

Board of Governors of the Federal Reserve System, April 19, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-10147 Filed 4-24-96; 8:45 am]

BILLING CODE 6210-01-F

**Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies That are Engaged in Permissible Nonbanking Activities**

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. Once the notice 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 the proposal complies with the standards of section 4 of the BHC Act, including 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" (12 U.S.C. 1843). 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 the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 8, 1996.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *Waterhouse Investor Services, Inc.*, New York, New York; to engage *de novo* through its subsidiary, Waterhouse Securities Inc., New York, New York, and thereby engage in the purchase and sale of securities on the order of customers as a "riskless principal", pursuant to Bankers Trust New York Corp., 75 Fed. Res. Bull. 829 (1989).

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

1. *Allied Irish Banks, p.l.c.*, Dublin, Ireland; and First Maryland Bancorp, Baltimore, Maryland; to acquire Washington Federal Savings Bank, Herndon, Virginia, and thereby indirectly acquire 1st Washington Bancorp, Inc., Herndon, Virginia, and thereby engage in operating a savings bank, pursuant to § 225.25(b)(9) of the Board's Regulation Y, in mortgage origination and servicing, pursuant to § 225.25(b)(1) of the Board's Regulation Y; and in the sale of property and casualty insurance and group life and health insurance, pursuant to § 225.25(b)(8) of the Board's Regulation Y.

2. *American Bankshares, Inc.*, Welch, West Virginia; to engage *de novo* through its subsidiary, Ameriloan, Englewood, Colorado, in consumer financing, pursuant to § 225.25(b)(1)(i) of the Board's Regulation Y.

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**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**National Institutes of Health**

**National Heart, Lung, and Blood Institute; Notice of Meeting of the Sickle Cell Disease Advisory Committee**

Pursuant to Public Law 92-463, notice is hereby given of the meeting of the Sickle Cell Disease Advisory Committee, National Heart, Lung, and Blood Institute, June 7, 1996. The meeting will be held at the National Institutes of Health, Two Rockledge Center, Conference Room 9A1-A2, 6701 Rockledge Drive, Bethesda, Maryland 20892.

The entire meeting will be open to the public from 9:00 a.m. to adjournment, to discuss recommendations on the implementation and evaluation of the Sickle Cell Disease Program. Attendance

by the public will be limited to space available.

Individuals who plan to attend and need special assistance, such as sign language interpretation or other reasonable accommodations, should contact the Executive Secretary in advance of the meeting.

Dr. Clarice D. Reid, Executive Secretary, Sickle Cell Disease Advisory Committee, Division of Blood Diseases and Resources, NHLBI, Two Rockledge Center, Suite 10160, 6701 Rockledge Drive, Bethesda, Maryland 20892, (301) 435-0080, will furnish substantive program information, a summary of the meeting, and a roster of the committee members.

(Catalog of Federal Domestic Assistance Program No. 93.839, Blood Diseases and Resources Research, National Institutes of Health)

Dated: April 22, 1996.

Susan K. Feldman,

*Committee Management Officer, NIH.*

[FR Doc. 96-10197 Filed 4-24-96; 8:45 am]

BILLING CODE 4140-01-M

**Notice of Meeting of the National Advisory Council for Human Genome Research**

Pursuant to Public Law 92-463, notice is hereby given of the meeting of the National Advisory Council for Human Genome Research, National Center for Human Genome Research, May 20-21, 1996, Holiday Inn, Washington/Chevy Chase, Palladian East/Center, 5520 Wisconsin Avenue, Chevy Chase, Maryland.

This meeting will be open to the public on Monday, May 20, from 8:30 a.m. to 11:30 a.m. to discuss administrative details or other issues relating to committee activities. Attendance by the public will be limited to space available.

In accordance with the provisions set forth in sections 552b(c)(4) and 552b(c)(6), Title 5, U.S.C. and section 10(d) of Public Law 92-463, the meeting will be closed to the public on May 20 at 11:30 a.m. to recess and on May 21 from 8:30 a.m. to adjournment, for the review, discussion and evaluation of individual grant applications. The applications and the discussions could reveal confidential trade secrets or commercial property such as patentable material, and personal information concerning individuals associated with applications, the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.

Dr. Elke Jordan, Deputy Director, National Center for Human Genome Research, National Institutes of Health,