

	Burden per response	Number of responses	Burden hours
Exhibit B, the standard agency agreement, or the non-standard agency agreement.	5 hours .....	<sup>2</sup> 18	90
	1 minute .....	70	1
Subtotal .....	.....	.....	137

<sup>1</sup> 75% of 70 annual responses.  
<sup>2</sup> 25% of 70 annual responses.

Burden estimate, combined deposit brokers and individuals. Frequency of response: Occasional.

Form No.	Form title	Hours	Respondents	Burden hours
7200/03 .....	Declaration for Testamentary Deposit (Single Grantor) .....	.50	1000	500
7200/04 .....	Declaration for Public Unit Deposit .....	.50	500	250
7200/05 .....	Declaration for Trust .....	.50	1100	550
7200/06 .....	Declaration of Independent Activity .....	.50	25	12.5
7200/07 .....	Declaration of Independent Activity for Unincorporated Association.	.50	25	12.5
7200/08 .....	Declaration for Joint Ownership Deposit .....	.50	25	12.5
7200/09 .....	Declaration for Testamentary Deposit (Multiple Grantors) .....	.50	500	250
7200/10 .....	Declaration for Defined Contribution Plan .....	1.0	50	50
7200/11 .....	Declaration for IRA/KEOGH Deposit .....	.50	50	25
7200/12 .....	Declaration for Defined Benefit Plan .....	1.0	200	200
7200/13 .....	Declaration of Custodian Deposit .....	.50	50	25
7200/14 .....	Declaration for Health and Welfare Plan .....	1.0	200	200
7200/15 .....	Declaration for Plan and Trust .....	.50	1300	650
Subtotal .....	.....	.....	5025	2738

Total burden estimate: 2875 hours.

**Request for Comment**

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

At the end of the comment period, the comments and recommendations received will be analyzed to determine the extent to which the collection should be modified prior to submission to OMB for review and approval. Comments submitted in response to this notice also will be summarized or included in the FDIC's request to OMB for renewal of this collection. All comments will become a matter of public record.

Dated at Washington, DC, this 9th day of March 2005.

Federal Deposit Insurance Corporation.  
**Robert E. Feldman,**  
*Executive Secretary.*  
 [FR Doc. 05-4974 Filed 3-11-05; 8:45 am]  
**BILLING CODE 6714-01-P**

**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 (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

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 7, 2005.

**A. Federal Reserve Bank of Cleveland**  
 (Nadine W. Wallman, Assistant Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Peoples Community Bancorp, Inc.*, West Chester, Ohio; to merge with American State Corporation, Lawrenceburg, Indiana, and thereby indirectly acquire American State Corporation, Lawrenceburg, Indiana, and thereby acquire American State Corporation, Lawrenceburg, Indiana.

**B. Federal Reserve Bank of Atlanta**  
 (Andre Anderson, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Firsttrust Corporation*, New Orleans, Louisiana; to acquire 100 percent of the voting shares of Central Bank for

Savings, Winona, Mississippi, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y. In addition, Firtrust Corporation will acquire 100 percent of the voting shares of Central Bank For Savings upon its conversion to a state chartered bank, under the name of FirstBank and Trust of Mississippi.

Board of Governors of the Federal Reserve System, March 8, 2005.

**Jennifer J. Johnson,**  
*Secretary of the Board.*

[FR Doc. 05-4913 Filed 3-11-05; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### 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, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) 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. The notice also will 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. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

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 March 29, 2005.

**A. Federal Reserve Bank of St. Louis**  
(Glenda Wilson, Community Affairs Officer) 411 Locust Street, St. Louis, Missouri 63166-2034:

1. *Perry County Bancorp, Inc.*, DuQuoin, Illinois, to engage *de novo* through its subsidiary, DQSB Financial Services, Inc., DuQuoin, Illinois, and thereby engage in securities brokerage

and advisory service activities, pursuant to sections 225.28(b)(6)(ii), (b)(6)(iv), (b)(6)(v), and (b)(7)(i) of Regulation Y.

Board of Governors of the Federal Reserve System, March 9, 2005.

**Robert deV. Frierson,**  
*Deputy Secretary of the Board.*

[FR Doc.05-4975 Filed 3-11-05; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL TRADE COMMISSION

### Sunshine Act Meeting Notice

**AGENCY:** Federal Trade Commission.

**TIME AND DATE:** 2 p.m., Monday, March 14, 2005.

**PLACE:** Federal Trade Commission Building, Room 532, 600 Pennsylvania Avenue, NW., Washington, DC 20580.

**STATUS:** Part of this meeting will be open to the public. The rest of the meeting will be closed to the public.

**MATTERS TO BE CONSIDERED:** Portion open to public:

(1) Oral Argument in the matter of Telebrands Corporation, *et al.*, Docket 9313.

Portion closed to the public:

(2) Executive Session to follow Oral Argument in Telebrands Corporation, Docket 9313.

**FOR FURTHER INFORMATION CONTACT:** Mitch Katz, Office of Public Affairs: (202) 326-2180. Recorded Message: (202) 326-2711.

**Donald S. Clark,**  
*Secretary.*

[FR Doc. 05-5022 Filed 3-10-05; 10:41 am]

**BILLING CODE 6750-01-M**

## FEDERAL TRADE COMMISSION

### Delegation of Authority To Respond to Requests From Spain's Data Protection Agency

**AGENCY:** Federal Trade Commission.

**ACTION:** Delegation of authority.

**SUMMARY:** The Commission has delegated authority to the Associate Director for International Consumer Protection to respond to disclosure and other requests from Spain's Agencia Española de Protección de Datos ("AEPD") regarding unsolicited commercial e-mail pursuant to a memorandum of understanding with the Commission.

**EFFECTIVE DATE:** February 17, 2005.

**FOR FURTHER INFORMATION CONTACT:** Elena Gasol Ramos, Legal Advisor for International Consumer Protection, International Division of Consumer

Protection, (202) 326-3102, [egasolramos@ftc.gov](mailto:egasolramos@ftc.gov).

**SUPPLEMENTARY INFORMATION:** Notice is hereby given, pursuant to Reorganization Plan No. 4 of 1961, 26 FR 6191, that the Commission has delegated to the Associate Director for International Consumer Protection the authority to respond to disclosure and other requests from Spain's Agencia Española de Protección de Datos ("AEPD") pursuant to a memorandum of understanding with the Commission about commercial e-mail information sharing and enforcement cooperation. This delegated authority does not apply to competition-related investigations. When exercising its authority under this delegation, staff may only disclose information regarding commercial e-mail investigations that involve consumers, businesses, commerce or markets in Spain, and will require assurances of confidentiality from the AEPD. Disclosures shall be made only to the extent consistent with current limitations on disclosure, including section 6(f) of the FTC Act, 15 U.S.C. 46(f), section 21 of the Act, 15 U.S.C. 57b-2, and Commission Rule 4.10(d), 16 CFR 4.10(d), and with the Commission's enforcement policies and other important interests. Where the subject matter of the information to be shared raises significant policy concerns, staff shall consult with the Commission before disclosing such information.

By direction of the Commission.

**Donald S. Clark,**  
*Secretary.*

[FR Doc. 05-4966 Filed 3-11-05; 8:45 am]

**BILLING CODE 6750-01-M**

## FEDERAL TRADE COMMISSION

[Docket No. 9319]

### Nationwide Mortgage Group, Inc., 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 complaint 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 April 4, 2005.

**ADDRESSES:** Comments should refer to "Nationwide Mortgage Group, Inc., et