**FEDERAL EMERGENCY MANAGEMENT AGENCY**

[FEMA—1179—DR]

**Texas; Amendment to Notice of a Major Disaster Declaration**

**AGENCY:** Federal Emergency Management Agency (FEMA).

**ACTION:** Notice.

**SUMMARY:** This notice amends the notice of a major disaster for the State of Texas, (FEMA—1179—DR), dated July 7, 1997, and related determinations.

**EFFECTIVE DATE:** August 21, 1997.


**SUPPLEMENTARY INFORMATION:** The notice of a major disaster for the State of Texas, is hereby amended to include the following areas among those areas determined to have been adversely affected by the catastrophe declared a major disaster by the President in his declaration of July 7, 1997:

Goliad County for Individual Assistance.

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance)

Dennis H. Kwiatkowski, Deputy Associate Director, Response and Recovery Directorate. (FR Doc. 97—23362 Filed 9—2—97; 8:45 am)

**BILLING CODE 6718—02—U**

---

**FEDERAL MARITIME COMMISSION**

**Notice of Agreement(s) Filed**

The Commission hereby gives notice of the filing of the following agreement(s) under the Shipping Act of 1984.

Interested parties may review or obtain copies of agreements at the Washington, DC offices of the Commission, 800 North Capitol Street, N.W., Room 962. Interested parties may submit comments on an agreement to the Secretary, Federal Maritime Commission, Washington, DC 20573, within 10 days of the date this notice appears in the Federal Register.

Agreement No.: 202—011465—005.

Title: South America Pacific Coast Rate Agreement.

Parties:

- Mediterranean Shipping Company, S.A.
- P&O Nedlloyd B.V.
- Transportacion Maritima Grancolombiana S.A.

Synopsis: The proposed modification authorizes the parties to discuss and agree to service contract terms and conditions, and to agree to aggregate cargo volume for service contract purposes, with the other members of the West Coast South America Discussion Agreement. The parties have requested a shortened review period.


Joseph C. Polking, Secretary.

[FR Doc. 97—23297 Filed 9—2—97; 8:45 am]

**BILLING CODE 6730—01—M**

---

**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. The application also will 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 September 26, 1997.

A. Federal Reserve Bank of New York (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045—0001:

1. New Amboy, Inc., Old Bridge, New Jersey; to become a bank holding company by acquiring 100 percent of the voting shares of Amboy Bancorporation, Old Bridge, New Jersey, and thereby indirectly acquire Amboy National Bank, Old Bridge, New Jersey.

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

1. Peoples Commercial Bancorp, Inc., Stilwell, Oklahoma; to become a bank holding company by acquiring 100 percent of the voting shares of the Bank of Commerce, Stilwell, Oklahoma, and thereby indirectly acquire Peoples Bank, Westville, Oklahoma.

C. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201—2272:
1. Texas Financial Bancorporation, Inc., Minneapolis, Minnesota, and Delaware Financial, Inc., Wilmington, Delaware; to acquire 100 percent of the voting shares of CBNB Bancshares of Victoria, Texas, and thereby indirectly acquire Citizens Bancorp of Delaware, Inc., Wilmington, Delaware, and Citizens National Bank, Victoria, Texas.


Jennifer J. Johnson,
Deputy Secretary of the Board.
[FR Doc. 97-23317 Filed 9-2-97; 8:45 am]
BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request; Extension
AGENCY: Federal Trade Commission.
ACTION: None.

SUMMARY: The Federal Trade Commission (FTC or Commission) is announcing an opportunity for public comment on the proposed extension of OMB approval under the Paperwork Reduction Act for "collection of information" requirements contained in the Mail or Telephone Order Merchandise Trade Regulation Rule, 16 CFR Part 435.

DATES: Submit written comments on the collection of information on or before November 3, 1997.

ADDRESSES: Send written comments to Elaine W. Crockett, Attorney, Office of the General Counsel, Room 598, 6th St. and Pennsylvania Ave., N.W. 20580. All comments should be identified as responding to this notice.

SUPPLEMENTARY INFORMATION: Under the Paperwork Reduction Act of 1995 (PRA) (44 U.S.C. 3501-3520), Federal agencies must obtain approval from the Office of Management and Budget (OMB) for each collection of information that they conduct or sponsor. "Collection of information" is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) and includes agency requests or requirements that cause members of the public to submit reports, keep records, or provide information to a third party. As required by section 3506(c)(2)(A) of the PRA, the FTC is providing this opportunity for public comment before requesting that OMB extend the existing paperwork clearance for the Mail or Telephone Order Merchandise Trade Regulation Rule. The FTC invites comments on: (1) Whether the proposed collection of information is necessary for the proper performance of the FTC's functions, including whether the information will have practical utility; (2) the accuracy of the FTC's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on respondents through the use of automated collection techniques, when appropriate, and other forms of information technology.

Mail or Telephone Order Merchandise Trade Regulation Rule, 16 CFR Part 435—(OMB Control Number 3084-0106)—Extension

The FTC is granting extension of the Mail or Telephone Order Merchandise Trade Regulation Rule, 16 CFR Part 435—(OMB Control Number 3084-0106)—Extension.

The FTC is granting extension of the Mail or Telephone Order Merchandise Trade Regulation Rule, 16 CFR Part 435—(OMB Control Number 3084-0106)—Extension.

The Mail Order Merchandise Rule was promulgated in 1975 in response to consumer complaints that mail order merchants were failing to ship mail order merchandise on time, failing to ship at all, or failing to provide prompt refunds for unshipped merchandise. The Rule took effect on February 2, 1976. A second rulemaking proceeding in 1993 demonstrated that the delayed shipment and refund problems of the mail order industry were being experienced by consumers who ordered merchandise over the telephone. The Commission amended the Rule, effective on March 1, 1994, to include merchandise ordered by telephone, including by FAX or by computer through the use of a modem.

Generally, the Rule requires a merchant to: (1) Have a reasonable basis for any express or implied shipment representation made in soliciting the sale; (2) ship within the time period promised, and if no time period is promised, within 30 days; (3) notify the consumer and obtain the consumer's consent to any delay in shipment; and (4) make prompt and full refunds when the consumer exercises a cancellation option or the merchant is unable to meet the Rule's other requirements.

The notice provisions in the Rule require a merchant, who is unable to ship within the promised shipment time or 30 days, to notify the consumer of a revised date and his or her right to cancel the order and obtain a prompt refund. Delays beyond the revised shipment date also trigger a notification requirement to consumers. When the Rule requires the merchant to make a refund and the consumer paid by credit card, it also requires the merchant to notify the consumer either that any charge to the consumer's charge account will be reversed or that the merchant will take no action that will result in a charge.

Burden statement: In its 1995 PRA submission to OMB, the FTC estimated that 1,897 large businesses and 68,663 small businesses are covered by the Rule. As stated in the agency's 1995 submission, the conditional nature of some of the Rule's requirements makes it difficult to quantify the exact PRA burden involved. Nonetheless, the agency estimated that 70,560 businesses spend an average of 229.78 hours per