

Small businesses are affected.

*General description of report:* This information collection is voluntary (12 U.S.C. §§225(a), 263, 353-359) and is given confidential treatment (5 U.S.C. §552(b)(4)).

*Abstract:* The FR 3033s survey, which is collected about every five years, asks for detailed information on the assets and liabilities of a stratified random sample of domestic finance companies. The sample is based on the responses from the first stage of the survey, the Finance Company Questionnaire (FR 3033p; OMB No. 7100-0277). From the FR 3033p questionnaires returned, the Federal Reserve will determine which of the respondents are eligible for the FR 3033s panel. Companies will be removed from the potential FR 3033s panel if they report that they are out of business, are not a finance company, or are a subsidiary of a bank. The survey sample will be stratified by size groups based on total receivables and by specialization in receivables and will include all FR 3033p respondents that reported at least \$10 million in total receivables. For coverage of smaller respondents, the survey sample will include all smaller companies that currently file the FR 2248 plus a sufficient number of other smaller companies to provide adequate representation. Proportional allocation will be used to draw a random sample.

The 1990 FR 3033s reporting form broadly classified finance company assets as retail, wholesale, lease, or other. The Federal Reserve proposes to reorganize the information by classifying assets as consumer-, real estate-, business-, or lease-related to make the form more compatible with existing accounting procedures of the respondents and to make the form easier to complete. There is one minor consolidation in the liabilities items. In the supplemental section, several items were added, and securitization items were reorganized to be consistent with the proposed assets classifications.

Board of Governors of the Federal Reserve System, March 26, 1996

William W. Wiles,

*Secretary of the Board.*

[FR Doc. 96-7812 Filed 3-29-96; 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 April 15, 1996.

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

1. *James and Sheryl Walston*, South Sioux City, Nebraska; to acquire an additional 4.0 percent, for a total of 13.7 percent; Barton J. and Terri R. Gotch, South Sioux City, Nebraska, to acquire an additional 3.2 percent, for a total of 12.2 percent; Bill J. and Myrna Gotch, South Sioux City, Nebraska; to acquire a total of 2.7 percent of the voting shares of Siouxland National Corporation, South Sioux City, Nebraska, and thereby indirectly acquire Siouxland National Bank, South Sioux City, Nebraska.

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

1. *Edwin Warren Rumage, Trustee*, Jacksboro, Texas; to acquire a total of 52.38 percent of the voting shares of Jacksboro National Bancshares, Inc., Jacksboro, Texas, and thereby indirectly acquire Jacksboro Bancshares Delaware, Jacksboro, Texas, and Jacksboro National Bank, Jacksboro, Texas.

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

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-7813 Filed 3-29-96; 8:45 am]

BILLING CODE 6210-01-F

### **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 April 25, 1996.

A. Federal Reserve Bank of Boston (Robert M. Brady, Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02106:

1. *Bank of Boston Corp.*, Boston, Massachusetts; to acquire 100 percent of the voting shares of BayBanks, Inc., Boston, Massachusetts, and thereby indirectly acquire BayBank, N.A., Boston, Massachusetts, and BayBank NH, Derry, New Hampshire.

In connection with this application, Applicant also has applied to acquire BayBank FSB, Nashua, New Hampshire, and thereby engage in operating a federally chartered savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y; and 10.0 percent of the voting shares of NYCE Corp., Woodcliff Lake, New Jersey, and thereby engage in data processing and other nonbanking activities related to EFT networks through the operation of automated

teller machine and point-of-sale networks, pursuant to § 225.25(b)(7) of the Board's Regulation Y.

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

1. *Associated Banc-Corp.*, Green Bay, Wisconsin, and *Associated Banc-Shares, Inc.*, Madison, Wisconsin; to acquire and merge with *F&M Bankshares of Reedsburg, Inc.*, Reedsburg, Wisconsin, and thereby indirectly acquire *Farmers and Merchants Bank, Reedsburg, Wisconsin*.

2. *CBR Holdings, Inc.*, Winnetka, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of *Community Bank of Ravenswood, Chicago, Illinois* (in organization).

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

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-7814 Filed 3-29-96; 8:45 am]

BILLING CODE 6210-01-F

---

## FEDERAL TRADE COMMISSION

[File No. 952-3429]

### Timothy R. Bean d/b/a DMC Publishing Group; 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 Laguna Hills, California-based company from misrepresenting, in its advertisements for a work-at-home business, the income, earnings, or sales from any business opportunity and would prohibit any claims about past, present, or future earnings unless, at the time of making the representation, it possesses and relies upon competent and reliable evidence that substantiates the claim. The consent agreement settles allegations stemming from advertisements on the Internet for Bean/DMC's program to operate a publishing and printing business at home.

**DATES:** Comments must be received on or before May 31, 1996.

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

### FOR FURTHER INFORMATION CONTACT:

C. Steven Baker, Chicago Regional Office, Federal Trade Commission, Suite 1860, 55 East Monroe Street, Chicago, IL 60603. 312-353-8156

David Medine, Federal Trade Commission, S-4429, 6th and Pennsylvania Ave., NW., Washington, DC 20580. 202-326-3224

**SUPPLEMENTARY INFORMATION:** Pursuant to section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and § 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 § 4.9(b)(6)(ii) of the Commission's rules of practice (16 CFR 4.9(b)(6)(ii)).

### Agreement Containing Consent Order To Cease and Desist

In the Matter of Timothy R. Bean, individually and doing business as DMC Publishing Group.

[File No. 952-3429]

The Federal Trade Commission having initiated an investigation of certain acts and practices of Timothy R. Bean, individually and doing business as DMC Publishing Group, (hereinafter referred to as "proposed respondent"), and it is now appearing that proposed respondent is willing to enter into an agreement containing an order to cease and desist from the acts and practices being investigated.

It is hereby agreed by and between Timothy R. Bean, individually and doing business as DMC Publishing Group, and counsel for the Federal Trade Commission that:

1. Proposed respondent Timothy R. Bean is an individual doing business as DMC Publishing Group with his principal office or place of business at 26052 Merit Circle, Suite 107, Laguna Hills, California 92653.

2. Proposed respondent admits all the jurisdictional facts set forth in the draft of 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;

(c) All rights to seek judicial review or otherwise to challenge or contest the

validity of the order entered pursuant to this agreement; and

(d) All claims under the Equal Access to Justice Act.

4. This agreement shall not become a 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 the complaint contemplated hereby, will be placed on the public record for a period of sixty (6) days and information in respect thereto publicly released. The Commission thereafter may either withdraw its acceptance of this agreement and so notify 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 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 § 2.34 of the Commission's rules, the Commission may, without further notice to proposed respondent, (1) Issue its compliant 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 decision containing the agreed-to order to proposed respondent's address as stated in this agreement shall constitute service. Proposed respondent waives any right he might have to any other manner of service. The compliant may be used in construing the terms of the order, and no agreement, understanding, representation, or interpretation not contained in the order or in the agreement may be used to vary or contradict the terms of the order.

7. Proposed respondent has read the compliant and the order contemplated hereby. He understands that once the