FEDERAL RESERVE SYSTEM

Timothy Ken Driskell, et al.; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they 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 indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than October 2, 1995.

A. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. Timothy Ken Driskell, Alpharetta, Georgia, and Daniel Crawford Chasteen, Roswell, Georgia; to collectively acquire as trustees of First Colony Bank 401(k) Stock Bonus Plan, Alpharetta, Georgia, an additional 4.29 percent, for a total of 14.26 percent, of the voting shares of First Colony Bancshares, Inc., Alpharetta, Georgia, and thereby indirectly acquire First Colony Bank, Alpharetta, Georgia.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. Cyrus A. Ansary, Bethesda, Maryland; to acquire a total of 21 percent of the voting shares of Pinnacle Financial Services, Inc., St. Joseph, Michigan, and thereby indirectly acquire Peoples State Bank of St. Joseph, St. Joseph, Michigan.

Board of Governors of the Federal Reserve System, September 12, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-23072 Filed 9-15-95; 8:45 am]

BILLING CODE 6210-01-F

First Midwest Bancorp, Inc.; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 95-22208) published on page 46597 of the issue for Thursday, September 7, 1995.

Under the Federal Reserve Bank of Chicago heading, the entry for First Midwest Bancorporation, Inc., is revised to read as follows:

1. First Midwest Bancorp, Inc., Itasca, Illinois; to acquire 100 percent of the voting shares of CF Bancorp, Inc., Davenport, Iowa (savings and loan holding company), and thereby indirectly acquire Citizens Federal Savings Bank, F.S.B., Davenport, Iowa.

In connection with this application, Applicant also has applied for approval to exercise an option to acquire up to 19.9 percent CF Bancorp, Inc., Davenport, Iowa.

Comments on this application must be received by September 20, 1995.

Board of Governors of the Federal Reserve System, September 12, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-23073 Filed 9-15-95; 8:45 am]

BILLING CODE 6210-01-F

Investors Financial Services Corp., 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 October 12, 1995.

A. Federal Reserve Bank of Boston (Robert M. Brady, Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02106:

1. Investors Financial Services Corp., Boston, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of Investors Bank & Trust Company, Boston, Massachusetts.

2. Walden Bancorp, Inc., Acton, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of The Co-operative Bank of Concord, Acton, Massachusetts, and Braintree Savings Bank, Braintree, Massachusetts.

B. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. 1st United Bancorp, Boca Raton, Florida; to acquire 100 percent of the voting shares of The American Bancorporation of the South, Merritt Island, Florida, and thereby indirectly acquire The American Bank of the South, Merritt Island, Florida.

C. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. Citizens National Bancshares, Inc., Hope, Arkansas; to acquire 100 percent of the voting shares of Peoples Bancshares, Inc., Lewisville, Arkansas, and thereby indirectly acquire Peoples Bank and Loan Company, Lewisville, Arkansas.

D. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. Pinnacle Bancorp, Inc., Central City, Nebraska; to acquire 100 percent of the voting shares of State Bank, Palmer, Nebraska, and to acquire an additional 5.3 percent, for a total of 11.5 percent of the voting shares of The Farmers National Bank of Central City, Central City, Nebraska.

Board of Governors of the Federal Reserve System, September 12, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-23074 Filed 9-15-95; 8:45 am]

BILLING CODE 6210-01-F

Pinnacle Financial Services, Inc.; 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 October 2, 1995.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. Pinnacle Financial Services, Inc., St. Joseph, Michigan; to acquire Maco Bancorp, Inc., Merrillville, Indiana, and its subsidiary, First Federal Savings Bank of Indiana, Merrillville, Indiana, and thereby engage in the operation of a savings association, pursuant § 225.25(b)(9) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, September 12, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-23075 Filed 9-15-95; 8:45 am]

BILLING CODE 6210-01-F

PSB Corporation, et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) 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 commence or to engage *de novo*, either directly or through a subsidiary, 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.

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 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.

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 2, 1995.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. PSB Corporation, Wellsburg, Iowa; to engage *de novo* through its subsidiary, PSB Finance, Inc., Wellsburg, Iowa, in making, acquiring and servicing loans or other extensions of credit directly or for the account of others (primarily in the area of indirect dealer paper), such as would be made by a finance company, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

2. WCN Bancorp, Inc, Wisconsin Rapids, Wisconsin; to engage *de novo* in making and servicing loans, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, September 12, 1995.

William W. Wiles

Secretary of the Board.

[FR Doc. 95-23076 Filed 9-15-95; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

''Made in USA'' Consumer Perception Study Information Collection Requirements

AGENCY: Federal Trade Commission.

ACTION: Notice of application to OMB under the Paperwork Reduction Act (44 U.S.C. 3501 *et seq.*) for clearance of information collections to gather information on consumer perception and attitudes regarding ''Made in USA'' and other country of origin advertising and labeling claims.

SUMMARY: OMB clearance is being sought for two questionnaires to be used in connection with a survey to gather information regarding ''Made in USA'' and other country of origin claims in advertising and labeling of products. Section 5 of the Federal Trade Commission Act, 15 U.S.C. 45, directs the Commission to prevent ''deceptive acts and practices.'' Under this general authority, the Commission has prohibited deceptive ''Made in USA'' claims in product advertising and labeling. The Commission's longstanding standard in this area is that a manufacturer can make an unqualified ''Made in USA'' claim only if the product is ''wholly of domestic origin.'' *See, e.g., Windsor Pen Corp.*, 64 F.T.C. 454 (1964).

Recently, the Commission sought public comments on a proposed consent agreement prohibiting unqualified ''Made in USA'' claims for both imported products and products assembled in the United States from domestic and foreign components. In response, the Commission received 150 comments, many of which urged reconsideration of the standard, stating that it is too stringent, does not reflect current consumer perceptions in today's globalized economy, and is inconsistent with other government standards. At the same time, Congress has shown interest in this issue, most notably by passing the 1994 Crime Bill, which provides that certain ''Made in USA'' labels must comply with the Commission's standards under Section 5 of the FTC Act. On July 11, 1995, the Commission announced that it would re-examine the standard by (1) conducting a comprehensive review of consumers' perceptions of ''Made in USA'' and