

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 28, 1996.

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

1. *BNCCORP, Inc.*, Bismarck, North Dakota; to acquire Cambridge Bank Professionals, LLC, St. Cloud, Minnesota, through a newly formed subsidiary, BNC Financial Corporation, St. Cloud, Minnesota, and thereby engage in commercial finance activities pursuant to § 225.25(b)(1)(iv) of the Board's Regulation Y; and in management consulting pursuant to § 225.25(b)(11) of the Board's Regulation Y, including consulting with respect to credit process review/loan review, pre-funding loan due diligence and underwriting, collateral reviews, problem loan consulting, expert witness/litigation support, bankruptcy support, valuation services, compliance process design and review, special investigations, bank buy-sell due diligence, and CAMEL assessments. These activities will take place in Minnesota, North Dakota, South Dakota, Iowa, and Wisconsin.

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

1. *Norwest Corporation*, Minneapolis, Minnesota; to engage *de novo* through a joint venture, Mortgage Professionals, West Des Moines, Iowa, in residential mortgage lending business pursuant to § 225.25(b)(1) of the Board's Regulation Y. The co-venturers will be Norwest Ventures, Inc., and Mid-America Mortgage Co., West Des Moines, Iowa.

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

1. *Woodforest Bancshares, Inc.*, Houston, Texas; to acquire Mutual Money Investments, Inc. (d.b.a. Tri-Star Financial), Houston, Texas, and thereby engage in underwriting and dealing in government obligations and money market instruments pursuant to § 225.25(b)(16) of the Board's Regulation Y.

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

1. *InterWest Bancorp*, Reno, Nevada; to acquire InterWest Mortgage, Reno, Nevada, and thereby engage in making, acquiring, and servicing loans pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, March 8, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-6079 Filed 3-13-96; 8:45 am]

BILLING CODE 6210-01-F

Consumer Advisory Council; Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, March 28. The meeting, which will be open to public observation, will take place in Terrace Room E of the Martin Building. The meeting is expected to begin at 9:00 a.m. and to continue until 4:00 p.m., with a lunch break from 1:00 p.m. until 2:00 p.m. The Martin Building is located on C Street, Northwest, between 20th and 21st Streets in Washington, D.C.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under the Consumer Credit Protection Act and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

Consumer Leasing. Discussion led by the Consumer Credit Committee on the proposed revision of lease disclosures under the Board's Regulation M (Consumer Leasing), focusing on the disclosure of a lease rate, a total lease charge, and an example of an early-termination charge, and choice of format for presenting disclosures to consumers.

Finance Charge Report. Discussion led by the Consumer Credit Committee on an upcoming Board report to Congress on how the finance charge disclosure under the Board's Regulation Z (Truth in Lending) could more accurately reflect the cost of consumer credit, including the feasibility of treating as finance charges all costs imposed by the creditor and payable by the consumer that are incident to an extension of credit.

Community Reinvestment Act Reform. Discussion led by the Bank Regulation Committee on implementation of the revised CRA regulations with a focus on emerging issues, including those among banks and thrift institutions that are

subject to new data collection and reporting requirements.

Community Development Lending. Discussion led by the Community Affairs and Housing Committee on creating public-private partnerships to provide opportunities for community development and profitable lending.

Regulatory Coverage for Stored-Value Cards. Discussion led by the Depository and Delivery Systems Committee on an upcoming Board proposal to amend Regulation E (Electronic Fund Transfers) to address the treatment of "stored value" cards (including smart cards, prepaid cards, electronic purses, and similar products) and the use of electronic communications in home-banking programs.

Governor's Report. Report by Federal Reserve Board Member Lawrence B. Lindsey on economic conditions, recent Board initiatives, and issues of concern, with an opportunity for questions from Council members.

Members Forum. Presentation of individual Council members' views on the economic conditions present within their industries or local economies.

Committee Reports. Reports from Council committees on their work and plans for 1995.

Other matters previously considered by the Council or initiated by Council members also may be discussed.

Persons wishing to submit to the Council their views regarding any of the above topics may do so by sending written statements to Deanna Aday-Keller, Secretary, Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

Information with regard to this meeting may be obtained from Ms. Aday-Keller, 202-452-6470. Telecommunications Device for the Deaf (TDD) users may contact Dorothea Thompson, 202-452-3544.

Board of Governors of the Federal Reserve System, March 8, 1996.

Jennifer J. Johnson

Deputy Secretary of the Board

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Administration for Children and Families

Proposed Collection; Comment Request

Proposed Project(s)

Title: Job Opportunity Basic Skills (JOBS) Participation Rate Quarterly Report.

OMB No.: 0970-0112.

Description: Jobs participants data collection form ACF-108. States are required to report participants characteristics on a monthly basis. The information received from this collection will provide the data base to analyze and evaluate the JOBS program relevant to the degree in which States are assisting participants to achieve self-sufficiency and reduce welfare dependency, and provide ACF with

sufficient information to adequately respond to inquiries from Congress and other interested parties.

Respondents: State governments.

ANNUAL BURDEN ESTIMATES

Instrument	No. of respondents	No. of responses per respondent	Average burden hours per response	Total burden hours
ACF-108	54	12	2	1,296
Estimated total annual burden hours: 1,296.				

In compliance with the requirements of Section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995, the Administration for Children and Families is soliciting public comment on the specific aspects of the information collection described above. Copies of the proposed collection of information can be obtained and comments may be forwarded by writing to The Administration for Children and Families, Office of Information Services, Division of Information Resource Management Services, 370 L'Enfant Promenade SW., Washington, DC 20447, Attn: ACF Reports Clearance Officer. All requests should be identified by title.

In addition, requests of copies may be made and comments forwarded to the Reports Clearance Officer over the Internet by sending a message to rkatson@acf.dhhs.gov. Internet messages must be submitted as an ASCII file without special characters or encryption.

Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Consideration will be given to comments and suggestions submitted within 60 days of this publication.

Dated: March 6, 1996.
 Roberta Katson,
Director, Division of Information Resource Management Services.
 [FR Doc. 96-6088 Filed 3-13-96; 8:45 am]
BILLING CODE 4184-01-M

Agency Information Collection Under OMB Review

Title: Uniform Reporting Requirements for IV-A and IV-F Funded Child Care for Non-JOBS Participants, Tribal JOBS Participants, Transitional Child Care and At-Risk Child Care.

OMB No.: 0970-0115.

Description: The child care information, collected on page 1 and 2 of Form ACF-115, for AFDC-Basic, AFDC-UP, AFDC applicants, and families in transition will be used to ensure that section 402(g)(1)(A) of the Social Security Act is being effectively implemented. The child care information from page 3 for At-Risk families will be used to ensure that section 402(i)(6) of the Social Security Act is being effectively implemented. States are required to report child care data on a quarterly basis.

Respondents: State governments.

ANNUAL BURDEN ESTIMATES

Instrument	No. of respondents	No. of responses per respondent	Average burden hours per response	Total burden hours
ACF-115	54	4	35	7,560
Estimated Total Annual Burden Hours: 7,560.				

In compliance with the requirements of Section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995, the Administration for Children and Families is soliciting public comment on the specific aspects of the information collection described above. Copies of the proposed collection of

information can be obtained and comments may be forwarded by writing to The Administration for Children and Families, Office of Information Services, Division of Information Resource Management Services, 370 L'Enfant Promenade, SW., Washington, DC 20447, Attn: ACF Reports Clearance

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