

H. Ferguson, Liberty, Missouri, to acquire 2.94 percent; Russell J. Bysel, Prairie Village, Kansas, to acquire 5.87 percent; Richard L. Bond, Overland Park, Kansas, to acquire 4.41 percent; Carl Edward Bradley, Lake Waukomis, Missouri, to acquire .73 percent; Gregory R. Walton, Leawood, Kansas, to acquire 3.67 percent; Angela L. Mitchell, Overland Park, Kansas, to acquire 1.47 percent; James D. Robertson, Liberty, Missouri, to acquire 2.94 percent; and W. Jackson Letts, Mission Hills, Kansas, to acquire 1.47 percent, of the voting shares of Guaranty Bancshares Corporation, Kansas City, Missouri, and thereby indirectly acquire Guaranty Bank and Trust, Kansas City, Kansas.

2. *Bill Taylor*, Lansing, Kansas; to acquire an additional 1.13 percent, for a total of 11.12 percent of the voting shares of Lansing Financial Corporation, Lansing, Kansas, and thereby indirectly acquire First State Bank of Lansing, Lansing, Kansas.

Board of Governors of the Federal Reserve System, January 9, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-902 Filed 1-12-95; 8:45 am]

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The Royal Bank of Canada; Notice of Application to Engage de novo in Permissible Nonbanking Activities

The company listed in this notice has filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank 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 January 27, 1995.

A. Federal Reserve Bank of New York (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *The Royal Bank of Canada*, Montreal, Quebec, Canada; to engage *de novo* through its subsidiary BFA Receivables Acquisition Corp., Wilmington, Delaware, in acquiring, making and servicing receivables, loans or other extensions of credit for BFA's account or the account of others, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, January 9, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-903 Filed 1-12-95; 8:45 am]

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FEDERAL TRADE COMMISSION

[File No. 951-0013]

Reckitt & Colman plc; 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 allow, among other things, Reckitt & Colman to acquire L&F Products Inc. with the required prior approval on the condition that it sells its own rug cleaning assets, within six months, to a Commission approved acquirer. If the divestiture is not completed on time, the consent agreement would permit the Commission to appoint a trustee to complete the transaction. In addition, the consent agreement would require the respondent to obtain Commission

approval, for ten years, before acquiring any interest in the carpet-deodorizer business in the United States.

DATES: Comments must be received on or before March 14, 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: ANN MALESTER, FTC/S-2224, WASHINGTON, D.C. 20580. (202) 326-2682.

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 comments 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)).

Agreement Containing Consent Order

Commissioners: Janet D. Steiger, Chairman, Mary L. Azcuenaga, Roscoe B. Starek, III, Christine A. Varney.

The Federal Trade Commission ("Commission"), having initiated an investigation of the proposed acquisition by Reckitt & Colman plc ("Reckitt & Colman"), a United Kingdom corporation, of substantially all of the assets and liabilities of L&F Products Inc., a Delaware corporation, from Eastman Kodak Company, and it now appearing that Reckitt & Colman, hereinafter sometimes referred to as "proposed respondent," is willing to enter into an agreement containing an order to divest certain assets and cease and desist from making certain acquisitions, and providing for certain other relief:

It is hereby agreed by and between proposed respondent, by its duly authorized officers and attorneys, and counsel for the Commission that:

1. Proposed respondent Reckitt & Colman is a corporation organized, existing, and doing business under and by virtue of the laws of England and Wales with its principal executive offices located at One Burlington Lane, London, England W4 2RW. Reckitt & Colman does business in the United States through its wholly-owned subsidiary Reckitt & Colman Inc., with its offices and principal place of