

holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than March 29, 1999.

A. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Ameriwest Corporation*, Omaha, Nebraska; to acquire 32 percent of the voting shares of Otoe County Bancorporation, Inc., Nebraska City, Nebraska, and thereby indirectly acquire Otoe County Bank & Trust Company, Nebraska City, Nebraska.

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

1. *Reliance Bancshares, Inc.*, Des Peres, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of Reliance Bank, Des Peres, Missouri (in organization).

Board of Governors of the Federal Reserve System, March 1, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, March 25, 1999. The meeting, which will be open to public observation, will take place at the

Federal Reserve Board's offices in Washington, D.C., in Dining Room E of the Martin Building (Terrace level). The meeting will begin at 8:45 a.m. and is expected to conclude at 1:00 p.m. The Martin Building is located on C Street, Northwest, between 20th and 21st Streets.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under the Consumer Credit Protection Act and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

Privacy. The Depository and Delivery Systems Committee will lead a discussion on concerns among consumers, financial institutions, and others about consumer financial privacy matters.

Community Reinvestment Act. The Bank Regulations Committee will lead a discussion on several issues related to CRA such as the regulation's emphasis on loan volume, the consistency of large bank examinations, and the factors involved in identifying qualified investments.

Credit Card Disclosures. The Consumer Credit Committee will lead a discussion of views on the potential need for legislation involving additional disclosures related to the use of credit cards by consumers.

Members Forum. Individual Council members will present views on economic conditions present within their industries or local economies.

Committee Reports. Council committees will report on their work.

Other matters previously considered by the Council or initiated by Council members also may be discussed.

Persons wishing to submit views to the Council regarding any of the above topics may do so by sending written statements to Ann Bistay, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Information about this meeting may be obtained from Ms. Bistay, 202-452-6470. Telecommunications Device for the Deaf (TDD) users may contact Diane Jenkins, 202-452-3544.

Board of Governors of the Federal Reserve System, March 1, 1999.

Jennifer J. Johnson

Secretary of the Board

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Health Resources and Services Administration

National Vaccine Injury Compensation Program: Revised Amount of the Average Cost of a Health Insurance Policy

The Health Resources and Services Administration is publishing an updated monetary amount of the average cost of a health insurance policy as it relates to the National Vaccine Injury Compensation Program (VICP).

Subtitle 2 of Title XXI of the Public Health Service Act, as enacted by the National Childhood Vaccine Injury Act of 1986 and as amended, governs the VICP. The VICP, administered by the Secretary of Health and Human Services (the Secretary), provides that a proceeding for compensation for a vaccine-related injury or death shall be initiated by service upon the Secretary and the filing of a petition with the United States Court of Federal Claims. In some cases, the injured individual may receive compensation for future lost earnings, less appropriate taxes and the "average cost of a health insurance policy, as determined by the Secretary."

Section 100.2 of the VICP's implementing regulations (42 CFR Part 100) provides that revised amounts of an average cost of a health insurance policy, as determined by the Secretary, are to be published from time to time in a notice in the **Federal Register**. The previously published amount of an average cost of a health insurance policy was \$236.18 per month (63 FR 16264, April 2, 1998); this amount was based on data from a survey by the Health Insurance Association of America, updated by a formula using changes in the medical care component of the Consumer Price Index (CPI) (All Urban Consumers, U.S. City average) for the period January 1, 1997, through December 31, 1997.

The Secretary announces that for the 12-month period, January 1, 1998, through December 31, 1998, the medical care component of the CPI increased 3.4 percent. According to the regulatory formula (§ 100.2), 2 percent is added to the actual CPI change for each year. This adjustment to the CPI change results in an increase of 5.4 percent. Applied to the baseline amount of \$236.18, this results in a new amount of \$248.93.

Therefore, the Secretary announces that the revised average cost of a health insurance policy under the VICP is \$248.93 per month. In accordance with § 100.2, the revised amount was