

B. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105:

1. *B. John Barry*, Aspen, Colorado; to acquire an additional 15.7 percent, for a total of over 25 percent; Thomas J. Barry, Prescott, Arizona, to acquire an additional 7.7 percent, for a total of 9.9 percent; Michael B. Barry, St. Paul, Minnesota, to acquire an additional 8 percent, for a total of 9.9 percent; and Jessica M. Barry, St. Paul, Minnesota, to acquire an additional 6 percent, for a total of 9.9 percent, of the voting shares of Redwood Empire Bancorp, Santa Rosa, California, and thereby indirectly acquire National Bank of the Redwoods, Santa Rosa, California.

Board of Governors of the Federal Reserve System, April 2, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-8575 Filed 4-5-96; 8:45 am]

BILLING CODE 6210-01-F

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## FEDERAL TRADE COMMISSION

[Dkt. C-3611]

### **Equifax Credit Information Services, Inc.; Prohibited Trade Practices, and Affirmative Corrective Actions**

**AGENCY:** Federal Trade Commission.

**ACTION:** Consent order.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order requires, among other things, a Georgia-based corporation to follow reasonable procedures to assure maximum possible accuracy when preparing consumer reports as required by the Fair Credit Reporting Act and to also maintain reasonable procedures to limit the furnishing of consumer reports to the purposes listed under Section 604 of the Fair Credit Reporting Act.

**DATES:** Complaint and Order issued August 14, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Christopher W. Keller or Donald D'Entremont, FTC/S-4429, Washington, DC 20580. (202) 326-3159 or 326-2736.

**SUPPLEMENTARY INFORMATION:** On Wednesday, February 22, 1995, there was published in the Federal Register, 60 FR 98420, a proposed consent agreement with analysis In the Matter of

<sup>1</sup> Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street & Pennsylvania Avenue, NW., Washington, DC 20580.

Equifax Credit Information Services, Inc., for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments, suggestions or objections regarding the proposed form of the order.

Comments were filed and considered by the Commission. The Commission has ordered the issuance of the complaint in the form contemplated by the agreement, made its jurisdictional findings and entered an order to cease and desist, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 Stat. 721; 15 U.S.C. 46. Interpret or apply sec. 5, 38 Stat. 719, as amended; 84 Stat. 1128-36; 15 U.S.C. 1681-1681(f))

Donald S. Clark,

*Secretary.*

[FR Doc. 96-8657 Filed 4-5-96; 8:45 am]

BILLING CODE 6750-01-M

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[Dkt. No. C-3597]

### **Eskimo Pie Corp.; Prohibited Trade Practices, and Affirmative Corrective Actions**

**AGENCY:** Federal Trade Commission.

**ACTION:** Consent order.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order prohibits, among other things, a Virginia-based corporation from misrepresenting the existence or amount of calories or any other nutrient or ingredient in any frozen dessert product and from falsely claiming that any frozen dessert product has been approved, endorsed or recommended by any person, group or organization. In addition, the consent order requires a disclosure statement, should Eskimo Pie represent that any frozen dessert is a useful or appropriate part of a diabetic's diet.

**DATES:** Complaint and Order issued August 11, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** C. Steven Baker or Barbara Di Giulio, Federal Trade Commission, Chicago Regional Office, 55 East Monroe St., Suite 1860, Chicago, IL 60630 (312) 353-8156.

**SUPPLEMENTARY INFORMATION:** On Monday, June 5, 1995, there was published in the Federal Register, 60 FR 29601, a proposed consent agreement with analysis In the Matter of The

<sup>1</sup> Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street & Pennsylvania Avenue NW., Washington, DC 20580.

Eskimo Pie Corporation, for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments, suggestions or objections regarding the proposed form of the order.

No comments having been received, the Commission has ordered the issuance of the complaint in the form contemplated by the agreement, made its jurisdictional findings and entered an order to cease and desist, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 Stat. 721; 15 U.S.C. 46. Interprets or applies sec. 5, 38 Stat. 719, as amended; 15 U.S.C. 45, 52)

Donald S. Clark,

*Secretary.*

[FR Doc. 96-8656 Filed 4-5-96; 8:45 am]

BILLING CODE 6750-01-M

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[Dkt. C-3635]

### **First Data Corp.; Prohibited Trade Practices, and Affirmative Corrective Actions**

**AGENCY:** Federal Trade Commission.

**ACTION:** Consent order.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order requires, among other things, First, Data, a New Jersey-based corporation, to divest, within 12 months to a Commission-approved acquirer, either its own MoneyGram business or First Financial's Western Union business. If the divestiture is not completed on time, the consent order allows the Commission to appoint a trustee.

**DATES:** Complaint and Order issued January 16, 1996.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Ann Malester, FTC/S-2307, Washington, DC. 20580. (202) 326-2682.

**SUPPLEMENTARY INFORMATION:** On Thursday, October 5, 1995, there was published in the Federal Register 60 FR 52188, a proposed consent agreement with analysis In the Matter of First Data Corporation, for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments, suggestions or objections regarding the proposed form of the order.

A comment was filed and considered by the Commission. The Commission has ordered the issuance of the

<sup>1</sup> Copies of the Complaint, the Decision and Order, and Commissioner Varney's statement are available from the Commission's Public Reference Branch, H-130, 6th Street & Pennsylvania Avenue, NW., Washington, DC. 20580.

complaint in the form contemplated by the agreement, made its jurisdictional findings and entered an order to divest, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 Stat. 721; 15 U.S.C. 46. Interpret or apply sec. 5, 38 Stat. 719, as amended; sec. 7, 38 Stat. 731, as amended; 15 U.S.C. 45, 18)

Donald S. Clark,  
Secretary.

[FR Doc. 96-8658 Filed 4-5-96; 8:45 am]

BILLING CODE 6750-01-M

[Dkt. C-3595]

**IHI Clinics, Inc., et al.; Prohibited Trade Practices, and Affirmative Corrective Actions**

**AGENCY:** Federal Trade Commission.  
**ACTION:** Consent order.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order prohibits, among other things, a Georgia corporation and its officers from misrepresenting the performance, success or efficacy of their smoking cessation, weight loss and maintenance seminars, or any such programs, and from representing that the U.S. Government has rated their group hypnosis method as the best way to stop smoking. The consent order requires the respondents to possess and rely upon competent and reliable scientific evidence to substantiate any representation about the performance or efficacy of any smoking cessation or weight loss program, before they make such a claim.

**DATES:** Complaint and Order issued August 1, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Matthew Daynard, FTC/H-200, Washington, DC 20580. (202) 326-3291.

**SUPPLEMENTARY INFORMATION:** On Thursday, December 1, 1994, there was published in the Federal Register, 59 FR 61620, a proposed consent agreement with analysis In the Matter of IHI Clinics, Inc., et al., for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments, suggestions or objections regarding the proposed form of the order.

A comment was filed and considered by the Commission. The Commission has ordered the issuance of the complaint in the form contemplated by

the agreement, made its jurisdictional findings and entered an order to cease and desist, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 Stat. 721; 15 U.S.C. 46. Interprets or applies sec. 5, 38 Stat. 719, as amended; 15 U.S.C. 45)

Donald S. Clark,  
Secretary.

[FR Doc. 96-8659 Filed 4-5-96; 8:45 am]

BILLING CODE 6750-01-M

[Dkt. C-3612]

**Jerry's Ford Sales, Inc., et al.; Prohibited Trade Practices, and Affirmative Corrective Actions**

**AGENCY:** Federal Trade Commission.  
**ACTION:** Consent order.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order requires, among other things, three corporations in Virginia and their President and CEO, in any advertisement to promote any extensions of consumer credit, to cease and desist from misrepresenting the terms of financing the purchase of a vehicle, including whether there may be a balloon payment and the amount of any balloon payment. The consent order also requires the respondents, in any advertisement to promote any extension of consumer credit, to cease and desist from failing to state all terms required by §§ 226.24(b) and 226.24(c) of Regulation Z. The consent order also requires the respondents, in any advertisement to aid, promote or assist any consumer lease, to cease and desist from failing to state all terms required by § 213.5(c) of Regulation M.

**DATES:** Complaint and Order issues August 29, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Carole Reynolds, FTC/S-4429, Washington, DC 20580. (202) 326-3230.

**SUPPLEMENTARY INFORMATION:** On Friday, June 9, 1995, there was published in the Federal Register, 60 FR 30546, a proposed consent agreement with analysis In the Matter of Jerry's Ford Sales, Inc., et al., for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments, suggestions or objections regarding the proposed form of the order.

No comments having been received, the Commission has ordered the issuance of the complaint in the form contemplated by the agreement, made its jurisdictional findings and entered an order to cease and desist, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 Stat. 721; 15 U.S.C. 46. Interpret or apply sec. 5, 38 Stat. 719, as amended; 82 Stat. 146, 147; 15 U.S.C. 45, 1601, et seq.; 1667-1667e; 12 CFR 226)

Donald S. Clark,  
Secretary.

[FR Doc. 96-8660 Filed 4-5-96; 8:45 am]

BILLING CODE 6750-01-M

[Dkt. C-3596]

**Original Marketing, Inc., et al.; Prohibited Trade Practices; and Affirmative Corrective Actions**

**AGENCY:** Federal Trade Commission.  
**ACTION:** Consent order.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order prohibits, among other things, the Florida-based corporation, two of its officers and an affiliated advertising agency from making performance or benefit claims for any weight-loss or weight-control product or program or acupressure device unless the claims are true and substantiated by competent and reliable scientific evidence. Also, the consent order prohibits the respondents from misrepresenting any endorsement or testimonial for any weight-loss or weight-control product or program or any acupressure device as representing the typical or ordinary experience of users. In addition, the respondents are required to pay refunds to purchasers of Acu-Stop 2000 who have previously returned it, or who return it within 90 days after the order is final, and the individual respondents are required to post a \$300,000 performance bond, or to pay that amount into an escrow account, before marketing any weight-loss or weight-control product or program or any acupressure device.

**DATES:** Complaint and Order issued August 9, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Richard Cleland, FTC/S-4002, Washington, DC 20580. (202) 326-3088.

**SUPPLEMENTARY INFORMATION:** On Tuesday, May 23, 1995, there was

<sup>1</sup> Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street & Pennsylvania Avenue, NW., Washington, DC 20580.

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