

statements received prior to the meeting will be distributed to all members of the Council before any final discussion or vote is completed. Any statements received after the meeting will become part of the permanent meeting file and will be forwarded to the Council members for their information.

Members of the public that would like to attend the meeting, present an oral statement, or submit a written statement, should contact Ms. Charlene Shaw, Designated Federal Officer, National Drinking Water Advisory Council, U.S. EPA, Office of Ground Water and Drinking Water (4601), 401 M Street SW, Washington, DC 20460. The telephone number is Area Code (202) 260-2285.

Dated: October 18, 1996.

Cynthia C. Dougherty,

*Director, Office of Ground Water and Drinking Water.*

[FR Doc. 96-27306 Filed 10-23-96; 8:45 am]

BILLING CODE 6560-50-P

## FEDERAL ELECTION COMMISSION

### Sunshine Act Meeting

"FEDERAL REGISTER" NUMBER: 96-26830.

PREVIOUSLY ANNOUNCED DATE AND TIME: Thursday, October 24, 1996, 10:00 a.m. Meeting Open to the Public.

This meeting was cancelled.

**DATE AND TIME:** Tuesday, October 29, 1996 at 10:00 a.m.

**PLACE:** 999 E Street, N.W., Washington, D.C.

**STATUS:** This Meeting Will Be Closed to the Public.

#### ITEMS TO BE DISCUSSED:

Compliance matters pursuant to 2 U.S.C. § 437g.

Audits conducted pursuant to 2 U.S.C. § 437g, § 438(b), and Title 26, U.S.C.

Matters concerning participation in civil actions or proceedings or arbitration Internal personnel rules and procedures or matters affecting a particular employee

**DATE AND TIME:** Thursday, October 31, 1996 at 10:00 a.m.

**PLACE:** 999 E Street, N.W., Washington, D.C. (Ninth Floor)

**STATUS:** This Meeting Will Be Open to the Public.

#### ITEMS TO BE DISCUSSED:

Correction and Approval of Minutes  
Advisory Opinion 1996-42: Michael A. Nemeroff on behalf of Lucent Technologies, Inc.

Advisory Opinion 1996-44: The Honorable Charles Wilson

Final Report of the Audit Division on the North Carolina Democratic Victory Fund

FY 1997 Management Plan  
Administrative Matters

#### PERSON TO CONTACT FOR INFORMATION:

Mr. Ron Harris, Press Officer,  
Telephone: (202) 219-4155.

Delores Hardy,

*Administrative Assistant.*

[FR Doc. 96-27502 Filed 10-22-96; 2:48 pm]

BILLING CODE 6715-01-M

## FEDERAL HOUSING FINANCE BOARD

### Sunshine Act Meeting

#### FEDERAL HOUSING FINANCE BOARD

FEDERAL REGISTER CITATION OF PREVIOUS ANNOUNCEMENT: 61 FR 54799, October 21, 1996.

PREVIOUSLY ANNOUNCED TIME AND DATE OF THE MEETING: 10:00 a.m., Thursday, October 24, 1996.

CHANGE IN THE MEETING: Previously announced Board meeting time has been changed from 10:00 a.m to 11:00 a.m.

CONTACT PERSON FOR MORE INFORMATION: Elaine L. Baker, Secretary to the Board, (202) 408-2837.

Rita I. Fair,

*Managing Director.*

[FR Doc. 96-27431 Filed 10-22-96; 12:03 pm]

BILLING CODE 6725-01-P

## FEDERAL MARITIME COMMISSION

### Ocean Freight Forwarder License; Applicants

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission applications for licenses as ocean freight forwarders pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. app. 1718 and 46 CFR 510).

Persons knowing of any reason why any of the following applicants should not receive a license are requested to contact the Office of Freight Forwarders, Federal Maritime Commission, Washington, D.C. 20573.

Torrance Van & Storage Company d/b/a, S & M Moving Systems, 1915 Abalone Avenue, Torrance, CA 90501, Officers: Gerald P. Stadler, CEO/President, Robert A. Wright, Managing Director International  
Solex Express, Inc., 416 E. Irving Park Road, Wood Dale, IL 60191, Officers: Shao Wei Chen (Grace), President, Sam Liu, Vice President

KFS, Inc., 756 Port America Place, Suite #700, Grapevine, TX 76051, Officers: James F. Keller, President, Matthew J. Keller, Vice President

Boston Worldwide Logistics, Inc., 215 Bremen Street, E. Boston, MA 02128, Officer: Duane Mark D'Angelo, CEO/President

Dated: October 18, 1996.

Ronald D. Murphy,

*Acting Secretary.*

[FR Doc. 96-27256 Filed 10-23-96; 8:45 am]

BILLING CODE 6730-01-M

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are 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 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, including whether the acquisition of the nonbanking 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). Any request for a hearing 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, nonbanking

activities will be conducted throughout the United States.

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 November 18, 1996.

A. Federal Reserve Bank of Cleveland (R. Chris Moore, Senior Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Pennwood Bancorp, Inc.*, Pittsburgh, Pennsylvania; to become a bank holding company by acquiring 100 percent of the voting shares of Pennwood Savings Bank, Pittsburgh, Pennsylvania.

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

1. *F & M Bancorporation, Inc.*, Kaukauna, Wisconsin; to acquire 100 percent of the voting shares of Green County Bank, Brodhead, Wisconsin.

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

1. *Haviland Bancshares, Inc.*, Haviland, Kansas; to acquire 19.995 percent of the voting shares of Fredonia State Bancshares, Inc., Fredonia, Kansas, and thereby indirectly acquire State Bank of Fredonia, Fredonia, Kansas.

In connection with this application, Fredonia State Bancshares, Inc., has also applied to become a bank holding company by acquiring 96.15 percent of the voting stock of State Bank of Fredonia, Fredonia, Kansas.

D. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105:

1. *U.S. Bancorp*, Portland, Oregon; to merge with Sun Capital Bancorp, St. George, Utah, and thereby indirectly acquire Sun Capital Bank, St. George, Utah.

Board of Governors of the Federal Reserve System, October 18, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-27253 Filed 10-23-96; 8:45 am]

BILLING CODE 6210-01-F

### 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 that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) 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. Once the notice 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 the proposal complies with the standards of section 4 of the BHC Act, including 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" (12 U.S.C. 1843). 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 November 7, 1996.

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

1. *Susquehanna Bancshares, Inc.*, Lititz, Pennsylvania; to engage through American Title, Inc., Reisterstown, Maryland; Mid-Atlantic Title Company, Baltimore, Maryland, and Maryland Title Company, Baltimore, Maryland, in real estate title abstracting, including title examinations and title searches, pursuant to *The First National Company*, 81 Fed. Res. Bull. 805 (1995); and in real estate loan document preparation, and real estate settlement activities, pursuant to *Norwest Corporation*, 76 Fed. Res. Bull. 1058 (1990).

Board of Governors of the Federal Reserve System, October 18, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-27254 Filed 10-23-96; 8:45 am]

BILLING CODE 6210-01-F

### Agency Information Collection Activities: Submission to OMB Under Delegated Authority

#### Background

Notice is hereby given of the final approval of a proposed information collection by the Board of Governors of the Federal Reserve System (Board) under OMB delegated authority, as per 5 CFR 1320.16 (OMB Regulations on Controlling Paperwork Burdens on the Public). The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB control number.

#### FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance

Officer—Mary M. McLaughlin—  
Division of Research and Statistics,  
Board of Governors of the Federal  
Reserve System, Washington, DC  
20551 (202-452-3829).

OMB Desk Officer—Alexander T.  
Hunt—Office of Information and  
Regulatory Affairs, Office of  
Management and Budget, New  
Executive Office Building, Room  
3208, Washington, DC 20503 (202-  
395-7860).

Final approval under OMB delegated authority of the extension, with revision, of the following report:

1. *Report title:* Survey of Terms of Bank Lending

*Agency form number:* FR 2028A, FR 2028B, and FR 2028S

*OMB Control number:* 7100-0061

*Effective Date:* May 5, 1997

*Frequency:* quarterly

*Reporters:* commercial banks (all three reports) and U.S. branches and agencies of foreign banks (FR 2028A and FR 2028S)

*Annual reporting hours:* 8,095

*Estimated average hours per response:* FR 2028A: 4.0. FR 2028B: 1.5. FR 2028S: 0.1.

*Number of respondents:* FR 2028A: 398. FR 2028B: 250. FR 2028S: 567. Small businesses are affected.

*General description of report:* This information collection is voluntary (12 U.S.C. 248(a)(2)) and is given confidential treatment (5 U.S.C. 552(b)(4)).

*Abstract:* The Survey of Terms of Bank Lending provides unique