

is listed in § 225.28 of Regulation Y (12 CFR 225.28) 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. The notice also will 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.

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 November 5, 1997.

**A. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. *Area Bancshares Corporation*, Owensboro, Kentucky; to acquire Security First Network Bank, Atlanta, Georgia, and thereby indirectly acquire Solutions by Design, Inc. ("Solutions"), Atlanta, Georgia, and thereby engage in developing and providing data processing and data transmission services to financial institutions for use in providing products and services over the Internet, pursuant to § 225.28(b)(14) of the Board's Regulation Y. The acquisition will be accomplished through the merger of Solutions with and into Security First Technologies, Inc., Atlanta, Georgia, a wholly-owned subsidiary of Security First Network Bank.

Board of Governors of the Federal Reserve System, October 16, 1997.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 97-27898 Filed 10-21-97; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### Sunshine Act Meeting

**AGENCY HOLDING THE MEETING:** Board of Governors of the Federal Reserve System.

**TIME AND DATE:** 11:00 a.m., Monday, October 27, 1997.

**PLACE:** Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, NW, Washington, DC 20551.

**STATUS:** Closed.

### MATTERS TO BE CONSIDERED:

1. Federal Reserve Bank and Branch director appointments. (This item was

originally announced for a closed meeting on October 6, 1997.)

2. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.

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

### CONTACT PERSON FOR MORE INFORMATION:

Mr. Joseph R. Coyne, Assistant to the Board; (202) 452-3204. You may call (202) 452-3207, beginning at approximately 5 p.m. two business days before this meeting, for a recorded announcement of bank and bank holding company applications scheduled for the meeting.

Dated: October 17, 1997.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 97-28072 Filed 10-17-97; 4:47 pm]

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Office of the Secretary

#### Notice of Interest Rate on Overdue Debts

Section 30.13 of the Department of Health and Human Services' claims collection regulations (45 CFR part 30) provides that the Secretary shall charge an annual rate of interest as fixed by the Secretary of the Treasury after taking into consideration private consumer rates of interest prevailing on the date that HHS becomes entitled to recovery. The rate generally cannot be lower than the Department of Treasury's current value of funds rate or the applicable rate determined from the "Schedule of Certified Interest Rates with Range of Maturities." This rate may be revised quarterly by the Secretary of the Treasury and shall be published quarterly by the Department of Health and Human Services in the **Federal Register**.

The Secretary of the Treasury has certified a rate of 13<sup>7</sup>/<sub>8</sub>% for the quarter ended September 30, 1997. This interest rate will remain in effect until such time as the Secretary of the Treasury notifies HHS of any change.

Dated: October 16, 1997.

**George Strader**,

*Deputy Assistant Secretary, Finance.*

[FR Doc. 97-27887 Filed 10-21-97; 8:45 am]

BILLING CODE 4150-04-M

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

#### Notice of Receipt of Applications(s) for Permit

The public is invited to comment on the following application for a permit to conduct certain activities with marine mammals. The application was submitted to satisfy requirements of the Marine Mammal Protection Act of 1972, *as amended* (16 U.S.C. 1361 *et seq.*) and the regulations governing marine mammals (50 CFR 18 and 50 FR 216).

*Applicant:* American Museum of Natural History, New York, NY, USFWS PRT-831724 and NMFS 876-1402.

*Permit Type:* Import, Re-import, Export, and Re-export for Scientific Research.

*Name and Number of Animals:* All Cetacea, Pinnipedia, Sirenia, marine and sea otters; unspecified amount.

*Summary of Activity to be Authorized:* The applicant has requested a permit for the import, re-import, export and re-export of salvaged material from all species of Cetacea, Pinnipedia, Sirenia, marine and sea otters collected worldwide as well as for samples of biopsy tissue collected from living specimens for the purpose of scientific research. Samples are intended for disposition in the museum collection and for exchange with other scientific institutions.

*Source of Marine Mammals:* Salvage and authorized research as described above.

*Period of Activity:* Up to five years from issuance date of the permit, if issued.

Concurrent with the publication of this notice in the **Federal Register**, the Office of Management Authority is forwarding copies of this application to the Marine Mammal Commission and the Committee of Scientific Advisors for their review.

Written data or comments, requests for copies of the complete application, or requests for a public hearing on this application should be sent to the U.S. Fish and Wildlife Service, Office of Management Authority, 4401 N. Fairfax Drive, Room 430, Arlington, Virginia 22203, telephone 703/358-2104 or fax 703/358-2281 and must be received within 30 days of the date of publication of this notice. Anyone requesting a hearing should give specific reasons why a hearing would be appropriate.