

control group, which consists of Stock Holdings of Delaware, LLC; Joan A. Schweizer, Fort Walton Beach, Florida; Karnise D. Schweizer, Fort Walton Beach, Florida, in her capacities as sole member and manager of Stock Holdings of Delaware, LLC, executrix of the estate of Arthur F. Schweizer, and trustee under the Last Will and Testament of Arthur F. Schweizer; Jarrod L. Schweizer, Boston, Massachusetts; Jason L. Schweizer, Fort Walton Beach, Florida; W. Todd Schweizer, Fort Walton Beach, Florida, individually and in his capacity as the sole member and manager of Schweizer Brothers Investments L.L.C., Fort Walton Beach, Florida; and Schweizer Brothers Investments L.L.C.; to acquire voting shares of Beach Community Bancshares, Inc., and thereby indirectly acquire voting shares of Beach Community Bank, both in Fort Walton Beach, Florida.

C. Federal Reserve Bank of Dallas (E. Ann Worthy, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Michael Thomas Cope; Julio Cesar Ramon, Sr.; Beatrice Cortez Ramon, all of Mason, Texas; and Kenneth Charles Burow, Comfort, Texas; collectively as a group acting in concert, to acquire voting shares of Commercial Company, Inc., and thereby indirectly acquire voting shares of Commercial Bank, both in Mason, Texas.*

Board of Governors of the Federal Reserve System, October 21, 2014.

**Michael J. Lewandowski,**

*Associate Secretary of the Board.*

[FR Doc. 2014-25333 Filed 10-23-14; 8:45 am]

**BILLING CODE 6210-01-P**

## 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 applications will also 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.

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 November 17, 2014.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Wintrust Financial Corporation, Rosemont, Illinois, to merge with Delavan Bancshares, Inc., Delavan, Wisconsin, and thereby indirectly acquire Community Bank CBD, Delavan, Wisconsin.*

B. Federal Reserve Bank of St. Louis (Yvonne Sparks, Community Development Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Financial Services Holding Corporation, Henderson, Kentucky; to acquire 100 percent of the voting shares of Ohio Valley Bancorp, Inc., and thereby indirectly acquire voting shares of Ohio Valley Financial Group, both in Henderson, Kentucky.*

Board of Governors of the Federal Reserve System, October 20, 2014.

**Michael J. Lewandowski,**

*Associate Secretary of the Board.*

[FR Doc. 2014-25265 Filed 10-23-14; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Savings and Loan Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Home Owners' Loan Act (12 U.S.C. 1461 *et seq.*) (HOLA), Regulation LL (12 CFR part 238), and Regulation MM (12 CFR part 239), and all other applicable statutes and regulations to become a savings and loan holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a savings association and nonbanking companies owned by the savings and loan 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 HOLA (12 U.S.C. 1467a(e)). 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 10(c)(4)(B) of the HOLA (12 U.S.C. 1467a(c)(4)(B)). 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 November 20, 2014.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *Seminole Bancorp, Inc., Hollywood, Florida; to become a savings and loan holding company by acquiring 100 percent of the voting shares of Mackinac Savings Bank, F.S.B., Boynton Beach, Florida.*

Board of Governors of the Federal Reserve System, October 21, 2014.

**Michael J. Lewandowski,**

*Associate Secretary of the Board.*

[FR Doc. 2014-25332 Filed 10-23-14; 8:45 am]

**BILLING CODE 6210-01-P**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Draft Guidance on Disclosing Reasonably Foreseeable Risks in Research Evaluating Standards of Care

**AGENCY:** Office of the Secretary, Office of the Assistant Secretary for Health, Office for Human Research Protections, Department of Health and Human Services (HHS).

**ACTION:** Notice.

**SUMMARY:** The Department of Health and Human Services (HHS), through the Office for Human Research Protections (OHRP) is announcing the availability of a draft guidance for the research community entitled "Guidance on Disclosing Reasonably Foreseeable Risks in Research Evaluating Standards of Care." OHRP is specifically addressing what risks to subjects are presented by research evaluating or comparing risks