

(12 U.S.C. 1843). 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 5, 1999.

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

1. *NorthStar Bancshares, Inc.*, Estherville, Iowa; to become a bank holding company by acquiring 100 percent of the voting shares of NorthStar Bank, Estherville, Iowa.

B. Federal Reserve Bank of Minneapolis (JoAnne F. Lewellen, Assistant Vice President) 90 Hennepin Avenue, P.O. Box 291, Minneapolis, Minnesota 55480-0291:

1. *State Bank of Cokato Employee Stock Ownership Plan and Trust, and State Bank of Cokato Employee Stock Ownership Plan and Trust II*, Cokato, Minnesota; to become bank holding companies by collectively acquiring 49.94 percent of the voting shares of Cokato Bancshares, Inc., Cokato, Minnesota, and thereby indirectly acquire State Bank of Cokato, Cokato, Minnesota.

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

1. *Graff Family, Inc.*, McCook, Nebraska; to become a bank holding company by acquiring 80 percent of the voting shares of McCook National Company, McCook, Nebraska; and thereby indirectly acquire McCook National Bank, McCook, Nebraska.

In connection with this application, Applicant also has applied to acquire through McCook National Company, McCook, Nebraska, an 18.75 percent equity interest in Maplewood Apartments, L.L.C., McCook, Nebraska, and thereby engage in community development activities, pursuant to § 225.28(b)(12)(i) of Regulation Y. McCook National Company has applied to retain this interest.

2. *Team Financial, Inc. ESOP; Team Financial, Inc.; and Team Financial Acquisition Subsidiary, Inc.*, all of Paola, Kansas; to acquire 100 percent of the voting shares of ComBankshares, Inc., Prairie Village, Kansas, and thereby indirectly acquire Community Bank, Chapman, Kansas.

D. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *The Employee Stock Ownership Plan and Trust of First Grayson Bancshares, Inc.*, Celeste, Texas; to become a bank holding company by acquiring 31 percent of the voting shares of First Grayson Bancshares, Inc., Waco, Texas, and thereby indirectly acquire Security Bank, Whitesboro, Texas.

E. Federal Reserve Bank of San Francisco (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Pacific Crest Capital, Inc.*, Agoura Hills, California; to become a bank holding company by acquiring 100 percent of the voting shares of Pacific Crest Bank, Agoura Hills, California.

Board of Governors of the Federal Reserve System, October 7, 1999.

Robert deV. Frierson,
Associate Secretary of the Board.

[FR Doc. 99-26747 Filed 10-13-99; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL RESERVE SYSTEM

Sunshine Act Meeting

AGENCY HOLDING THE MEETING: Board of Governors of the Federal Reserve System.

TIME AND DATE: 11:00 a.m., Monday, October 18, 1999.

PLACE: Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, NW, Washington, DC 20551.

STATUS: Closed.

MATTERS TO BE CONSIDERED:

1. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.

2. Any items carried forward from a previously announced meeting.

CONTACT PERSON FOR MORE INFORMATION: Lynn S. Fox, Assistant to the Board; 202-452-3204.

SUPPLEMENTARY INFORMATION: You may call 202-452-3206 beginning at approximately 5 p.m. two business days before the meeting for a recorded announcement of bank and bank holding company applications scheduled for the meeting; or you may contact the Board's Web site at <http://www.federalreserve.gov> for an electronic announcement that not only lists applications, but also indicates procedural and other information about the meeting.

Dated: October 8, 1999.

Robert deV. Frierson,
Associate Secretary of the Board.
[FR Doc. 99-26878 Filed 10-8-99; 4:55 p.m.]
BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

[File No. 982-3107]

Shell Oil Company, et al.; Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint that accompanies the consent agreement and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before December 13, 1999.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 600 Pennsylvania, Ave., NW, Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: C. Lee Peeler or Michael Dershowitz, FTC/S-4002, 600 Pennsylvania, Ave., NW, Washington, DC 20580. (202) 326-3090 or 326-3158.

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 complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for September 15, 1999), on the World Wide Web, at "<http://www.ftc.gov/os/actions97.htm>." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, 600 Pennsylvania Avenue, NW, Washington, DC 20580, either in person or by calling (202) 326-3627.

Public comment is invited. Comments should be directed to: FTC/Office of the

Secretary, Room 159, 600 Pennsylvania Ave., NW, Washington, DC 20580. Two paper copies of each comment should be filed, and should be accompanied, if possible, by 3½ inch diskette containing an electronic copy of the comment. 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

The Federal Trade Commission has accepted, subject to final approval, an agreement containing a consent order from respondents Shell Oil Company and Shell Chemical Company (collectively, "Shell").

The proposed consent order has been placed on the public record for sixty (60) days for reception of comments by 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 the comments received and will decide whether it should withdraw from the agreement or make final the agreement's proposed order.

Shell has manufactured, tested, advertised, and sold gasoline additives to its trade customers for inclusion in aftermarket fuel system treatment products that they, in turn, sold to the public. The Commission's proposed complaint alleges that by providing its trade customers with allegedly deceptive advertising and promotional materials, as well as with making allegedly false or misleading representations to them about test data, Shell provided the means and instrumentalities to its trade customers to deceive the public. The Commission's proposed complaint alleges the Shell made unsubstantiated representations that Shell gasoline additives significantly improve engine power and acceleration in motor vehicles generally. The complaint also challenges as unsubstantiated the representations that Shell gasoline additives are superior to other fuel system additives in improving engine power and acceleration. The complaint also challenges as false or misleading Shell's representations that scientific tests prove that Shell gasoline additives (a) significantly improve engine power and acceleration, and (b) are superior to other fuel system treatments in improving engine power and acceleration.

Furthermore, the proposed complaint alleges that in reporting test results to its trade customers in regard to tests Shell conducted on its additives and in regard

to tests Shell conducted on its customer's aftermarket fuel additive products which contained Shell's additives, Shell made false or misleading representations that such test results (a) constitute scientific proof that Shell gasoline additives and its customer's products that contain Shell additives, significantly improve engine power and acceleration, and (b) constitute scientific proof that Shell gasoline additives, and its customers products that contain Shell additives, are superior to other fuel system additives in improving engine power and acceleration.

The proposed consent order contains provisions designed to prevent respondents from engaging in similar acts and practices in the future.

Part I of the proposed order prohibits respondents claiming that any of their fuel additive products or ingredients improves power or acceleration, or is superior to other products in this regard, unless the claim is substantiated by competent and reliable scientific evidence. It also requires respondents to have substantiation for any representation concerning the performance, benefits, efficacy, attributes or use of any fuel additive product or ingredient.

Part II of the proposed order prohibits respondents from misrepresenting the existence, contents, validity, results, conclusion, or interpretations of any test, study or research done on any fuel additive product or ingredient.

Part III of the proposed order requires respondents to mail copies of the Commission's complaint and order to each trade customer that purchased the fuel additive product or ingredient involved in this matter.

Part IV of the proposed order requires respondents to maintain copies of all materials relied upon in making any representation covered by this order.

Part V of the proposed order requires respondents to distribute copies of the order to its operating divisions and to various officers, agents and employees of respondents.

Part VI of the proposed order requires respondents to notify the Commission of any changes in corporate structure that might affect compliance with the order.

Part VII of the proposed order requires respondents to file with the Commission one or more reports detailing compliance with the order.

Part VIII of the proposed order is a "sunset" provision, dictating that the order will terminate twenty years from the date it is issued or twenty years after a complaint is filed in federal court, by either the United States or the FTC, alleging any violation of the order.

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.

By direction of the Commission.

Benjamin I. Berman,

Acting Secretary.

[FR Doc. 99-26843 Filed 10-13-99; 8:45 am]

BILLING CODE 6750-01-M

FEDERAL TRADE COMMISSION

[File No. 981 0030]

Ceridian Corporation; Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint that accompanies the consent agreement and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before December 13, 1999.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 600 Pennsylvania Ave., NW, Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Michael Moiseyev, FTC/S-2308, 600 Pennsylvania Ave., NW, Washington, DC 20580. (202) 326-2682.

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 complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for September 29, 1999), on the World Wide Web, at "http://www.ftc.gov/os/actions97.htm." A paper copy can be obtained from the FTC Public Reference Room, Room H-