

structure of the BHC. The BHC maintains an appropriate capital allocation across the organization commensurate with associated risks. Intra-group exposures, including servicing agreements, are very unlikely to undermine the financial condition of the subsidiary depository institution(s). Parent company cash flow is sufficient and not dependent on excessive dividend payments from subsidiaries. The potential risks posed to the subsidiary depository institution(s) by strategic plans, the control environment, risk concentrations, or legal or reputational issues within or facing the nondepository entities are minor in nature and can be addressed in the normal course of business.

*Rating 2 (Limited Likelihood of Significant Negative Impact).* A rating of 2 indicates a limited likelihood that the nondepository entities of the BHC will have a significant negative impact on the subsidiary depository institution(s) due to the adequate financial condition of the nondepository entities, the satisfactory risk management practices within the parent nondepository entities, or the corporate structure of the BHC. The BHC maintains adequate capital allocation across the organization commensurate with associated risks. Intra-group exposures, including servicing agreements, are unlikely to undermine the financial condition of the subsidiary depository institution(s). Parent company cash flow is satisfactory and generally does not require excessive dividend payments from subsidiaries. The potential risks posed to the subsidiary depository institution(s) by strategic plans, the control environment, risk concentrations, or legal or reputational issues within the nondepository entities are modest and can be addressed in the normal course of business.

*Rating 3 (Moderate Likelihood of Significant Negative Impact).* A rating of 3 indicates a moderate likelihood that the aggregate impact of the nondepository entities of the BHC on the subsidiary depository institution(s) will have a significant negative impact on the subsidiary depository institution(s) due to weaknesses in the financial condition and/or risk management practices of the nondepository entities. The BHC may have only marginally sufficient allocation of capital across the organization to support risks. Intra-group exposures, including servicing agreements, may have the potential to undermine the financial condition of the subsidiary depository institution(s). Parent company cash flow may at times require excessive dividend payments

from subsidiaries. Strategic growth plans, weaknesses in the control environment, risk concentrations or legal or reputational issues within the nondepository entities may pose significant risks to the subsidiary depository institution(s). A BHC assigned a 3 impact rating requires more than normal supervisory attention, as there could be adverse effects on the safety and soundness of the subsidiary depository institution(s) if corrective action is not taken by management.

*Rating 4 (Considerable Likelihood of Significant Negative Impact).* A rating of 4 indicates that there is a considerable likelihood that the nondepository entities of the BHC will have a significant negative impact on the subsidiary depository institution(s) due to weaknesses in the financial condition and/or risk management practices of the nondepository entities. A 4-rated BHC may have insufficient capital within the nondepository entities to support their risks and activities. Intra-group exposures, including servicing agreements, may also have the immediate potential to undermine the financial condition of the subsidiary depository institution(s). Parent company cash flow may be dependent on excessive dividend payments from subsidiaries. Strategic growth plans, weaknesses in the control environment, risk concentrations or legal or reputational issues within the nondepository entities may pose considerable risks to the subsidiary depository institution(s). A BHC assigned a 4 impact rating requires immediate remedial action and close supervisory attention because the nondepository entities could seriously affect the safety and soundness of the subsidiary depository institution(s).

*Rating 5 (High Likelihood of Significant Negative Impact).* A rating of 5 indicates a high likelihood that the aggregate impact of the nondepository entities of the BHC on the subsidiary depository institution(s) is or will become significantly negative due to substantial weaknesses in the financial condition and/or risk management practices of the nondepository entities. Strategic growth plans, a deficient control environment, risk concentrations or legal or reputational issues within the nondepository entities may pose critical risks to the subsidiary depository institution(s). The parent company also may be unable to meet its obligations without excessive support from the subsidiary depository institution(s). The BHC requires immediate and close supervisory attention, as the nondepository entities seriously jeopardize the continued

viability of the subsidiary depository institution(s).

#### (D) (Depository Institutions) Component

The (D) component identifies the overall condition of the subsidiary depository institution(s) of the BHC. For BHCs with only one subsidiary depository institution, the (D) component rating generally will mirror the CAMELS composite rating for that depository institution. To arrive at a (D) component rating for BHCs with multiple subsidiary depository institutions, the CAMELS composite ratings for each of the depository institutions should be weighted, giving consideration to asset size and the relative importance of each depository institution within the overall structure of the organization. In general, it is expected that the resulting (D) component rating will reflect the lead depository institution's CAMELS composite rating.

If in the process of analyzing the financial condition and risk management programs of the consolidated organization, a major difference of opinion regarding the safety and soundness of the subsidiary depository institution(s) emerges between the Federal Reserve and the depository institution's primary regulator, then the (D) rating should reflect the Federal Reserve's evaluation.

By order of the Board of Governors of the Federal Reserve System.

Dated: December 1, 2004.

**Jennifer J. Johnson,**

*Secretary of the Board.*

[FR Doc. 04-26723 Filed 12-3-04; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisition of Shares of Bank 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 office 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 December 20, 2004.

**A. Federal Reserve Bank of Atlanta** (Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Rogers Investments, LP*, Russellville, Alabama, with Dianne Rogers Barnes, Marietta, Georgia, and Robert Isaac Rogers, Jr., Russellville, Alabama, as general partners; Rogers Family Holdings, LLC, Russellville, Alabama, with Dianne Rogers Barnes and Robert Isaac Rogers, Jr., as managers, and whose members include the two managers and Anne C. Rogers, Russellville, Alabama, the R.I. Rogers, Sr. Marital Trust GST Non—Exempt, the Robert I. Rogers, Sr. GST Exempt Family Trust, and the Robert I. Rogers, Sr. Marital Trust GST Exempt, with Robert Isaac Rogers, Jr., and Dianne Rogers Barnes serving as trustees of the trusts; and Robert Isaac Rogers, Jr., and Dianne Rogers Barnes; to collectively retain voting shares of Valley Bancshares, Inc., and thereby indirectly retain voting shares of Valley State Bank, both of Russellville, Alabama.

Board of Governors of the Federal Reserve System, November 30, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04–26712 Filed 12–3–04; 8:45 am]

BILLING CODE 6210–01–S

## 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 (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

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 December 30, 2004.

**A. Federal Reserve Bank of San Francisco** (Tracy Basinger, Director, Regional and Community Bank Group) 101 Market Street, San Francisco, California 94105–1579:

1. *Great Western Bancorp, Inc.*, Phoenix, Arizona; to become a bank holding company by acquiring at least 45 percent of the voting shares of Western National Bank, Phoenix, Arizona (in organization).

Board of Governors of the Federal Reserve System, November 30, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04–26711 Filed 12–3–04; 8:45 am]

BILLING CODE 6210–01–S

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

#### Draft Guidelines for Preventing the Transmission of *Mycobacterium tuberculosis* in Health-care Settings, 2005

**AGENCY:** Centers for Disease Control and Prevention (CDC), Department of Health and Human Services (HHS).

**ACTION:** Notice for public comment.

**SUMMARY:** The purpose of this notice is to request public comment on draft Guidelines for Preventing the Transmission of *Mycobacterium tuberculosis* in Health-care Settings, 2005 (Guidelines). These Guidelines are available at the CDC Web site at [http://www.cdc.gov/nchstp/tb/Federal\\_Register/default.htm](http://www.cdc.gov/nchstp/tb/Federal_Register/default.htm) as a pdf file. The Guidelines will be used by infection control staff, healthcare epidemiologists, healthcare administrators, facility managers, and other persons responsible for developing, implementing, and evaluating infection-control programs for healthcare settings across the continuum of patient care. These Guidelines update the CDC Guidelines

for Preventing the Transmission of *Mycobacterium tuberculosis* in Health-care Facilities and were last published in 1994.

The 2005 draft Guidelines reflect shifts in the epidemiology of tuberculosis, advances in scientific understanding, and changes in health-care practice that have occurred in the United States in the last decade.

**DATES:** Comments on the draft Guidelines for Preventing the Transmission of *Mycobacterium tuberculosis* in Health-care Settings, 2005, must be received in writing on or before February 4, 2005.

**ADDRESSES:** Comments on the draft Guidelines should be labeled “Public comment on Draft Guidelines for Preventing the Transmission of *Mycobacterium tuberculosis* in Health-care Settings, 2005,” and submitted by e-mail to [TBinfectioncontrol@cdc.gov](mailto:TBinfectioncontrol@cdc.gov). Please include the specific section, paragraph, and page number for each comment. If unable to submit electronically, comments may be mailed to Public Comment on Draft Guidelines for Preventing the Transmission of *Mycobacterium tuberculosis* in Health-care Settings 2005, Centers for Disease Control and Prevention, Division of Tuberculosis Elimination, 1600 Clifton Road, NE., Mailstop E10, Atlanta, Georgia 30333. Comments may also be faxed to 404–929–2676.

#### FOR FURTHER INFORMATION CONTACT:

Lauren Lambert, Centers for Disease Control and Prevention, National Center for HIV, STD, and TB Prevention, 1600 Clifton Road, NE., Mailstop E10, Atlanta, Georgia 30333. Telephone: (404) 639–8120. Email: [TBinfectioncontrol@cdc.gov](mailto:TBinfectioncontrol@cdc.gov).

**SUPPLEMENTARY INFORMATION:** As stated above, the 2005 draft Guidelines reflect shifts in the epidemiology of tuberculosis, advances in scientific understanding, and changes in health-care practice that have occurred in the United States in the last decade. In the context of diminished risk of health-care-associated transmission of *M. tuberculosis*, the 2005 Draft Guidelines places emphasis on actions needed to maintain momentum and expertise needed to avert another resurgence of tuberculosis and to eliminate the lingering threat to healthcare workers, which is mainly from patients or others with unsuspected and undiagnosed infectious tuberculosis disease. Whereas previous Guidelines were aimed primarily at hospital-based facilities, the 2005 CDC Guidelines have been expanded to address a broader concept: health-care-associated settings go beyond the previously defined facilities.