

otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will 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 October 15, 1999.

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

1. *Landesbank Baden-Wuerttemberg*, Stuttgart, Federal Republic of Germany; to engage *de novo* through its subsidiary, SuedLeasing (USA) Corp., New York, New York, in leasing activities in North America, pursuant to § 225.28 (b)(3) of Regulation Y.

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

1. *PAB Bankshares, Inc.*, Valdosta, Georgia; to acquire Baxley Federal Savings Bank, Baxley, Georgia, and thereby engage in operating a savings association, pursuant to § 225.28(b)(4)(ii) of Regulation Y. Comments regarding this application must be received not later than October 25, 1999.

**C. Federal Reserve Bank of Chicago** (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Iowa State Bank Holding Company*, Des Moines, Iowa; to engage *de novo* through its subsidiary, Capitol Partners, L.C., Des Moines, Iowa, in community development activities, pursuant to § 225.28(b)(12) of Regulation Y.

Board of Governors of the Federal Reserve System, September 27, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-25495 Filed 9-30-99; 8:45 am]

BILLING CODE 6210-01-F

### Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, October 21, 1999. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, D.C., in the Board Room of the Eccles Building (2nd floor). The meeting will begin at 8:45 a.m. and is expected to conclude at 1:00 p.m. The

Eccles Building is located on C Street, Northwest, between 20th and 21st Streets.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under the Consumer Credit Protection Act and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

*Electronic Delivery of Disclosures Proposals.* The Depository and Delivery Systems and the Consumer Credit Committees will lead a discussion about the proposals to permit electronic delivery of federally mandated disclosures under certain consumer financial services and fair lending laws such as the Truth in Lending and Equal Credit Opportunity Acts.

*Regulation B Proposal.* The Bank Regulations Committee will lead a discussion of proposed revisions to Regulation B which implements the Equal Credit Opportunity Act.

*Subprime Lending.* The Community Affairs and Housing Committee will lead a discussion of issues regarding lenders' subprime lending practices.

*Members Forum.* Individual Council members will present views on economic conditions present within their industries or local economies.

*Committee Reports.* Council committees will report on their work.

Other matters previously considered by the Council or initiated by Council members also may be discussed.

Persons wishing to submit views to the Council regarding any of the above topics may do so by sending written statements to Ann Bistay, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Information about this meeting may be obtained from Ms. Bistay, 202-452-6470. Telecommunications Device for the Deaf (TDD) users may contact Diane Jenkins, 202-452-3544.

Board of Governors of the Federal Reserve System, September 27, 1999.

**Jennifer J. Johnson**

*Secretary of the Board*

[FR Doc. 99-25490 Filed 9-30-99; 8:45AM]

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### FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

#### Sunshine Act Meeting

**TIME AND DATE:** 10:00 a.m. (EDT) October 12, 1999.

**PLACE:** 4th Floor, Conference Room 4506, 1250 H Street, N.W., Washington, D.C.

**STATUS:** Open.

#### MATTERS TO BE CONSIDERED:

1. Approval of the minutes of the September 13, 1999, Board member meeting.
2. Thrift Savings Plan activity report by the Executive Director.
3. Review of KPMB Peat Marwick audit reports:

“Pension and Welfare Benefits Administration Review of the Thrift Savings Plan System Enhancements and Software Change Controls at the United States Department of Agriculture, National Finance Center and Federal Retirement Thrift Investment Board”

“Pension and Welfare Benefits Administration Year 2000 Program Analysis of the Thrift Savings Plan at the Federal Retirement Thrift Investment Board and the U.S. Department of Agriculture, National Finance Center”

“Pension and Welfare Benefits Administration Data Security Vulnerability Review at the United States Department of Agriculture, National Finance Center”

“Pension and Welfare Benefits Administration Review of U.S. Department of Treasury Operations relating to the Thrift Savings Plan Investments in the Government Securities Investment Fund”

“Pension and Welfare Benefits Administration Review of the Thrift Savings Plan Annuity Operations at the Metropolitan Life Insurance Company”

“Pension and Welfare Benefits Administration Review of the Policies and Procedures of the Federal Retirement Thrift Investment Board Administrative Staff”

**CONTACT PERSON FOR MORE INFORMATION:** Thomas J. Trabucco, Director, Office of External Affairs, (202) 942-1640.

Dated: September 27, 1999.

**Elizabeth S. Woodruff,**

*Secretary to the Board, Federal Retirement Thrift Investment Board.*

[FR Doc. 99-25665 Filed 9-28-99; 4:47 pm]

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