

Board of Governors of the Federal Reserve System, June 18, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-16388 Filed 6-20-97; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL RESERVE SYSTEM

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 July 18, 1997.

A. Federal Reserve Bank of Cleveland (Jeffrey Hirsch, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Huntington Bancshares Incorporated*, Columbus, Ohio; to merge with First Michigan Bancorporation, Holland, Michigan, and thereby indirectly acquire Superior Financial Corporation, Holland, Michigan; FMB-Sault Bank, Sault Ste. Marie, Michigan; FMB-First Michigan Bank, Zeeland, Michigan; FMB-First Michigan Bank, Grand Rapids, Michigan; FMB-Lumberman's Bank, Muskegon, Michigan; FMB-Northwestern Bank, Boyne City, Michigan; FMB-State Savings Bank, Lowell, Michigan; FMB-

Commercial Bank, Greenville, Michigan; FMB-Security Bank, Manistee, Michigan; FMB-Community Bank, Dowagiac, Michigan; FMB-Oceana Bank, Hart, Michigan; FMB-Reed City Bank, Reed City, Michigan; FMB-Maynard Allen Bank, Portland, Michigan; FMB-Old State Bank, Fremont, Michigan; and FMB-Arcadia Bank, Kalamazoo, Michigan.

In connection with this application, Applicant also has applied to acquire FMB-Trust, Holland, Michigan, and thereby engage in permissible trust company activities, pursuant to § 225.28(b)(5) of the Board's Regulation Y; and acquire FMB-Brokerage Services, Inc., Holland, Michigan, and thereby engage in agency transactional services for customer investments, pursuant to § 225.28(b)(7) of the Board's Regulation Y; and First Michigan Life Insurance Company, Holland, Michigan, and thereby engage in permissible insurance agency and underwriting activities, pursuant to § 225.28(b)(11) of the Board's Regulation Y.

B. Federal Reserve Bank of Atlanta (Lois Berthaume, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. *ABC Bancorp*, Moultrie, Georgia; to merge with Irwin Bankcorp, Inc., Ocilla, Georgia, and thereby indirectly acquire Bank of Ocilla, Ocilla, Georgia.

2. *Murfreesboro Bancorp, Inc.*, Murfreesboro, Tennessee; to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Murfreesboro, Murfreesboro, Tennessee (in organization).

C. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *J&L Holdings Limited Partnership, and Plainview Holding Company*, both of Pilger, Nebraska; to acquire 100 percent of the voting shares of American National Creighton Company, Creighton, Nebraska.

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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 § 225.28 of Regulation Y (12 CFR 225.28) 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.

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 July 8, 1997.

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

1. *Norwest Corporation*, Minneapolis, Minnesota, to engage *de novo* through its subsidiary, Revelation Mortgage Company of America, Washington, D.C.; in residential mortgage lending activities, pursuant to §§ 225.28(b)(1) and (b)(2) of the Board's Regulation Y. Revelation Mortgage Company of America would be a joint venture between Norwest Ventures, Inc., Des Moines, Iowa, and Revelation Mortgage Corporation, Memphis, Tennessee, a wholly-owned subsidiary of Revelation Corporation of America, Memphis, Tennessee.

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FEDERAL TRADE COMMISSION

[File No. 962-3041]

Abflex, U.S.A., Inc.; Martin Van Der Hoeven; Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of