

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 6, 1992.

A. Federal Reserve Bank of Chicago (David S. Epstein, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Edgemark Financial Corporation*, Chicago, Illinois; to engage *de novo* through its subsidiary, EdgeMark Financial Services, Inc., Countryside, Illinois, in providing securities brokerage services in connection with investment advisory services pursuant to §§ 225.25(b)(4)(iii) and (b)(15) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, October 9, 1992.

William W. Wiles,
Secretary of the Board.

[FR Doc. 92-25106 Filed 10-15-92; 8:45 am]

BILLING CODE 6210-01-F

The Farmers and Merchants Bancshares, Incorporated; Notice of Application to Engage de novo in Permissible Nonbanking Activities; Correction

This notice corrects a previous Federal Register notice (FR Doc. 92-23686) published at page 45059 of the issue for Wednesday, September 30, 1992.

Under the Federal Reserve Bank of St. Louis, the entry for The Farmers and Merchants Bancshares, Incorporated is revised to read as follows:

Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *The Farmers and Merchants Bankshares, Incorporated*, Stuttgart, Arkansas; to engage *de novo* in residential, commercial, and agricultural real estate appraisal services pursuant to § 225.25(b)(13) of the Board's Regulation Y. These activities will be conducted throughout the State of Arkansas.

Comments on this application must be received by October 26, 1992.

Board of Governors of the Federal Reserve System, October 9, 1992.

William W. Wiles,
Secretary of the Board.

[FR Doc. 92-25107 Filed 10-15-92; 8:45 am]

BILLING CODE 6210-01-F

Tower Bancshares, Inc.; Formation of, Acquisition by, or Merger of Bank Holding Companies; and Acquisition of Nonbanking Company

The company listed in this notice has applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company. The listed company has also applied under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) 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 acquire or control voting securities or assets of a 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, or to engage in such an activity. Unless otherwise noted, these 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 November 6, 1992.

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

1. *Tower Bancshares, Inc.*, Cloquet, Minnesota; to become a bank holding company by acquiring 94.5 percent of

the voting shares of Tower-Soudan Agency, Inc., Tower, Minnesota, and thereby indirectly acquire State Bank of Tower, Tower, Minnesota.

In connection with this application, Applicant also proposes to engage through Tower-Soudan Agency, Inc. in general insurance agency activities pursuant to §§ 225.25(b)(8)(iii) and (vi) of the Board's Regulation Y. These activities will be conducted in Tower, Minnesota.

Board of Governors of the Federal Reserve System, October 9, 1992.

William W. Wiles,
Secretary of the Board.

[FR Doc. 92-25108 Filed 10-15-92; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

Hart-Scott-Rodino Antitrust Improvements Act of 1976 and Regulations Thereunder; Amended Statement Concerning Filing Fees

AGENCY: Federal Trade Commission.

ACTION: Notice.

SUMMARY: On October 6, 1992, the President signed legislation into law mandating that a fee of \$25,000 must be paid by each person acquiring voting securities or assets who is required to file a premerger notification by the Hart-Scott-Rodino Antitrust Improvements Act of 1976 and the regulations promulgated thereunder. The newly enacted law, Public Law 102-395, amends section 605 of title VI of Public Law 101-162, which originally mandated the collection of a \$20,000 filing fee beginning November 28, 1989.

The new provision mandating the \$25,000 filing fee became effective October 7, 1992, the first business day after the President signed the legislation. Amended section 605 of title VI also specifies that no premerger notification shall be considered filed until the required fee has been paid. The Commission has issued this amended statement in order to advise the public about the increase in the filing fee.

EFFECTIVE DATE: The increased filing fee requirement became effective on October 7, 1992. Premerger Notification and report forms received after 5 p.m. eastern time on October 6, 1992, will be deemed effective on October 7, 1992.

FOR FURTHER INFORMATION CONTACT: Richard B. Smith, Attorney, Premerger Notification Office, Bureau of Competition (Sixth Street and Pennsylvania Avenue NW., room 301),

