState Bancshares, Inc.*, Bonham, Texas, and Bonham Financial Services, Inc., Dover, Delaware; to

FEDERAL TRADE COMMISSION**Notice and Request for Comment Regarding Compliance Assistance and Civil Penalty Leniency Policies for Small Entities**

AGENCY: Federal Trade Commission.

ACTION: Notice of policies and request for comment.

SUMMARY: The Federal Trade Commission is issuing two statements describing its policies for assisting small businesses and other small entities.