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

similar claims and (2) holding a public workshop to examine issues relevant to the standard.

The proposed survey is necessary to assist the Commission in evaluating its existing standard, determining whether it should be changed, and formulating a new standard if appropriate. The Commission's existing ''Made in USA'' policy is supported by a 1991 study showing that approximately 77% of consumers who were asked about an unqualified ''Made in USA'' claim interpreted the claim to mean that ''all or nearly all'' parts and labor are domestic. The test involved two different products and asked questions of 400 participants.

While the test results appear to support the Commission's existing policy, evidence also suggests that consumer perceptions are influenced by the nature of the claims and the product being tested. Therefore, the Commission believes that testing different claims and different products would provide a more complete understanding of consumer perceptions of country of origin claims. In addition, including a larger number of consumers in the survey will provide a broader basis from which to evaluate consumer perceptions. Finally, consumer perceptions may have changed—even since 1991—due to the rapid globalization of our economy. These changes may have occurred to differing extents for different products.

Accordingly, the survey is designed to expand the Commission's knowledge by eliciting, for several different products, current consumer perceptions of country of origin claims, including ''Made in USA claims.'' Although consumer perceptions and attitudes are not the only factors to consider in determining the appropriate standard for law enforcement in this area, they are extremely important because they help to identify which claims deceive consumers. The survey data will also be used to assist the Commission in preparing for the upcoming public workshop and ensuring that the workshop is as useful, productive, and focused as possible.

The FTC is seeking clearance for two questionnaires to be used in connection with the survey. Both questionnaires will be used to interview adult consumers in shopping malls around the country. Using the first questionnaire, approximately 1,200 consumers will be shown advertisements and/or product labels and then asked questions concerning product claims. This questionnaire consists of approximately 30 questions and will take an estimated ten minutes to complete, for a total burden estimate of 200 hours.

The second questionnaire will be used to ask an additional 400 consumers different questions about product claims. It consists of approximately 15 questions and will take an estimated ten minutes to complete, for a total burden estimate of 67 hours.

DATES: Comments on this clearance application must be submitted on or before October 18, 1995.

ADDRESSES: Send comments both to the Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 3228, Washington, DC 20503, Attn: Desk Officer for the Federal Trade Commission and to the Office of the General Counsel, Federal Trade Commission, Washington, DC 20580. Copies of the application may be obtained from the Public Reference Section, Room 130, Federal Trade Commission, Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Robert Easton, Special Assistant, Division of Enforcement, Bureau of Consumer Protection, Federal Trade Commission, Washington, DC 20580 (202) 326–3029.

By direction of the Commission.

Donald S. Clark,

Secretary.

[FR Doc. 95–23078 Filed 9–15–95; 8:45 am]

BILLING CODE 6750–01–M

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 period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

TRANSACTIONS GRANTED EARLY TERMINATION BETWEEN: 08/14/95 AND 08/25/95

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
NEC Corporation, Packard Bell Electronics, Inc., Packard Bell Electronics, Inc	95–2259	08/15/95
The Chase Manhattan Corporation, Wireless One, Inc., Wireless One, Inc	95–2292	08/16/95
English China Clays plc, Redland PLC, Genstar Stone Products Company	95–2294	08/16/95
Thomas & Betts Corporation, Catamount Manufacturing, Inc., Catamount Manufacturing, Inc	95–2298	08/16/95
DQE, Inc., Exide Electronics Group, Inc., Exide Electronics Group, Inc	95–2300	08/16/95
Iowa Health System, Allen Health Systems, Inc., Allen Health Systems, Inc	95–2314	08/16/95
Heartland Wireless Communications, Inc., Wireless One, Inc., Wireless One, Inc	95–2315	08/16/95
Sequa Corporation, Vestar/Hampshire Investment Limited Partnership, Hampshire Chemical Corp	95–2319	08/16/95
The Morgan Stanley Leveraged Equity Fund II, L.P., Coho Energy, Inc., Coho Energy, Inc	95–2334	08/16/95
Sierra Health Services, Inc., CII Financial, Inc., CII Financial, Inc	95–2335	08/16/95
Thermo Electron Corporation, Bird Medical Technologies, Inc., Bird Medical Technologies, Inc	95–2338	08/16/95
Jupiter Partners L.P., American Marketing Industries Holdings Inc., American Marketing Industries Holdings, Inc	95–2350	08/16/95
Mail-Well Holdings, Inc., Graphic Arts Center, Inc., Graphic Arts Center, Inc	95–2355	08/16/95
First USA, Inc., James L. Waters, DMGT Corp	95–2362	08/16/95
WMX Technologies, Inc., Wellman, Inc., New England CR Inc	95–1663	08/17/95
Sentrachem Limited, Vestar/Hampshire Investment Limited Partnership, Vestar/Hampshire Holdings Corp	95–2224	08/18/95
Occidental Petroleum Corporation, General Electric Company, General Electric Capital Corporation	95–2285	08/18/95