

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 18, 1996.

A. Federal Reserve Bank of Cleveland (R. Chris Moore, Senior Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Pennwood Bancorp, Inc.*, Pittsburgh, Pennsylvania; to become a bank holding company by acquiring 100 percent of the voting shares of Pennwood Savings Bank, Pittsburgh, Pennsylvania.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *F & M Bancorporation, Inc.*, Kaukauna, Wisconsin; to acquire 100 percent of the voting shares of Green County Bank, Brodhead, Wisconsin.

C. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Haviland Bancshares, Inc.*, Haviland, Kansas; to acquire 19.995 percent of the voting shares of Fredonia State Bancshares, Inc., Fredonia, Kansas, and thereby indirectly acquire State Bank of Fredonia, Fredonia, Kansas.

In connection with this application, Fredonia State Bancshares, Inc., has also applied to become a bank holding company by acquiring 96.15 percent of the voting stock of State Bank of Fredonia, Fredonia, Kansas.

D. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105:

1. *U.S. Bancorp*, Portland, Oregon; to merge with Sun Capital Bancorp, St. George, Utah, and thereby indirectly acquire Sun Capital Bank, St. George, Utah.

Board of Governors of the Federal Reserve System, October 18, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-27253 Filed 10-23-96; 8:45 am]

BILLING CODE 6210-01-F

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 that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) 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. Once the notice has been accepted for processing, it will also 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, including whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

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 November 7, 1996.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. *Susquehanna Bancshares, Inc.*, Lititz, Pennsylvania; to engage through American Title, Inc., Reisterstown, Maryland; Mid-Atlantic Title Company, Baltimore, Maryland, and Maryland Title Company, Baltimore, Maryland, in real estate title abstracting, including title examinations and title searches, pursuant to *The First National Company*, 81 Fed. Res. Bull. 805 (1995); and in real estate loan document preparation, and real estate settlement activities, pursuant to *Norwest Corporation*, 76 Fed. Res. Bull. 1058 (1990).

Board of Governors of the Federal Reserve System, October 18, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-27254 Filed 10-23-96; 8:45 am]

BILLING CODE 6210-01-F

Agency Information Collection Activities: Submission to OMB Under Delegated Authority

Background

Notice is hereby given of the final approval of a proposed information collection by the Board of Governors of the Federal Reserve System (Board) under OMB delegated authority, as per 5 CFR 1320.16 (OMB Regulations on Controlling Paperwork Burdens on the Public). The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB control number.

FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance

Officer—Mary M. McLaughlin—Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202-452-3829).

OMB Desk Officer—Alexander T. Hunt—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 3208, Washington, DC 20503 (202-395-7860).

Final approval under OMB delegated authority of the extension, with revision, of the following report:

1. *Report title:* Survey of Terms of Bank Lending

Agency form number: FR 2028A, FR 2028B, and FR 2028S

OMB Control number: 7100-0061

Effective Date: May 5, 1997

Frequency: quarterly

Reporters: commercial banks (all three reports) and U.S. branches and agencies of foreign banks (FR 2028A and FR 2028S)

Annual reporting hours: 8,095

Estimated average hours per response: FR 2028A: 4.0. FR 2028B: 1.5. FR 2028S: 0.1.

Number of respondents: FR 2028A: 398. FR 2028B: 250. FR 2028S: 567. Small businesses are affected.

General description of report: This information collection is voluntary (12 U.S.C. 248(a)(2)) and is given confidential treatment (5 U.S.C. 552(b)(4)).

Abstract: The Survey of Terms of Bank Lending provides unique

information concerning the price and certain nonprice terms of loans made to businesses and farmers by commercial banks. The reports are completed for the first full business week of the mid-month of each quarter (February, May, August, and November). The FR 2028A and B collect detailed data on individual loans made during the survey week. The FR 2028S collects the prime interest rate for each day of the survey week. From these sample data, estimates of the terms of business and farm loans extended during the reporting week at all insured U.S. commercial banks are constructed. The estimates for business loans are published in the quarterly E.2 release, "Survey of Terms of Bank Lending," while estimates for farm loans are published in the quarterly E.15 release, "Agricultural Finance Databook."

The Board received comment letters from seven banks and two bank holding companies. Comments included the following: Four commentators stated that data required to answer selected new items on the reports would be difficult or very costly to obtain. Staff at the Reserve Banks will work with individual respondents to resolve these difficulties. Two commentators expressed concern about the amount of time that would be required to reprogram to meet the implementation date. In response to these comments, the Federal Reserve is delaying the implementation date three months from the proposed February 1997 to May 1997.

Revisions to the business loan survey include the elimination of two items that either have proven difficult for respondents to report or are insufficiently useful to justify the burden their reporting imposes, the addition of two new items covering loan risk and termination options, and redefinitions of several existing items. The coverage of the reporting panel for the business loan survey, currently limited to U.S. commercial banks, will be expanded to include a sample of U.S. branches and agencies of foreign banks, which now account for a significant fraction of business lending. The same item additions and redefinitions for the business loan survey also will be made to the farm loan survey. The prime rate supplement, now collected only from respondents to the business loan survey, will be collected from respondents to the farm loan survey as well. The revised instructions have been reworded substantially to reflect the changes, clarifications requested by Reserve Bank staff and the respondent banks since the last review of this survey, and revisions

necessitated by changes in lending practices.

Board of Governors of the Federal Reserve System, October 18, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-27252 Filed 10-23-96; 8:45 am]

BILLING CODE 6210-01-F

GENERAL SERVICES ADMINISTRATION

Delegation of Authority to the Commissioner, Social Security Administration

Pursuant to the authority vested in the Administrator of General Services by section 3726 of Title 31, United States Code, and re-delegated to the Director, Office of Transportation Audits, I have determined that it is both cost-effective and in the public interest to delegate authority to the Commissioner of the Social Security Administration to conduct a prepayment audit of transportation bills relating to the movement of motor freight, subject to the provisions of the Federal Property Management Regulations, Title 41, Code of Federal Regulations, Subpart 101-41, and amendments thereto. These prepayment audits will be conducted by a General Services Administration's (GSA's) contractor, at the contractor's site. The Social Security Administration may re-delegate this authority to any officer, official, or employee of the Social Security Administration.

The Commissioner of the Social Security Administration shall notify GSA in writing of these additional delegations. This delegation is effective upon publication in the Federal Register.

Dated: October 15, 1996.

Jeffrey J. Thurston,

Director, Office of Transportation Audits, Federal Supply Service.

[FR Doc. 96-27299 Filed 10-23-96; 8:45 am]

BILLING CODE 6820-24-M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of National AIDS Policy; Notice of Meeting of the Presidential Advisory Council on HIV/AIDS and its Subcommittees

Pursuant to Public Law 92-463, notice is hereby given of the meeting of the Presidential Advisory Council on HIV/AIDS on December 15 - 17, 1996, at the Hyatt Regency Washington on Capitol Hill, Washington, DC. The meeting of the Presidential Advisory

Council on HIV/AIDS will take place on Sunday, December 15, and Monday, December 16 from 8:30 am to 5 pm, and Tuesday, December 17, from 8:30 am to 3:30 pm at the Hyatt Regency Washington on Capitol Hill, 400 New Jersey Avenue, Washington, DC 20001. The meetings will be open to the public.

The purpose of the subcommittee meetings will be to finalize their recommendations and assess the status of previous recommendations made to the Administration. The agenda of the Presidential Advisory Council on HIV/AIDS will include presentations from the Council's five committees, Research, Services, Prevention, Discrimination, and Prison Issues.

Jeff Levi, Deputy Director, Office of National AIDS Policy, 750 17th Street, N.W., Washington, D.C. 20503, Phone (202) 632-1090, Fax (202) 632-1096, will furnish the meeting agenda and roster of committee members upon request. Any individual who requires special assistance, such as sign language interpretation or other reasonable accommodations, should contact Kimberly Farrell at (301) 986-4870 no later than December 9.

Dated: October 16, 1996.

Jeff Levi,

Deputy Director, Office of National AIDS Policy.

[FR Doc. 96-27291 Filed 10-23-96; 8:45 am]

BILLING CODE 3195-01-P

Office of the Secretary

Correction of Notice of Findings of Scientific Misconduct

AGENCY: Office of the Secretary, HHS.

ACTION: Correction.

SUMMARY: A Notice beginning on page 19295 in the issue of May 1, 1996, entitled "Findings of Scientific Misconduct" is hereby revised to correct the authorship of a publication referenced in the original printing:

P.P. Thomas did not co-author the publication entitled "Gonadotrophin-releasing hormone agonist plus estrogen-progestin 'add-back' therapy for endometriosis-related pelvic pain." Fertility and Sterility 30:236-41, 1993.)

FOR FURTHER INFORMATION, CONTACT:

Director, Division of Research Investigations, Office of Research Integrity, 301-443-5330.

Chris B. Pascal,

Acting Director, Office of Research Integrity.

[FR Doc. 96-27200 Filed 10-23-96; 8:45 am]

BILLING CODE 4160-17-P