

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 November 9, 1998.

A. Federal Reserve Bank of Atlanta (Lois Berthaume, Vice President) 104 Marietta Street, NW, Atlanta, Georgia 30303-2713:

1. *William Biggs*, North Miami Beach, Florida; to retain voting shares of Skylake Bankshares, Inc., North Miami Beach, Florida, and thereby indirectly retain voting shares of Skylake State Bank, North Miami Beach, Florida.

Board of Governors of the Federal Reserve System, October 20, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-28553 Filed 10-23-98; 8:45 am]

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 98-28024) published on page 56034 of the issue for Tuesday, October 20, 1998.

Under the Federal Reserve Bank of Chicago heading, the entry for Capitol Bancorp, Ltd., Lansing, Michigan, is revised to read as follows:

A. Federal Reserve Bank of Chicago (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Capitol Bancorp, Ltd.*, Lansing, Michigan, and Sun Community Bancorp Limited, Phoenix, Arizona; to acquire 51 percent of the voting shares of Sunrise Bank of Arizona, Phoenix, Arizona.

Comments on this application must be received by November 13, 1998.

Board of Governors of the Federal Reserve System, October 20, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

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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. 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 19, 1998.

A. Federal Reserve Bank of Atlanta (Lois Berthaume, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. *PAB Bankshares, Inc.*, Valdosta, Georgia; to merge with Eagle Bancorp, Inc., Statesboro, Georgia, and thereby indirectly acquire Eagle Bank & Trust Company, Statesboro, Georgia.

B. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Bern Bancshares, Inc.*, Bern, Kansas; to merge with Axtell Agency, Inc., Axtell, Kansas, and thereby indirectly acquire State Bank of Axtell, Axtell, Kansas.

2. *FirstBank Holding Company of Colorado, ESOP*, Lakewood, Colorado; to acquire up to 26.86 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado; and thereby indirectly acquire FirstBank, Littleton, Colorado; FirstBank of Arvada, Arvada, Colorado; FirstBank of Aurora, Aurora, Colorado; FirstBank of Avon, Avon, Colorado; FirstBank of Boulder, Boulder, Colorado; FirstBank of Breckenridge, Breckenridge, Colorado; FirstBank of Douglas County, Castle Rock, Colorado; FirstBank of Colorado Springs, Colorado Springs, Colorado; FirstBank of Cherry Creek, Denver, Colorado; FirstBank of Denver, Denver, Colorado; FirstBank of Longmont, FirstBank of Evergreen, Evergreen, Colorado; FirstBank of Northern Colorado, Fort Collins,

Colorado; FirstBank of Greeley, Greeley, Colorado; FirstBank of Tech Center, Englewood, Colorado; FirstBank of Colorado, Lakewood, Colorado; FirstBank of South Jeffco, Littleton, Colorado; FirstBank of Lakewood, Lakewood, Colorado; FirstBank of Littleton, Littleton, Colorado; FirstBank of Arapahoe County, Littleton, Colorado; FirstBank of Parker, Parker, Colorado; FirstBank of Silverthorne, Silverthorne, Colorado; FirstBank of Vail, Vail, Colorado; FirstBank North, Westminster, Colorado; and FirstBank of Wheat Ridge, Wheat Ridge, Colorado.

C. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Henderson Citizens Bancshares, Inc.*, and Henderson, Texas; Henderson Citizens Delaware Bancshares, Inc., Dover, Delaware; and Citizens National Bank, Henderson, Texas; to become bank holding companies by acquiring 100 percent of the voting shares of Jefferson National Bank, Jefferson, Texas.

D. Federal Reserve Bank of San Francisco (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Norwest Corporation*, Minneapolis, Minnesota; to acquire 100 percent of the voting shares of Metropolitan Bancshares, Inc., Aurora, Colorado, and thereby indirectly acquire Community Bank of Parker, Parker, Colorado.

Board of Governors of the Federal Reserve System, October 20, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-28555 Filed 10-23-98; 8:45 am]

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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.

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 9, 1998.

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

1. *State Street Corporation*, Boston, Massachusetts; to engage *de novo* through its subsidiary, *State Street Financial Markets, LLC*, Boston, Massachusetts, in underwriting and dealing, to a limited extent, in municipal revenue bonds, commercial paper, 1-4 family mortgage-related securities and consumer receivables-related securities. See *Citicorp, J.P. Morgan & Co., Inc. and Bankers Trust New York Corp.*, 73 Fed. Res. Bull. 473 (1987), *aff'd sub nom., Securities Industry Ass'n v. Board of Governors*, 839 F.2d 47 (2d Cir.), cert. denied, 486 U.S. 1059 (1988); *Chemical New York Corp., The Chase Manhattan Corp., Bankers Trust New York Corp., Citicorp, Manufacturers Hanover Corp. and Security Pacific Corp.*, 73 Fed. Res. Bull. 731 (1987), modified by Order Approving Modifications to the Section 20 Orders, 75 Fed. Res. Bull. 751 (1989); in underwriting and dealing in government obligations and money market instruments, pursuant to § 225.28(b)(8)(i) of Regulation Y; in securities lending activities. *ABN AMRO*, 81 Fed. Res. Bull. 182 (1995); *Swiss Bank Corp.*, 81 Fed. Res. Bull. 185, 188 n.16 (1995); *Saban*, 80 Fed. Res. Bull. 249 (1994); *Saban*, 78 Fed. Res. Bull. 955 (1992); *Chase Manhattan Corp.*, 69 Fed. Res. Bull. 725 (1983); in securities brokerage activities, pursuant to § 225.28(b)(7)(i) of Regulation Y; in riskless principal activities, pursuant to § 225.28(b)(7)(ii) of Regulation Y; in financial and investment advisory activities, pursuant to § 225.28(b)(6) of Regulation Y; in activities related to extending credit, pursuant to § 225.28(b)(2) of Regulation Y; in private placement activities, pursuant to § 225.28(b)(7)(iii) of Regulation Y.

B. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice

President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *BOK Financial Corporation*, Tulsa, Oklahoma; to engage *de novo* through its subsidiary, *BOSC, Inc.*, Tulsa, Oklahoma (formerly known as *Alliance Securities, Inc.*), in expanding the types of securities it has authority to underwrite to include Tier 2 level underwriting and dealing authority. This authority covers all types of debt and equity securities, including without limitation, sovereign debt securities, corporate debt, debt securities convertible into equity securities, and securities issued by a trust or other vehicle secured by or representing interests in debt obligations; and underwriting equity securities, including without limitation, common and preferred stock, American Depositary Receipts, and other direct and indirect equity ownership interests in corporations and other entities activities; See *J.P. Morgan & Co., Inc. T1, 75 Fed. Res. Bull. 192 (1989)*.

Board of Governors of the Federal Reserve System, October 20, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-28556 Filed 10-23-98; 8:45 am]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Food and Drug Administration

[Docket No. 97N-0022]

Agency Information Collection Activities; Submission for OMB Review; Comment Request; Hearing Aid Devices: Professional and Patient Package Labeling and Conditions for Sale

AGENCY: Food and Drug Administration, HHS.

ACTION: Notice.

SUMMARY: The Food and Drug Administration (FDA) is announcing that the proposed collection of information listed below has been submitted to the Office of Management and Budget (OMB) for review and clearance under the Paperwork Reduction Act of 1995 (the PRA).

DATES: Submit written comments on the collection of information by November 25, 1998.

ADDRESSES: Submit written comments on the collection of information to the Office of Information and Regulatory Affairs, OMB, New Executive Office Bldg., 725 17th St. NW., rm. 10235,

Washington, DC 20503, Attn: Desk Officer for FDA.

FOR FURTHER INFORMATION CONTACT: Margaret R. Schlosburg, Office of Information Resources Management (HFA-250), Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20857, 301-827-1223.

SUPPLEMENTARY INFORMATION: In compliance with section 3507 of the PRA (44 U.S.C. 3507), FDA has submitted the following proposed collection of information to OMB for review and clearance.

Hearing Aid Devices: Professional and Patient Package Labeling and Conditions for Sale—21 CFR 801.420 and 801.421 (OMB Control Number 0910-0171—Extension)

Under section 520(e) of the Federal Food, Drug, and Cosmetic Act (the act) (21 U.S.C. 360j(e)), the Secretary of the Department of Health and Human Services may, under certain conditions, require by regulation that a device be restricted to sale, distribution, or use only upon authorization of a licensed practitioner or upon other prescribed conditions. Sections 801.420 and 801.421 (21 CFR 801.420 and 801.421) implement this authority for hearing aids, which are restricted devices. The regulations require that the manufacturer or distributor provide to the user data useful in selecting, fitting, and checking the performance of a hearing aid through distribution of a user instructional brochure. The user instructional brochure must also contain technical data about the device, instructions for its use, maintenance, and care, a warning statement, a notice about the medical evaluation requirement, and a statement if the hearing aid is rebuilt or used.

Hearing aid dispensers are required to provide the prospective user, before the sale of a hearing aid, with a copy of the user instructional brochure for the hearing aid model that has been, or may be, selected for the prospective user and to review the contents of the brochure with the buyer. In addition, upon request by an individual who is considering the purchase of a hearing aid, the dispenser is required to provide a copy of the user instructional brochure for that model hearing aid or the name and address or telephone number of the manufacturer or distributor from whom a user instructional brochure for the hearing aid may be obtained. Under conditions of sale of hearing aid devices, manufacturers or distributors shall provide sufficient copies of the user instructional brochure to sellers for distribution to users and prospective