

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 February 26, 2015.

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

1. *Guaranty Bancshares, Inc.*, Mount Pleasant, Texas; to acquire 100 percent of the voting shares of DCB Financial Corp., and thereby indirectly acquire voting shares of Preston State Bank, both in Dallas, Texas.

Board of Governors of the Federal Reserve System, January 28, 2015.

Michael J. Lewandowski,
Associate 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 February 26, 2015.

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

1. *Live Oak Bancshares, Inc.*, Wilmington, North Carolina; to acquire 100 percent of the voting shares Independence Trust Company, Franklin, Tennessee, a limited purpose savings association, through the merger of its parent company, Independence Holding Corporation, Franklin, Tennessee, and thereby engage in operating a savings association, and providing trust company and financial advisory services, pursuant to sections 225.28(b)(4)(ii), (b)(5), and (b)(6)(ii), respectively.

Board of Governors of the Federal Reserve System, January 28, 2015.

Michael J. Lewandowski,
Associate Secretary of the Board.

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FEDERAL TRADE COMMISSION

Announcement of Public Workshop, "Examining Health Care Competition"

AGENCY: Federal Trade Commission.

ACTION: Notice of public workshop and opportunity for comment.

SUMMARY: The Federal Trade Commission ("FTC" or "Commission") will hold a second public workshop on February 24-25, 2015, as part of the workshop series, "Examining Health Care Competition,"¹ to study recent developments related to health care provider organization and payment models that may affect competition and consumer protection in the provision of health care services. The workshop will be co-hosted by the Department of Justice, Antitrust Division ("DOJ"). Specific topics for discussion may include: early observations regarding accountable care organizations; alternatives to traditional fee-for-service payment models; trends in provider consolidation; trends in provider network and benefit design strategies, as well as contracting practices and regulatory activity that may enhance or undermine these strategies; and early

¹ The first workshop in the *Examining Health Care Competition* series was held on March 20-21, 2014, and examined issues concerning occupational regulation, interstate licensure and telehealth, health information technology, and price and quality transparency. See <http://www.ftc.gov/news-events/events-calendar/2014/03/examining-health-care-competition>.

observations regarding health insurance exchanges. This notice invites public comments on a series of topics. The FTC and DOJ (the "Agencies") will consider these comments as they prepare for the workshop and may use them in subsequent reports or policy papers, if any. For additional information, visit the workshop Web site at <http://www.ftc.gov/news-events/events-calendar/2015/02/examining-health-care-competition> or <http://www.justice.gov/atr/public/workshops/healthcare/2015/02/index.html>.

DATES: The workshop will be held on February 24-25, 2015, in the Auditorium of the Constitution Center at 400 7th Street SW., Washington, DC 20024. To be considered for the workshop, comments in response to this notice should be submitted by February 16, 2015. In addition, any interested person may submit written comments in response to this notice and workshop discussions until April 30, 2015. Prior to the workshop, the Agencies will publish an agenda and additional information on their Web sites.

ADDRESSES: Interested parties may file a comment for this workshop at <https://ftcpublic.commentworks.com/ftc/examhealthcareworkshop> online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Health Care Workshop, Project No. P131207," on your comment, and file your comment online at <https://ftcpublic.commentworks.com/ftc/examhealthcareworkshop> by following the instructions on the web-based form. If you prefer to file your comment on paper, write "Health Care Workshop, Project No. P131207," on your comment, and on the envelope, and mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW., Suite CC-5610 (Annex X), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW., 5th Floor, Suite 5610 (Annex X), Washington, DC 20024.

FOR FURTHER INFORMATION CONTACT: Stephanie Wilkinson, Attorney Advisor, Office of Policy Planning, Federal Trade Commission, 600 Pennsylvania Avenue NW., Washington, DC 20580, 202-326-2084, examininghealthcareworkshop@ftc.gov. For more detailed information about the workshop, including an agenda, please visit the workshop Web site: <http://www.ftc.gov/news-events/events-calendar/2015/02/examining-health-care-competition> or <http://www.ftc.gov/news-events/events-calendar/2015/02/examining-health-care-competition>.