

Non-Vessel Operating Common Carrier and Ocean Freight Forwarder Transportation Intermediary Applicants

GKN Freight Services, Inc., 6400 Durham Road, Highway 501, Timberlake, NC 27583, Officers: P. Gerard Byrne, Exec. Vice President (Qualifying Individual), Dennis Morris, President
Worldwide Group, Inc. d/b/a World Trans Line, 14928 S. Figueroa Street, Gardena, CA 90248, Officer: Choong Ho Chun, President (Qualifying Individual)

Ocean Freight Forwarders—Ocean Transportation Intermediary Applicants

A.G. International Freight Forwarding, Inc., 212 Livermore Avenue, Staten Island, NY 10314, Officers: Aldo Gallelli, Sr., President (Qualifying Individual), Aldo Gallelli, Jr., Vice President
Crossroads Inc., 9250 NW 25th Street, Miami, FL 33172, Officers: Peter R. Sengelmann, President (Qualifying Individual), Remberto Junquera, Vice President

Dated: August 18, 2000.

Theodore A. Zook,

Assistant Secretary.

[FR Doc. 00-21547 Filed 8-22-00; 8:45 am]

BILLING CODE 6730-01-P

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 (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

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 15, 2000.

A. Federal Reserve Bank of San Francisco (Maria Villanueva, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. BOU Bancorp, Inc., Ogden, Utah; to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Utah, Ogden, Utah.

Board of Governors of the Federal Reserve System, August 17, 2000.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 00-21469 Filed 8-22-00; 8:45 am]

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FEDERAL RESERVE SYSTEM

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. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

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 September 6, 2000.

A. Federal Reserve Bank of Chicago (Phillip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Southern Michigan Bancorp, Inc.*, Coldwater, Michigan; to acquire a 24 percent interest in H.O.M.E. Limited Dividend Housing Association Limited Partnership through Sturgis Bank and Trust Company's, Sturgis, Michigan, wholly owned subsidiary, First Michiana Development Corporation, Holland, Michigan, and thereby engage in community development activities, pursuant to § 225.28(b)(12)(i) of Regulation Y.

Board of Governors of the Federal Reserve System, August 17, 2000.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 00-21470 Filed 8-22-00; 8:45 am]

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FEDERAL TRADE COMMISSION

[File No. 992 3121]

FirstPlus Financial Group, Inc.; Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint that accompanies the consent agreement and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before September 18, 2000.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 600 Pennsylvania Ave., NW, Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT: William Haynes, FTC/S-4429, 600 Pennsylvania Ave., NW, Washington, D.C. 20580. (202) 326-3107.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and § 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the above-captioned consent agreement containing a consent