

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/](http://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 March 20, 2009.

**A. Federal Reserve Bank of Kansas City** (Todd Offerbacker, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *CrossFirst Holdings, LLC*; to become a bank holding company by acquiring 100 percent of the voting shares of CrossPoint Bank, both in Overland Park, Kansas.

In connection with this application, Applicant also has applied to acquire CrossFirst Advisors, LLC Overland Park, Kansas, and thereby engage in financial and investment advisory activities, management consulting, and counseling activities, pursuant to sections 225.25(b)(6) and (b)(9) of Regulation Y.

Board of Governors of the Federal Reserve System, February 20, 2009.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E9-3983 Filed 2-24-09; 8:45 am]

**BILLING CODE 6210-01-S**

## 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. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://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 March 10, 2009.

**A. Federal Reserve Bank of Cleveland** (Nadine Wallman, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Farmers National Banc Corp., Canfield, Ohio*; to acquire 100 percent of the voting shares of Butler Wick Trust Company, Youngstown, Ohio, and thereby engage in general trust activities pursuant to section 225.28(b)(5) of Regulation Y.

Board of Governors of the Federal Reserve System, February 20, 2009.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E9-3984 Filed 2-24-09; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL TRADE COMMISSION

### Advertising of Books: Enforcement Policy

**AGENCY:** Federal Trade Commission (FTC).

**ACTION:** Statement of policy.

**SUMMARY:** The Federal Trade Commission rescinds its stated policy that it will not ordinarily challenge claims in advertising that promote the sale of books and other publications when the advertising purports only to express the opinion of the author or to quote—*i.e.*, mirror—the contents of the book or publication.

**FOR FURTHER INFORMATION CONTACT:** Keith R. Fentonmiller, (202) 326-2775, [kfentonmiller@ftc.gov](mailto:kfentonmiller@ftc.gov), or Edward Glennon, (202) 326-3126, [eglennon@ftc.gov](mailto:eglennon@ftc.gov), Attorneys, Division of Advertising Practices, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** On July 21, 1971, the Commission published its “Advertising in Books” enforcement policy, also known as the Mirror Image Doctrine (hereafter “MID”). The MID enforcement policy provides:

The Commission, as a matter of policy, ordinarily will not proceed against advertising claims which promote the sale of books and other publications: *Provided*, The advertising only purports to express the opinion of the author or to quote the contents of the publication; the advertising discloses the source of statements quoted or derived from the contents of the publication; and the advertising discloses the author to be the source of opinions expressed about the publication. Whether the advice being offered by the publication will achieve, in fact, the results claimed for it in the advertising will not be controlling if appropriate disclosures have been made. This policy does not apply, however, if the publication, or its advertising, is used to promote the sale of some other product as part of a commercial scheme.

Advertising in Books: Enforcement Policy, 36 FR 13,414 (July 21, 1971). By its terms, the MID does not circumscribe the Commission’s inherent authority to proceed against deceptive advertising for books and other publications. Rather, it is a guide for how Commission staff “ordinarily” should approach such advertising.

Five years after the FTC promulgated the MID, the Supreme Court decided that the First Amendment to the U.S. Constitution protects commercial advertising from undue government regulation, albeit not to the same degree as non-commercial speech. In *Virginia State Bd. of Pharmacy v. Virginia Citizens Consumer Council, Inc.*, 425 U.S. 748 (1976), the Court held that “speech which does ‘no more than propose a commercial transaction’” is commercial speech entitled to some form of First Amendment

although it recognized that the government still may prohibit untruthful or misleading advertising or impose other measures to ensure that ads are not deceptive.<sup>2</sup> In subsequent cases, courts, including the Supreme Court, have held that a commercial advertisement does not necessarily enjoy full First Amendment protection just because it promotes a fully protected product or activity or incorporates statements that, outside the advertising context, are fully protected. *See, e.g., Zauderer v. Office of Disciplinary Counsel of the Supreme Court of Ohio*, 471 U.S. 626, 637 & n.7 (1985) (holding that statements contained in an advertisement for legal services regarding the legal rights of persons injured by the Dalkon shield normally would be fully protected speech, but not when presented in the context of an advertisement that proposed a commercial transaction—the offer of legal representation).<sup>3</sup>

The Commission has determined that the MID is unnecessary in light of the Supreme Court's commercial speech jurisprudence developed since the MID's adoption. The Court's commercial speech cases, not the MID, delimit the constitutional constraints on challenges to deceptive advertising claims for books and other publications that are commercially marketed. For the reasons described, the Commission hereby rescinds its "Advertising in Books" enforcement policy.

#### List of Subjects:

Advertising, Consumer protection, Trade practices.

**Authority:** 15 U.S.C. 41-58

By direction of the Commission.

**Donald S. Clark,**  
Secretary.

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**BILLING CODE 6750-01-S**

although meriting some protection, is of less constitutional moment than other forms of speech.'').

<sup>2</sup> 425 U.S. at 771-72 & n.24. *Accord Bates v. State Bar of Arizona*, 433 U.S. 350, 382 (1977) (holding that advertising for legal services is commercial speech and noting that false, deceptive, or misleading advertising of legal services can be prohibited).

<sup>3</sup> *Cf. Rushman v. City of Milwaukee*, 959 F. Supp. 1040, 1043-44 (E.D. Wis. 1997) (holding that the city could not regulate speech of an astrologer, because the targeted speech did not involve the proposal of a commercial transaction: "[A]n astrologer's advice neither proposes nor encourages an additional transaction. In contrast, if [the astrologer] told her clients that they had curses and she could remove them, that would be commercial speech because she would be using astrology to sell her curse-lifting services.'').

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Meeting of the National Vaccine Advisory Committee Vaccine Safety Working Group

**AGENCY:** Department of Health and Human Services, Office of the Secretary, Office of Public Health and Science.

**ACTION:** Notice of meeting.

**SUMMARY:** The Department of Health and Human Services (HHS) is hereby giving notice that the National Vaccine Advisory Committee (NVAC) Vaccine Safety Working Group will hold a meeting. The meeting is open to the public. Pre-registration is required for both public attendance and comment. The event will be webcast live and audio conferencing will be available.

**DATES:** The meeting will be held on March 16, 2009, from 9 a.m. to 5 p.m.

**ADDRESSES:** Department of Health and Human Services; Hubert H. Humphrey Building, Room 800; 200 Independence Avenue, SW., Washington, DC 20201.

**FOR FURTHER INFORMATION CONTACT:** Ms. Kirsten Vannice, National Vaccine Program Office, Department of Health and Human Services, Room 443-H, Hubert H. Humphrey Building, 200 Independence Avenue, SW., Washington, DC 20201. Phone: (202) 690-5566; Fax: (202) 260-1165; e-mail: [kirsten.vannice@hhs.gov](mailto:kirsten.vannice@hhs.gov).

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 2101 of the Public Health Service Act (42 U.S.C. Section 300aa-1), the Secretary of Health and Human Services was mandated to establish the National Vaccine Program to achieve optimal prevention of human infectious diseases through immunization and to achieve optimal prevention against adverse reactions to vaccines. The National Vaccine Advisory Committee was established to provide advice and make recommendations to the Director of the National Vaccine Program, on matters related to the Program's responsibilities. The Assistant Secretary for Health serves as Director of the National Vaccine Program.

The NVAC Vaccine Safety Working Group was initially established to (1) undertake and coordinate a scientific review of the draft Centers for Disease Control and Prevention (CDC) Immunization Safety Office (ISO) Scientific Agenda, and (2) review the current vaccine safety system.

On March 16, 2009, the NVAC Vaccine Safety Working Group will meet to hear comments from stakeholders on the ISO Scientific Agenda. Stakeholder participants will

be asked to comment broadly on two areas: (1) The content of the draft ISO research agenda and (2) approaches for developing priorities for the draft ISO research agenda. Organizations and individuals with a strong interest in vaccine safety are encouraged to attend. Additional guidance and materials will be provided in advance to registered participants. The information collected during this meeting will inform the Working Group on issues and concerns that should be taken into consideration in developing recommendations to be made to NVAC on the ISO scientific agenda.

Public attendance at the meeting is limited to space available and interested individuals are encouraged to register early to secure a space. Individuals who plan to attend and need special assistance, such as sign language interpretation or other reasonable accommodations, should notify the contact person above at least one week prior to the meeting. Members of the public will have the opportunity to provide comments at the meeting. Public comment will be limited to five minutes per speaker. Pre-registration is required for both public attendance and comment. Any members of the public who wish to have printed material distributed to NVAC Vaccine Safety Working Group members should submit materials to the Executive Secretary, NVAC, through the contact person listed above prior to close of business March 9, 2009. Audio-conferencing will be available. Call in numbers, a draft agenda, a link to the webcast, and additional materials will be posted on the NVAC Vaccine Safety Working Group Web site (<http://www.hhs.gov/nvpo/nvac/vaccinesafety.html>) prior to the meeting.

Dated: February 19, 2009.

**Raymond A. Strikas,**  
Medical Officer, National Vaccine Program Office, U.S. Department of Health and Human Services.

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**BILLING CODE 4150-44-P**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Agency for Healthcare Research and Quality

#### Statement of Delegation of Authority

Notice is hereby given that I have delegated to the Director, Agency for Healthcare Research and Quality (AHRQ), the authorities vested in the Secretary of the Department of Health and Human Services under Section 204,