

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 23, 1999.

A. Federal Reserve Bank of Cleveland (Paul Kaboth, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Fifth Third Bancorp*, Cincinnati, Ohio; to acquire up to 13 percent of the voting shares of Michigan Community Bancorp, Limited, Sterling Heights, Michigan, and thereby indirectly acquire North Oakland Community Bank, Rochester Hills, Michigan, and Lakeside Community Bank, Sterling Heights, Michigan.

Board of Governors of the Federal Reserve System, March 25, 1999.

Barbara R. Lowrey,

Associate Secretary of the Board.

[FR Doc. 99-7817 Filed 3-30-99; 8:45 am]

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FEDERAL RESERVE SYSTEM**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, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that 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 April 23, 1999.

A. Federal Reserve Bank of Richmond (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:
1. *Sandy Spring Bancorp, Inc.*, Olney, Maryland; to acquire Equitable Federal Savings Bank, Wheaton, Maryland, and thereby engage in operating a savings association, pursuant to § 225.28(b)(4)(ii) of Regulation Y.

Board of Governors of the Federal Reserve System, March 25, 1999.

Barbara R. Lowrey,

Associate Secretary of the Board.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES**National Institutes of Health****Proposed Data Collection Available for Public Comment and Recommendations**

Section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995 requires that Federal agencies provide a

60-day notice in the **Federal Register** concerning each proposed collection of information. The National Institute of Dental and Craniofacial Research (NIDCR) of the National Institutes of Health is publishing this notice to solicit public comment on a proposed revised data collection: The Impact and Costs of Sealants in Young Child Populations.

Comments are invited on: (a) The need for the information, (b) its practical utility, (c) the accuracy of the agency's burden estimate, and (d) ways to minimize burden on respondents. Send comments to Dr. Robert Selwitz, Office of Science Policy and Analysis, NIDCR, NIH, Natcher Building, Room 3AN-44J, 9000 Rockville Pike, Bethesda, MD 20892. Written comments must be received by June 1, 1999. To request a copy of the data collection plan and instrument, call Dr. Selwitz on (301) 594-3977 (not a toll-free number).

Proposed Project

The Impact and Costs of Sealants in Young Child Populations—Revision—This study will assess the value (costs and effects) of providing dental sealants to the child populations with erupted permanent posterior teeth (approximately ages 6-12) under alternative financial support programs in existing oral health care delivery systems and across two socioeconomic groups. The primary objectives of the study are to determine if various levels of dental insurance influence the use of dental sealants, if costs attributable to sealants in a payment program provide value in terms of reduced caries, and if providing dental sealants to specific tooth surfaces of children merits the investment of limited resources within a larger oral health care program. The findings will provide valuable information concerning: 1. Real disease reductions possible using dental sealants for age-appropriate child populations within the existing oral health delivery system, 2. the costs of, and estimated savings from, providing sealants rather than restorative care, and 3. the marginal benefits and cost benefits of adding sealants to "normative" caries prevention efforts in age-appropriate child populations.

The number of required respondents has been reduced significantly due to the proposed modification of the approach to meeting the objectives of the study. Data gathered from approximately 400 children enrolled to date under the study's insurance coverage will be supplemented by administrative data already collected from large numbers of children who are receiving dental care through private