

Board of Governors of the Federal Reserve System, March 21, 2013.

**Margaret McCloskey Shanks,**  
*Deputy Secretary of the Board.*

[FR Doc. 2013-06912 Filed 3-25-13; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

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 shares of 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. The notices also will 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 April 9, 2013.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Gordon A. Baird*, Darien, Connecticut; individually and as part of a group acting in concert with Alvin G. Hageman, Westport, Connecticut, and Baird Hageman & Co., LLC, Darien, Connecticut, to acquire voting shares of Independence Bancshares, Inc., and thereby indirectly acquire voting shares of Independence National Bank, both in Greenville, South Carolina.

B. Federal Reserve Bank of Minneapolis (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Jack W. Steele Irrevocable Trust and the 2012 Donna D. Steele Irrevocable Trust* ("Trusts"), both of Huron, South Dakota; Preston B. Steele, and Tasha J. Lee, individually and as co-trustees of Trusts, both of Huron, South Dakota; and American Bank & Trust, Wessington Springs, South Dakota, as trustee of Trusts, to retain or acquire voting shares of Leackco Bank Holding Company, Inc., Wolsey, South Dakota, and thereby indirectly retain and acquire voting shares of American Bank & Trust, Wessington Springs, South Dakota, and American State Bank of Pierre, Pierre, South Dakota.

C. Federal Reserve Bank of Dallas (E. Ann Worthy, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Victor Abraham*, Irving, Texas; to acquire voting shares of Providence Bancshares Corporation, and thereby acquire voting shares of Providence Bank of Texas, SSB, both in Southlake, Texas.

Board of Governors of the Federal Reserve System, March 20, 2013.

**Michael J. Lewandowski,**

*Assistant Secretary of the Board.*

[FR Doc. 2013-06775 Filed 3-25-13; 8:45 am]

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## 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 applications will also 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 (12 U.S.C. 1843). 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 April 18, 2013.

A. Federal Reserve Bank of St. Louis (Yvonne Sparks, Community Development Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Midland States Bancorp, Inc.*, Effingham, Illinois, to acquire through merger, Grant Park Bancshares, Inc., Grant Park, Illinois, and thereby

indirectly acquire The First National Bank of Grant Park, Grant Park, Illinois.

Board of Governors of the Federal Reserve System, March 18, 2013.

**Margaret McCloskey Shanks,**  
*Deputy Secretary of the Board.*

[FR Doc. 2013-06839 Filed 3-25-13; 8:45 am]

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## FEDERAL TRADE COMMISSION

[Files No. 082 3199, 122 3063, 122 3065]

### The Neiman Marcus Group, Inc.; Dr.Jays.com, Inc., Eminent, Inc.; Analysis of Proposed Consent Orders To Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed Consent Agreements.

**SUMMARY:** The consent agreements in this matter settle 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 complaints and the terms of the consent orders—embodied in the consent agreements—that would settle these allegations.

**DATES:** Comments must be received on or before April 18, 2013.

**ADDRESSES:** Interested parties may file a comment at <https://ftcpublish.commentworks.com/ftc/neimanmarcusconsent>; <https://ftcpublish.commentworks.com/ftc/drjaysconsent>; or <https://ftcpublish.commentworks.com/ftc/eminentconsent> online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Neiman Marcus, File No. 082 3199" or "Dr.Jays.com, File No. 122 3063" or "Eminent, File No. 122 3065" on your comment and file your comment online at <https://ftcpublish.commentworks.com/ftc/neimanmarcusconsent>; <https://ftcpublish.commentworks.com/ftc/drjaysconsent>; or <https://ftcpublish.commentworks.com/ftc/eminentconsent> by following the instructions on the web-based form. If you prefer to file your comment on paper, mail or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex D), 600 Pennsylvania Avenue NW., Washington, DC 20580.

**FOR FURTHER INFORMATION CONTACT:** Matt Wilshire (202-326-2976), FTC, Bureau of Consumer Protection, 600