

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.

The 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.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than March 7, 1995.

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

1. *First Community Bancshares, Inc.*, Houston, Texas; to engage *de novo* in providing economic information and advice, statistical forecasting services, and industry studies, conducting financial feasibility studies, providing advice regarding swaps, caps, and similar transactions related to interest rates or prices and economic indices, pursuant to § 225.25(b)(4) of the Board's Regulation Y. The geographic scope will

be limited to employees, shareholders, directors, and their family members, affiliated companies and trusts.

Board of Governors of the Federal Reserve System, February 15, 1995.

William W. Wiles,

Secretary of the Board.

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First Mariner Bancorp, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

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 to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than March 17, 1995.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *First Mariner Bancorp (formerly MarylandsBank Corp.)*, Towson, Maryland; to become a bank holding company by acquiring 100 percent of the voting shares of First Mariner Bank (formerly MarylandsBank, FSB), Towson, Maryland.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Capitol Bancorp, Ltd.*, Lansing, Michigan; to acquire 100 percent of the voting shares of Grand Haven Bank, Grand Haven, Michigan, a *de novo* bank.

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

1. *First Place Financial Corporation*, Farmington, New Mexico; to acquire 100 percent of the voting shares of Western Bank, Gallup, New Mexico.

Board of Governors of the Federal Reserve System, February 15, 1995.

William W. Wiles,

Secretary of the Board.

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FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

TRANSACTIONS GRANTED EARLY TERMINATION BETWEEN: 100394 AND 101494

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
General Electric Company, Thomas R. Roos, Island Development Corporation Inc	94-2247	10/03/94
Sterling Software, Inc., KnowledgeWare, Inc., KnowledgeWare, Inc	94-2143	10/04/94
ONEOK Inc., Nelson Bunker Hunt Trust Estate, Creston Partners, L.P	94-2195	10/04/94
Emerson Electric Co., Astec (BSR) PLC, Astec (BSR) PLC	94-2140	10/05/94
TransCanada PipeLines Limited, Northridge Canada Inc., Northridge U.S. Inc	94-2160	10/05/94