

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 April 8, 1996.

A. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, NW., Atlanta, Georgia 30303:

1. *First Commerce Banks of Florida, Inc.*, Winter Haven, Florida; to acquire 100 percent of the voting shares of First Mercantile National Bank, Longwood, Florida.

B. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Citizens Bank Group, Inc.*, St. James, Minnesota; to acquire 75 percent of the voting shares, and its subsidiary, Pioneer Bank, Mapleton, Minnesota, to become a bank holding company by acquiring 25 percent of the voting shares, of Elmore Bancshares, Inc., Elmore, Minnesota, and thereby indirectly acquire The First National Bank of Elmore, Elmore, Minnesota. Citizens Bank Group proposes to contribute its 75 percent of Elmore to Pioneer Bank, and Elmore will be liquidated. Finally, Pioneer Bank will merge with Elmore's subsidiary bank, The First National Bank of Elmore, Elmore, Minnesota. Pioneer Bank will be the survivor with the First National Bank of Elmore and its current branch in Delavan, Minnesota operating as branches of Pioneer Bank.

Board of Governors of the Federal Reserve System, March 7, 1996.

William W. Wiles,

*Secretary of the Board.*

[FR Doc. 96-5936 Filed 3-12-96; 8:45 am]

BILLING CODE 6210-01-F

### **Change in Bank Control Notices; Acquisitions of Shares of Banks 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. Once the notices have been accepted for processing, they will also be available for inspection at the offices 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 March 27, 1996.

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

1. *Shirley L. Garrison*, Hereford, Texas; to acquire an additional 11.92 percent, for a total of 34.96 percent, of the voting shares of Plains Bancorp, Inc., Dimmitt, Texas, and thereby indirectly acquire First United Bank, Dimmitt, Texas.

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

1. *Fai H. Chan*, Causeway Bay, Hong Kong; to acquire an additional 45.78 percent, for a total of 51.41 percent, of the voting shares of American Pacific Bank, Aumsville, Oregon.

Board of Governors of the Federal Reserve System, March 7, 1996.

William W. Wiles,

*Secretary of the Board.*

[FR Doc. 96-5935 Filed 3-12-96; 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 commence or 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 March 27, 1996.

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

1. *St. Edward Management Company*, St. Edward, Nebraska; to engage *de novo* through the acquisition of a 29.3 percent limited partnership interest in its subsidiary, Meadow Ridge Apartments, Norfolk, Nebraska, in community

development activities, pursuant to § 225.25(b)(6) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, March 7, 1996.

William W. Wiles,

*Secretary of the Board.*

[FR Doc. 96-5937 Filed 3-12-96; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Sunshine Act Meeting

**TIME AND DATE:** 10:00 a.m. March 18, 1996.

**PLACE:** 4th Floor, Conference Room, 1250 H Street NW., Washington, DC.

**STATUS:** Open.

#### MATTERS TO BE CONSIDERED:

1. Approval of the minutes of the February 20, 1996, Board meeting.
2. Investment policy reaffirmation.
3. Thrift Savings Plan activity report by the Executive Director.
4. Review of the KPMG Peat Marwick audit report: "Pension and Welfare Benefits Administration Review of the U.S. Department of Treasury Operations relating to the Thrift Savings Plan Investments in the Government Securities Fund."

**CONTACT PERSON FOR MORE INFORMATION:** Tom Trabucco, Director, Office of External Affairs, (202) 942-1640.

Dated: March 6, 1996.

Roger W. Mehle,

*Executive Director, Federal Retirement Thrift Investment Board.*

[FR Doc. 96-6059 Filed 3-8-96; 4:05 pm]

BILLING CODE 6760-01-M

## FEDERAL TRADE COMMISSION

[Dkt. C-3614]

### Alpine Industries, Inc., et al.; Prohibited Trade Practices, and Affirmative Corrective Actions

**AGENCY:** Federal Trade Commission.

**ACTION:** Consent order.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order prohibits, among other things, two Minnesota-based sister companies and their principal officer from making unsubstantiated claims about the ability of any air cleaning product to eliminate, remove, clear or clean any indoor air pollutant—or any quantity of indoor air pollutants—from a user's environment.

**DATES:** Complaint and Order issued September 22, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Jeffrey Klurfeld, Kerry O'Brien, and Linda Badger, San Francisco Regional Office, Federal Trade Commission, 901 Market Street, Suite 570, San Francisco, CA 94103. (415) 744-7920.

**SUPPLEMENTARY INFORMATION:** On Wednesday, July 5, 1995, there was published in the Federal Register, 60 FR 35021, a proposed consent agreement with analysis In the Matter of Alpine Industries, Inc., et al., for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments, suggestions or objections regarding the proposed form of the order.

No comments having been received, the Commission has ordered the issuance of the complaint in the form contemplated by the agreement, made its jurisdictional findings and entered an order to cease and desist, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 Stat. 721; 15 U.S.C. 46. Interprets or applies sec. 5, 38 Stat. 719, as amended; 15 U.S.C. 45)

Donald S. Clark,

*Secretary.*

[FR Doc. 96-5979 Filed 3-12-96; 8:45 am]

BILLING CODE 6750-01-M

[File No. 932-3310]

### Benckiser Consumer Products, 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 Danbury, Connecticut-based company from making certain misleading claims for any of its household cleaning products. The consent agreement settles allegations that Benckiser made false and misleading "cause-related marketing" claims in advertising its "EarthRite" line of household cleaning products. Benckiser claimed that a portion of EarthRite's proceeds would be donated to non-profit environmental groups, when in fact, according to the FTC, the company has not donated any money to

<sup>1</sup> Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street & Pennsylvania Avenue, NW., Washington, DC 20580.

such groups since it began selling EarthRite products in 1992.

**DATES:** Comments must be received on or before May 13, 1996.

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

#### FOR FURTHER INFORMATION CONTACT:

Thomas B. Carter, Dallas Regional Office, Federal Trade Commission, 100 N. Central Expressway, Suite 500, Dallas, TX 75201. 214-767-5518.

James R. Golder, Dallas Regional Office, Federal Trade Commission, 100 N. Central Expressway, Suite 500, Dallas, TX 75201. 214-767-5508.

Gary D. Kennedy, Dallas Regional Office, Federal Trade Commission, 100 N. Central Expressway, Suite 500, Dallas, TX 75201. 214-767-5512

**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 Benckiser Consumer Products, Inc., a corporation.

The Federal Trade Commission having initiated an investigation of certain acts and practices of Benckiser Consumer Products, Inc., a corporation, and it now appearing that Benckiser Consumer Products, Inc., a corporation, hereinafter sometimes referred to as proposed respondent, is 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 Benckiser Consumer Products, Inc., by its duly authorized officer, and its attorney, and counsel for the Federal Trade Commission that:

1. Proposed respondent Benckiser Consumer Products, Inc. is a corporation organized, existing and doing business under and by virtue of the laws of the State of Delaware, with its principal office or place of business at Corporate Centre I, 55 Federal Road, Danbury, Connecticut 06813-1991.