

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]

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### **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.*

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### **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,