Parties: DSR-Senator Lines ("DSEN")
POL-Atlantic ("POL")

Synopsis: The proposed Agreement would permit DSEN to charter space to POL aboard its vessels in the trade between United States ports, and inland and coastal points via such ports, and ports in Europe in the Bayonne, France/North Cape, Norway Range (excluding Mediterranean and non-Baltic Russian ports), and inland points in Europe via such non-excluded ports.

By Order of the Federal Maritime Commission.

Dated: June 18, 1997.

#### Joseph C. Polking,

Secretary.

[FR Doc. 97–16426 Filed 6–23–97; 8:45 am]

BILLING CODE 6730-01-M

## FEDERAL RESERVE SYSTEM

## 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. The notices also will 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 July 9, 1997.

A. Federal Reserve Bank of Chicago (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. Leon A. Greenblatt, III, Chicago, Illinois; to acquire an additional .20 percent, for a total of 5.14 percent, and Chiplease, Inc., Chicago, Illinois, to acquire an additional .22 percent, for a total of 5.27 percent, of the voting shares of Home Financial Bancorp, Spencer, Indiana, and thereby indirectly acquire Owen Community Bank, S.B., Spencer, Indiana

Board of Governors of the Federal Reserve System, June 19, 1997.

## Jennifer J. Johnson,

Deputy Secretary of the Board. [FR Doc. 97–16493 Filed 6–23–97; 8:45 am] BILLING CODE 6210–01–F

### 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. The application also will 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. 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 July 18, 1997.

A. Federal Reserve Bank of Atlanta (Lois Berthaume, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. Century South Banks, Inc.,
Dahlonega, Georgia; to merge with Bank
Corporation of Georgia, Macon, Georgia,
and thereby indirectly acquire First
South Banks, N.A., Macon, Georgia, and
AmeriBank, N.A., Savannah, Georgia.

**B. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. Banterra Corp, Eldorado, Illinois; to acquire 5.39 percent of the voting shares of 1st Bancorp Vienna, Inc., Vienna, Illinois, and thereby indirectly acquire First State Bank of Vienna, Vienna, Illinois.

C. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

*I. Pioneer Bancshares, Inc., ESOP*, Ponca City, Oklahoma; to acquire 45 percent of the voting shares of Pioneer Bancshares, Inc., Ponca City, Oklahoma and thereby indirectly acquire Bank & Trust, Ponca City, Oklahoma; Bancshares of Nichols Hills, Inc., Oklahoma City, Oklahoma; and thereby indirectly acquire Bank of Nichols Hills, Oklahoma City, Oklahoma.

Board of Governors of the Federal Reserve System, June 19, 1997.

#### Jennifer J. Johnson,

Deputy Secretary of the Board. [FR Doc. 97–16492 Filed 6–23–97; 8:45 am] BILLING CODE 6210–01–F

### FEDERAL RESERVE SYSTEM

# Consumer Advisory Council; Notice of Meeting

The Consumer Advisory Council will meet on Thursday, July 17. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, D.C., in Terrace Room E of the Martin Building. The meeting will begin at 9:00 a.m. and is expected 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:

Home Ownership Equity Protection Act. The Consumer Credit Committee will discuss issues raised at recent public hearings on the adequacy of Truth in Lending's home equity lending rules. The Board held hearings in Los Angeles, Atlanta, and Washington, D.C. in June concerning the home-equity credit market targeted by the Act, in which it sought the views of creditors, consumer representatives, and other interested parties.

CRA Implementation and Service Test Issues. The Bank Regulation Committee will continue its review of large-bank Community Reinvestment Act examination issues. The focus of the discussion will be on the new lending and service tests for large banks and any potential impact on community investments, banking services, and the types of funded community projects.

Treasury's "EFT '99". The Depository and Delivery Systems Committee will explore issues that may fall under the domain of the Board's responsibilities as government, industry, and others work to build an infrastructure to deliver all