

Dated: January 3, 1996.

Charles M. Auer,

Director, Chemical Control Division, Office of Pollution Prevention and Toxics.

[FR Doc. 96-334 Filed 1-5-96; 10:28 am]

BILLING CODE 6560-50-F

FEDERAL RESERVE SYSTEM

Chittenden Corporation, 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 January 31, 1996.

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

1. *Chittenden Corporation*, Burlington, Vermont; to acquire 100 percent of the voting shares of Flagship Bank and Trust Company, Worcester, Massachusetts.

B. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *Matewan Bancshares, Inc.*, Williamson, West Virginia; to acquire 100 percent of the voting shares of Bank One, Pikeville, N.A., Pikeville, Kentucky.

C. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *FNB Bankshares, Inc.*, Milnor, North Dakota; to acquire 100 percent of the voting shares of First National Bank, Lisbon, North Dakota, a *de novo* bank that will be immediately merged into Applicant's existing subsidiary bank, First National Bank of Milnor, Milnor, North Dakota, upon consummation. The Lisbon bank will become a branch of the Milnor bank.

Board of Governors of the Federal Reserve System, December 29, 1995.

Barbara R. Lowrey,

Associate Secretary of the Board.

[FR Doc. 96-296 Filed 1-8-96; 8:45 am]

BILLING CODE 6210-01-F

Downs Bancshares, Inc., 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 January 23, 1996.

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

1. *Downs Bancshares, Inc.*, Downs, Kansas; to engage *de novo* through its subsidiary, Cushing Insurance, Inc., Downs, Kansas, in the sale of general insurance in a town of less than 5,000 in population, pursuant to § 225.25(b)(8)(iii)(A) of the Board's Regulation Y. This activity will be conducted in Downs, Kansas.

2. *Geneva State Co.*, Geneva, Nebraska; to engage *de novo* through its subsidiary, Bicentennial Apartments, Inc., Geneva, Nebraska, in construction of low- and moderate-income housing, pursuant to § 225.25(b)(6) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, December 29, 1995.

Barbara R. Lowrey,

Associate Secretary of the Board.

[FR Doc. 96-295 Filed 1-8-96; 8:45 am]

BILLING CODE 6210-01-F

Pikeville National Corporation, et al.; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 95-31232) published on page 66801 of the issue for Tuesday, December 26, 1995.

Under the Federal Reserve Bank of Cleveland heading, the entry for Whitaker Bank Corporation of Kentucky, Lexington, Kentucky, is revised to read as follows:

2. *Whitaker Bank Corporation of Kentucky*, Lexington, Kentucky; to acquire 100 percent of the voting shares of, and thereby merge with Mount Sterling National Holding Corporation, Mount Sterling, Kentucky, and thereby indirectly acquire Mount Sterling National Bank, Mount Sterling, Kentucky.

In connection with this application, Applicant also has applied to acquire Independence Financial, Inc., Mount Sterling, Kentucky, and thereby indirectly engage in consumer finance activities, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Comments on this application must be received by January 19, 1996.

Board of Governors of the Federal Reserve System, December 29, 1995.

Barbara R. Lowrey,

Associate Secretary of the Board.

[FR Doc. 96-297 Filed 1-8-96; 8:45 am]

BILLING CODE 6210-01-F

Regions Financial Corporation; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 95-31149) published on page 66551 of the issue for Friday, December 22, 1995.

Under the Federal Reserve Bank of Dallas heading, the entry for Regions Financial Corporation, is revised to read as follows:

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

1. *Regions Financial Corporation, Birmingham, Alabama, and Regions Merger Subsidiary, Inc.*, Gainesville, Georgia; to acquire 100 percent of the voting shares of First National Bancorp, Gainesville, Georgia, and thereby indirectly acquire The First National Bank of Gainesville, Gainesville, Georgia; First National Bank of Habersham, Cornelia, Georgia; Granite City Bank, Elberton, Georgia; Bank of Clayton, Clayton, Georgia; First National Bank of White County; Cleveland, Georgia; The Citizens Bank, Toccoa, Georgia; Bank of Banks County, Homer, Georgia; First National Bank of Gilmer County, Ellijay, Georgia; The Peoples Bank of Forsyth County, Cumming, Georgia; Pickens County Bank, Jasper, Georgia; The First National Bank of Paulding County, Dallas, Georgia; Citizens Bank, Ball Ground, Georgia; Bank of Villa Rica, Villa Rica, Georgia; The Community Bank of Carrollton, Carrollton, Georgia; The Commercial Bank, Douglasville, Georgia; Barrow Bank & Trust Company, Winder, Georgia; and The Key Bank of Florida, Tampa, Florida.

In addition to this application, Regions Merger Subsidiary, Inc., Gainesville, Georgia, has applied to become a bank holding company, by merging with First National Bancorp, Gainesville, Georgia.

In connection these applications, Applicants also have applied to acquire FF Bancorp, Inc., New Smyrna Beach, Florida, and thereby indirectly acquire First Federal Savings Bank of New Smyrna, New Smyrna Beach, Florida, and First Federal Savings Bank of Citrus County, Inverness, Florida, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

Comments on this application must be received by January 19, 1996.

Board of Governors of the Federal Reserve System, January 3, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-234 Filed 1-8-96; 8:45 am]

BILLING CODE 6210-01-F

Young In Chung, 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 January 23, 1996.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *Young In Chung and Hye Sun Chung*, both of Warren, New Jersey; to acquire an additional 1.1 percent, for a total of 10.9 percent, of the voting shares of BNB Financial Services Corporation, New York, New York, and thereby indirectly acquire Broadway National Bank, New York, New York.

Board of Governors of the Federal Reserve System, January 3, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-233 Filed 1-8-96; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

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 121895 AND 122995

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
Massachusetts Mutual Life Insurance Company, Ronald H. Fielding, Rochester Capital Advisors, L.P., Rochester Capital Adv	96-0502	12/18/95
DAKA International, Inc., Champps Entertainment, Inc., Champps Entertainment, Inc	96-0545	12/18/95
Micro Warehouse, Inc., Inmac Corp., Inmac Corp	96-0556	12/18/95
Plains Resources, Inc., USX Corporation, Marathon Oil Company	96-0566	12/18/95
Ethyl Corporation, Texaco Inc., Texaco Additive Company	96-2773	12/19/95
Irish Dairy Board Co-operative Ltd., SDA Holdings, L.P., Specialty Distributors of America, Inc	96-0582	12/19/95
Smithfield Foods, Inc., Chiquita Brands International, Inc., John Morrell & Co	96-0181	12/20/95
The Loewen Group, Inc., S.I. Acquisition Associates, L.P., Ourso Investment Corporation	96-0406	12/20/95
GTE Corporation, SBC Communications, Inc., Associated Directory Services—WC, Company	96-0455	12/20/95
Sun Healthcare Group, Inc., A. Keith and Delta B. Holloway, A. Keith and Delta B. Holloway	96-0506	12/20/95
The Washington Post Company, Cox Enterprises, Inc., Cox Communications Texarkana, Inc	96-0548	12/20/95
Kvaerner a.s. (a Norwegian company), AMEC p.l.c. (a British company), AMEC p.l.c	96-0574	12/20/95
Career Horizons, Inc., Daniel Reinhardt, Programming Enterprises, Inc., dba Mini-Systems Association	96-0600	12/20/95