

company engaged 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.

The 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.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than October 2, 1995.

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

1. *Pinnacle Financial Services, Inc.*, St. Joseph, Michigan; to acquire Maco Bancorp, Inc., Merrillville, Indiana, and its subsidiary, First Federal Savings Bank of Indiana, Merrillville, Indiana, and thereby engage in the operation of a savings association, pursuant § 225.25(b)(9) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, September 12, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-23075 Filed 9-15-95; 8:45 am]

BILLING CODE 6210-01-F

PSB Corporation, 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 October 2, 1995.

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

1. *PSB Corporation*, Wellsburg, Iowa; to engage *de novo* through its subsidiary, PSB Finance, Inc., Wellsburg, Iowa, in making, acquiring and servicing loans or other extensions of credit directly or for the account of others (primarily in the area of indirect dealer paper), such as would be made by a finance company, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

2. *WCN Bancorp, Inc.*, Wisconsin Rapids, Wisconsin; to engage *de novo* in making and servicing loans, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, September 12, 1995.

William W. Wiles

Secretary of the Board.

[FR Doc. 95-23076 Filed 9-15-95; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

"Made in USA" Consumer Perception Study Information Collection Requirements

AGENCY: Federal Trade Commission.

ACTION: Notice of application to OMB under the Paperwork Reduction Act (44 U.S.C. 3501 *et seq.*) for clearance of information collections to gather information on consumer perception and attitudes regarding "Made in USA" and other country of origin advertising and labeling claims.

SUMMARY: OMB clearance is being sought for two questionnaires to be used in connection with a survey to gather information regarding "Made in USA" and other country of origin claims in advertising and labeling of products. Section 5 of the Federal Trade Commission Act, 15 U.S.C. 45, directs the Commission to prevent "deceptive acts and practices." Under this general authority, the Commission has prohibited deceptive "Made in USA" claims in product advertising and labeling. The Commission's longstanding standard in this area is that a manufacturer can make an unqualified "Made in USA" claim only if the product is "wholly of domestic origin." *See, e.g., Windsor Pen Corp.*, 64 F.T.C. 454 (1964).

Recently, the Commission sought public comments on a proposed consent agreement prohibiting unqualified "Made in USA" claims for both imported products and products assembled in the United States from domestic and foreign components. In response, the Commission received 150 comments, many of which urged reconsideration of the standard, stating that it is too stringent, does not reflect current consumer perceptions in today's globalized economy, and is inconsistent with other government standards. At the same time, Congress has shown interest in this issue, most notably by passing the 1994 Crime Bill, which provides that certain "Made in USA" labels must comply with the Commission's standards under Section 5 of the FTC Act. On July 11, 1995, the Commission announced that it would re-examine the standard by (1) conducting a comprehensive review of consumers' perceptions of "Made in USA" and