

**FOR FURTHER INFORMATION CONTACT:** Pauline C. Campbell, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3606.

**SUPPLEMENTARY INFORMATION:** Notice is hereby given that, in a letter dated October 23, 1996, the President declared an emergency under the authority of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 *et seq.*), as follows:

I have determined that the extreme weather conditions and flooding beginning on October 20, 1996, and continuing in the Commonwealth of Massachusetts are of sufficient severity and magnitude to warrant an emergency declaration under subsection 501(a) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act). I, therefore, declare that such an emergency exists in the Commonwealth of Massachusetts.

You are authorized to coordinate all disaster relief efforts which have the purpose of alleviating the hardship and suffering caused by the emergency on the local population, and to provide appropriate assistance for required emergency measures, authorized under Title V of the Stafford Act, to save lives, protect property and public health and safety, and lessen or avert the threat of a catastrophe in the designated areas. Specifically, you are authorized to provide assistance for debris removal and emergency protective measures as authorized under subsection 502(a) (4) and (5), excluding regular time costs for subgrantees' regular employees, and disaster housing as authorized under subsection 502(a)(6).

In order to provide Federal assistance, you are hereby authorized to coordinate and direct other Federal agencies and fund activities not authorized under other Federal statutes and allocate from funds available for these purposes, such amounts as you find necessary for Federal emergency assistance and administrative expenses.

Pursuant to this emergency declaration, you are authorized to provide emergency assistance as you deem appropriate under Title V of the Stafford Act at 75 percent Federal funding.

The time period prescribed for the implementation of section 310(a), Priority to Certain Applications for Public Facility and Public Housing Assistance, 42 U.S.C. 5153, shall be for a period not to exceed six months after the date of this declaration.

Notice is hereby given that pursuant to the authority vested in the Director of the Federal Emergency Management Agency under Executive Order 12148, I hereby appoint Alma C. Armstrong of the Federal Emergency Management Agency to act as the Federal Coordinating Officer for this declared emergency.

I do hereby determine the following areas of the Commonwealth of

Massachusetts to have been affected adversely by this declared emergency:

The counties of Essex, Middlesex, Norfolk, Plymouth and Suffolk.

FEMA has been authorized to provide Federal funding for disaster housing, debris removal, and emergency protective measures as authorized under Title V subsections 502(a) (4), (5), and (6).

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance)

James L. Witt,

Director.

[FR Doc. 96-28763 Filed 11-7-96; 8:45 am]

BILLING CODE 6718-02-P

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. 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 22, 1996.

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

1. *Robert Sidney Cauthorn*, Del Rio, Texas, and *James Guy Cauthorn*, Del Rio, Texas; to each acquire a total of 29.25 percent of the voting shares of *SW&KM Holdings, LLC*, Del Rio, Texas; *SW&KM Limited Partnership*, Del Rio, Texas; *Westex Bancorp, Inc.*, Del Rio, Texas; and *Westex Bancorp of Delaware, Inc.*, Wilmington, Delaware, and thereby indirectly acquire *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. 96-28729 Filed 11-07-96; 8:45 am]

BILLING CODE 6210-01-F

### 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. Once the application 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 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, including whether the acquisition of the nonbanking company 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 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, 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 December 3, 1996.

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

1. *Panhandle Aviation, Inc.*, Clarinda, Iowa; to acquire 100 percent of the

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:

1. *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.