

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 (12 U.S.C. 1843). 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 November 18, 1999.

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

1. JD Financial Group, Inc., Evanston, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of Pan American Bank, Chicago, Illinois. Comment regarding this application must be received not later than November 5, 1999.

2. Merchants Merger Corp., New Berlin, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of Pyramid Bancorp. Inc., Grafton, Wisconsin, and thereby indirectly acquire Grafton State Bank, Grafton, Wisconsin.

B. Federal Reserve Bank of Minneapolis (JoAnne F. Lewellen, Assistant Vice President) 90 Hennepin Avenue, P.O. Box 291, Minneapolis, Minnesota 55480-0291:

1. Truman Bancshares, Inc., Truman, Minnesota, and its wholly owned subsidiary, Martin County Fidelity Bancshares Company, Fairmont, Minnesota; to acquire 87.65 percent of the voting shares of Martin County National Bank, Fairmont, Minnesota. Martin County Fidelity Bancshares Company has also applied to become a bank holding company.

Board of Governors of the Federal Reserve System, October 19, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Notice of Proposals To Engage in Permissible Nonbanking Activities or To Acquire Companies That Are Engaged in Permissible Nonbanking Activities; Correction

This notice corrects a notice (FR Doc. 99-27116) published on page 56210 of the issue for Monday, October 18, 1999.

Under the Federal Reserve Bank of Philadelphia heading, the entry for Patriot Bank Corp., Inc., Pottstown, Pennsylvania, is revised to read as follows:

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. Patriot Bank Corp., Inc., Pottstown, Pennsylvania; to acquire ZipFinancial.com, Inc., and thereby engage *de novo* in providing data processing and data transmission services via the Internet, pursuant to section 225.28(b)(14) of Regulation Y, and in providing management consulting advice to unaffiliated depository institutions, pursuant to section 225.18(b)(9) of Regulation Y.

Comments on this application must be received by November 2, 1999.

Board of Governors of the Federal Reserve System, October 19, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

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FEDERAL RESERVE SYSTEM

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, including the companies listed below, 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. 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 November 8, 1999.

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

1. UBS AG, Zurich, Switzerland; to acquire Allegis Realty Investors, LLC, Hartford, Connecticut, and thereby indirectly acquire AgriVest LLC, Boston, Massachusetts, and Allegis Capital LLC, Hartford, Connecticut, and thereby engage in financial and investment advisory activities, pursuant to section 225.28(b)(6) of Regulation Y; and securities brokerage services, pursuant to section 225.28(b)(7)(i) of Regulation Y. These activities will be conducted worldwide.

Board of Governors of the Federal Reserve System, October 19, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

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FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. § 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting