

Dated: March 4, 1996.
 Floyd Fithian,
 Secretary, Farm Credit Administration Board.
 [FR Doc. 96-5421 Filed 3-4-96; 2:07 pm]
 BILLING CODE 6705-01-P

FEDERAL MARITIME COMMISSION

[Docket No. 96-05]

Rose International, Inc. v. Overseas Moving Network International, et al.; Notice of Filing of Complaint and Assignment

Notice is given that a complaint filed by Rose International, Inc. ("Complainant") against Overseas Moving Network International ("OMNI"), OMNI Shipping Services, Inc., American International, Inc., Cartwright International Van Lines, Inc., Crown Overseas Movers, Inc., Graebel Movers International, Inc., Movers International, Inc., Ocean-Air International, Inc., Sentry Household Shipping, Inc. and Victory Van Corporation (collectively designated "Respondents") was served February 29, 1996. Complainant alleges that Respondents have violated, and continue to violate, sections 10(a)(1), (b)(1), (b)(2), (b)(3), (b)(4), (b)(6), (b)(10), (b)(11), (b)(12) and (d)(1) of the Shipping Act of 1984, 46 U.S.C. app. §§ 1709(a)(1), (b)(1), (b)(2), (b)(3), (b)(4), (b)(6), (b)(10), (b)(11), (b)(12), and (d)(1), in connection with their activity and practices surrounding service contracts between OMNI and the Trans-Atlantic Conference Agreement, and its predecessor, the Trans-Atlantic Agreement.

This proceeding has been assigned to the office of Administrative Law Judges. Hearing in this matter, if any is held, shall commence within the time limitations prescribed in 46 CFR 502.61, and only after consideration has been given by the parties and the presiding officer to the use of alternative forms of dispute resolution. The hearing shall include oral testimony and cross-examination in the discretion of the presiding officer only upon proper showing that there are genuine issues of material fact that cannot be resolved on the basis of sworn statements, affidavits, depositions, or other documents or that the nature of the matter in issue is such that an oral hearing and cross-examination are necessary for the development of an adequate record. Pursuant to the further terms of 46 CFR 502.61, the initial decision of the presiding officer in this proceeding shall be issued by February 28, 1997, and the

final decision of the Commission shall be issued by June 30, 1997.
 Joseph C. Polking,
 Secretary.
 [FR Doc. 96-5143 Filed 3-5-96; 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 March 29, 1996.

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

1. *Home Financial Bancorp*, Spencer, Indiana; to become a bank holding company by acquiring 100 percent of the voting shares of Owen Community Bank, s/b/, Spencer, Indiana.

Applicant also has applied to engage directly in making loans and other extensions of credit, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

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

1. *Republic Bancshares, Inc.*, Natoma, Kansas; to become a bank holding company by acquiring at least 80 percent of the voting shares of United National Bank of Natoma, Natoma, Kansas.

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

1. *Medina Community Bancshares, Inc.*, Hondo, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of Community National Bank, Hondo, Texas.

Board of Governors of the Federal Reserve System, February 29, 1996.

Jennifer J. Johnson,
 Deputy Secretary of the Board.
 [FR Doc. 96-5175 Filed 3-5-96; 8:45 am]
 BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

[File No. 952-3388]

Georgetown Publishing House Limited Partnership; Georgetown Publishing, Inc.; Daniel Levinas; Consent Agreement With Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Consent agreement.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would prohibit the Washington, D.C.-based publishing firm from misrepresenting that an advertisement is an independent review or article, or that it is not a paid advertisement. The consent agreement settles allegations that Georgetown used

deceptive advertising practices to promote the sale of a book titled *The American Speaker: Your Guide to Successful Speaking*.

DATES: Comments must be received on or before May 6, 1996.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th Street and Pennsylvania Avenue NW., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT: Joel Winston, Federal Trade Commission, S-4002, 6th and Pennsylvania Avenue NW., Washington, DC 20580. (202) 326-3153. Lesley Anne Fair, Federal Trade Commission, S-4002, 6th and Pennsylvania Avenue NW., Washington, DC 20580, (202) 326-3081.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the following consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

In the matter of: Georgetown Publishing House Limited Partnership, a limited partnership; Georgetown Publishing House, Inc., a corporation; and Daniel Levinas, individually and as an officer of said corporation.

File No. 952-3388.

Agreement Containing Consent Order To Cease and Desist

The Federal Trade Commission having initiated an investigation of certain acts and practices of Georgetown Publishing House Limited Partnership, a limited partnership; Georgetown Publishing House, Inc., a corporation; and Daniel Levinas, individually and as an officer of Georgetown Publishing House, Inc. ("proposed respondents"); and it now appearing that proposed respondents are willing to enter into an agreement containing an order to cease and desist from the use of the acts and practices being investigated,

It is hereby agreed by and between Georgetown Publishing House Limited Partnership, by its duly authorized General Partner; Georgetown Publishing House, Inc., by its duly authorized officer; and Daniel Levinas, individually and as an officer of Georgetown

Publishing House, Inc.; and counsel for the Federal Trade Commission that:

1. Proposed respondent Georgetown Publishing House Limited Partnership is a limited partnership organized, existing, and doing business under and by virtue of the laws of the District of Columbia, with its principal office or place of business at 1101 30th Street NW., Washington, D.C. 20007.

Proposed respondent Georgetown Publishing House, Inc. is a corporation organized, existing, and doing business under and by virtue of the laws of the District of Columbia, with its principal office or place of business at 1101 30th Street NW., Washington, D.C. 20007. Georgetown Publishing House, Inc., is General Partner of Georgetown Publishing House Limited Partnership.

Proposed respondent Daniel Levinas is an officer of Georgetown Publishing House, Inc. Individually or in concert with others, he formulates, directs and controls the policies, acts and practices of said corporation and his address is the same as that of said corporation.

2. Proposed respondents admit all the jurisdictional facts set forth in the draft of complaint here attached.

3. Proposed respondents waive:

(a) Any further procedural steps;

(b) The requirement that the Commission's decision contain a statement of findings of fact and conclusions of law; and

(c) All rights to seek judicial review or otherwise to challenge or contest the validity of the order entered pursuant to this agreement.

4. This agreement shall not become part of the public record of the proceeding unless and until it is accepted by the Commission. If this agreement is accepted by the Commission, it, together with the draft of complaint contemplated thereby, will be placed on the public record for a period of sixty (60) days and information in respect thereto publicly released. The Commission thereafter may either withdraw its acceptance of this agreement and so notify the proposed respondents, in which event it will take such action as it may consider appropriate, or issue and serve its complaint (in such form as the circumstances may require) and decision, in disposition of the proceeding.

5. This agreement is for settlement purposes only and does not constitute an admission by proposed respondents that the law has been violated as alleged in the draft of complaint here attached, or that the facts as alleged in the draft complaint, other than the jurisdictional facts, are true.

6. This agreement contemplates that, if it is accepted by the Commission, and if such acceptance is not subsequently withdrawn by the Commission pursuant to the provisions of Section 2.34 of the Commission's Rules, the Commission may, without further notice to proposed respondents, (1) issue its complaint corresponding in form and substance with the draft of complaint here attached and its decision containing the following order to cease and desist in disposition of the proceeding and (2) make information public in respect thereto. When so entered, the order to cease and desist shall have the same force and effect and may be altered, modified, or set aside in the same manner and within the same time provided by statute for other orders. The order shall become final upon service. Delivery by the U.S. Postal Service of the complaint and decision containing the agreed-to-order to proposed respondents' address as stated in this agreement shall constitute service. Proposed respondents waive any right they may have to any other manner of service. The complaint may be used in construing the terms of the order, and no agreement, understanding, representation, or interpretation not contained in the order or the agreement may be used to vary or contradict the terms of the order.

7. Proposed respondents have read the proposed complaint and order contemplated hereby. They understand that once the order has been issued, they will be required to file one or more compliance reports showing that they have fully complied with the order. Proposed respondents further understand that they may be liable for civil penalties in the amount provided by law for each violation of the order after it becomes final.

Order

I

It is ordered that respondents Georgetown Publishing House Limited Partnership, a limited partnership, and its successors and assigns; Georgetown Publishing House, a corporation, its successors and assigns, and its officers; and Daniel Levinas, individually and as an officer of said corporation; and respondents' agents, representatives, and employees, directly or through any corporation, subsidiary, division or other device, in connection with the advertising, promotion, offering for sale, sale, or distribution of any product in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act, do forthwith cease and desist from:

A. Misrepresenting, directly or indirectly, that such product has been independently reviewed or evaluated;

B. Misrepresenting, directly or indirectly, that an advertisement is an independent review or article or is not a paid advertisement.

II

It is further ordered that respondents Georgetown Publishing House Limited Partnership and Georgetown Publishing House, Inc., their successors and assigns, shall for a period of five (5) years from the date of entry of this Order maintain and make available to the Federal Trade Commission within seven (7) business days of the date of the receipt of a written request, business records demonstrating compliance with the terms and provisions of this order.

III

It is further ordered that respondents Georgetown Publishing House Limited Partnership and Georgetown Publishing House, Inc., their successors and assigns, shall:

A. Within thirty (30) days after service of this order, provide a copy of this order to each of its current principals, officers, directors, and managers, and to all personnel, agents, and representatives having sales, advertising, or policy responsibility with respect to the subject matter of this order; and

B. For a period of ten (10) years from the date of entry of this order, provide a copy of this order to each of its future principals, officers, directors, and managers, and to all personnel, agents, and representatives having sales, advertising, or policy responsibility with respect to the subject matter of this order within three (3) days after the person commences his or her responsibilities.

IV

It is further ordered that respondents Georgetown Publishing House Limited Partnership and Georgetown Publishing House, Inc., their successors and assigns, shall notify the Federal Trade Commission at least thirty (30) days prior to any proposed change in structure, including but not limited to dissolution, assignment, or sale resulting in the emergence of a successor corporation or partnership, the creation or dissolution of subsidiaries or affiliates, the planned filing of a bankruptcy petition, or any other change in the corporation or partnership that may affect compliance obligations arising out of this order.

V

It is further ordered that respondent Daniel Levinas shall, for a period of five (5) years from the date of entry of this order, notify the Commission within thirty (30) days of the discontinuance of his present business or employment and of his affiliation with any new business or employment which involves the sale of consumer products. Each notice of affiliation with any new business or employment shall include the respondent's new business address and telephone number, current home address, and a statement describing the nature of the business or employment and his duties and responsibilities.

VI

It is further ordered that this order will terminate twenty years from the date of its issuance, or twenty years from the most recent date that the United States or the Federal Trade Commission files a complaint (with or without an accompanying consent decree) in federal court alleging any violation of the order, whichever comes later; provided, however, that the filing of such a complaint will not affect the duration of:

A. Any paragraph in this order that terminates in less than twenty years;

B. This order's application to any respondent that is not named as a defendant in such complaint; and

C. This order if such complaint is filed after the order has terminated pursuant to this paragraph.

Provided further, that if such complaint is dismissed or a federal court rules that the respondent did not violate any provision of the order, and the dismissal or ruling is either not appealed or upheld on appeal, then the order will terminate according to this paragraph as though the complaint was never filed, except that the order will not terminate between the date such complaint is filed and the later of the deadline for appealing such dismissal or ruling and the date such dismissal or ruling is upheld on appeal.

VII

It is further ordered that respondents shall, within sixty (60) days after service of this Order, and at such other times as the Federal Trade Commission may require, file with the Commission a report, in writing, setting forth in detail the manner and form in which they have complied with this order.

Analysis of Proposed Consent Order To Aid Public Comment

The Federal Trade Commission has accepted, subject to final approval, an agreement to a proposed consent order

from Georgetown Publishing House Limited Partnership; Georgetown Publishing House, Inc.; and Daniel Levinas, the president of Georgetown Publishing House. The respondents sell various business publications, including *The American Speaker: Your Guide to Successful Speaking*, which are advertised through direct mail promotions to consumers.

The proposed consent order has been placed on the public record for sixty (60) days for receipt of comments by interested persons. Comments received during this period will become part of the public record. After sixty (60) days, the Commission will again review the agreement and the comments received and will decide whether it should withdraw from the agreement and take other appropriate action, or make final the proposed order contained in the agreement.

In this case, proposed respondents sent direct mail solicitations to consumers for *The American Speaker: Your Guide to Successful Speaking*. The solicitation was headed with the word "REVIEW" and was printed on glossy paper with a torn left margin, similar in appearance to an article torn out of a magazine. The bottom of the page included the words "page 17" and "November 1994," suggesting that the "review" had appeared on that page of a monthly magazine. The second page of the "review" included the carry-over conclusion of an unrelated article crossed out by hand that was purportedly "continued from page 12." Attached to the purported "review" was a post-it note containing the handwritten notation:

[Recipient's name],

Try this.

It works!

J

The Commission's complaint in this matter charges the proposed respondents with falsely representing that the direct mail solicitation was a book review written by an independent journalist and reviewer and had been disseminated in a magazine or other independent publication. In fact, according to the complaint, the clipping was not an independent review from a magazine sent by an acquaintance. Rather it was an advertisement written and sent by the proposed respondents.

The proposed order contains provisions designed to remedy the alleged violations. Part I of the proposed order prohibits the proposed respondents from misrepresenting that any product has been independently reviewed or evaluated. In addition, Part

I prohibits the proposed respondents from misrepresenting that an advertisement is an independent article or review or is not a paid advertisement. The proposed order also contains standard recordkeeping and reporting requirements, including a provision sunsetting the order after twenty years under certain circumstances.

The purpose of this analysis is to facilitate public comment on the proposed order. It is not intended to constitute an official interpretation of the agreement and proposed order or to modify in any way their terms.

Donald S. Clark,

Secretary.

[FR Doc. 96-5225 Filed 3-5-96; 8:45 am]

BILLING CODE 6750-01-M

[File No. 952-3014]

Mrs. Fields Cookies, Inc.; Consent Agreement With Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Consent agreement.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would prohibit the Salt Lake City, Utah-based corporation from misrepresenting the amount of fat, saturated fat, cholesterol, or calories in any bakery food products. The consent agreement settles allegations that Mrs. Fields touted a cookie line as "low fat" in advertising and promotional materials when the fat content of two cookies in the line exceeded the amount of fat that qualifies as "low fat" under Food and Drug Administration regulations.

DATES: Comments must be received on or before May 6, 1996.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th Street and Pennsylvania Avenue NW., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT: Phoebe D. Morse, Boston Regional Office, Federal Trade Commission, 101 Merrimac Street, Suite 810, Boston, Massachusetts 02114-4719, (617) 424-5960.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the following consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final

approval, by the Commission, has been placed on the public record for a period of sixty (60) days. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

In the matter of: Mrs. Fields Cookies, Inc., a corporation. File No. 952 3014.

Agreement Containing Consent Order To Cease and Desist

The Federal Trade Commission having initiated an investigation of certain acts and practices of Mrs. Fields Cookies, Inc., a corporation, hereinafter sometimes referred to as proposed respondent, and it now appearing that proposed respondent is willing to enter an agreement containing an order to cease and desist from the use of the acts and practices being investigated,

It is hereby agreed by and between Mrs. Fields Cookies, Inc., by its duly authorized officer and attorney, and counsel for the Federal Trade Commission that:

1. Proposed respondent Mrs. Fields Cookies, Inc. is a corporation organized, existing and doing business under and by virtue of the laws of the State of California with its office and principal place of business located at 462 West Bearcat Drive, Salt Lake City, UT 84115.

2. Proposed respondent admits all the jurisdictional facts set forth in the attached draft complaint.

3. Proposed respondent waives:

- (a) Any further procedural steps;
- (b) The requirement that the Commission's decision contain a statement of findings of fact and conclusions of law; and
- (c) All rights to seek judicial review or otherwise to challenge or contest the validity of the Order entered pursuant to this agreement.

4. This agreement shall not become part of the public record of the proceeding unless and until it is accepted by the Commission. If this agreement is accepted by the Commission, it, together with the attached draft complaint, will be placed on the public record for a period of sixty (60) days and information in respect thereto publicly released. The Commission thereafter may either withdraw its acceptance of this agreement and so notify the proposed respondent, in which event it will take such action as it may consider appropriate, or issue and serve its complaint (in such form as the circumstances may require) and

decision, in disposition of the proceeding.

5. This agreement is for settlement purposes only and does not constitute an admission by proposed respondent that the law has been violated as alleged in the attached draft complaint, or that the facts as alleged in the attached draft complaint, other than jurisdictional facts, are true.

6. This agreement contemplates that, if it is accepted by the Commission, and if such acceptance is not subsequently withdrawn by the Commission pursuant to the provisions of Section 2.34 of the Commission's Rules, the Commission may, without further notice to proposed respondent: (1) issue its complaint corresponding in form and substance with the attached draft complaint and its decision containing the following order to cease and desist in disposition of the proceeding; and (2) make information public in respect thereto. When so entered, the order to cease and desist shall have the same force and effect and may be altered, modified or set aside in the same manner and within the same time provided by statute for other orders. The order shall become final upon service. Delivery by the U.S. Postal Service of the complaint and decision containing the agreed-to-order to proposed respondent's address as stated in this agreement shall constitute service. Proposed respondent waives any rights it may have to any other manner of service. The complaint may be used in construing the terms of the order, and no agreement, understanding, representation, or interpretation not contained in the order or the agreement may be used to vary or contradict the terms of the order.

7. Proposed respondent has read the proposed complaint and order contemplated hereby. It understands that once the order has been issued, it will be required to file one or more compliance reports showing that it has fully complied with the order. Proposed respondent further understands that it may be liable for civil penalties in the amount provided by law for each violation of the order after it becomes final.

Order

I

It is ordered that respondent Mrs. Fields Cookies, Inc., a corporation, its successors and assigns, and its officers, agents, representatives and employees, directly or through any corporation, subsidiary, division or other device, in connection with the manufacturing, labeling, advertising, promotion, offering for sale, sale or distribution of