

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 November 21, 1996.

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

1. *The Colonial BancGroup, Inc.*, Montgomery, Alabama; to merge with Jefferson Bancorp, Inc., Miami Beach, Florida, and thereby indirectly acquire Jefferson Bank of Florida, Miami Beach, Florida.

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

1. *First SCK Financial Corporation*, Anthony, Kansas; to become a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Anthony, Anthony, Kansas.

Board of Governors of the Federal Reserve System, October 22, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-27504 Filed 10-95-96; 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 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 November 12, 1996.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. *Fulton Financial Corporation*, Lancaster, Pennsylvania; to engage *de novo* in community development activities, pursuant to § 225.25(b)(6) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, October 22, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-27505 Filed 10-25-96; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

[File No. 942-3036]

AAF-McQuay, Inc. d/b/a AAF International; Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval would, among other things, require the Baltimore-based manufacturer of filters for forced-air heating systems to possess substantiation for all performance

claims, health or other benefits claims, and efficacy claims made for any air cleaning product in the future. The agreement settles allegations that the respondent made misleading claims regarding allergy relief, airborne particle removal, and cost benefits when its filters are used in place of standard forced air system filters, in advertisements for AAF's Dirt Demon and ElectroKlean brand filters.

DATES: Comments must be received on or before December 27, 1996.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT:

John Mendenhall, Federal Trade Commission, Cleveland Regional Office, 668 Euclid Avenue, Suite 520-A, Cleveland, OH 44114-3006. (216) 522-4210

Michael Milgrom, Federal Trade Commission, Cleveland Regional Office, 668 Euclid Avenue, Suite 520-A, Cleveland, OH 44114-3006. (216) 522-4210

Brinley Williams, Federal Trade Commission, Cleveland Regional Office, 668 Euclid Avenue, Suite 520-A, Cleveland, OH 44114-3006. (216) 522-4210

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 above-captioned 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. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the accompanying complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home page, on the World Wide Web, at "http://www.ftc.gov/os/actions/htm." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, Sixth Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580, either in person or by calling (202) 326-3627. 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)).

Analysis of Proposed Consent Order To Aid Public Comment (AAF-McQuay, Inc.)

The Federal Trade Commission has accepted, subject to final approval, an agreement to a proposed consent order from AAF-McQuay, Inc., d/b/a AAF International (AAF). AAF manufactures and sells air filters for use in residential heating systems, under the brand names ElectroKlean and Dirt Demon, among others. The proposed consent order has been placed on the public record for sixty (60) days to receive the comments of interested persons. Comments received during this period will become part of the public record. After sixty (60) days, the Commission will again review the agreement and will decide whether it should withdraw from the agreement or make final the agreement's proposed order.

The Commission's complaint charges that AAF deceptively advertised that (1) use of the Dirt Demon or ElectroKlean filter will substantially reduce the incidence of allergies caused by indoor allergens under household living conditions; (2) the ElectroKlean and Dirt Demon remove 95% of the airborne contaminants from the air people breathe under household conditions; (3) the Dirt Demon traps 95% of the lint, dust and pollen from the household air passing through it; and (4) the Dirt Demon is six times as efficient at removing pollutants as a standard air filter. The complaint charges that AAF lacked substantiation for these claims.

The complaint also charges that AAF lacked substantiation for claims that (1) the addition of Intersept antimicrobial to the ElectroKlean makes air cleaner and healthier than it otherwise would be under household living conditions; (2) the addition of Intersept antimicrobial to the ElectroKlean inhibits the growth of microbes in household heating and cooling systems; and (3) the addition of Intersept antimicrobial to the Dirt Demon removes the filter as a potential source of contamination of household air.

The complaint also charges that AAF represented the Dirt Demon to be a HEPA (High Efficiency Particulate Air) filter when, according to industry standards, it is not.

The proposed order contains provisions designed to prevent misrepresentations related to these specific matters and others. Paragraph I of the proposed order prohibits AAF from making any representation regarding the performance, health of other benefits, or efficacy of any air cleaning product (which is defined) unless it can substantiate the claims

with competent and reliable evidence. If the representation states or implies a level of performance under household conditions, then the evidence that substantiates the representation must either be related to such conditions or must have been extrapolated to household conditions by generally accepted procedures.

Paragraph II prohibits AAF from misrepresenting that any air filter for insertion into household central heating systems is a HEPA (High Efficiency Particulate Air) filter.

Paragraph III, IV, V, and VI are compliance and reporting provisions that require AAF to maintain for five (5) years the records on which it relies to substantiate any representation covered by the order, to provide copies of the order to certain employees, to notify the Commission in the event of changes in the corporation that may affect compliance obligations arising out of the order, and to file a compliance report with the Commission within sixty (60) days after the order becomes final.

Paragraph VII provides that the order will terminate automatically twenty years from the date it becomes final unless the Commission has brought an action in federal court alleging a violation of the order. In that case, the order will terminate twenty years from the date that the federal court action is filed.

The purpose of this analysis is to facilitate public comment on the proposed order. It is not intended to constitute an official interpretation of the agreement and proposed order or to modify in any way their terms.

Donald S. Clark,

Secretary.

[FR Doc. 96-27574 Filed 10-25-96; 8:45 am]

BILLING CODE 6750-01-M

[File No. 942-3036]

Filtration Manufacturing, Inc.; Gary L. Sewell; Horace R. Allen; Brandon R. Clausen; Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would require, among other things, the Mobile, Alabama-based manufacturer of filters for forced-air heating systems and other respondents to possess substantiation

for all performance claims, health or other benefits claims, and efficacy claims made for any air cleaning product in the future. The agreement settles allegations that the respondents made misleading claims regarding allergy relief, airborne particle removal, and cost benefits when their filters are used in place of standard forced air system filters, in advertisements for Filtration Manufacturing's Allergy 2000 electrostatic air filter.

DATES: Comments must be received on or before December 27, 1996.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT:

John Mendenhall, Federal Trade Commission, Cleveland Regional Office, 668 Euclid Avenue, Suite 520-A, Cleveland, OH 44114-3006. (216) 522-4210

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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 above-captioned 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. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the accompanying complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home page, on the World Wide Web, at "http://www.ftc.gov/os/actions/htm." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, Sixth Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580, either in person or by calling (202) 326-3627. 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)).