

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.

[FR Doc. 95-4224 Filed 2-21-95; 8:45 am]

BILLING CODE 6210-01-F

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.

[FR Doc. 95-4225 Filed 2-21-95; 8:45 am]

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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

TRANSACTIONS GRANTED EARLY TERMINATION BETWEEN: 100394 AND 101494—Continued

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
Corning Incorporated, J. Richard Fennell, Bioran Medical Laboratory	94-2174	10/05/94
Harvest States Cooperatives, H.J. Heinz Company, Portion Pac, Inc	94-2204	10/05/94
Neil M. Chur, Beverly Enterprises, Inc., Beverly Enterprises-Texas, Inc./Beverly California Corp	94-2209	10/05/94
Klaus J. Jacobs, Brock Candy Company, Brock Candy Company	94-2220	10/05/94
Amoco Corporation, John M. Fox, MarkWest Energy Partners, Ltd	94-2226	10/05/94
Beverly Enterprises, Inc., Eckerd Corporation, Insta-Care Holdings, Inc	94-2229	10/05/94
Arrow Electronics, Inc, Anthem Electronics, Inc., Anthem Electronics, Inc	94-2235	10/05/94
Philip F. Anschutz, Trammell Crow Equity Partners, The Tabor Group Ltd./Tabor Acquisition #1, Inc	94-2244	10/05/94
Dawson Holdings, PLC, The Faxon Company, Inc., The Faxon Company, Inc	94-2246	10/07/94
Mobil Corporation, Mr. Irwin B. Singer, The Atlas Oil Company	94-2159	10/12/94
The Clayton & Dubilier Private Equity Fund IV L.P., The Travelers Inc., American Capital Management & Research, Inc	94-2182	10/12/94
Liberty Brokerage Investment Corp., Liberty Brokerage Investment Corp., Patriot Securities, L.P	94-2196	10/12/94
ANTEC Corporation, Keptel, Inc., Keptel, Inc	94-2214	10/12/94
Airgas, Inc., Post Welding Supply Company, Post Welding Supply Company	94-2239	10/12/94
Jerry Zucker, W.R. Grace & Co., W.R. Grace & Co.-Conn.	94-2240	10/12/94
David J. McGrath, Jr., c/o TAD Resources Int'l., Inc., Thomas L. Kirk, Kirk-Mayer, Inc. (KMI)	94-2248	10/12/94
Charles Schusterman, Oryx Energy Company, Sun Operating Limited Partnership	94-2249	10/12/94
David H. Jacobs Trust (The), Jacobs Properties, Inc., Jacobs Properties, Inc	94-2253	10/12/94
Jacobs Realty Limited Partnership, Jacobs Properties, Inc., Jacobs Properties, Inc	94-2254	10/12/94
Jacobs Realty Limited Partnership, Richard E. Jacobs, Mall A Limited Partnership	94-2255	10/12/94
CGW Southeast Partners I, L.P., The BOC Group plc, Ohmeda, Inc	94-2258	10/12/94
Lincolnshire Equity Fund, L.P., TRW Inc., TRW Inc	94-2259	10/12/94
Clear Channel Communications, Inc., Mario F. Iacobelli, Heritage Broadcasting Company of New York	94-2267	10/12/94
Creative Technology Ltd., DigiCom Sytems, Inc., DigiCom Systems, Inc	94-2270	10/12/94
The NWNL Companies, Inc., USLICO Corporation, USLICO Corporation	94-2281	10/12/94
AmeriQuest Technologies, Inc., Jonathan O. Lee, Ross White Enterprises, Inc	94-2282	10/12/94
Ford Motor Company, Amoco Corporation, Amoco Oil Company	94-2284	10/12/94
Citicorp, Ground Round Restaurants, Inc., Ground Round Restaurants, Inc	94-2285	10/12/94
Foundation Health Corporation, Thomas-Davis Medical Centers, P.C., Thomas-Davis Medical Centers, P.C	94-2184	10/13/94
K-III Communications Corporation, Irvin J. Borowsky, North American Publishing Company	94-2286	10/13/94
The Methodist Hospital, St. Luke's Episcopal Hospital, St. Luke's Episcopal Hospital	94-2289	10/13/94
St. Luke's Episcopal Hospital, The Methodist Hospital, The Methodist Hospital	94-2290	10/13/94
IBP, Inc., Lakeside Farm Industries Ltd., Lakeside Farm Industries Ltd	94-2210	10/14/94
Loral Corporation, K & F Industries, Inc., K & F Industries, Inc	94-2236	10/14/94
General Electric Company, NEWCO, NEWCO	94-2269	10/14/94
American Premier Underwriters, Inc., Principal Mutual Life Insurance Company, Principal Casualty Insurance Company	94-2273	10/14/94
Japan Nuclear Fuel Company, Ltd., NEWCO, NEWCO	94-2279	10/14/94
Central Life Assurance Company, American Mutual Life Insurance Company, American Mutual Life Insurance Company	94-2288	10/14/94

FOR FURTHER INFORMATION CONTACT:
Sandra M. Peay or Renee A. Horton,
Contact Representatives, Federal Trade
Commission, Premerger Notification
Office, Bureau of Competition, Room
303, Washington, DC 20580, (202) 326-
3100.

By Direction of the Commission.

Donald S. Clark,
Secretary.

[FR Doc. 95-4278 Filed 2-21-95; 8:45 am]

BILLING CODE 6750-01-M

[File No. 902 3149]

**Equifax Credit Information Services,
Inc.; Proposed Consent Agreement
With Analysis To Aid Public Comment**

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: In settlement of alleged
violations of federal law prohibiting

unfair acts and practices and unfair
methods of competition, this consent
agreement, accepted subject to final
Commission approval, would require,
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: Comments must be received on
or before April 24, 1995.

ADDRESSES: Comments should be
directed to: FTC/Office of the Secretary,
Room 159, 6th Street and Pennsylvania
Avenue NW., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT:

Christopher W. Keller or Donald
d'Entremont, FTC/S-4429, Washington,

D.C. 20580. (202) 326-3159 or 326-
2736.

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 following
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. Public comment is
invited. Such comments or views will
be considered by the Commission and
will be available for inspection and
copying at its principal office in
accordance with Section 4.9(b)(ii) of
the Commission's Rules of Practice (16
CFR 4.9(b)(6)(ii)).