

Iowa, to acquire the mortgage business of First National Bank of Kerrville, Kerrville, Texas, thereby engage in mortgage lending activities pursuant to § 225.25(b)(1) of the Board's Regulation Y.

2. *Norwest Corporation*, Minneapolis, Minnesota; through its subsidiary *Norwest Mortgage, Inc.*, Des Moines, Iowa, to acquire the mortgage business of *Community State Bank of Alexandria*, Alexandria, Minnesota, and thereby engage in the mortgage origination business, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

3. *Norwest Corporation*, Minneapolis, Minnesota; through its subsidiary *Norwest Investment Services Inc.*, Minneapolis, Minnesota, proposes to acquire the brokerage services business of *Texas National Bank*, Midland, Texas, also an indirect subsidiary of *Norwest Corporation*, and thereby engage in full-service brokerage business, government securities, and limited underwriting activities, pursuant to §§ 225.25(b)(15) and (b)(16) of the Board's Regulation Y.

4. *Norwest Corporation*, Minneapolis, Minnesota; through its wholly-owned subsidiary *Norwest Mortgage, Inc.*, Des Moines, Iowa, to acquire the mortgage business of *Goldenbank, N.A.*, Golden, Colorado, and thereby engage in the mortgage business, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, February 3, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Annual Update of the HHS Poverty Guidelines

AGENCY: Department of Health and Human Services.

ACTION: Notice.

SUMMARY: This notice provides an update of the HHS poverty guidelines to account for last (calendar) year's increase in prices as measured by the Consumer Price Index.

EFFECTIVE DATE: These guidelines go into effect on the day they are published (unless an office administering a program using the guidelines specifies a different effective date for that particular program).

ADDRESS: Office of the Assistant Secretary for Planning and Evaluation,

Department of Health and Human Services (HHS), Washington, D.C. 20201.

FOR FURTHER INFORMATION CONTACT: For information about how the poverty guidelines are used in a particular program, contact the Federal (or other) office which is responsible for that program.

For general information about the poverty guidelines (but not for information about how they are used in a particular program), contact Gordon Fisher, Office of the Assistant Secretary for Planning and Evaluation, HHS—telephone: (202) 690-6141.

For information about the Hill-Burton Uncompensated Services Program (no-fee or reduced-fee health care services at certain hospitals and other health care facilities for certain persons unable to pay for such care), contact the Office of the Director, Division of Facilities Compliance and Recovery, HHS—telephone: (301) 443-5656. The Division of Facilities Compliance and Recovery notes that as set by 42 CFR 124.505(b), the effective date of this update of the poverty guidelines for facilities obligated under the Hill-Burton Uncompensated Services Program is sixty days from the date of this publication.

Under an amendment to the Older Americans Act, the figures in this notice are the figures that state and area agencies on aging should use to determine "greatest economic need" for Administration on Aging programs. For information about those programs, contact Donald Fowles, Administration on Aging, HHS—telephone: (202) 619-2614.

For information about the Department of Labor's Lower Living Standard Income Level (an alternative eligibility criterion with the poverty guidelines for certain Job Training Partnership Act programs), contact Josephine Nieves, Associate Assistant Secretary for Employment and Training, U.S. Department of Labor—telephone: (202) 219-6236.

For information about the number of persons in poverty or about the Census Bureau (statistical) poverty thresholds, contact Kathleen Short, Chief, Poverty and Wealth Statistics Branch, U.S. Bureau of the Census—telephone: (301) 763-8578.

1995 POVERTY GUIDELINES FOR ALL STATES (EXCEPT ALASKA AND HAWAII) AND THE DISTRICT OF COLUMBIA

Size of family unit	Poverty guideline
1	\$7,470
2	10,030
3	12,590
4	15,150
5	17,710
6	20,270
7	22,830
8	25,390

For family units with more than 8 members, add \$2,560 for each additional member. (The same increment applies to smaller family sizes also, as can be seen in the figures above.)

1995 POVERTY GUIDELINES FOR ALASKA

Size of family unit	Poverty guideline
1	\$9,340
2	12,540
3	15,740
4	18,940
5	22,140
6	25,340
7	28,540
8	31,740

For family units with more than 8 members, add \$3,200 for each additional member. (The same increment applies to smaller family sizes also, as can be seen in the figures above.)

1995 POVERTY GUIDELINES FOR HAWAII

Size of family unit	Poverty guideline
1	\$8,610
2	11,550
3	14,490
4	17,430
5	20,370
6	23,310
7	26,250
8	29,190

For family units with more than 8 members, add \$2,940 for each additional member. (The same increment applies to smaller family sizes also, as can be seen in the figures above.)

The preceding figures are the 1995 update of the poverty guidelines required by sections 652 and 673(2) of