

Authority: Sec. 743, Pub. L. 111–117.

Karen V. Gregory,
Secretary.

[FR Doc. 2014–06478 Filed 3–24–14; 8:45 am]

BILLING CODE 6730–01–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 applications will also 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.

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 22, 2014.

A. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198–0001:

1. *HYS Investments, LLC*, Topeka, Kansas; to become a bank holding company by acquiring 24.76 percent of the voting shares of BOTS, Inc., and thereby acquire shares of VisionBank, both in Topeka, Kansas.

Board of Governors of the Federal Reserve System, March 20, 2014.

Michael J. Lewandowski,
Assistant Secretary of the Board.

[FR Doc. 2014–06496 Filed 3–24–14; 8:45 am]

BILLING CODE 6210–01–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 applications will also 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.

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 21, 2014.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02210–2204:

1. *Hyde Park Bancorp MHC*, Hyde Park, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of Blue Hills Bank, Hyde Park, Massachusetts.

2. *Melrose Bancorp, Inc.*, Melrose, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of Melrose Cooperative Bank, Melrose, Massachusetts.

3. *Pilgrim Bancshares, Inc.*, Cohasset, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of Pilgrim Bank, Cohasset, Massachusetts.

B. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198–0001:

1. *Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust*, Sundance, Wyoming; to

acquire an additional 5.34 percent, for a total of 32.07 percent, of the voting shares of Sundance Bankshares, Inc., and thereby indirectly acquire additional voting shares of Sundance State Bank, both in Sundance, Wyoming.

Board of Governors of the Federal Reserve System, March 19, 2014.

Michael J. Lewandowski,
Associate Secretary of the Board.

[FR Doc. 2014–06435 Filed 3–24–14; 8:45 am]

BILLING CODE 6210–01–P

FEDERAL RESERVE SYSTEM

Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under the Home Owners' Loan Act (HOLA) (12 U.S.C. 1461 *et seq.*) and Regulation LL (12 CFR Part 238) or Regulation MM (12 CFR part 239) 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 described in § 238.53 or 238.54 of Regulation LL (12 CFR 238.53 or 238.54) or § 239.8 of Regulation MM (12 CFR 239.8). 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 10a(c)(4)(B) of HOLA (12 U.S.C. 1467a(c)(4)(B)).

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 April 10, 2014.

A. Federal Reserve Bank of Philadelphia (William Lang, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105–1521:

1. *Pathfinder Bancorp, MHC and Pathfinder Bancorp, Inc.*, both in Oswego, New York; to retain a voting shares of FitzGibbons Agency, LLC, and thereby engage in insurance activities through its subsidiary, Pathfinder Risk Management, Inc., Oswego, New York, pursuant to section 239.8(a) of Regulation MM.

Board of Governors of the Federal Reserve System, March 19, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-06437 Filed 3-24-14; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities; Correction

This notice corrects a notice (FR Doc. 2014-06073) published on page 15343 of the issue for Wednesday, March 19, 2014.

Under the Federal Reserve Bank of Minneapolis heading, the entry for *Gapstow Capital Partners, L.P.; CJA Private Equity Financial Restructuring Master Fund I, L.P.; CJA Private Equity Financial Restructuring Fund I, Ltd., and its investors; CJA Private Equity Financial Restructuring GP I, Ltd.; Christopher J. Acito & Associates GP, LLC; Christopher J. Acito; and Jack T. Thompson*; all of New York, New York; and Timothy S.F. Jackson, Newtown, Connecticut is revised to read as follows:

A. Federal Reserve Bank of San Francisco (Gerald C. Tsai, Director, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *Gapstow Capital Partners, L.P.; Gapstow Financial Growth Capital GP I LLC; Gapstow Financial Growth Capital Fund I LP; CJA Private Equity Financial Restructuring Master Fund I, L.P.; CJA Private Equity Financial Restructuring Fund I, Ltd., CJA Private Equity Financial Restructuring GP I, Ltd.; Christopher J. Acito & Associates GP, LLC; Christopher J. Acito; and Jack T. Thompson*; all of New York, New York; and Timothy S.F. Jackson, Newtown, Connecticut; to acquire voting shares of Golden Pacific Bancorp, Sacramento, California, and thereby indirectly acquire control of Golden Pacific Bank, N.A., Marysville, California.

Comments on this application must be received by April 3, 2014.

Board of Governors of the Federal Reserve System, March 19, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-06436 Filed 3-24-14; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request

AGENCY: Federal Trade Commission ("Commission" or "FTC").

ACTION: Notice and request for public comment.

SUMMARY: The FTC plans to conduct a study to examine consumer perception of environmental marketing claims. This is the first of two notices required under the Paperwork Reduction Act ("PRA") in which the FTC seeks public comments on its proposed research before requesting Office of Management and Budget ("OMB") review of, and clearance for, the collection of information discussed herein.

DATES: Comments must be received on or before May 27, 2014.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Green Marketing Consumer Perception Study, Project No. P954501" on your comment, and file your comment online at <https://ftcpublish.commentworks.com/ftc/organicstudypra>, by following the instructions on the web-based form. If you prefer to file your comment on paper, mail or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex J), 600 Pennsylvania Avenue NW., Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Laura Koss, Attorney, 202-326-2890, or Hampton Newsome, Attorney, 202-326-2889, Division of Enforcement, Bureau of Consumer Protection, Federal Trade Commission.

SUPPLEMENTARY INFORMATION:

I. Background

The Commission's Guides for the Use of Environmental Marketing Claims ("Green Guides" or "Guides") (16 CFR part 260) help marketers avoid making unfair and deceptive environmental claims.¹ The Guides outline general principles that apply to all environmental marketing claims and provide guidance regarding specific categories of such claims.² These

¹ The Commission issued the Green Guides in 1992 (57 FR 36363) and subsequently revised them in 1996 (61 FR 53311), 1998 (63 FR 24240), and 2012 (77 FR 62121).

² 15 U.S.C. 45(a). The Commission's industry guides, such as the Green Guides, are

categories include: General environmental benefit claims such as "environmentally friendly"; degradable claims; compostable claims; recyclable claims; recycled content claims; source reduction claims; refillable claims; and "free-of" claims. The Green Guides explain how reasonable consumers are likely to interpret claims within these categories. The Guides also describe the basic elements necessary to substantiate claims and present options for qualifying them to avoid deception.³ The illustrative qualifications provide "safe harbors" for marketers who want certainty, but do not represent the only permissible approaches. The Guides do not provide specific guidance regarding "organic" claims.

II. The FTC's Proposed Study

A. Study Description

The FTC plans to conduct Internet-based consumer research to explore consumer perceptions of certain environmental marketing claims, such as "organic" and "pre-consumer recycled content," to enhance the Commission's understanding of how consumers interpret such claims. The proposed study will compare participant responses regarding the meaning of such environmental marketing claims across different product variations. Specifically, using a treatment-effect methodology, the study will examine whether respondents viewing organic and recycled content claims believe that these products have particular environmental benefits or attributes depending on the context in which they are presented. For "recycled content" claims, the study will present questions about products produced with materials sourced under different scenarios and compare participant responses to those scenarios. Such materials described in the questions may come from products recycled by consumers or may derive from scraps that are left over from manufacturing other products and reprocessed to varying degrees. The study will also

administrative interpretations of the application of Section 5 of the FTC Act, 15 U.S.C. 45(a) to advertising claims. The Commission issues industry guides to provide guidance for the public to conform with legal requirements. These guides provide the basis for voluntary abandonment of unlawful practices by industry members. 16 CFR part 17. The Guides do not have the force and effect of law and are not independently enforceable. However, the Commission can take action under the FTC Act if a business makes environmental marketing claims inconsistent with the Guides. In any such enforcement action, the Commission must prove that the act or practice at issue is unfair or deceptive.

³ The Guides do not, however, establish standards for environmental performance or prescribe testing protocols.