

**FEDERAL RESERVE SYSTEM****Edward N. Barol, Trustee for the Irrevocable Trust and Travel One, et al.; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies**

The notificants listed below have 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 the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they 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 that notice or to the offices of the Board of Governors. Comments must be received not later than June 6, 1995.

**A. Federal Reserve Bank of Philadelphia** (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. *Edward N. Barol, Trustee for the Irrevocable Trust and Travel One*, Narberth, Pennsylvania; to acquire an additional 18.43 percent, for a total of 21.44 percent, of the voting shares of First Bank of Philadelphia, Philadelphia, Pennsylvania

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

1. *Mr. Bernard D. Cooper*, Marion, Iowa; to acquire 100 percent of the voting shares of Delhi Bancshares, Inc., Delhi, Iowa, and thereby indirectly acquire Delhi Savings Bank, Delhi, Iowa.

Board of Governors of the Federal Reserve System, May 17, 1995.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 95-12540 Filed 5-22-95; 8:45 am]

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**Towne Bancorp, Inc., 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 June 16, 1995.

**A. Federal Reserve Bank of Cleveland** (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Towne Bancorp, Inc.*, Perrysburg, Ohio; to become a bank holding company by acquiring 100 percent of the voting shares of Towne Bank, Perrysburg, Ohio.

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

1. *Foursquare Cornerstone, Inc.*, Brookfield, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of Cornerstone Bank, Brookfield, Wisconsin, a *de novo* bank.

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

1. *Security Northwest Bancorporation, Inc.*, Bloomington, Minnesota; to merge with The Highland Bancorporation, Inc., Bloomington, Minnesota, and thereby indirectly acquire The Highland Bank, St. Paul, Minnesota.

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

1. *Whitcorp Financial Company*, Leoti, Kansas; to merge with Western Bancorp, Inc., Garden City, Kansas, and thereby indirectly acquire Western State Bank, Garden City, Kansas.

Board of Governors of the Federal Reserve System, May 17, 1995.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 95-12541 Filed 5-22-95; 8:45 am]

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**FEDERAL TRADE COMMISSION**

[File No. 951 0022]

**Columbia/HCA Healthcare Corporation; 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 permit, among other things, Columbia/HCA and Healthtrust, Inc. to merge, provided that Columbia/HCA divests seven hospitals within twelve months (nine months for the divestiture of three hospitals in the Salt Lake City area). The proposed consent agreement would require the respondent, for ten years, to obtain Commission approval before acquiring another acute care hospital in any of the six market areas at issue, and before transferring an acute care hospital in any of the areas to another entity that already operates one in that area.

**DATES:** Comments must be received on or before July 24, 1995.

**ADDRESSES:** Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., NW., Washington, DC 20580

**FOR FURTHER INFORMATION CONTACT:** Mark Horoschak, FTC/S-3115, Washington, DC 20580, (202) 326-2756.

**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)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).