

de novo in providing small business access to financial capital that otherwise is unavailable in the private section and assisting housing development for low and moderate income residents, meeting the requirements for community development activities, pursuant to § 225.25(b)(6) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, February 1, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-2941 Filed 2-6-95; 8:45 am]

BILLING CODE 6210-01-F

Marlene Crowe Embry, et al.; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

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 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. Once the notices have been accepted for processing, they will also 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 February 21, 1995.

A. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Marlene Crowe Embry; O'Neal Embry, Trustees*, both of Duluth, Georgia, and Charles Benjamin Ginden, Trustee, Atlanta, Georgia; to retain 26.5 percent, for a total of 44.9 percent, of the voting shares of Embry Bankshares, Inc., Atlanta, Georgia, and thereby indirectly acquire Embry National Bank, Duluth, Georgia.

Board of Governors of the Federal Reserve System, February 1, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-2942 Filed 2-6-95; 8:45 am]

BILLING CODE 6210-01-F

Issac Gilinski y Cia. S. en C., et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each 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 to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than March 3, 1995.

A. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Issac Gilinski y Cia. S. en C.; Jamie Gilinski y Cia. S. en C.; Perla Bacal de Gilinski y Cia. S. en C.; Raquel Kardonski y Cia. S. en C.; and PBZ Ltda. y. Cia S. en C.*, all of Santa F de Bogota, Colombia; to become bank holding companies by acquiring 99.2 percent of the voting shares of Eagle National Bank of Miami, Miami, Florida.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Marshall & Ilsley Corporation*, Milwaukee, Wisconsin, to acquire 100 percent of the voting shares of Sharon State Bank, Sharon, Wisconsin, and Citizens Bancorp of Delavan, Inc., Delavan, Wisconsin, and thereby indirectly acquire Citizens Bank of Delavan, Delavan, Wisconsin.

C. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *National City Bancshares, Inc.*, Evansville, Indiana; to acquire 100

percent of the voting shares of White County Bank, Carmi, Illinois.

Board of Governors of the Federal Reserve System, February 1, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-2943 Filed 2-6-95; 8:45 am]

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The Toronto-Dominion Bank; Acquisition of Company Engaged in Permissible Nonbanking Activities

The organization listed in this notice has applied under § 225.23 (a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23 (a)(2) or (f)) 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 acquire or control voting securities or assets of a company engaged 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 February 21, 1995.

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

1. *The Toronto-Dominion Bank*, Toronto, Canada; to acquire Lancaster

Financial Corporation, New York, New York, and thereby engage in permissible financial advisory activities, pursuant to § 225.25(b)(4)(vi) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, February 1, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-2944 Filed 2-6-95; 8:45 am]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Agency for Health Care Policy and Research

Public Meeting on the Development of Colorectal Cancer Screening Clinical Practice Guideline

The Agency for Health Care Policy and Research (AHCPR) announces that a public meeting will be held to receive comments and information pertaining to the development of the clinical practice guideline on Screening for Colorectal Cancer. The guideline will focus on tests used to screen for colorectal cancer and the evidence of their effectiveness. The guideline is being developed by a non-profit contractor of AHCPR with the assistance of a panel of health care experts and consumers. Collaborative support for this effort is being provided by the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK).

A notice announcing that AHCPR was arranging for the development of this clinical practice guideline was published in the **Federal Register** on August 17, 1993 (Vol. 58, No. 157). That notice invited nominations for experts and consumers to serve on the panel that is developing the guideline.

A public meeting to provide an opportunity for interested parties to contribute relevant information and comments, including research in areas relevant to the guideline, will be held as follows:

Meeting: Colorectal Cancer Screening

Date: April 19, 1995

From: 9:00 a.m.–12:00 p.m.

Location: Old Town Holiday Inn, 480 King Street, Alexandria, Virginia 22314

Phone: (703) 549-6080

Fax: (703) 684-6508

Background

The AHCPR is charged, under Title IX of the Public Health Service Act, with enhancing the quality, appropriateness, and effectiveness of health care services, and access to such services. The AHCPR accomplishes its goals through the

establishment of a broad base of scientific research, and through the promotion of improvements in clinical practice and in the organization, financing, and delivery of health care services. (See 42 U.S.C. 299-299c-6 and 1320-12.)

In keeping with its legislative mandates, AHCPR arranges for the development, periodic review, and update of clinically relevant guidelines that may be used by physicians, nurses, other health care providers, educators, and consumers to assist in determining how diseases, disorders, and other health care conditions can most effectively and appropriately be prevented, diagnosed, treated, and clinically managed. Medical review criteria, standards of quality, and performance measures are then developed based on the guidelines produced.

Section 912 of the Act (42 U.S.C. 299b-1(b)), as amended, requires that the guidelines:

1. Be based on the best available research and professional judgment;
2. Be presented in formats appropriate for use by physicians, nurses, other health care providers, medical educators, medical review organizations, and consumers;
3. Be presented in treatment-specific or condition-specific forms appropriate for use in clinical practice, education programs, and reviewing quality and appropriateness of medical care;
4. Include information on the risks and benefits of alternative strategies for prevention, diagnosis, treatment, and management of the particular health condition(s); and
5. Include information on the costs of alternative strategies for prevention, diagnosis, treatment, and management of the particular health condition(s), where cost information is available and reliable.

Section 914 of the Act (42 U.S.C. 299b-3(a)), as amended, identifies factors to be considered in establishing priorities for guidelines, including the extent to which the guidelines would:

1. Improve methods for disease prevention;
2. Improve methods of diagnosis, treatment, and clinical management, and thereby benefit a significant number of individuals;
3. Reduce clinically significant variations among clinicians in the particular services and procedures utilized in making diagnoses and providing treatment; and
4. Reduce clinically significant variations in the outcomes of health care services and procedures.

Also, in accordance with Title IX of the PHS Act and section 1142 of the Social Security Act, the AHCPR Administrator is to assure that the needs and priorities of the Medicare program are reflected appropriately in the agenda and priorities for development of guidelines and guideline updates.

Arrangements for the April 19, 1995 Public Meeting on Colorectal Cancer Screening

Representatives of organizations and other individuals are invited to provide relevant written comments and information, and make a brief (5 minutes or less) oral statement to the panel. Individuals and representatives who would like to attend must register with Michael Stolar, Project Manager, American Gastroenterological Association (AGA), at the address set out below by April 5, 1995, and indicate whether they plan to make an oral statement. A written copy of the oral statement, comments, and information should be submitted to AGA by April 5, 1995. If more requests to make oral statements are received than can be accommodated between 9:00 a.m. and 12:00 p.m. on April 19, 1995, the chairperson will allocate speaking time in a manner which ensures, to the extent possible, that a range of views of health care professionals, consumers, product manufacturers, and pharmaceutical manufacturers are presented. Those who cannot be granted their requested speaking time because of time constraints are assured that their written comments will be considered when decisions regarding the guideline are made.

If sign language interpretation or other reasonable accommodation for a disability is needed, please contact AGA by April 5, 1995, at the address below.

Registration should be made with, and written materials submitted to: Michael Stolar, Ph.D., Project Manager, American Gastroenterological Association, 7910 Woodmont Avenue, Suite 914, Bethesda, Maryland 20814, Phone: (301) 654-2055, Fax: (301) 654-5920.

For Additional Information

Additional information on the guideline development process is contained in the AHCPR Program Note, "Clinical Practice Guideline Development," dated August 1993. This document describes AHCPR's activities with respect to clinical practice guidelines including the process and criteria for selecting panels. This document may be obtained from the AHCPR Publications Clearinghouse,