

1. *Mesaba Bancshares, Inc.*, Biwabik, Minnesota; and River Bancorp, Inc., Ramsey, Minnesota; to acquire 22.22 percent of Northland Security Bank, Ramsey, Minnesota, a *de novo* bank. In connection with this proposal, River Bancorp has applied to become a bank holding company by acquiring shares of Northland Security Bank.

D. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Big Bend Bancshares Corporation*, Presidio, Texas; and Rio Bancshares Corporation, Wilmington, Delaware; to acquire an additional 29.37 percent of the voting shares of Marfa National Bank, Marfa, Texas.

2. *East Texas Bancorp, Inc.*, Longview, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of East Texas Delaware Financial Corporation, Dover, Delaware; and thereby indirectly acquire Community Bank, Longview, Texas.

3. *East Texas Delaware Financial Corporation*, Dover, Delaware; to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank, Longview, Texas.

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

1. *Western Acquisitions, L.L.C.*, Buffalo Grove, Illinois; to become a bank holding company by acquiring 43.5 percent of the voting shares of Sunwest Bank, Tustin, California.

2. *Western Acquisition Partners, L.P.*, Buffalo Grove, Illinois; to become a bank holding company by acquiring 43.5 percent of the voting shares of Sunwest Bank, Tustin, California.

Board of Governors of the Federal Reserve System, June 26, 1996.

Jennifer J. Johnson

Deputy Secretary of the Board

[FR Doc. 96-16811 Filed 7-1-96; 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 July 16, 1996.

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

1. *Great Falls Bancorp*, Totowa, New Jersey; to engage *de novo* through its subsidiary Greater Community Financial L.L.C., Totowa, New Jersey, in full service brokerage activities providing portfolio investment advice and securities credit activities related to the company's securities brokerage activities and dealing in bank eligible securities pursuant to § 225.25(b)(4), (15) and (16) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, June 26, 1996.

Jennifer J. Johnson

Deputy Secretary of the Board

[FR Doc. 96-16812 Filed 7-1-96; 8:45 am]

BILLING CODE 6210-01-F

Government in the Sunshine Act Meeting

AGENCY HOLDING THE MEETING: Board of Governors of the Federal Reserve System.

TIME AND DATE: 11:00 a.m., Monday, July 8, 1996.

PLACE: Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, D.C. 20551.

STATUS: Closed.

MATTERS TO BE CONSIDERED:

1. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.
2. Any items carried forward from a previously announced meeting.

CONTACT PERSON FOR MORE INFORMATION:

Mr. Joseph R. Coyne, Assistant to the Board; (202) 452-3204. You may call (202) 452-3207, beginning at approximately 5 p.m. two business days before this meeting, for a recorded announcement of bank and bank holding company applications scheduled for the meeting.

Dated: June 28, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-17055 Filed 6-28-96; 3:22 pm]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

Notice of 30-Day Extension in Comment Period and Change in Date for Public Forum on Disclosures in the Resale of Vehicles Repurchased Due to Warranty Defects

AGENCY: Federal Trade Commission.

ACTION: Request for public comments.

SUMMARY: The Federal Trade Commission ("the Commission" or "FTC") has extended the date by which comments must be submitted and has changed the date for the public forum concerning the practices used in the resale of vehicles previously repurchased from consumers because of warranty defects. This notice informs prospective participants of the changes and sets new dates of July 29, 1996, for the end of the comment period and October 3, 1996, for the forum.

On November 8, 1995, the Consumers for Auto Reliability and Safety and other consumer groups ("Consumer Coalition" or "Petitioners") filed a petition in which they requested that the Commission initiate either a rulemaking proceeding or an

enforcement action regarding the alleged industry practice of reselling vehicles repurchased due to defects without disclosure of the vehicle's prior history to the subsequent purchaser. On April 30, 1996, the Commission published this petition without endorsing or supporting the views expressed therein. In addition to seeking public comment on the issues raised by the petition and on other related issues, the Commission announced its intention to hold a public forum on July 15, 1996, to further discuss these issues with the affected interests. In order to provide sufficient time for interested parties to compile factual material in response to the request for comments, the Commission has extended until July 29, 1996, the date by which comments must be received. In addition, in order to provide participants with sufficient time to review the comments submitted in response to the April 30 notice, the Commission has changed the date of the public forum to October 3, 1996.

DATES: Notification of interest in participating in the public forum must be submitted on or before July 29, 1996. Comments must be received by close of business on July 29, 1996. The public forum will be held in Washington, D.C. on October 3, 1996, from 9 a.m. until 5 p.m.

ADDRESSES: Notification of interest in participating in the public forum should be submitted in writing to Carole I. Danielson, Division of Marketing Practices, Federal Trade Commission, Sixth and Pennsylvania Ave., N.W., Washington, D.C. 20580. The public forum will be held at the Federal Trade Commission, Sixth and Pennsylvania Ave., N.W., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT: Carole I. Danielson (202) 326-3115, Division of Marketing Practices, Bureau of Consumer Protection, Federal Trade Commission, Washington, D.C. 20580.

SUPPLEMENTARY INFORMATION: In a petition dated November 3, 1995, the Consumer Coalition requested that the FTC either initiate a rulemaking proceeding or an enforcement action in connection with the industry practice of allegedly reselling vehicles bought back because of defects without disclosure to the used car purchaser. The petitioners allege that auto manufacturers, their dealers and others are engaged in a pattern of conduct (which the petitioners term "lemon laundering") intended to conceal material information about the vehicle's safety and quality history from purchasers of vehicles purchased from consumers as a result of alleged defects. The petitioners also allege that this pattern of conduct

often involves transporting the repurchased vehicles across state lines to avoid the operation of state law protections. On April 30, 1996, the Commission published a request for comment on the issues raised by the petition. (A copy of the petition was appended to the notice.) The comment period closes on June 28, 1996. The Commission also announced in the April 30 notice its intention of holding a public forum on July 15, 1996, to allow Commission staff an opportunity to discuss these issues with the various affected interests. The notice set forth the criteria by which such affected interests would be chosen.

Many of the prospective participants in the public forum have expressed concerns that there will not be sufficient time to complete compilation of the requested information before June 28 and have asked that the comment period be extended an additional 30 days to complete their data collection. The Commission is mindful of the need to deal with this matter expeditiously. However, the Commission is also aware that the issues raised are complex and welcomes as much substantive input as possible in order to facilitate its deliberations.

Accordingly, the Commission has decided to extend the comment period to July 29, 1996, and to postpone the public forum until Thursday, October 3, 1996. This extension will provide sufficient time for commenters to complete their data collection and, thereafter, will provide all parties with an opportunity to review the record and to prepare fully for further examination of the issues raised by the April 30 notice. Parties interested in participating in the forum must notify Commission staff by July 29, 1996. Prior to the forum, parties selected will be provided with copies of the comments received from the other participants in response to the April 30 notice.

List of Subjects

Used cars, Warranties, Trade practices.

By direction of the Commission.

Donald S. Clark,

Secretary.

[FR Doc. 96-16848 Filed 7-1-96; 8:45 am]

BILLING CODE 6750-01-M

GENERAL SERVICES ADMINISTRATION

[GSA Bulletin FTR 20]

Federal Travel Regulation; Reimbursement of Higher Actual Subsistence Expenses for Official Travel to Oshkosh, WI

AGENCY: Office of Policy, Planning and Evaluation, GSA.

ACTION: Notice of bulletin.

SUMMARY: The attached bulletin informs agencies of the establishment of a special actual subsistence expense ceiling for official travel to Oshkosh (Winnebago County), Wisconsin. The Secretary of Transportation (DOT) requested establishment of the increased rate to accommodate employees who perform temporary duty in Oshkosh and who experience a temporary but significant increase in lodging costs due to the escalation of lodging rates during the annual Experimental Aircraft Association Convention and Show in Oshkosh.

EFFECTIVE DATES: This special rate applies to claims for reimbursement during the period July 27 through August 10, 1996.

FOR FURTHER INFORMATION CONTACT: Devoanna R. Reels, General Services Administration, Travel and Transportation Management Policy Division (MTT), Washington, DC 20405, telephone 202-501-1538.

SUPPLEMENTARY INFORMATION: The Administrator of General Services, pursuant to 41 CFR 301-8.3(c) and at the request of the Secretary of Transportation, has increased the maximum daily amount of reimbursement that may be approved for actual and necessary subsistence expenses for official travel to Oshkosh (Winnebago County), Wisconsin, for travel during the period July 27 through August 10, 1996. The attached GSA Bulletin FTR 20 is issued to inform agencies of the establishment of this special actual subsistence expense ceiling.

Dated: June 21, 1996

Becky Rhodes,

Deputy Associate Administrator, Office of Transportation and Personal Property.

Attachment

[GSA Bulletin FTR 20]

June 21, 1996.

To: Heads of Federal agencies
Subject: Reimbursement of higher actual subsistence expenses for official travel to Oshkosh (Winnebago County), Wisconsin.

1. *Purpose.* This bulletin informs agencies of the establishment of a special actual