

**FEDERAL RESERVE SYSTEM****Change in Bank Control Notices; Acquisition of Shares of Bank 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. The notices also will be available for inspection at the office 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 November 5, 2004.

**A. Federal Reserve Bank of Chicago** (Patrick Wilder, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Rebecca Ann Ritchey*, Wichita, Kansas; Gregory and Anne Ritchey, Shenandoah, Iowa; and Michael Bauer, Shenandoah, Iowa; to acquire voting shares of CNB Corp., Shenandoah, Iowa, and thereby indirectly voting shares of City National Bank of Shenandoah, Shenandoah, Iowa.

Board of Governors of the Federal Reserve System, October 18, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04-23607 Filed 10-20-04; 8:45 am]

**BILLING CODE 6210-01-S**

**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. The application also will 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 (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

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 15, 2004.

**A. Federal Reserve Bank of New York** (Jay Bernstein, Bank Supervision Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *The Toronto-Dominion Bank*, Toronto, Ontario; to acquire at least 51 percent of the voting shares of Banknorth Group, Inc., Portland, Maine, and thereby indirectly acquire voting shares of Banknorth, National Association, Portland, Maine.

**B. Federal Reserve Bank of Kansas City** (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Citizens Bancshares, Co.*, Chillicothe, Missouri; to acquire 12 percent of the voting shares of First Community Bancshares, Inc., Overland Park, Kansas, and thereby indirectly acquire voting shares of First Community Bank, Lee's Summit, Missouri.

**C. Federal Reserve Bank of San Francisco** (Tracy Basinger, Director, Regional and Community Bank Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Franklin Resources, Inc.*, San Mateo, California; to acquire 14 percent of Centennial Bank Holdings, Inc., Fort Collins, Colorado, and thereby indirectly acquire voting shares of Centennial Bank of the West, Fort Collins, Colorado; Guaranty Corporation, Denver, Colorado; Guaranty Bank & Trust Company, Denver, Colorado; The First National Bank of Strasburg, Strasburg, Colorado; and Collegiate Peaks Bank, Buena Vista, Colorado.

Board of Governors of the Federal Reserve System, October 15, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04-23555 Filed 10-20-04; 8:45 am]

**BILLING CODE 6210-01-S**

**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. The application also will 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 (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

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 15, 2004.

**A. Federal Reserve Bank of Philadelphia** (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. *Abington Mutual Holding Company, and Abington Community Bancorp, Inc.*, both of Jenkintown, Pennsylvania; to become bank holding companies by acquiring 100 percent of the voting shares of Abington Savings Bank, Jenkintown, Pennsylvania.

**B. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411

Locust Street, St. Louis, Missouri 63166-2034:

2. *FCB Financial Services, Inc.*, Marion, Arkansas; to become a bank holding company by acquiring 100 percent of the voting shares of First Community Bank of Eastern Arkansas, Marion, Arkansas.

Board of Governors of the Federal Reserve System, October 18, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04-23606 Filed 10-20-04; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL TRADE COMMISSION

### Public Workshop: Peer-to-Peer File-Sharing Technology: Consumer Protection and Competition Issues

**AGENCY:** Federal Trade Commission (FTC or Commission).

**ACTION:** Notice announcing public workshop and requesting public comment and participation.

**SUMMARY:** The FTC is planning to host a public workshop, "Peer-to-Peer File-Sharing Technology: Consumer Protection and Competition Issues," to explore consumer protection and competition issues associated with the distribution and use of peer-to-peer file-sharing technology.

**DATES:** The workshop will be held on December 15 and 16, 2004, at the Federal Trade Commission's Satellite Building located at 601 New Jersey Avenue, NW., Washington, DC. The event is open to the public and there is no fee for attendance. Pre-registration is not required. Additional information about the workshop will be posted on the FTC's Web site at <http://www.ftc.gov/bcp/workshops/filesharing/index.htm>.

*Requests to Participate as a Panelist:* As discussed below, written requests to participate as a panelist in the workshop must be received on or before Monday, November 15, 2004. Persons filing requests to participate as a panelist will be notified on or before Monday, November 29, 2004, if they have been selected. For further instructions, please see the "Requests to Participate as a Panelist in the Workshop" section below.

*Written an Electronic Comments:* Regardless of whether they are selected to participate, persons may submit written or electronic comments on the topics to be discussed by the panelists. Such comments must be received on or before Monday, November 15, 2004. For further instructions on submitting

comments, please see the **ADDRESSES** and the "Form and Availability of Comments" sections below. To read our policy on how we handle the information you submit, please visit <http://www.ftc.gov/ftc/privacy.htm>.

**ADDRESSES:** Comments and requests to participate as a panelist in the workshop filed in paper form should be mailed or delivered, as prescribed in the "Form and Availability of Comments" sections below, to the following address: Federal Trade Commission/Office of the Secretary, Room 159-H (Annex B), 600 Pennsylvania Avenue, NW., Washington, DC 20580. Because paper mail in the Washington area and at the Agency is subject to delay, please consider submitting your comments via electronic mail. Comments and requests to participate filed in electronic form (except comments and requests containing any confidential material) should be sent, as prescribed in the "Form and Availability of Comments" section below.

**FOR FURTHER INFORMATION CONTACT:** Elizabeth Delaney, (202) 326-2903, Bureau of Consumer Protection; Theodore Gebhard, (202) 326-3699, Bureau of Competition; or Hajime Hadeishi, (202) 326-2320, Bureau of Economics. The above staff can be reached by mail at: Federal Trade Commission, 600 Pennsylvania Avenue, NW., Washington, DC 20580. A detailed agenda and additional information on the workshop will be posted on the FTC's Web site at <http://www.ftc.gov/bcp/workshops/filesharing/index.htm> by Monday, November 15, 2004.

#### SUPPLEMENTARY INFORMATION:

#### Background and Workshop Goals

The FTC's workshop, "Peer-to-Peer File-Sharing Technology: Consumer Protection and Competition Issues," will continue the Commission's long-standing efforts to assess the impact on consumers and businesses of new and significant technologies, such as peer-to-peer (P2P) file-sharing technology. P2P file-sharing technology provides individuals with the ability to share files, including music, video, or software files, with other users. The files do not reside in a central location, but rather are stored on the hard drives of the users of the software.<sup>1</sup> Users

download particular file-sharing software that gives the user access to selected files on the computer hard drives of other users on the same P2P file-sharing network. Users may also place files that they have labeled into a shared folder on their hard drive, thereby making these files available for sharing with users of the same network. By eliminating the need for a central storage point for files, P2P file-sharing technology allows for faster file transfers and conservation of bandwidth.

There appear to be many current and potential business and consumer applications for P2P file-sharing technology. However, some commentators have pointed out that perhaps the most common use has been the exchange of copyrighted materials, including music, movies, video games and software.

Downloading and using current P2P file-sharing software programs can create risks for users.<sup>2</sup> When users download P2P file-sharing software programs, they may download other, unwanted, software, such as "spyware" or "adware," with the P2P file-sharing software program.<sup>3</sup> Some users may not understand how to configure properly the P2P file-sharing software's "shared folder" and may inadvertently share sensitive personal files residing on their hard drives.<sup>4</sup> Users also may receive files with viruses and other programs when sharing files using P2P programs, and these viruses could impair the operation of their personal computers.<sup>5</sup> Individuals may receive or redistribute files that may subject them to civil or criminal liability under laws governing copyright infringement and pornography. Finally, because of the way some files are labeled, users,

Information Security, University of Tulsa, Sept. 2002, at 2.

<sup>2</sup> The FTC has developed an online brochure to provide consumers with information about the risks associated with P2P file-sharing software. See Federal Trade Commission, Consumer Alert: "File-Sharing: A Fair Share? Maybe Not," July 2003, available at: <http://www.ftc.gov/bcp/conline/pubs/alerts/sharealt.htm>.

<sup>3</sup> See "File Sharing Programs and Peer-to-Peer Networks Privacy and Security Risks," Staff Report Prepared for Rep. Tom Davis and Rep. Henry A. Waxman, United States House of Representatives Committee on Government Reform, May 2003, at 9-10; and "P2P Fear and Loathing: Operational Hazards of File Trading Networks," *supra* note 1, at 2.

<sup>4</sup> See "File Sharing Programs and Peer-to-Peer Networks Privacy and Security Risks," *supra* note 3, at 5-9; and "Usability and Privacy: A Study of Kazaa P2P File-Sharing," by Nathaniel S. Good (HP Laboratories) and Aaron Krekelberg (University of Minnesota), June 2002.

<sup>5</sup> See "File Sharing Programs and Peer-to-Peer Networks Privacy and Security Risks," *supra* note 3, at 11-12; and "P2P Fear and Loathing: Operational Hazards of File Trading Networks," *supra* note 1, at 2.

<sup>1</sup> See "File-Sharing Programs: Peer-to-Peer Networks Provide Ready Access to Child Pornography," General Accounting Office Report to the Chairman and Ranking Minority Member, Committee on Government Reform, U.S. House of Representatives, Feb. 2003, at 21-24; and "P2P Fear and Loathing: Operational Hazards of File Trading Networks," John Hale, Nicholas Davis, James Arrowood, and Gavin Manes, Center for