

voting shares of National Bank of Iowa, Denison, Iowa.

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

1. *IFB Holdings, Inc.*, Chillicothe, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of Investors Federal Bank, N.A., Chillicothe, Missouri.

In connection with this application, Investors Federal Bank and Savings Association proposes to convert to a national bank, Investors Federal Bank, N.A., and concurrently form the applicant as its holding company.

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

1. *Cullen/Frost Bankers, Inc.*, San Antonio, Texas, and The New Galveston Company, Wilmington, Delaware; to acquire 100 percent of the voting shares, and merge with Corpus Christi Bancshares, Corpus Christi, Texas; and thereby indirectly acquire C.S.B.C.C., Inc., Wilmington, Delaware; and Citizens State Bank, Corpus Christi, Texas.

2. *SW&KM Limited Partnership*, Del Rio, Texas; *SW&KM Holdings, LLC*, Del Rio, Texas; to become bank holding companies by acquiring Westex Bancorp of Delaware, Inc., Wilmington, Delaware, and Del Rio Bank & Trust Company, Del Rio, Texas; First State Bank, Brackettville, Texas; and Sutton City National Bank, Sonora, Texas.

Board of Governors of the Federal Reserve System, November 4, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-28730 Filed 11-7-96; 8:45 am]

BILLING CODE 6210-01-F

Sunshine Act Meeting

AGENCY HOLDING THE MEETING: Committee on Employee Benefits of the Federal Reserve System.*

TIME AND DATE: 2:45 p.m., Wednesday, November 13, 1996.

PLACE: Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, D.C. 20551.

STATUS: Open.

MATTERS TO BE CONSIDERED:

1. Review of the 1997 budget for the Office of Employee Benefits.

2. Any items carried forward from a previously announced meeting.

* The Committee on Employee Benefits considers matters relating to the Retirement, Thrift, Long-Term Disability Income, and

Insurance Plans for Employees of the Federal Reserve System.

Note: This meeting will be recorded for the benefit of those unable to attend. Cassettes will be available for listening in the Board's Freedom of Information Office, and copies may be ordered for \$5 per cassette by calling (202) 452-3684 or by writing to:

Freedom of Information Office, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

CONTACT PERSON FOR MORE INFORMATION:

Mr. Joseph R. Coyne, Assistant to the Board; (202) 452-3204.

Dated: November 6, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-28925 Filed 11-06-96; 2:13 pm]

BILLING CODE 6210-01-P

Sunshine Act Meeting

AGENCY HOLDING THE MEETING:

Committee on Employee Benefits of the Federal Reserve System.*

TIME AND DATE: Approximately 3:15 p.m., Wednesday, November 13, 1996, following a recess at the conclusion of the open meeting.

PLACE: Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, D.C. 20551.

STATUS: Closed.

MATTERS TO BE CONSIDERED:

1. Proposal relating to Federal Reserve System benefits.

2. Proposed procedural amendments to the Federal Reserve System Retirement Plan.

3. Proposals regarding a contract for support of the Office of Employee Benefits.

4. Proposals relating to the Office of Employee Benefits.

5. Any items carried forward from a previously announced meeting.

* The Committee on Employee Benefits considers matters relating to the Retirement, Thrift, Long-Term Disability Income, and Insurance Plans for Employees of the Federal Reserve System.

CONTACT PERSON FOR MORE INFORMATION:

Mr. Joseph R. Coyne, Assistant to the Board; (202) 452-3204.

Dated: November 6, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-28926 Filed 11-06-96; 2:13 pm]

BILLING CODE 6210-01-P

GENERAL ACCOUNTING OFFICE

Federal Accounting Standards Advisory Board

AGENCY: General Accounting Office.

ACTION: Notice of meeting.

SUMMARY: Pursuant to section 10(a)(2) of the Federal Advisory Committee Act (Pub. L. No. 92-463), as amended, notice is hereby given that the Federal Accounting Standards Advisory Board will meet on Wednesday, November 20, 1996, from 9:00 A.M. to 4:00 P.M. in room 7C13 of the General Accounting Office building, 441 G St., N.W., Washington, D.C.

The purpose of the meeting is to discuss and review the Management Discussion & Analysis (MD&A) and Interpretation follow-up.

Any interested person may attend the meeting as an observer. Board discussions and reviews are open to the public.

FOR FURTHER INFORMATION CONTACT:

Wendy Comes, Acting Executive Director, 750 First St., N.E., Room 1001, Washington, D.C. 20002, or call (202) 512-7350.

Authority: Federal Advisory Committee Act, Pub. L. No. 92-463, Section 10(a)(2), 86 Stat. 770, 774 (1972) (current version at 5 U.S.C. app. section 10(a)(2) (1988); 41 CFR 101-6.1015 (1990).

Dated: November 1, 1996.

Wendy M. Comes,

Acting Executive Director.

[FR Doc. 96-28731 Filed 11-7-96; 8:45 am]

BILLING CODE 1610-01-M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Notice of Meeting of a Panel of the National Bioethics Advisory Commission

SUMMARY: Pursuant to Section 10(d) of the Federal Advisory Committee Act, as amended (5 U.S.C. Appendix 2), this notice is hereby given to announce an open meeting of a panel of the National Bioethics Advisory Commission (NBAC). The purpose is to meet with representatives of ethics advisory bodies of other nations both (i) to examine the conclusions reached by various commissions regarding the protection of human subjects in research and the management and use of genetic information and (ii) to discuss common concerns that national ethics advisory bodies face in addressing public bioethics.