

**FEDERAL RESERVE SYSTEM****Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 14, 1998.

**A. Federal Reserve Bank of New York** (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Popular Inc.*, Popular International Bank, Inc., both of Hato Rey, Puerto Rico; Popular North America, Inc., Mt. Laurel, New Jersey; and Banco Popular North America, Inc., Streamwood, Illinois; to acquire and merge with Gore-Bronson Bancorp, Inc., Prospect Heights, Illinois, and thereby indirectly acquire Water Tower Bank, Chicago, Illinois; Bronson-Gore Bank, Prospect Heights, Illinois; and Irving Bank, Chicago, Illinois.

2. *Popular Inc.*, Popular International Bank, Inc., both of Hato Rey, Puerto Rico; and Popular North America, Inc., Mt. Laurel, New Jersey; to acquire 100 percent of the voting shares of First State Bank of Southern California, Santa Fe Springs, California.

**B. Federal Reserve Bank of Richmond** (A. Linwood Gill III,

Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Maryland Permanent Capital Corporation*, Owings Mills, Maryland; to become a bank holding company by acquiring 100 percent of the voting shares of Maryland Permanent Bank & Trust Co. Owings Mills, Maryland.

In connection with this application, Maryland Permanent Capital Corporation also has applied to acquire Maryland Permanent Mortgage Corporation, Owings Mills, Maryland and Pyramid Leasing Corp., Owings Mills, Maryland, and thereby engage in making, acquiring, brokering or servicing loans or other extensions of credit and activities related to extending credit pursuant to §§ 225.28(b)(1) and (b)(2) of Regulation Y; and leasing personal or real property pursuant to § 225.28(b)(3) of Regulation Y.

**C. Federal Reserve Bank of Atlanta** (Lois Berthaume, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. *Compass Bancshares, Inc.*, Birmingham, Alabama; to acquire 100 percent of the voting shares of Arizona Bank, Tuscon, Arizona.

Board of Governors of the Federal Reserve System, August 14, 1998.

**Jennifer J. Johnson**,

*Secretary of the Board.*

[FR Doc. 98-22424 Filed 8-19-98; 8:45 am]

BILLING CODE 6210-01-F

**FEDERAL TRADE COMMISSION**

[File No. 982-3015]

**GeoCities; 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 draft complaint that accompanies the consent agreement 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 October 19, 1998.

**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:** Lee Peeler or Joel Winston, FTC/S-4002,

Washington, DC 20580. (202) 326-3090 or 326-3153.

**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 above-captioned 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. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for August 13, 1998), on the World Wide Web, at "http://www.ftc.gov/os/actions97.htm." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, Sixth Street and Pennsylvania Avenue, N.W., Washington, DC 20580, either in person or by calling (202) 326-3627. 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)).

**Analysis of Proposed Consent Order to Aid Public Comment**

The Federal Trade Commission has accepted, subject to final approval, an agreement containing a consent order from GeoCities, the operator of a Web site on the World Wide Web ("Web"), located at <http://www.geocities.com>.

The proposed consent order has been placed on the public record for sixty (60) days for reception of comments by interested persons. Comments received during this period will become part of the public record. After sixty (60) days, the Commission will again review the agreement and the comments received and will decide whether it should withdraw from the agreement or make final the agreement's proposed order.

The GeoCities Web site is a "virtual community" consisting of members' personal home pages organized into 40 themed areas, called "neighborhoods." One such neighborhood is the "Enchanted Forest" described as a "community for and by kids." GeoCities provides numerous services to its members, including free and fee-based personal home pages, free e-mail service, contests, and children's clubs, among other activities. Persons wishing to become a member of GeoCities must complete an application form. The