

(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