

one another. In addition, the parties may consult and agree upon the operation, deployment and utilization, and rationalization of vessels in the trade between ports in Asia, the Mid-East, Australia and New Zealand and ports on the U.S. Pacific Coast, including Alaska, and inland U.S. points via such ports.

By Order of the Federal Maritime Commission.

Dated: September 19, 1995.

Joseph C. Polking,

Secretary.

[FR Doc. 95-23642 Filed 9-22-95; 8:45 am]

BILLING CODE 6730-01-M

Ocean Freight Forwarder License Applicants

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission applications for licenses as ocean freight forwarders pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. app. 1718 and 46 CFR 510).

Persons knowing of any reason why any of the following applicants should not receive a license are requested to contact the Office of Freight Forwarders, Federal Maritime Commission, Washington, D.C. 20573.

Ayma Cargo Corp., 4408 N.W. 74th Avenue, Miami, FL 33166; Officers: Andres Amorosi, President; Santiago Maggi, Vice President.

Joseph Industries, Inc. dba Joseph International Freight Services, 848 Newell Avenue, Muscatine, IA 52761; Officers: Raul Anthony Joseph, President; Ralph Joseph, Treasurer.

J.B. Rothenberg & Co., Inc. dba J.B.R. Shipping, 43 Redwood Avenue, Edison, NJ 08817; Officers: John B. Rothenberg, President; Chi-Pei Chen, Vice President.

Action Worldwide Cargo Services, 16515 Hedgecroft, Suite 302, Houston, TX 77060; Nancy S. Frederick, Sole Proprietor.

Advante Customs Broker and Freight Forwarders Inc., 529 Commercial Street, Fourth FL, San Francisco, CA 94111; Officers: Dale M.A. Zerda, President; Deborah Ann Zerda-Andrews, Vice President.

International Cargo Services, Inc., 139 Mitchell Avenue, # 277, So. San Francisco, CA 94080; Officers: Seymour A. Hills, President; Marcia A. Hills, Vice President.

By the Federal Maritime Commission.

Dated: September 19, 1995.

Joseph C. Polking,

Secretary.

[FR Doc. 95-23638 Filed 9-22-95; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM

Bancol y Cia. S. en C.; 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 October 19, 1995.

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

1. *Jaime Gilinski y Cia. S. en C., PBZ Ltda. y Cia. S. en C., Raquel Kardonski y Cia. S. en C., Isaac Gilinski y Cia. S. en C., Perla Bacal de Gilinski y Cia. S. en C. (collectively, Companies), and Bancol y Cia. S. en C. (Bancol)*, all of Santa Fe de Bogota, Colombia, to become bank holding companies and to retain, indirectly, all the voting securities of Eagle National Holding Company, and thereby retain 99.2 percent of the voting securities of Eagle National Bank of Miami, N.A., both of Miami, Florida. Applicants, in the aggregate, own all the voting securities of Bancol, which controls the power to vote 74.9 percent of the voting securities of Banco de Colombia, S.A., Santa Fe de Bogota, Colombia. In addition, Banco de Colombia, S.A., which indirectly owns

all the voting securities of Eagle National Holding Company, Inc., proposes to acquire and directly own such shares.

Board of Governors of the Federal Reserve System, September 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-23672 Filed 9-22-95; 8:45 am]

BILLING CODE 6210-01-F

First Financial Bankshares, 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 October 19, 1995.

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

1. *First Financial Bankshares, Inc.*, Abilene, Texas, and *First Financial Bankshares of Delaware, Inc.*, Wilmington, Delaware; to acquire *Citizens Equity Corporation*, Weatherford, Texas, and thereby indirectly acquire *Citizens National Bank*, Weatherford, Texas.

In connection with this application, *First Financial Bankshares of Delaware, Inc.*, Wilmington, Delaware; also has applied to merge with *Citizens Equity Corporation*, Weatherford, Texas.

Board of Governors of the Federal Reserve System, September 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-23673 Filed 9-22-95; 8:45 am]

BILLING CODE 6210-01-F

Norwest Corporation; 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 October 10, 1995.

A. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Norwest Corporation*, Minneapolis, Minnesota; to acquire AMFED Financial, Inc., Reno, Nevada, and thereby acquire American Federal

Savings Bank, Reno, Nevada, and thereby engage in operating a savings and loan association, pursuant to § 225.25(b)(9) of the Board's Regulation Y; and engage in the originating and purchasing of loans secured by single-family residential real estate and to a lesser extent, originating multi-family, commercial real estate, consumer, construction and other loans, pursuant to § 225.25(b)(1) of the Board's Regulation Y. AMFED also acts as a trustee under deeds of trust, pursuant to § 225.25(b)(3) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, September 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-23674 Filed 9-22-95; 8:45 am]

BILLING CODE 6210-01-F

Waterhouse Investor Services, Inc.; Notice to Engage in Certain Nonbanking Activities

Waterhouse Investor Services, Inc., New York, New York (Notificant), has provided notice pursuant to section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) (BHC Act) and § 225.23(a)(3) of the Board's Regulation Y (12 CFR 225.23(a)(3)), to transfer certain securities activities from its subsidiary, Waterhouse Securities, Inc., New York, New York, to a *de novo* subsidiary, National Investor Services Corp., New York, New York (Company), and thereby engage in executing and clearing securities transactions and providing related services. Company's proposed securities-related activities would include providing clearing-only services. Notificant maintains that the Board previously has determined that the proposed activities are closely related to banking. See 12 CFR 225.25(b)(15); *BankAmerica Corporation*, 69 Federal Reserve Bulletin 105 (1983); *The Bank of New York Company, Inc.*, 74 Federal Reserve Bulletin 257 (1988). Notificant also maintains that its proposal would produce benefits to the public, such as gains in efficiency and increased competition, that would outweigh any possible adverse effects. These activities would be conducted throughout the United States.

In publishing the proposal for comment, the Board does not take a position on issues raised by the proposal. Notice of the proposal is published solely to seek the views of interested persons on the issues presented by the application and does not represent a determination by the Board that the proposal meets, or is

likely to meet, the standards of the BHC Act. Any comments or requests for hearing should be submitted in writing and received by William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, not later than October 11, 1995. Any request for a hearing on this application must, as required by § 262.3(e) of the Board's Rules of Procedure (12 CFR 262.3(e)), be accompanied by a statement of the reasons why 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.

This application may be inspected at the offices of the Board of Governors or the Federal Reserve Bank of New York.

Board of Governors of the Federal Reserve System, September 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-23675 Filed 9-22-95; 8:45 am]

BILLING CODE 6210-01-F

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Agency for Health Care Policy and Research

Health Care Policy and Research; Special Emphasis Panel Meeting

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

Name: Health Care Policy and Research Special Emphasis Panel.

Date and Time: October 26, 1995, 8:30 a.m.

Place: The DoubleTree Hotel, 1750 Rockville Pike, Conference Room TBA, Rockville, Maryland 20852.

Open October 26, 8:30 a.m. to 9:30 a.m.
Closed for remainder of meeting.

Purpose: This Panel is charged with conducting the initial review of grant applications on research that will provide convincing evidence for, or against, the effectiveness and cost effectiveness of alternative clinical interventions used to prevent, diagnose, treat, and manage common clinical conditions.

Agenda: The open session of the meeting on October 26, from 8:30 a.m. to 9:30 a.m., will be devoted to a business meeting covering administrative matters. During the closed session, the committee 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.,