

futures. See *Northern Trust; Bank of Montreal*.

Third, Notificants propose that Company provide execution and advisory services on over-the-counter forward contracts for the delivery of certain non-financial commodities. Notificants contend that forward contracts on non-financial commodities are operationally and functionally similar to futures contracts on non-financial commodities. Because bank holding companies may provide execution and advisory services on futures contracts based on non-financial commodities, Notificants contend that bank holding companies are well suited to provide execution and advisory services on forward contracts based on the same underlying non-financial commodities. Notificants also contend that providing brokerage and advisory services with respect to forward contracts on non-financial commodities involve the same type of financial intermediation services that banks and bank holding companies provide with respect to other types of financial instruments, including futures contracts or forward contracts on foreign exchange.

In order to approve the proposal, the Board must determine that the proposed activities to be conducted by Notificants "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(c)(8). Notificants believe that the proposal would produce public benefits that outweigh any potential adverse effects. In particular, Notificants believe that the acquisition of ChiCorp by Notificants would permit Notificants to enhance the services provided by ChiCorp and increase competition for the proposed services. Notificants also contend that, subject to the limitations on the proposed activities agreed to by Notificants, consummation of the proposal would not produce adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices. In this regard, Notificants contend that Company would have the risk management systems necessary to monitor and control the risks associated with the proposed securities and futures-related activities.

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 August 22, 1996. 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 Chicago.

Board of Governors of the Federal Reserve System, August 2, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-20201 Filed 8-7-96; 8:45 am]

BILLING CODE 6210-01-F

Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they 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 notice or to the offices of the Board of Governors. Comments must be received not later than August 28, 1996.

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

1. *Michael Macielag*, Chestertown, Maryland; to acquire an additional 1.88 percent, for a total of 10.57 percent, of

the voting shares of Chesapeake Bancorp, Chestertown, Maryland, and thereby indirectly acquire Chesapeake Bank and Trust Company, Chestertown, Maryland.

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

1. *Leslie R. and David R. Andersen*, Omaha, Nebraska; to acquire 27.3 percent of the voting shares of Hilltop Bancshares, Inc., Bennington, Nebraska, and thereby indirectly acquire Bank of Bennington, Bennington, Nebraska.

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

1. *Ned S. Holmes and Sherry Holmes*, Houston, Texas; to acquire an additional 4.1 percent, for a total of 27.9 percent, of the voting shares of Commercial Bancshares, Inc., Houston, Texas, and thereby indirectly acquire Heritage Bank, Wharton, Texas.

Board of Governors of the Federal Reserve System, August 2, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-20198 Filed 8-7-96; 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 August 22, 1996.

A. Federal Reserve Bank of Boston (Robert M. Brady, Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02106:

1. *Cambridge Bancorp*, Cambridge, Massachusetts; to engage *de novo* through its subsidiary Cambridge Investment Services of New Hampshire, Inc., Concord, New Hampshire, in expanding the previously approved investment advisory activities to include the provision of discretionary investment management services to noninstitutional customers. The Board has previously found this activity to be so closely related to banking. See *Keystone Financial, Inc.*, 82 Fed. Res. Bull. 84 (1996); *CoreStates Financial Corp.*, 80 Fed. Res. Bull. 644 (1994).

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

1. *Cooperative Centrale Raiffeisen-Boereleenbank B.A., Rabobank Nederland*, Utrecht, The Netherlands; to acquire through its 51 percent owned subsidiary, Agricredit Acceptance LLC, Des Moines, Iowa, all of the assets of Agricredit Acceptance Corporation and thereby engage in: (i) receivables financing (including leasing) activities pursuant to § 225.25(b)(1) of the Board's Regulation Y; (ii) leasing activities pursuant to § 225.25(b)(5) of the Board's Regulation Y; (iii) insurance activities pursuant to § 225.25(b)(8)(i) and (ii) of the Board's Regulation Y; and (iv) data processing activities pursuant to § 225.25(b)(7) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 2, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-20199 Filed 8-7-96; 8:45 am]

BILLING CODE 6210-01-F

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Agency for Health Care Policy and Research

Notice of 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 August 1996:

Name: Health Care Policy and Research Special Emphasis Panel.

Date and Time: August 29-30, 1996, 8:00 a.m.

Place: Hyatt Regency Bethesda, One Bethesda Metro Center, Conference Room TBA, Bethesda, Maryland 20814.

Open August 29, 8:00 a.m. to 8:15 a.m.
Closed for remainder of meeting.

Purpose: This Panel is charged with conducting the initial review of grant applications proposing to conduct research on computerized decision support systems (CDSS) as a component of electronic medical record systems. The goal of this research is to assist providers' decisionmaking and to improve the cost-effective delivery of health services.

Agenda: The open session of the meeting on August 29, from 8:00 a.m. to 8:15 a.m., will be devoted to a business meeting covering administrative matters. During the closed session, the panel 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, AHCPH, has made a formal determination that this latter session will be closed because the discussions are likely to include personal information concerning individuals associated with the grant applications. This information is exempt from mandatory disclosure.

Anyone wishing to obtain a roster of members or other relevant information should contact Carmen Johnson, Agency for Health Care Policy and Research, Suite 400, 2101 East Jefferson Street, Rockville, Maryland 20852, Telephone (301) 594-1449 x1613.

Agenda items for this meeting are subject to change as priorities dictate.

Dated: August 1, 1996.

Clifton R. Gaus,

Administrator.

[FR Doc. 96-20206 Filed 8-7-96; 8:45 am]

BILLING CODE 4160-90-M

Agency for Toxic Substances and Disease Registry

[ATSDR-109]

Availability of ATSDR Toxicological Profiles

AGENCY: Agency for Toxic Substances and Disease Registry (ATSDR), Department of Health and Human Services (HHS).

ACTION: Notice of pending publication of Toxicological Profiles for public comment.

SUMMARY: This notice announces the status of the development of toxicological profiles scheduled for development in fiscal year 1996.

FOR FURTHER INFORMATION CONTACT: Ms. Loretta Norman, Division of Toxicology, Agency for Toxic Substances and Disease Registry, Mailstop E-29, 1600 Clifton Road, NE., Atlanta, Georgia 30333, telephone (404) 639-6322.

SUPPLEMENTARY INFORMATION: Section 104(i)(3) of the Comprehensive Environmental Response, Compensation, and Liability Act of 1980 (CERCLA), as amended by the Superfund Amendments and Reauthorization Act of 1986 (SARA) [42 U.S.C. 9604 (i)(3)], directs the Administrator of ATSDR to prepare toxicological profiles of priority hazardous substances most frequently found at National Priorities List sites. New sets of profiles are normally made available on October 17th of each year. Due to uncertainty associated with the Superfund appropriations in the Federal budgetary process for fiscal year 1996, development of set 10 of the toxicological profiles was unavoidably delayed. In order to ensure that the scientific and technical integrity of the profiles is not compromised, development of set 10 will not be accelerated, but will proceed using the normal established methodology and timeframe. When set 10 is completed, it will be released in draft for public comment, as usual. At that time, a notice will be published in the Federal Register announcing availability.

Dated: August 2, 1996.

Claire V. Broome,

Deputy Administrator Agency for Toxic Substances and Disease Registry.

[FR Doc. 96-20205 Filed 8-7-96; 8:45 am]

BILLING CODE 4163-70-P