

rural areas) in proceedings before the Commission.

DATES: The next meeting of the Committee will take place on Thursday, November 20, 2003, from 9 a.m. to 4 p.m.

ADDRESSES: Federal Communication Commission, 445 12th Street SW., Room TW-C305, Washington, DC 20554.

FOR FURTHER INFORMATION CONTACT: Scott Marshall, (202) 418-2809 (voice), (202) 418-0179 (TTY) or e-mail: cac@fcc.gov.

SUPPLEMENTARY INFORMATION: This is a summary of the Commission's Public Notice DA 03-3309 released October 21, 2003. The Commission announced the next meeting date and meeting agenda of its Consumer Advisory Committee.

Purpose and Functions

The purpose of the committee is to make recommendations to the Commission regarding consumer issues within the jurisdiction of the Commission and to facilitate the participation of consumers (including people with disabilities and underserved populations, such as Native Americans and persons living in rural areas) in proceedings before the Commission.

Meeting Agenda

The Committee will consider: (1) Recommendations of its TRS Working Group regarding outreach and funding for telecommunications relay services; (2) a recommendation of its Broadband Working Group regarding further study of broadband issues; (3) recommendations of its consumer Complaints, Education and Outreach Working Group regarding funding for, and effective methods of, outreach to consumers; and (4) a progress report of its Ancillary Services Working Group. Time will also be allotted for working group meetings between 10 a.m. and 12 p.m. The Committee will also receive briefings by FCC staff regarding Consumer & Governmental Affairs Bureau activities and other matters.

Availability of Copies and Electronic Accessibility

A copy of the October 21, 2003, Public Notice is available in alternate formats (Braille, cassette tape, large print or diskette) upon request. It is also posted on the Commission's Web site at <http://www.fcc.gov/cgb/cac>. Meeting minutes will be available for public inspection at the FCC headquarters building and will be posted on the Commission's Web site at <http://www.fcc.gov/cgb/cac>.

The Committee meeting will be open to the public and interested persons may attend the meeting and communicate their views. Members of the public will have an opportunity to address the Committee on issues of interest to them and the Committee. Written comments for the Committee may also be sent to the Committee's Designated Federal Officer, Scott Marshall.

The meeting site is fully accessible to people using wheelchairs or other mobility aids. Meeting agendas and handouts will be provided in accessible format. Sign language interpreters, open captioning, and assistive listening devices will be provided on site. The meeting will be webcast with open captioning at <http://www.fcc.gov/cgb/cac>. Request other reasonable accommodations for people with disabilities as early as possible; please allow at least 5 days advance notice. Include a description of the accommodation you will need including as much detail as you can. Also include a way we can contact you if we need more information. Last minute requests will be accepted, but may be impossible to fill. Send an e-mail to: fcc504@fcc.gov or call the Consumer & Governmental Affairs Bureau at (202) 418-0530 (voice), (202) 418-0432 (TTY).

Federal Communications Commission.

K. Dane Snowden,

Chief, Consumer & Governmental Affairs Bureau.

[FR Doc. 03-27408 Filed 10-30-03; 8:45 am]

BILLING CODE 6712-01-P

FEDERAL DEPOSIT INSURANCE CORPORATION

FDIC Advisory Committee on Banking Policy; Notice of Meeting

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice of opening meeting.

SUMMARY: In accordance with the Federal Advisory Committee Act (Pub. L. 92-463, as amended), notice is hereby given of a meeting of the FDIC Advisory Committee on Banking Policy ("Advisory Committee"), which will be held in Washington, DC. The Advisory Committee will provide advice and recommendations on a broad range of issues relating to the FDIC's mission and activities.

Time and Place: Wednesday, November 19, 2003, from 9 a.m. to 12 p.m., and 1:30 p.m. to 2:30 p.m. The meeting will be held in the FDIC Board Room on the sixth floor of the FDIC

Building located at 550 17th Street, NW., Washington, DC.

Agenda: The agenda items include discussion of financial literacy (MoneySmart and beyond), the future of banking (structure and policy considerations), and FDIC Corporate University (progress, strategy, and vision). Agenda items are subject to change. Any changes to the agenda will be announced at the beginning of the meeting.

Type of Meeting: The meeting will be open to the public, limited only by the space available on a first-come, first-served basis. For security reasons, members of the public will be subject to security screening procedures and must present a valid photo identification to enter the building. The FDIC will provide attendees with auxiliary aids (e.g., sign language interpretation) required for this meeting. Those attendees needing such assistance should call (202) 416-2089 (Voice); (202) 416-2007 (TTY), at least two days before the meeting to make necessary arrangements. Written statements may be filed with the committee before or after the meeting.

FOR FURTHER INFORMATION CONTACT: Requests for further information concerning the meeting may be directed to Mr. Robert E. Feldman, Committee Management Officer of the FDIC, at (202) 898-3742.

Dated: October 28, 2003.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Committee Management Officer.

[FR Doc. 03-27433 Filed 10-30-03; 8:45 am]

BILLING CODE 6725-01-M

FEDERAL DEPOSIT INSURANCE CORPORATION

Notice of Agency Meeting

Pursuant to the provisions of the "Government in the Sunshine Act" (5 U.S.C. 552b), notice is hereby given that the Federal Deposit Insurance Corporation's Board of Directors will meet in open session at 10:00 a.m. on Tuesday, November 4, 2003, to consider the following matters:

Summary Agenda: No substantive discussion of the following items is anticipated. These matters will be resolved with a single vote unless a member of the Board of Directors requests that an item be moved to the discussion agenda.

Disposition of minutes of previous Board of Directors' meetings.

Summary reports, status reports, and reports of action is taken pursuant to

authority delegated by the Board of Directors.

Discussion Agenda

Memorandum and resolution re: Notice of Proposed Rulemaking: 12 CFR part 352—Amendment to FDIC's Rehabilitation Act Regulation.

Memorandum and resolution re: FDIC Insurance Funds: Outlook and Premium Rate Recommendations for the First Semiannual Assessment Period of 2004.

The meeting will be held in the Board Room on the sixth floor of the FDIC Building located at 550—17th Street NW., Washington, DC.

The FDIC will provide attendees with auxiliary aids (e.g., sign language interpretation) required for this meeting. Those attendees needing such assistance should call (202) 416-2089 (Voice); (202) 416-2007 (TTY), to make necessary arrangements.

Requests for further information concerning the meeting may be directed to Mr. Robert E. Feldman, Executive Secretary of the Corporation, at (202) 8098-3742.

Dated: October 28, 2003.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Executive Secretary.

[FR Doc. 03-27533 Filed 10-28-03; 4:04 pm]

BILLING CODE 6714-01-M

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/.

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 24, 2003.

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

1. *First National Bankshares of Florida, Inc.*, Naples, Florida; to become a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Florida, Naples, Florida.

In connection with this proposal, *First National Bankshares of Florida, Inc.*, Naples, Florida, has applied to engage *de novo* through its subsidiary, First National Wealth Management Company, Naples, Florida, in trust activities, pursuant to section 225.28(b)(5) of Regulation Y, and to acquire 100 percent of the voting shares of Roger Bouchard Insurance, Inc., Clearwater, Florida, and thereby engage in the sale of credit-insurance, pursuant to section 225.28(b)(11)(i) of Regulation Y.

2. *Synovus Financial Corp.*, Columbus, Georgia; to merge with Peoples Florida Banking Corporation, Palm Harbor, Florida, and thereby indirectly acquire Peoples Bank, Palm Harbor, Florida.

Board of Governors of the Federal Reserve System, October 27, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-27396 Filed 10-30-03; 8:45 am]

BILLING CODE 6210-01-S

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. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

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 24, 2003.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. *The Royal Bank of Scotland Group plc, the Royal Bank of Scotland plc, RBSG International Holdings Ltd.*, all of Edinburgh, Scotland, Citizens Financial Group, Inc., Providence, Rhode Island and Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania; to acquire Thistle Group Holdings and its wholly-owned federal savings association, Roxborough-Manayunk Bank, both of Philadelphia, Pennsylvania, and thereby engage in operating a savings association, pursuant to section 225.28 (b)(4)(ii) of Regulation Y.

Board of Governors of the Federal Reserve System, October 27, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-27397 Filed 10-30-03; 8:45 am]

BILLING CODE 6210-01-S

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Disease Control and Prevention Health Resources and Services Administration

CDC/HRSA Advisory Committee on HIV and STD Prevention and Treatment

In accordance with section 10(a)(2) of the Federal Advisory Committee Act (Pub. L. 92-463), the Centers for Disease Control and Prevention (CDC) and the Health Resources and Services Administration (HRSA) announce the following committee meeting.