

interest in the Regional Administrator's determinations and of information that the requesting person intends to submit at such hearing. (3) The signature of the individual making the request; or, if the request is made on behalf of an organization or other entity, the signature of a responsible official of the organization or other entity.

Notice of any hearing shall be given not less than fifteen (15) days prior to the time scheduled for the hearing. Such notice will be made by the Regional Administrator in the **Federal Register** and in newspapers of general circulation in the State of Michigan. A notice will be sent to the person(s) requesting the hearing as well as to the State of Michigan. The hearing notice will include a statement of purpose, information regarding the time and location, and the address and telephone number where interested persons may obtain further information. The Regional Administrator will issue an order affirming or rescinding his determination upon review of the hearing record. Should the determination be affirmed, it will become effective as of the date of the order.

Should no timely and appropriate request for a hearing be received, and should the Regional Administrator not elect to hold a hearing on his own motion, these determinations shall become effective on May 25, 1995. Please bring this notice to the attention of any persons known by you to have an interest in these determinations.

All documents related to these determinations are available for inspection between the hours of 8:30 a.m. and 4:30 p.m., Monday through Friday, at the following offices:

Michigan Department of Health,
Division of Water Supply, Michigan
Department of Public Health, 3423
North Logan/Martin L. King, Jr. Blvd.,
P.O. Box 30195, Lansing, Michigan
48909.

State Docket Officer: Mr. James K.
Cleveland, (517) 335-9216.

Safe Drinking Water Branch, Drinking
Water Section, U.S. Environmental
Protection Agency, Region 5, 77 West
Jackson Boulevard, Chicago, Illinois
60604-3590.

FOR FURTHER INFORMATION CONTACT:

Jennifer Kurtz Crooks, Region 5,
Drinking Water Section at the Chicago
address given above, telephone 312/
886-0244.

(Section 1413 of the Safe Drinking Water Act, as amended (1986), and 40 CFR 142.10 of the National Primary Drinking Water Regulations)

Signed this 11th day of April, 1995.

Valdas V. Adamkus,

Regional Administrator, USEPA, Region 5.

[FR Doc. 95-10145 Filed 4-24-95; 8:45 am]

BILLING CODE 6560-50-P

FEDERAL MARITIME COMMISSION

[Docket No. 95-07]

SHIPCO Transport Inc. v. Saturn Air Sea Cargo; Notice of Filing of Complaint and Assignment

Notice is given that a complaint filed by Shipco Transport Inc. ("Complainant") against Saturn Air Sea Cargo ("Respondent") was served April 19, 1995. Complainant alleges that Respondent has violated section 10(a)(1) of the Shipping Act of 1984, 46 U.S.C. app. § 1709(a)(1), by failing to pay to complainant ocean freight due on numerous shipments of cargo and, through bad faith and deceitful misrepresentations, inducing complainant to relinquish possessory liens over the cargo.

This proceeding has been assigned to the Office of Administrative Law Judges. Hearing in this matter, if any is held, shall commence within the time limitations prescribed in 46 CFR 502.61, and only after consideration has been given by the parties and the presiding officer to the use of alternative forms of dispute resolution. The hearing shall include oral testimony and cross-examination in the discretion of the presiding officer only upon proper showing that there are genuine issues of material fact that cannot be resolved on the basis of sworn statements, affidavits, depositions, or other documents or that the nature of the matter in issue is such that an oral hearing and cross-examination are necessary for the development of an adequate record. Pursuant to the further terms of 46 CFR 502.61, the initial decision of the presiding officer in this proceeding shall be issued by April 19, 1996, and the final decision of the Commission shall be issued by October 21, 1996.

Joseph C. Polking,

Secretary.

[FR Doc. 95-10083 Filed 4-24-95; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM

First Union Corporation; Notice to Engage in Certain Nonbanking Activities

First Union Corporation, Charlotte, North Carolina (Notificant), has

provided notice pursuant to section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) (BHC Act) and § 225.23(a)(3) of the Board's Regulation Y (12 CFR 225.23(a)(3)), to engage through its subsidiary, First Union Capital Markets Corp., Charlotte, North Carolina (Company), in underwriting and dealing in debt and equity securities of all types, other than shares of open-end investment companies, and acting as advisor with respect to swaps, caps and similar instruments based on commodities; stock, bond or commodities indices; or a hybrid of interest rates and such commodities or indices. These activities will be conducted nationwide.

Notificant maintains that the Board previously has determined that the proposed activities are closely related to banking. See *Canadian Imperial Bank of Commerce*, 76 Federal Reserve Bulletin 158 (1990); *J.P. Morgan & Co. Incorporated, et al.*, 75 Federal Reserve Bulletin 192 (1989), *aff'd sub nom. Securities Industries Ass'n v. Board of Governors of the Federal Reserve System*, 900 F.2d 360 (D.C. Cir. 1990); and *Citicorp, et al.*, 73 Federal Reserve Bulletin 473 (1987), *aff'd sub nom. Securities Industry Ass'n v. Board of Governors of the Federal Reserve System*, 839 F.2d 47 (2d Cir.), *cert. denied*, 486 U.S. 1059 (1988); *Swiss Bank Corporation*, 81 Federal Reserve Bulletin 185 (1995). Notificant states that Company would conduct the proposed activities within the limitations and prudential guidelines established by the Board in previous orders.

In order to approve the proposal, the Board must determine that the proposed activities to be conducted by Company "can reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." 12 U.S.C. § 1843(c)(8). Notificant believes that the proposal would produce public benefits that outweigh any potential adverse effects. In particular, Notificant maintains that the proposal would enhance competition and enable Notificant to offer its customers a broader range of products. Notificant also maintains that its proposal would not result in any adverse effects.

In publishing the proposal for comment, the Board does not take a position on issues raised by the proposal. Notice of the proposal is published solely to seek the views of

interested persons on the issues presented by the application and does not represent a determination by the Board that the proposal meets, or is likely to meet, the standards of the BHC Act. Any comments or requests for hearing should be submitted in writing and received by William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, not later than May 15, 1995. Any request for a hearing on this application must, as required by § 262.3(e) of the Board's Rules of Procedure (12 CFR 262.3(e)), be accompanied by a statement of the reasons why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

This application may be inspected at the offices of the Board of Governors or the Federal Reserve Bank of Richmond.

Board of Governors of the Federal Reserve System, April 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-10117 Filed 4-24-95; 8:45 am]

BILLING CODE 6210-01-F

Northwest Bancorp, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than May 19, 1995.

A. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. Northwest Bancorp, MHC, Warren, Pennsylvania; to acquire 100 percent of the voting shares of Jamestown Savings Bank, Lakeview, New York, a de novo bank.

B. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. Greater Brazos Valley Bancorp, Inc., College Station, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of Greater Brazos Valley Delaware Bancorp, Inc., Dover, Delaware, and thereby indirectly acquire Commerce National Bank, College Station, Texas.

In connection with this application Greater Brazos Valley Delaware Bancorp, Inc., Dover, Delaware, also has applied to become a bank holding company by acquiring 100 percent of the voting shares of Commerce National Bank, College Station, Texas.

Board of Governors of the Federal Reserve System, April 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-10118 Filed 4-24-95; 8:45 am]

BILLING CODE 6210-01-F

Wilmington Trust Corporation, et al.; Acquisition of Company Engaged in Permissible Nonbanking Activities

The organization listed in this notice has applied under § 225.23 (a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the

proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 10, 1995.

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

1. Wilmington Trust Corporation, Wilmington, Delaware; to acquire Wilmington Trust of Florida, Stuart, Florida, and thereby engage in certain trust activities through a subsidiary, pursuant to § 225.25(b)(3) of the Board's Regulation Y.

B. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. Brazosport Corporation, Corpus Christi, Texas; to acquire First Commerce Mortgage Corporation, Corpus Christi, Texas, and thereby engage in making, acquiring, or servicing loans for itself or for others, and loan marketing and advisory services, pursuant to § 225.25(b)(1) of the Board's Regulation Y. The geographic scope for these activities is Corpus Christi, Texas; the Brazosport area (which includes Freeport, Lake Jackson, Clute, and Richwood, Texas); and adjacent areas.

Board of Governors of the Federal Reserve System, April 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-10119 Filed 4-24-95; 8:45 am]

BILLING CODE 6210-01-F