

Springfield, Illinois; to join the existing Kirschner Family Control Group by acquiring voting shares of Town and Country Financial Corporation, and thereby indirectly acquire voting shares of Town and Country Bank, both in Springfield, Illinois, and Logan County Bank, Lincoln, Illinois.

C. Federal Reserve Bank of San Francisco (Kenneth Binning, Vice President, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *Timeng Chen*, Missouri, Texas; to acquire voting shares of Orient Bancorporation, and thereby indirectly acquire voting shares of Bank of the Orient, both in San Francisco, California.

Board of Governors of the Federal Reserve System, September 27, 2012.

**Robert deV. Frierson,**  
*Secretary of the Board.*

[FR Doc. 2012-24200 Filed 10-1-12; 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 October 27, 2012.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street, NE., Atlanta, Georgia 30309:

1. *Independent Bancshares, Inc.*, *Employee Stock Ownership Plan*, Red Bay, Alabama; to acquire an additional 1.5 percent, for a total of 48 percent, of the voting shares of Independent Bancshares, Inc., and thereby indirectly acquire additional voting shares of Community Spirit Bank, both in Red Bay, Alabama.

B. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Luxury Development Partners, Inc.*, Wichita, Kansas; to become a bank holding company by acquiring, together with its owners, more than 25 percent of the voting shares Community State Bancshares, and Community State Bank, both in Wichita, Kansas.

Board of Governors of the Federal Reserve System, September 27, 2012.

**Robert deV. Frierson,**  
*Secretary of the Board.*

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## FEDERAL RESERVE SYSTEM

### Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated

or the offices of the Board of Governors not later than October 27, 2012.

A. Federal Reserve Bank of New York (Ivan Hurwitz, Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *M&T Bank Corporation, Buffalo, New York, and Wilmington Trust Corporation*, Wilmington, Delaware; to acquire Hudson City Bancorp, Inc., and thereby indirectly acquire Hudson City Savings Bank, FSB, both in Paramus, New Jersey, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii).

Board of Governors of the Federal Reserve System, September 27, 2012.

**Robert deV. Frierson,**  
*Secretary of the Board.*

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## FEDERAL TRADE COMMISSION

[File No. 112 3151]

### Proposed Consent Agreements: DesignerWare, LLC, Timothy Kelly and Ronald P. Koller, Aspen Way Enterprises, Inc., Watershed Development Corp., et al.; Analysis of Proposed Consent Orders To Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed consent agreements.

*Overview Information:* DesignerWare, LLC; Timothy Kelly and Ronald P. Koller; Aspen Way Enterprises, Inc.; Watershed Development Corp., also doing business as Watershed and Aaron's Sales and Lease Ownership; Showplace, Inc., also doing business as Showplace Rent-to-Own and Showplace Lease/Purchase; J.A.G. Rents, LLC, also doing business as ColorTyme; Red Zone Investment Group, Inc., also doing business as ColorTyme; B. Stamper Enterprises, Inc., also doing business as Premier Rental Purchase; and C.A.L.M. Ventures, Inc., also doing business as Premier Rental Purchase; Analysis of Proposed Consent Orders to Aid Public Comment.

**SUMMARY:** The consent agreements in these matters 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 October 25, 2012.