

needed to more appropriately focus resources on the highest risks first. We also need to determine how to include new requirements in the priority scheme. EPA Contact: Connie Bosma, (202) 260-5526.

Revising Chemical Monitoring Requirements and Defining Source Water Protection as Best Available Technology

Public water systems are required to monitor for 66 different inorganic (e.g., mercury), synthetic organic (e.g., atrazine) and volatile organic compounds (e.g., benzene) found in drinking water. Costs to collect and analyze these chemicals can be several thousands of dollars per year, which can be beyond the resource capacities for small systems. Several statutory (Chafee-Lautenberg Amendment) and regulatory (e.g., grandfathering data, compositing, State-approved waivers) provisions have provided flexibility to systems to reduce or forego monitoring for at least some chemicals. EPA believes it would be appropriate to consider other revisions to chemical monitoring requirements by, for example, targeting systems at risk of contamination, targeting vulnerable time periods and allowing States greater flexibility to integrate source water protection efforts. EPA also believes it might be useful to consider regulatory changes to allow water systems to use source water protection as an alternative form of treatment for certain contaminants under limited conditions, provided such an alternative provides equivalent health protection. EPA Contact: Mike Muse, (202) 260-3874.

Other Revisions to Strengthen Enforcement and Implementation

Recognizing the limited resources in the drinking water program, EPA is interested in hearing ideas to further strengthen the public health protection provided by the SDWA and the regulations while at the same time streamlining the program. These activities could take the form of outreach, technical assistance and capacity building, or use of authorities provided under other environmental statutes. For example, some potential activities in this area might include the production of special health notifications for serious drinking water contamination, particularly for sensitive subpopulations; additional joint State/EPA efforts to develop State capacity to implement and enforce the drinking water program; and streamlining and strengthening EPA's ability to collect information from drinking water systems (particularly in cases where

contamination is suspected or where a system is required to monitor on a greatly reduced basis). The activities in this area would be designed to ensure greater public health protection and would link to the actions being proposed in other areas (e.g., regulatory realignment, review of priority guidance and greater emphasis on source water protection.) EPA Contact: Bob Blanco, (202) 260-5522.

Dated: February 21, 1995.

Peter L. Cook,

Deputy Director, Office of Ground Water and Drinking Water.

[FR Doc. 95-4598 Filed 2-23-95; 8:45 am]

BILLING CODE 6560-50-M

[FRL-5156-6]

Administrative Settlement Pursuant to Section 122(h) of the Comprehensive Environmental Response, Compensation and Liability Act of 1980 (CERCLA), as Amended, 42 U.S.C. 9622(h), Resource Services, Inc. Site, Springfield, Missouri

AGENCY: Environmental Protection Agency.

ACTION: Notice; request for public comment.

SUMMARY: In accordance with Section 122(i) of the Comprehensive Environmental Response, Compensation and Liability Act of 1980 (CERCLA), as amended by the Superfund Amendments and Reauthorization Act of 1986 (SARA), notice is hereby given that an administrative cost recovery settlement concerning the Resource Services, Inc. Site ("the Site") located in Springfield, Missouri, was entered into by the Environmental Protection Agency ("the Agency") on December 22, 1994. The settlement resolves certain Agency claims under section 107 of CERCLA against the Settling Parties who are named in an attachment to the settlement which is available at EPA Region 7 at the address shown below. The settlement requires the Settling Parties to pay \$50,000.00 to the Hazardous Substance Superfund toward past response costs incurred in relation to the Site.

For thirty (30) days following the date of the publication of this notice, the Agency will accept written comments relating to the settlement. The Agency's response to any comments received will be available for public inspection at the EPA Region 7 Office, located at 726 Minnesota Avenue in Kansas City, Kansas 66101.

DATES: Comments must be submitted on or before March 27, 1995.

ADDRESSES: The settlement and additional background information relating to the settlement are available for public inspection during weekday business hours at the EPA Region 7 Office at 726 Minnesota Avenue in Kansas City, Kansas 66101. A copy of the settlement may be obtained from Venessa Cobbs, Regional Docket Clerk, EPA Region 7, 726 Minnesota Avenue, Kansas City, Kansas 66101, telephone: (913) 551-7630.

Comments on the settlement should reference the Resource Services, Inc. Site, in Springfield, Missouri, and EPA Docket No. VII-92-F-0015 and should be addressed to Ms. Cobbs at the address above.

FOR FURTHER INFORMATION CONTACT: Ms. Sarah Toevs Sullivan, Associate Regional Counsel, EPA Region 7, Office of Regional Counsel, 726 Minnesota Avenue, Kansas City, Kansas 66101, telephone: (913) 551-7010.

Dated: February 7, 1995.

Delores Platt,

Acting Regional Administrator, Region 7.

[FR Doc. 95-4294 Filed 2-23-95; 8:45 am]

BILLING CODE 6560-50-M

FEDERAL RESERVE SYSTEM

Oconomowoc Bancshares, Inc.; Formation of, Acquisition by, or Merger of Bank Holding Companies

The company listed in this notice has 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)).

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 to the Reserve Bank indicated for that application 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.

Comments regarding this application must be received not later than March 20, 1995.

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

1. *Oconomowoc Bancshares, Inc.*, Oconomowoc, Wisconsin; to become a bank holding company by acquiring 80 percent of the voting shares of First Bank of Oconomowoc, Oconomowoc, Wisconsin.

Board of Governors of the Federal Reserve System, February 17, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-4548 Filed 2-23-95; 8:45 am]

BILLING CODE 6210-01-F

Susquehanna Bancshares, Inc., et al.; Acquisitions of Companies Engaged in Permissible Nonbanking Activities

The organizations listed in this notice have 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.

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 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.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated for the application or the offices of the Board of Governors not later than March 9, 1995.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. *Susquehanna Bancshares*, Lititz, Pennsylvania; to acquire Atlanfed Bancorp, Inc., Baltimore, Maryland (a thrift holding company), and thereby indirectly acquire Atlantic FSB, Baltimore, Maryland, and engage in owning, controlling or operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y; originating loans, pursuant to § 225.25(b)(1) of the Board's Regulation Y; investment advisory services, pursuant to § 225.25(b)(4) of the Board's Regulation Y; real estate appraisal services, pursuant to § 225.25(b)(13) of the Board's Regulation Y; retail securities brokerage, pursuant to § 225.25(b)(15)(i) of the Board's Regulation Y; retail securities brokerage in combination with investment advisory services, pursuant to §§ 225.25(b)(15)(ii) and (b)(4) of the Board's Regulation Y; and providing real estate settlement services, pursuant to *Norwest Corporation*, 80 FRB 453 (1994). The geographic scope of these activities is Maryland.

2. *Susquehanna Bancshares*, Lititz, Pennsylvania; to acquire Reisterstown Holdings, Inc., Reisterstown, Maryland (a thrift holding company), and thereby indirectly acquire Reisterstown FSB, Reisterstown, Maryland, and engage in owning, controlling or operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y; making and servicing loans including real estate settlement services, pursuant to § 225.25(b)(1) of the Board's Regulation Y and *Norwest Corporation*, 80 FRB 453 (1994); investment advisory services, pursuant to § 225.25(b)(4) of the Board's Regulation Y; sale of credit insurance in the form of mortgage insurance disability and life insurance products to customers of affiliates, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y; retail securities brokerage, pursuant to § 225.25(b)(15)(i) of the Board's Regulation Y; retail securities brokerage in combination with investment advisory services, pursuant to § 225.25(b)(15)(ii) of the Board's Regulation Y. The geographic scope for these activities is Maryland.

B. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *F & M National Corporation*, Winchester, Virginia; to acquire Farland Investment Management, Inc., Winchester, Virginia, and thereby engage in portfolio investment advice and financial planning services to individuals, corporations, banks, pension and profit sharing plans, trusts, estates, and charitable organizations, pursuant to § 225.25(b)(4)(iii) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, February 17, 1994.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-4549 Filed 2-23-95; 8:45 am]

BILLING CODE 6210-01-F

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Regional Public Hearing of the Commission on Research Integrity in Chicago, IL

Pursuant to Pub. L. 92-463, notice is hereby given of a regional public hearing and meeting of the Commission on Research Integrity, respectively on Thursday and Friday, March 9 and 10, 1995, at the De Paul University, Chicago, IL. On the 9th, the Commission will meet from 8:30 a.m. until 11:15 a.m. at the De Paul Center on 1 East Jackson Boulevard. The afternoon session, 12:30 p.m. until 5 p.m., will be held in the De Paul University Administration Center, 9th floor, on 243 South Wabash Avenue. The sessions will be open to the public and will continue on the 10th from 9 a.m. to 4:45 p.m. at 249 South Wabash Ave. Interested parties are advised to call the Executive Secretary shortly before the meeting to verify the date, place, and agenda.

The mandate of the Commission is to develop recommendations for the Secretary of Health and Human Services (DHHS) and the Congress on the administration of section 493 of the Public Health Service Act, as amended by and added to by section 161 of the NIH Revitalization Act of 1993.

In its deliberations, the Commission has confirmed that there are no quick and easy answers for fair, effective, and realistic administrative solutions to a number of issues in scientific misconduct and research integrity. An essential component of the Commission's information-gathering is to interact extensively with all relevant constituencies of the scientific community—including junior and senior scientists, witnesses,