

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 commence or to engage *de novo*, either directly or through a subsidiary, 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 May 24, 1995.

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

1. *AMCORE Financial Inc.*, Rockford, Illinois; to acquire Rockford Mercantile Agency, Inc., Rockford, Illinois, and thereby engage *de novo* in check guarantee services, pursuant to § 225.25(b)(22), and rental or sale of related equipment, pursuant to § 225.25(b)(7) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, May 4, 1995.

**William W. Wiles,**

*Secretary of the Board.*

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**Mason-Dixon Bancshares, Inc., 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 June 5, 1995.

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

1. *Mason-Dixon Bancshares, Inc.*, Westminster, Maryland; to acquire 100 percent of the voting shares of Bank Maryland Corp., Towson, Maryland, and thereby indirectly acquire Bank of Maryland, Towson, Maryland.

**B. Federal Reserve Bank of Dallas** (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *SNB Corporation*, Houston, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of Southern National Bank of Texas, Houston, Texas.

2. *SNB Bancshares, Inc.*, Houston, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of SNB Corporation, Wilmington, Delaware, and thereby indirectly acquire Southern National Bank of Texas, Houston, Texas.

In connection with this application, SNB Corporation, Houston, Texas, also has applied to become a bank holding company.

Board of Governors of the Federal Reserve System, May 4, 1995.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 95-11474 Filed 5-9-95; 8:45 am]

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**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Agency for Health Care Policy and Research**

**Meetings**

In accordance with section 10(a) of the Federal Advisory Committee Act (5 U.S.C., Appendix 2) announcement is made of the following advisory committees scheduled to meet during the month of June 1995:

*Name:* Health Services Developmental Grants Review Subcommittee.

*Date and Time:* June 7-8, 1995, 8:00 a.m.

*Place:* Holiday Inn Crowne Plaza, 1750 Rockville Pike, Conference Room TBA, Rockville, Maryland 20852

Open June 7, 8:00 a.m. to 9:00 a.m.

Closed for remainder of meeting.

*Purpose:* The Subcommittee is charged with the initial review of grant applications proposing experimental, analytical and theoretical research on costs, quality, access, effectiveness, and efficiency of the delivery of health services for the research grant program administered by the Agency for Health Care Policy and Research (AHCPR).

*Agenda:* The open session of the meeting on June 7 from 8:00 a.m. to 9:00 a.m. will be devoted to a business meeting covering administrative matters and reports. During the closed session, the Subcommittee will be reviewing and discussing grant applications dealing with health services research issues. In accordance with the Federal Advisory Committee Act, section 10(d) of 5 U.S.C., Appendix 2 and 5 U.S.C., 552b(c)(6), the Administrator, Agency for Health Care Policy and Research, has made a formal determination that these latter sessions will be closed because the discussions are likely to reveal personal information concerning individuals associated with the applications. This information is exempt from mandatory disclosure.

Anyone wishing to obtain a roster of members, minutes of the meeting, or other relevant information should contact J. Terrell Hoffeld, D.D.S., Ph.D., Scientific Review Administrator, Scientific Review Branch, Agency for Health Care Policy and Research, Suite 602, Executive Office Center, 2101 East Jefferson Street, Rockville, Maryland 20852, Telephone (301) 594-1449.

*Name:* Health Services Research Review Subcommittee.

*Date and Time:* June 8-9, 1995, 8:00 a.m.

*Place:* Holiday Inn Crowne Plaza, 1750 Rockville Pike, Rockville, MD 20852.

Open June 8, 8:00 a.m. to 8:45 a.m.

Closed for remainder of meeting.

*Purpose:* The Subcommittee is charged with the initial review of grant applications