EA	Block	Name	Minimum opening bid
E164	B	Sacramento-Yolo, CA	29,033
E164	C	Sacramento-Yolo, CA	58,065
E165	A	Redding, CA–OR	2,500
E165	B	Redding, CA–OR	4,614
E165	C	Redding, CA–OR	9,228
E166	A	Eugene-Springfield, OR–CA	3,449
E166	B	Eugene-Springfield, OR–CA	10,345
E166	C	Eugene-Springfield, OR–CA	20,690
E167	A	Portland-Salem, OR–WA	11,551
E167	B	Portland-Salem, OR–WA	34,651
E167	C	Portland-Salem, OR–WA	69,302
E168	A	Pendleton, OR–WA	2,500
E168	B	Pendleton, OR–WA	2,642
E168	C	Pendleton, OR–WA	5,284
E169	A	Richland-Kennewick-Pasco, WA	2,729
E169	B	Richland-Kennewick-Pasco, WA	8,187
E169	C	Richland-Kennewick-Pasco, WA	16,373
E170	A	Seattle-Tacoma-Bremerton, WA	17,226
E170	B	Seattle-Tacoma-Bremerton, WA	51,676
E170	C	Seattle-Tacoma-Bremerton, WA	103,352
E171	A	Anchorage, AK	2,751
E171	B	Anchorage, AK	8,251
E171	C	Anchorage, AK	16,502
E172	A	Honolulu, HI	5,542
E172	B	Honolulu, HI	16,624
E172	C	Honolulu, HI	33,247
E173	A	Guam & Northern Mariana Isl.	2,500
E173	B	Guam & Northern Mariana Isl.	2,648
E173	C	Guam & Northern Mariana Isl.	5,295
E174	A	Puerto Rico & Virgin Isl.	18,120
E174	B	Puerto Rico & Virgin Isl.	54,358
E174	C	Puerto Rico & Virgin Isl.	108,716
E175	A	American Samoa	2,500
E175	B	American Samoa	2,500
E175	C	American Samoa	2,500

[FR Doc. 97–28161 Filed 10–22–97; 8:45 am]
BILLING CODE 6712–01–P

FEDERAL ELECTION COMMISSION

Sunshine Act Meeting

AGENCY: Federal Election Commission.

Date and Time: Tuesday, October 28, 1997 at 10:00 a.m.

Place: 999 E Street, N.W., Washington, D.C.

Status: This meeting will be closed to the public.

Items to be Discussed:

Compliance matters pursuant to 2 U.S.C. § 437g.

Audits conducted pursuant to 2 U.S.C. § 437g, § 438(b), and Title 26, U.S.C.

Maters concerning participation in civil actions or proceedings or arbitration.

Internal personnel rules and procedures or matters affecting a particular employee.

Date and Time: Thursday, October 30, 1997, at 10:00 a.m.

Place: 999 E Street, N.W. Washington, D.C. (ninth floor)

Status: This meeting will be open to the public.

Items to be discussed:

Correction and Approval of Minutes.

Administrative Matters.

PERSON TO CONTACT FOR INFORMATION: Mr. Ron Harris, Press Officer, Telephone: (202) 219–4155.

Marjorie W. Emmons,

Secretary of the Commission.

[FR Doc. 97–28299 Filed 10–21–95; 3:19 pm]
BILLING CODE 6715–01–M

FEDERAL MARITIME COMMISSION

[Docket No. 97–18]

APL/MOL/OOCL/HMM Reciprocal Slot Exchange Agreement, Agreement No. 203–011588; Order To Show Cause

Introduction

This proceeding is instituted pursuant to sections 10(c) (6) and 11 of the Shipping Act of 1984 (''1984 Act''), 46 U.S.C. app. §§ 1709(c)(6) and 1710. The APL/MOL/OOCL/HMM Reciprocal Slot Exchange Agreement, Agreement No. 203–011588 (''the Agreement''), an agreement for the reciprocal chartering of space aboard vessels operated in the U.S. foreign trades by the agreement members, appears to reserve for one member of the Agreement the carriage of cargo offered by shippers subject to U.S. cargo preference laws.

Under section 10(c)(6) of the 1984 Act, 46 U.S.C. app. § 1709(c)(6), it is unlawful for any conference or group of two or more common carriers to

> allocate shippers among specific carriers that are parties to the agreement or prohibit a carrier that is a party to the agreement from soliciting cargo from a particular shipper, except as otherwise required by the law of the United States or the importing or exporting country. * * *

It appears that the Agreement on its face presents a violation of section 10(c)(6). Therefore, pursuant to section 11 of the 1984 Act, the parties to the Agreement are ordered to show cause why the Agreement should not be found to be in violation of the 1984 Act and should not be disapproved, canceled or modified accordingly.

Background

The Agreement, entered into by the parties on August 29, 1997, was filed with the Federal Maritime Commission (''Commission'' or ''FMC'') on September 2, 1997, pursuant to section 5 of the 1984 Act, 46 U.S.C. app.

§ 1704,[1] and became effective on October 17, 1997.[2] This Agreement authorizes the parties to charter space on each other's vessels on a reciprocal basis and to agree on sailing schedules, service frequency and port calls in the trades between ports and points in the U.S. served via U.S. Pacific Coast ports and ports and points in the Far East. The Agreement provides for reciprocal sale, exchange or use of up to an annualized average of 500 TEUs of space per week by Hyundai Merchant Marine, Ltd. (''Hyundai'') on vessels operated by American President Lines, Ltd. (''APL''), Mitsui O.S.K. Line, Ltd. (''MOL''), and Orient Overseas Container Line, Inc. (''OOCL'') and for use by APL, MOL and OOCL of an equal amount of space on Hyundai vessels operating in the trade.[3] The parties may also agree on feeder operations, addition or withdrawal of capacity, and the number, type and size of vessels they will use in the trade. No party may charter or sub-charter space aboard another party's vessel to a third-party carrier without the consent of the party operating the vessel.[4]

The Agreement provides, *inter alia,* at Article 5.1, that:

[n]othing in this Agreement shall be construed as granting a right on the part of any other party to carry aboard the vessels of American President Lines, Ltd. cargoes shipped from or to the U.S. Department of Defense or Agriculture, or any subsidiary agencies thereof, or any other agency of the U.S. Government whose shipments are subject to cargo preference laws of the United States to the extent requiring and reserved for transportation aboard U.S.-flag vessels.[5]

In response to an inquiry from the Commission's staff concerning this provision, a letter of March 11, 1997 from the Secretary, Maritime Administration, Department of Transportation (''MarAd'') to APL Vice President Michael Murphy was provided by filing counsel for the Agreement parties. This letter states that APL's request is granted for a waiver under section 804(b) of the Merchant Marine Act, 1936 (''1936 Act'') for APL to own, operate or charter up to 18 foreign-flag vessels in line haul service between U.S. and foreign ports for the remaining term of APL's Operating Differential Subsidy Agreement (''ODSA''), Contract MA/MSB–417, through December 31, 1997 and for the full term of each of APL's nine operating agreements under the Maritime Security Program (''MSP''), Contract Nos. MA/MSP–1 through MA/MSP–9. MarAd imposed five conditions on the waiver, which ''will terminate in the event any of the conditions are not fulfilled,'' including condition D:

No space on APL's U.S.-flag vessels that are subject to space sharing agreements with any foreign operator shall be utilized for the carriage of cargo reserved for U.S.-flag vessels under any statute, resolution or regulation unless such cargo is carried pursuant to bills of lading or contracts of carriage issued to, or entered into with, the shipper of such cargo by or for a citizen of the United States.

Discussion

In *Military Sealift Command* v. *Sea-Land Service, Inc.,* F.M.C. _____, 27 S.R.R. 874 (1996) (''*MSC*''), the Commission determined that a provision whose effect appears identical to that of Article 5.1 of the Agreement constituted an allocation of shippers prohibited under section 10(c)(6).[6] The vessel sharing agreements (''VSAs'') among Sea-Land Service, Inc. (''Sea-Land'') and three foreign-flag carriers (P&O Containers Limited (''P&O''), Nedlloyd Lijnen, B.V. (''Nedlloyd''), and Compania Trasatlantica Espanola, S.A. (''CTE'')) involved in *MSC* provided for the use of 12 U.S.-flag vessels owned by Sea-Land to be operated on behalf of all of the parties to the agreements, and to replace all U.S.-flag and foreign-flag vessels previously operated by the parties in the covered trade. By chartering space on a U.S.-flag vessel, P&O, Nedlloyd and CTE gained eligibility to submit bids for military and other government preference cargoes reserved to U.S.-flag vessels. However, P&O and Nedlloyd agreed in Article 5(i) of Agreement No. 203–11171, that they would not use any vessels or space chartered from Sea-Land for carriage of government preference cargo. CTE was subsequently added to the VSA, subject to the same condition. Upon complaint filed by the Military Sealift Command, Department of the Navy, a shipper of U.S. preference cargo, the Commission determined that the provision constituted an allocation of shippers prohibited by the first clause of section 10(c)(6).

However, the Commission further determined that the provision was not unlawful because it was required by an order of MarAd which constituted ''law of the United States'' within the meaning of the ''except'' clause of section 10(c)(6). The VSAs required the approval of the Secretary of Transportation for the charter or transfer of a U.S.-flag vessel to a non-citizen under section 9 of the Shipping Act, 1916 (''1916 Act'').[7] Section 41 gives the Secretary broad power to prescribe conditions—violations of which are crimes punishable by fines, imprisonment and vessel forfeiture—on transactions covered by section 9. The Secretary has delegated to the Maritime Administrator authority to carry out sections 9 and 41 of the 1916 Act. 49 CFR 166(a).

MarAd conditioned its approval of Sea-Land's charters of its U.S.-flag vessels and vessel space to foreign-flag carrier members of the agreements on the exclusion of the foreign-flag participants from use of the vessels to carry U.S. preference cargo.[8] MarAd acted under section 9 on each individual charter of a U.S.-flag vessel and incorporated conditions requiring restriction of U.S. preference cargo to the U.S.-flag carrier member of the agreements in each of the ''charter orders'' approving the arrangement, as required by section 41. The Commission specifically found that the conditional

[1] Section 5 provides, in relevant part, that ''[a] true copy of every agreement [with respect to activities subject to the Act as described in section 4] * * * shall be filed with the Commission * * *.'' Notice of the filing of the Agreement was published in the **Federal Register** on September 15, 1997, 62 *Fed. Reg.* 48287 (September 15, 1997).

[2] Section 6(c), 46 U.S.C. app. § 1705, provides, *inter alia,* that ''[u]nless rejected by the Commission * * *, agreements * * * shall become effective * * * on the 45th day after filing, or on the 30th day after notice of the filing is published in the **Federal Register**, whichever day is later * * *.''

[3] APL, MOL and OOCL, parties to the APL/MOL/OOCL Asia-Atlantic Alliance Agreement (Agreement No. 203–011467) and the APL/MOL/OOCL Asia-Pacific Agreement (Agreement No. 203–011468) under which they reciprocally charter space and offer global service, are collectively known as the ''Global Alliance.''

[4] The parties have denominated the period from the Agreement's effective date to December 31, 1997 as ''the Initial Period,'' and provided for continuation of the Agreement by year-to-year renewals after that date.

[5] The Agreement further provides that

If the second sentence of this Section 5.1 with respect to U.S. preference cargoes shall be determined to violate U.S. law by a court of competent jurisdiction and any stay upon the order of such court giving effect to such determination arising by reason of an appeal of such order shall have ceased to be effective, then the second sentence * * * shall be deemed severed * * *.

[6] The Commission's decision in MSC is presently subject to review in the U.S. Court of Appeals for the D.C. Circuit.

[7] Section 9(c) provides that, with certain exceptions not relevant here, that ''a person may not, without the approval of the Secretary of Transportation—(1) Sell, mortgage, lease, charter, deliver, or in any manner transfer, or agree to sell, mortgage, lease, charter, deliver, or in any manner transfer, to a person not a citizen of the United States, any interest in or control of a documented vessel * * * owned by a citizen of the United States * * *.''

46 U.S.C. app. § 808(c).

[8] Like Article 5(i) of Agreement No. 203–011171, the MarAd condition required that none of the vessel space chartered to non U.S.-citizen parties to the agreement ''shall be utilized for the carriage of cargo reserved for United States-flag vessels * * * unless such cargo is carried pursuant to bills of lading or contracts of carriage issued [by], or entered into with, * * * a citizen of the United States * * *,'' in other words, Sea-Land.

charter orders issued by MarAd pursuant to sections 9 and 41 of the 1916 Act had the force and effect of law because they were compulsory and the statute provided criminal penalties for noncompliance. 27 S.R.R. at 889.

The Agreement presently before us provides for the chartering of space by non-U.S. citizen carriers on vessels operated by APL, some of which are U.S.-flag vessels, as well as the chartering of space by APL on foreign-flag vessels operated by other members of the Agreement. The Agreement parties do not represent that APL sought MarAd approval pursuant to section 9 for use of its U.S.-flag vessels in operations under the Agreement. The March 11, 1997 MarAd letter grants authority to APL only under section 804(b) of the 1936 Act, and does not refer to sections 9 and 41 of the 1916 Act or MarAd authority under those provisions.[9] Thus, this case apparently does not involve the 1916 Act authority exercised by MarAd with respect to the space charter agreements at issue in MSC.[10]

APL presently operates U.S.-flag vessels under operating-differential subsidy (''ODS'') contracts with MarAd pursuant to Title VI and sections 801 and 804 of the 1936 Act, 46 U.S.C. app. § 1171 *et seq.* and §§ 1211 and 1222.[11] The terms of the subsidy contract between the United States and the operator of the U.S.-flag vessels are specified by the statute, under section 603, 46 U.S.C. app. § 1173. The 1936 Act provides that certain breaches of the contract will result in termination of the contract and loss of the subsidy. *See*, e.g., section 608, 46 U.S.C. app. § 1178 (sale or assignment of the contract without the Secretary's approval).

Section 804(a) provides that it is ''unlawful for any contractor receiving an operating-differential subsidy under title VI * * * to own, charter, * * * or operate any foreign-flag vessel which competes with any American flag service'' on a route deemed essential by the Secretary, except as provided in section 804(b). Section 804(b), 46 U.S.C. app. § 1222(b), authorizes the Secretary to waive the prohibition for a specific period of time ''[u]nder special circumstances and for good cause shown * * *.''[12] The March 11, 1997 MarAd letter states that the waiver granted ''is subject to the * * * conditions and will terminate in the event any of the conditions are not fulfilled * * *.''

On October 8, 1996, the 1936 Act was substantially amended by passage of the Military Security Act of 1996, Pub. L. 104–239, 110 Stat. 3118. Those amendments denominated the existing provisions of Title VI providing for ODS and ODS contracts as ''part A'' and created the Military Security Fleet Program, denominated ''part B,'' 46 U.S.C. app. § 1187, *et seq.* Section 1187a provides, as a condition of including any vessel in the Fleet, that the owner or operator of the vessel enter into an operating agreement governed by the section's provisions with the Secretary of Transportation.[13] The operating agreements thus called for will be one-year, renewable contracts. Subsection (c) provides that ''[a] contractor of a vessel included in an operating agreement under this part may operate the vessel in the foreign commerce of the United States without restriction, and shall not be subject to any requirement under'' certain sections of the 1936 Act dealing with record keeping, equitable distribution of contracts among U.S. ports, and discrimination. 46 U.S.C. app. 1187a(c). As MarAd noted in promulgating its final regulations for the MSP, ''[u]nlike the operating differential subsidy * * * program, the MSP has few restrictions on vessels operating in the U.S.-foreign commerce * * *.'' 62 FR 37733 (July 15, 1997).

Section 804 was substantially amended as well. Section 804(a) continues to apply to ''any contractor receiving an operating-differential subsidy under subchapter VI * * *'' 46 U.S.C. app. § 122(a). However, a new subsection 804(f) provides that nothing in section 804(a) will preclude a contractor receiving assistance under subchapter A or B from ''entering into time or space charter or other cooperative agreements with respect to foreign-flag vessels * * *.'' 46 U.S.C. app. § 1221(f)(5).[14] It thus does not appear to be necessary for a U.S.-flag carrier with an MSP operating agreement to seek a waiver under section 804(b) in order to participate in a space charter or vessel sharing agreement.

APL's existing ODS contracts will expire on December 31, 1997. APL entered into operating agreements with MarAd for nine vessels on January 21, 1997. On January 17, 1997, APL filed a request with MarAd for a waiver under section 804(b) of the 1936 Act for operation of up to 18 foreign-flag vessels. Notice of its filing was published January 29, 1997. 62 FR 4377 (January 29, 1997). The March 11, 1997 MarAd letter granted APL's request. The waiver provides that APL may ''own, operate or charter'' up to 18 foreign-flag vessels. APL's request and MarAd's action preceded the Agreement by some seven months and five months respectively. Neither appears to have been undertaken in contemplation of the Agreement.

Under the provisions of the 1936 Act, as amended by the Maritime Security Act of 1996, no recourse to the Maritime Administration appears to be required for APL's participation in the Agreement, particularly with respect to the Agreement's operation after the Initial Period.[15] The Commission must, as it noted in *MSC*, ''[u]nder ordinary circumstances, * * * consider the text and any relevant analyses of the proffered law [said to create an exception to the prohibition of section 10(c)(6)], and render a conclusion as to whether the law commanded the actions that otherwise might fall within section 10(c)(6)'s prohibition clause.''

In correspondence with the Commission's staff and counsel during FMC review of the Agreement, APL suggests that the March 11, 1997 MarAd letter should be considered ''law of the United States'' within the meaning of

[9] MarAd has apparently dispensed with individualized approvals of charters of U.S.-flag vessels like those at issue in *MSC. See* 46 C.F.R. § 221.13(a)(1) (except as limited by provisions not relevant here, MarAd ''hereby grants the approval required by [section 9(c) of the 1916 Act] for the * * * Charter * * * to a Noncitizen of an interest in or control of a Documented Vessel owned by a Citizen of the United States * * *.'').

[10] APL participated in the Commission's proceeding in *MSC* as an intervenor, representing that its interests could be substantially affected by the Commission's decision of the allocation issue because it was a participant in space charter agreements having similar cargo preference provisions. APL acknowledged, however, that the basis for the MarAd orders which allegedly required such provisions was not the same as that which required the provision in the VSAs challenged in that complaint proceeding.

[11] Section 603, 46 U.S.C. app. § 1173(a), provides that, upon approval of an application for ODS under section 601, the Secretary of Transportation may enter into a contract with the applicant ''subject to such reasonable terms and conditions * * * as the Secretary * * * shall require to effectuate the purposes and policy * * * of the Act.

[12] The March 11, 1997 MarAd letter states that the Administrator has found ''special circumstances'' and ''good cause'' for granting the waiver.

[13] The section permits the Secretary to enter into operating agreements for vessels which continue to operate under ODS contracts subject to part A.

[14] The new section 804(f) was made effective as to carriers with existing ODS contracts on the date on which such a contractor entered into an MSP contract with MarAd. 46 U.S.C.A. app. § 1222, Historical and Statutory Notes.

[15] In view of the brevity of the Initial Period during which APL's operations under the Agreement will be subject to its ODS contract, we will not address, or require the parties to address, the issues of whether conditions imposed on a section 804 waiver are part of the terms of the ODS contract; whether violation of a conditional waiver constitutes a breach of the contract; and whether the sanctions specified for breach of the contract constitute ''law of the United States'' within the meaning of the except clause.

the ''except clause'' of section 10(c)(6). The Commission in *MSC* indicated that it is not the FMC's role to decide on the validity of a MarAd order. *MSC,* 27 S.R.R. at 888. However, the Commission's inquiry in *MSC* included the threshold conclusion that MarAd action under the 1916 Act was a necessary prerequisite for the existence of the agreements at issue: the U.S.-flag vessels could not be chartered to the foreign carrier agreement parties without MarAd approval. 27 S.R.R. at 876. No party contended otherwise. Here, no similar nexus between the Agreement and the statutory authority of the Maritime Administrator invoked by APL is evident.[16] Thus, inasmuch as the FMC's determination must be based on the statutory provisions relied on, and the terms of MSP operating agreements or other forms of action by MarAd, we would find it particularly helpful to have MarAd participate as *amicus curiae* in the Commission's proceeding and will order the Secretary to invite that participation.

Now therefore, it is ordered That pursuant to section 11 of the Shipping Act of 1984, American President Lines, Ltd., Mitsui O.S.K. Line, Ltd., Orient Overseas Container Line, Inc. and Hyundai Merchant Marine, Ltd. show cause why they should not be found to have violated section 10(c)(6) of the Shipping Act of 1984 by prohibiting specific carriers that are parties to the agreement from soliciting cargo from a particular shipper or shippers;

It is further ordered that American President Lines, Ltd., Mitsui O.S.K. Line, Ltd., Orient Overseas Container Line, Inc. and Hyundai Merchant Marine, Ltd. show cause why an order should not be issued disapproving, canceling or modifying the APL/MOL/OOCL/HMM Reciprocal Slot Exchange Agreement, Agreement No. 203–011588;

It is further ordered That this proceeding is limited to the submission of affidavits of facts and memoranda of law;

It is further ordered That the Secretary by letter inquire whether the Maritime Administration, Department of Transportation wishes to participate *amicus curiae* in this proceeding. The Commission would welcome such participation;

It is further ordered That any person having an interest and desiring to intervene in this proceeding shall file a petition for leave to intervene in accordance with Rule 72 of the Commission's Rules of Practice and Procedure, 46 C.F.R. 502.72. Such petition shall be accompanied by the petitioner's memorandum of law and affidavits of fact, if any, and shall be filed no later than the day fixed below;

It is further ordered That American President Lines, Ltd., Mitsui O.S.K. Line, Ltd., Orient Overseas Container Line, Inc. and Hyundai Merchant Marine, Ltd. are named Respondents in this proceeding. Affidavits of fact and memoranda of law shall be filed by Respondents and any intervenors in support of Respondents no later than December 2, 1997;

It is further ordered That the Commission's Bureau of Enforcement be made a party to this proceeding;

It is further ordered That reply affidavits and memoranda of law shall be filed by the Bureau of Enforcement and any intervenors in opposition to Respondent no later than January 2, 1998;

It is further ordered That rebuttal affidavits and memoranda of law shall be filed by Respondents and intervenors in support no later than January 20, 1998;

It is further ordered That, should any party believe that an oral argument is required, that party must submit a request specifying the reasons therefore and why argument by memorandum is inadequate to present the party's case. Any request for oral argument shall be filed no later than January 20, 1998;

It is further ordered That notice of this Order to Show Cause be published in the **Federal Register**, and that a copy thereof be served upon Respondents;

It is further ordered That all documents submitted by any party of record in this proceeding shall be filed in accordance with Rule 118 of the Commission's Rules of Practice and Procedure, 46 C.F.R. 502.118, as well as being mailed directly to all parties of record;

Finally, it is ordered That pursuant to the terms of Rule 61 of the Commission's Rules of Practice and Procedure, 46 C.F.R. 502.61, the final decision of the Commission in this proceeding shall be issued by April 20, 1998.

By the Commission.

Joseph C. Polking,

Secretary.

[FR Doc. 97–28068 Filed 10–22–97; 8:45 am]

BILLING CODE 6730–01–M

[16] In initiating this proceeding, we do not undertake to review the actions of the Maritime Administrator under his statutory authority. Our administration of the 1984 Act, however, requires that we determine whether an agreement filed pursuant to the 1984 Act requires action by the Administrator under a statute which authorizes him to command carrier obedience to orders cognizable as ''law of the United States,'' and whether the Administrator has required the action specifically taken by the parties in this instance.

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 97-27510) published on pages 54113-54114 of the issue for Friday, October 17, 1997.

Under the Federal Reserve Bank of San Francisco heading, the entry for Wendell A. Jacobson, Fountain Green, Utah, is revised to read as follows:

A. Federal Reserve Bank of San Francisco (Pat Marshall, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. Wendell A., and Melba B. Jacobson, Fountain Green, Utah; to acquire additional voting shares of Bank of Ephraim, Ephraim, Utah.

Comments on this application must be received by October 30, 1997.

Board of Governors of the Federal Reserve System, October 17, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97–28073 Filed 10–22–97; 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. 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.