

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