

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 August 17, 1995.

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

1. *Mercantile Bankshares Corporation*, Baltimore, Maryland; to acquire 100 percent of the voting shares of The Sparks State Bank, Sparks, Maryland

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

1. *Beaman Bancshares, Inc.*, Beaman, Iowa; to acquire an additional 20.10 percent, for a total of 24.98 percent of the voting shares of Producers Savings Bank, Green Mountain, Iowa.

2. *F&M Bancorporation, Inc.*, Kaukauna, Wisconsin; to acquire 90 percent of the voting shares of Peoples State Bank of Bloomer, Bloomer, Wisconsin.

3. *Phillips Investment Company Limited Partnership*, Spring Hill, Florida; to acquire 52.74 percent of the voting shares of Gratiot Bancshares, Inc., Gratiot, Wisconsin, and thereby indirectly acquire Gratiot State Bank, Gratiot, Wisconsin.

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

1. *UB&T Financial Corporation*, Dallas Texas, and *UB&T Delaware Financial Corporation*, Dover, Delaware; to acquire 100 percent of the voting shares of Southeast Bancshares, Inc., Dallas, Texas, and thereby indirectly acquire Commercial National Bank, Dallas, Texas.

Board of Governors of the Federal Reserve System, July 18, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

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BILLING CODE 6210-01-F

**UMB Financial Corporation; Notice of Application to Engage de novo in Permissible Nonbanking Activities**

The company listed in this notice has filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) 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 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 August 7, 1995.

**A. Federal Reserve Bank of Kansas City** (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *UMB Financial Corporation*, Kansas City, Missouri; to engage *de novo* through UMB Consulting Services, Inc., Kansas City, Missouri, in management consulting to depository institutions, pursuant to § 225.25(b)(11) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, July 18, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

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**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Office of the Secretary**

**Agency for Health Care Policy and Research; General Reorganization; Statement of Organization, Functions, and Delegations of Authority**

Part H, Public Health Service (PHS), Chapter HP (Agency for Health Care Policy and Research), of the Statement of Organization, Functions, and Delegations of Authority for the Department of Health and Human Services (55 FR 12286-89, April 2, 1990, as amended at 58 FR 16534, March 29, 1993) is amended to reflect organizational changes within the Agency for Health Care Policy and Research.

**Agency for Health Care Policy and Research**

Under heading *Section HP-20, Organization and Functions*, beginning with the title, *Office of the Administrator (HPA)*, delete all titles and statements and substitute the following:

*Office of the Administrator (HPA)*. Directs the activities of the Agency for Health Care Policy and Research to ensure the achievement of strategic objectives. Specifically: (1) Determines that Agency programs support Administration goals and objectives; (2) plans, directs, coordinates, and evaluates the administrative policies and procedures, the research and training programs, and the dissemination activities of the Agency; (3) manages the Equal Employment Opportunity programs; (4) maintains the scientific integrity of the research program and the staff; (5) establishes Agency program and budget priorities; (6) represents the Agency within the Public Health Service, at the highest levels of Government, and to the public; (7) makes recommendations to the Secretary on Federal reimbursement programs with respect to health care technologies and health care policies and research.

*Office of Management (HPA6)*. Directs and coordinates Agency-wide administrative activities. Specifically: (1) Manages and coordinates the human resource activities of the Agency