voting shares of National Bank of Iowa, Denison, Iowa.

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

I. IFB Holdings, Inc., Chillicothe, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of Investors Federal Bank, N.A., Chillicothe, Missouri.

In connection with this application, Investors Federal Bank and Savings Association proposes to convert to a national bank, Investors Federal Bank, N.A., and concurrently form the applicant as its holding company.

C. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. Cullen/Frost Bankers, Inc., San Antonio, Texas, and The New Galveston Company, Wilmington, Delaware; to acquire 100 percent of the voting shares, and merge with Corpus Christi Bancshares, Corpus Christi, Texas; and thereby indirectly acquire C.S.B.C.C., Inc., Wilmington, Delaware; and Citizens State Bank, Corpus Christi, Texas.

2. SW&KM Limited Partnership, Del Rio, Texas; SW&KM Holdings, LLC, Del Rio, Texas; to become bank holding companies by acquiring Westex Bancorp of Delaware, Inc., Wilmington, Delaware, and Del Rio Bank & Trust Company, Del Rio, Texas; First State Bank, Brackettville, Texas; and Sutton City National Bank, Sonora, Texas.

Board of Governors of the Federal Reserve System, November 4, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board. [FR Doc. 96–28730 Filed 11–7–96; 8:45 am] BILLING CODE 6210–01–F

Sunshine Act Meeting

AGENCY HOLDING THE MEETING: Committee on Employee Benefits of the Federal Reserve System.*

TIME AND DATE: 2:45 p.m., Wednesday, November 13, 1996.

PLACE: Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, D.C. 20551.

STATUS: Open.

MATTERS TO BE CONSIDERED:

1. Review of the 1997 budget for the Office of Employee Benefits.

2. Any items carried forward from a previously announced meeting.

* The Committee on Employee Benefits considers matters relating to the Retirement, Thrift, Long-Term Disability Income, and Insurance Plans for Employees of the Federal Reserve System.

Note: This meeting will be recorded for the benefit of those unable to attend. Cassettes will be available for listening in the Board's Freedom of Information Office, and copies may be ordered for \$5 per cassette by calling (202) 452–3684 or by writing to:

Freedom of Information Office, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

CONTACT PERSON FOR MORE INFORMATION: Mr. Joseph R. Coyne, Assistant to the Board; (202) 452–3204.

Dated: November 6, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96–28925 Filed 11–06–96; 2:13 pm] BILLING CODE 6210–01–P

Sunshine Act Meeting

AGENCY HOLDING THE MEETING: Committee on Employee Benefits of the Federal Reserve System.*

TIME AND DATE: Approximately 3:15 p.m., Wednesday, November 13, 1996, following a recess at the conclusion of the open meeting.

PLACE: Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, D.C. 20551.

STATUS: Closed.

MATTERS TO BE CONSIDERED:

1. Proposal relating to Federal Reserve System benefits.

2. Proposed procedural amendments to the Federal Reserve System Retirement Plan.

3. Proposals regarding a contract for support of the Office of Employee Benefits.

4. Proposals relating to the Office of Employee Benefits.

5. Any items carried forward from a previously announced meeting.

* The Committee on Employee Benefits considers matters relating to the Retirement, Thrift, Long-Term Disability Income, and Insurance Plans for Employees of the Federal Reserve System.

CONTACT PERSON FOR MORE INFORMATION:

Mr. Joseph R. Coyne, Assistant to the Board; (202) 452–3204.

Dated: November 6, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96–28926 Filed 11–06–96; 2:13 pm] BILLING CODE 6210–01–P

GENERAL ACCOUNTING OFFICE

Federal Accounting Standards Advisory Board

AGENCY: General Accounting Office. **ACTION:** Notice of meeting.

SUMMARY: Pursuant to section 10(a)(2) of the Federal Advisory Committee Act (Pub. L. No. 92–463), as amended, notice is hereby given that the Federal Accounting Standards Advisory Board will meet on Wednesday, November 20, 1996, from 9:00 A.M. to 4:00 P.M. in room 7C13 of the General Accounting Office building, 441 G St., N.W., Washington, D.C.

The purpose of the meeting is to discuss and review the Management Discussion & Analysis (MD&A) and Interpretation follow-up.

Any interested person may attend the meeting as an observer. Board discussions and reviews are open to the public.

FOR FURTHER INFORMATION CONTACT:

Wendy Comes, Acting Executive Director, 750 First St., N.E., Room 1001, Washington, D.C. 20002, or call (202) 512–7350.

Authority: Federal Advisory Committee Act. Pub. L. No. 92–463, Section 10(a)(2), 86 Stat. 770, 774 (1972) (current version at 5 U.S.C. app. section 10(a)(2) (1988); 41 CFR 101–6.1015 (1990).

Dated: November 1, 1996.

Wendy M. Comes,

Acting Executive Director.

[FR Doc. 96–28731 Filed 11–7–96; 8:45 am] BILLING CODE 1610–01–M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Notice of Meeting of a Panel of the National Bioethics Advisory Commission

SUMMARY: Pursuant to Section 10(d) of the Federal Advisory Committee Act, as amended (5 U.S.C. Appendix 2), this notice is hereby given to announce an open meeting of a panel of the National **Bioethics Advisory Commission** (NBAC). The purpose is to meet with representatives of ethics advisory bodies of other nations both (i) to examine the conclusions reached by various commissions regarding the protection of human subjects in research and the management and use of genetic information and (ii) to discuss common concerns that national ethics advisory bodies face in addressing public bioethics.

DATES: November 21, 1996, 8:30 a.m.– 4:30 p.m.

PLACE: Crowne Plaza Parc Fifty Five Hotel, 55 Cyril Magnin Street, San Francisco, California 94102 SUPPLEMENTARY INFORMATION: The President established the National **Bioethics Advisory Commission (NBAC)** by Executive Order 12975, October 3, 1995. The purpose of NBAC is to provide advice and make recommendations to the National Science and Technology Council and other appropriate entities on bioethical issues arising from research on human biology and behavior and the applications, including the clinical applications, of that research.

Tentative Agenda

Thursday November 21, 1996

Morning Session

- 8:30 a.m. Call to Order, Opening Remarks, and Introductions
- 9:00 a.m. Presentations By Invited Officials and Guests and Discussion With NBAC Commissioners—What Have Commissions Done About the Protection of Human Subjects in Research and the Management and Use of Genetic Information?

10:00 a.m. Break

10:45 a.m. Morning Presentations and Discussion Continue 12:30 p.m. Lunch

Afternoon Session

- 1:00 p.m. Presentation by Amy Gutmann, Ph.D.—Deliberating About Ethics in a Democracy: Some Reflections for Commissions
- 2:00 p.m. Presentations By Invited Officials and Guests and Discussion With NBAC Commissioners—What Characteristics of Commissions— Such as Scope, Sponsorship, Public Access, Professional Dominance, Evaluation and Soundness, and Role and Structure—Contribute to Success or Failure?

4:00 p.m. Public Comment 4:30 p.m. Adjourn

Public Participation

The meeting is open to the public with attendance limited to space available. Members of the public who wish to make oral statements should contact NBAC at the address or telephone number listed below at least seven business days prior to the meeting. Reasonable provisions will be made to include on the agenda presentations by persons requesting an opportunity to speak. Individuals who plan to attend the meeting and need special assistance, such as sign language interpretation or other special accommodations should also contact NBAC at the address or telephone number listed below at least seven business days prior to the meeting. Persons who wish to file written statements with NBAC may do so at any time.

FOR FURTHER INFORMATION CONTACT:

Patricia Norris, Communications Director, National Bioethics Advisory Commission, MSC–7508, 6100 Executive Boulevard, Suite 3C01, Rockville, Maryland 20892–7508, telephone 301–402–4242, fax 301–480– 6900.

Dated: November 5, 1996. Phillip R. Lee, Assistant Secretary for Health. [FR Doc. 96–28940 Filed 11–7–96; 8:45 am] BILLING CODE 4160–17–M

Centers for Disease Control and Prevention

National Institute for Occupational Safety and Health Review and Evaluation of the NIOSHTIC® and Registry of Toxic Effects of Chemical Substances (RTECS®) Electronic Databases

AGENCY: National Institute for Occupational Safety and Health (NIOSH), Centers for Disease Control and Prevention (CDC), Department of Health and Human Services.

ACTION: Request for Comments.

SUMMARY: NIOSH is conducting a comprehensive evaluation of two of its electronic databases, the NIOSH **Technical Information Center** (NIOSHTIC®) and the Registry of Toxic Effects of Chemical Substances (RTECS®). The goal of this evaluation is to determine the importance and usefulness of NIOSHTIC® and RTECS® to the national and international occupational safety and health communities and to other users. Evaluation results will be used to generate a set of recommendations outlining possible options for the future of these databases.

DATES: Written comments on the issues outlined below should be submitted to Diane Manning, NIOSH Docket Office, 4676 Columbia Parkway, Mailstop C–34, Cincinnati, Ohio 45226, or by fax (513) 533–8285. Comments must be received on or before December 13, 1996. Comments may also be submitted by email to: dmm2@NIOSDT1.em.cdc.gov. as WordPerfect 5.0, 5.1/5.2, 6.0/6.1, or ASCII files.

FOR FURTHER INFORMATION CONTACT: Technical information may be obtained

from Jay Bainbridge, NIOSH, CDC, 1600 Clifton Road, N.E., Mailstop D–40, Atlanta, Georgia 30333, telephone (404) 639–3526, e-mail address: jkb1@niood1.em.cdc.gov.

Information may also be obtained by calling 1–800–35–NIOSH or through the NIOSH Home Page: http:// www.cdc.gov/niosh/homepage/html.

SUPPLEMENTARY INFORMATION: NIOSH is interested in all comments regarding these databases, particularly useful would be comments about the following: the utility of the specific databases, the ability for these specific databases to supply needed information, the negative impact if the databases were no longer available, sources of comparable data, and suggestions for improvement.

Dated: November 4, 1996.

Diane D. Porter,

Acting Director, National Institute for Occupational Safety and Health, Centers for Disease Control and Prevention (CDC). [FR Doc. 96–28728 Filed 11–7–96; 8:45 am] BILLING CODE 4163–19–P

Health Care Financing Administration

[BPD-879-NC]

Medicare and Medicaid Programs; Announcement of Additional Application From Hospital Requesting Waivers for Organ Procurement Service Area and Technical Correction

AGENCY: Health Care Financing Administration (HCFA), HHS. **ACTION:** Notice with comment period.

SUMMARY: This notice announces an additional application which HCFA has received from a hospital requesting a waiver from dealing with its designated area organ procurement organization (OPO) in accordance with section 1138(a)(2) of the Social Security Act. It supplements notices published in the Federal Register on January 19, 1996 and May 17, 1996, that announced hospital waiver requests received by HCFA. Effective January 1, 1996, a hospital is required to have an agreement with the OPO designated for the area in which it is located unless HCFA grants it a waiver to have an agreement with an alternative, out-ofarea OPO. This notice requests comments from OPOs and the general public for our consideration in determining whether such a waiver should be granted.

DATES: Written comments will be considered if we receive them at the appropriate address, as provided below,