

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 November 16, 1995.

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

1. *Susquehanna Bancshares, Inc.*, Litzitz, Pennsylvania; to acquire Fairfax Financial Corporation, Baltimore, Maryland, and thereby indirectly acquire Fairfax Savings, F.S.B., Baltimore, Maryland, and thereby engage in owning and operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y; Advantage Investments, Inc., Baltimore, Maryland, and thereby engage in acting as agent in the sale of retail securities brokerage activities, pursuant to § 225.25(b)(15)(i) and (b)(15)(ii) of the Board's Regulation Y; Fairfax Mortgage Corporation, Baltimore, Maryland, and thereby engage in making loans secured by mortgages, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

B. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Fifth Third Bancorp*, Cincinnati, Ohio; to acquire Kentucky Enterprise Bancorp, Inc., and Kentucky Enterprise Bank, FSB, both of Newport, Kentucky, and thereby engage in permissible savings association activities, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

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

1. *Firstar Corporation*, Milwaukee, Wisconsin, and Firstar Corporation of Iowa, Des Moines, Iowa; to acquire Harvest Financial Corp., Dubuque, Iowa, and Harvest Savings Bank, F.S.B., Dubuque, Iowa, and thereby engage in owning, controlling and operating a

savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, October 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-27209 Filed 11-1-95; 8:45 am]

BILLING CODE 6210-01-F

United Community Bancorp, 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 November 27, 1995.

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

1. *United Community Bancorp, Inc.*, Chatham, Illinois; to acquire 100 percent of the voting shares of State Bank of Auburn, Auburn, Illinois.

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

1. *Farmers & Merchants Financial Services, Inc.*, St. Paul, Minnesota; to acquire at least 80.2 percent of the voting shares of Farmers State Bank of Huntley, Inc., Huntley, Minnesota.

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

1. *Mackey BanCo, Inc.*, Ansley, Nebraska; to become a bank holding company by acquiring 80 percent of the voting shares of Security State Bank, Ansley, Nebraska.

Board of Governors of the Federal Reserve System, October 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Administration for Children and Families; Appeal

AGENCY: Administration for Children and Families (ACF), HHS.

ACTION: Notice of appeal.

SUMMARY: By designation of the Administration for Children and Families, a member of the Departmental Appeals Board will be presiding officer for an appeal pursuant to 45 CFR Part 213 concerning the Administration for Children and Families' disapproval of a State plan amendment submitted by the State of Ohio.

The State of Ohio and the Administration for Children and Families have agreed that there are no disputed issues of fact, and that an in-person evidentiary hearing is unnecessary. The presiding officer therefore proposes to consider the appeal based on written briefs without convening an in-person evidentiary hearing.

REQUESTS TO PARTICIPATE: Requests to participate as a party or as an *amicus curiae* must be submitted to the Departmental Appeals Board in the form specified at 45 CFR 213.15 within fifteen days after this publication.

FOR FURTHER INFORMATION CONTACT: Carolyn Reines-Graubard, Departmental Appeals Board, Department of Health and Human Services, Room 637-D, Hubert H. Humphrey Building, 200 Independence Avenue, S.W., Washington, D.C. 20201. Telephone Number: (202) 690-8014.

SUPPLEMENTARY INFORMATION: Notice of appeal is hereby given as set forth in the following letter, which has been sent to the State of Ohio.

Washington, D.C., [date]

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