

waste sites. This research includes improving the assessment of existing environmental risks, as well as developing more cost-effective ways to reduce those risks. Prepared by EPA's Office of Research and Development (ORD), the strategy responds to two major legislative mandates and large programs within the EPA, the Resource Conservation and Recovery Act (RCRA) and the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA, or "Superfund") and their amendments. This strategy identifies four research areas that correspond to the major waste-related environmental problems (contaminated ground water, contaminated soils and the vadose zone [subsurface region above the ground water table], emissions from waste combustion facilities, and active waste management facilities). The strategy prioritizes research activities that ORD should undertake through Fiscal Year 2000 (FY00).

**ADDRESSES:** An electronic version of the "Waste Research Strategy" is accessible via the Internet at <http://www.epa.gov/ORD/WebPubs/final> and is downloadable in Adobe Acrobat format. Interested parties can obtain a single copy of the report by contacting EPA's National Service Center for Environmental Publications (NSCEP) at (800) 490-9198. When contacting NSCEP, please provide your name and mailing address, and request publication number EPA/600/R-98/154 dated February 1999. There are a limited number of paper copies available from the above source, and requests will be filled on a first-come first-served basis. After the supply is exhausted, copies of the report can be purchased by contacting the National Technical Information Service (NTIS) at (703) 605-6000, or by sending a facsimile to (703) 605-6900.

**FOR FURTHER INFORMATION CONTACT:** Dr. Benjamin L. Blaney, National Risk Management Research Laboratory, U.S. Environmental Protection Agency, 26 West Martin Luther King Drive, Cincinnati, Ohio 45268, telephone (513) 569-7852.

Dated: March 16, 1999.

**Calvin O. Lawrence,**  
Acting Director, National Risk Management Research Laboratory.

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BILLING CODE 6560-50-P

## FEDERAL RESERVE SYSTEM

### 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. The notices also will 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 April 6, 1999.

**A. Federal Reserve Bank of Atlanta** (Lois Berthaume, Vice President) 104 Marietta Street, NW, Atlanta, Georgia 30303-2713:

1. *GNB Holdings Trust*, Miami, Florida, and David Warren Sloan, Westport, Connecticut, as trustee; to acquire 100 percent of the voting shares of Eagle National Holding Company, Miami, Florida, and thereby indirectly acquire voting shares of Eagle National Bank of Miami, Miami, Florida.

Board of Governors of the Federal Reserve System, March 17, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank 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 April 16, 1999.

**A. Federal Reserve Bank of New York** (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Hudson City MHC and Hudson City Bancorp Inc.*, both of Paramus, New Jersey; to become bank holding companies by acquiring 100 percent of the voting shares of Hudson City Savings Bank, Paramus, New Jersey.

**B. Federal Reserve Bank of Chicago** (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Iowa Community Bancorp, Inc.*, Creston, Iowa; to become a bank holding company by acquiring 100 percent of the voting shares of Union-Adams Bancorp, Creston, Iowa, and thereby indirectly acquire Iowa State Savings Bank, Creston, Iowa.

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

1. *Swedish-American Bancshares, Inc.*, Courtland, Kansas; to become a bank holding company by acquiring 100 percent of the voting shares of Swedish-American State Bank, Courtland, Kansas.

**D. Federal Reserve Bank of Dallas** (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Cullen/Frost Bankers, Inc.*, San Antonio, Texas; to merge with Commerce Financial Corporation, Fort Worth, Texas, and thereby indirectly acquire Bank of Commerce, Fort Worth, Texas.

Board of Governors of the Federal Reserve System, March 17, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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