

**Charles L. Frickey, et al.; Change in Bank Control Notice****Acquisition of Shares of Banks or Bank Holding Companies**

The notificant listed below has applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notice is available for immediate inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for the notice or to the offices of the Board of Governors. Comments must be received not later than February 23, 1995.

**A. Federal Reserve Bank of Kansas City** (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Charles L. Frickey, Trustee*, Oberlin, Kansas; to acquire an additional 12.50 percent, for a total of 39.54 percent; as trustee of the Charles L. Frickey, Revocable Trust; trustee of Carl L. Frickey Revocable Trust, R.D. Jones, Trustee of R.D. Jones Trust No. 1, Oberlin, Kansas; to acquire an additional 8.54 percent for a total of 26.99 percent, of the voting shares of Farmers Bancshares of Oberlin, Inc., Oberlin, Kansas, and thereby indirectly acquire Farmers National Bank of Oberlin, Oberlin, Kansas,

Board of Governors of the Federal Reserve System, February 3, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

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**HNB Corporation, et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities**

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to

banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

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 February 23, 1995.

**A. Federal Reserve Bank of Kansas City** (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *HNB Corporation*, Arkansas City, Kansas; to engage *de novo* through its subsidiary Personal Finance Company, Inc., Arkansas City, Kansas, in making personal, consumer, and home equity loans pursuant to § 225.25(b)(1) of the Board's Regulation Y.

**B. Federal Reserve Bank of Dallas** (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Central Louisiana Capital Corporation*, Vidalia, Louisiana; to engage *de novo* through its subsidiary Community Credit Centers, Inc., Lake Providence, Louisiana, in selling finance company credit property insurance including credit-life, accident and health insurance, property insurance, non filing fee insurance and vendor's single interest policy insurance pursuant to §§ 225.25(b)(8)(i) and (B)(8)(ii). The geographic scope of these activities is Concordia Parish, Louisiana, and Adams County, Mississippi.

Board of Governors of the Federal Reserve System, February 3, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

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**Norwest Corporation, et al.; Acquisitions of Companies Engaged in Permissible Nonbanking Activities**

The organizations listed in this notice have applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated for the application or the offices of the Board of Governors not later than February 23, 1995.

**A. Federal Reserve Bank of Minneapolis** (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Norwest Corporation*, Minneapolis, Minnesota; through its subsidiary Norwest Mortgage, Inc., Des Moines,

Iowa, to acquire the mortgage business of First National Bank of Kerrville, Kerrville, Texas, thereby engage in mortgage lending activities pursuant to § 225.25(b)(1) of the Board's Regulation Y.

2. *Norwest Corporation*, Minneapolis, Minnesota; through its subsidiary *Norwest Mortgage, Inc.*, Des Moines, Iowa, to acquire the mortgage business of *Community State Bank of Alexandria*, Alexandria, Minnesota, and thereby engage in the mortgage origination business, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

3. *Norwest Corporation*, Minneapolis, Minnesota; through its subsidiary *Norwest Investment Services Inc.*, Minneapolis, Minnesota, proposes to acquire the brokerage services business of *Texas National Bank*, Midland, Texas, also an indirect subsidiary of *Norwest Corporation*, and thereby engage in full-service brokerage business, government securities, and limited underwriting activities, pursuant to §§ 225.25(b)(15) and (b)(16) of the Board's Regulation Y.

4. *Norwest Corporation*, Minneapolis, Minnesota; through its wholly-owned subsidiary *Norwest Mortgage, Inc.*, Des Moines, Iowa, to acquire the mortgage business of *Goldenbank, N.A.*, Golden, Colorado, and thereby engage in the mortgage business, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, February 3, 1995.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

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**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Office of the Secretary**

**Annual Update of the HHS Poverty Guidelines**

**AGENCY:** Department of Health and Human Services.

**ACTION:** Notice.

**SUMMARY:** This notice provides an update of the HHS poverty guidelines to account for last (calendar) year's increase in prices as measured by the Consumer Price Index.

**EFFECTIVE DATE:** These guidelines go into effect on the day they are published (unless an office administering a program using the guidelines specifies a different effective date for that particular program).

**ADDRESS:** Office of the Assistant Secretary for Planning and Evaluation,

Department of Health and Human Services (HHS), Washington, D.C. 20201.

**FOR FURTHER INFORMATION CONTACT:** For information about how the poverty guidelines are used in a particular program, contact the Federal (or other) office which is responsible for that program.

For general information about the poverty guidelines (but not for information about how they are used in a particular program), contact Gordon Fisher, Office of the Assistant Secretary for Planning and Evaluation, HHS—telephone: (202) 690-6141.

For information about the Hill-Burton Uncompensated Services Program (no-fee or reduced-fee health care services at certain hospitals and other health care facilities for certain persons unable to pay for such care), contact the Office of the Director, Division of Facilities Compliance and Recovery, HHS—telephone: (301) 443-5656. The Division of Facilities Compliance and Recovery notes that as set by 42 CFR 124.505(b), the effective date of this update of the poverty guidelines for facilities obligated under the Hill-Burton Uncompensated Services Program is sixty days from the date of this publication.

Under an amendment to the Older Americans Act, the figures in this notice are the figures that state and area agencies on aging should use to determine "greatest economic need" for Administration on Aging programs. For information about those programs, contact Donald Fowles, Administration on Aging, HHS—telephone: (202) 619-2614.

For information about the Department of Labor's Lower Living Standard Income Level (an alternative eligibility criterion with the poverty guidelines for certain Job Training Partnership Act programs), contact Josephine Nieves, Associate Assistant Secretary for Employment and Training, U.S. Department of Labor—telephone: (202) 219-6236.

For information about the number of persons in poverty or about the Census Bureau (statistical) poverty thresholds, contact Kathleen Short, Chief, Poverty and Wealth Statistics Branch, U.S. Bureau of the Census—telephone: (301) 763-8578.

**1995 POVERTY GUIDELINES FOR ALL STATES (EXCEPT ALASKA AND HAWAII) AND THE DISTRICT OF COLUMBIA**

Size of family unit	Poverty guideline
1 .....	\$7,470
2 .....	10,030
3 .....	12,590
4 .....	15,150
5 .....	17,710
6 .....	20,270
7 .....	22,830
8 .....	25,390

For family units with more than 8 members, add \$2,560 for each additional member. (The same increment applies to smaller family sizes also, as can be seen in the figures above.)

**1995 POVERTY GUIDELINES FOR ALASKA**

Size of family unit	Poverty guideline
1 .....	\$9,340
2 .....	12,540
3 .....	15,740
4 .....	18,940
5 .....	22,140
6 .....	25,340
7 .....	28,540
8 .....	31,740

For family units with more than 8 members, add \$3,200 for each additional member. (The same increment applies to smaller family sizes also, as can be seen in the figures above.)

**1995 POVERTY GUIDELINES FOR HAWAII**

Size of family unit	Poverty guideline
1 .....	\$8,610
2 .....	11,550
3 .....	14,490
4 .....	17,430
5 .....	20,370
6 .....	23,310
7 .....	26,250
8 .....	29,190

For family units with more than 8 members, add \$2,940 for each additional member. (The same increment applies to smaller family sizes also, as can be seen in the figures above.)

The preceding figures are the 1995 update of the poverty guidelines required by sections 652 and 673(2) of