

Bank of Keystone, Keystone, Nebraska
 Home FS&LA of Nebraska, Lexington, Nebraska
 Lincoln Federal Savings Bank of Nebraska, Lincoln, Nebraska
 Security Federal Savings, Lincoln, Nebraska
 Sherman County Bank, Loup City, Nebraska
 First National Bank Northeast, Lyons, Nebraska
 The Bank of Madison, Madison, Nebraska
 Madison County Bank, Madison, Nebraska
 BankFirst, Norfolk, Nebraska
 First National Bank, North Platte, North Platte, Nebraska
 Nebraskaland National Bank, North Platte, Nebraska
 Pender State Bank, Pender, Nebraska
 Midwest Bank, N.A., Pierce, Nebraska
 The Ravenna Bank, Ravenna, Nebraska
 Sidney Federal Savings & Loan Association, Sidney, Nebraska
 Dakota County State Bank, South Sioux City, Nebraska
 Springfield State Bank, Springfield, Nebraska
 Bank of St. Edward, St. Edward, Nebraska
 Tecumseh Building and Loan Association, Tecumseh, Nebraska
 First National Bank Utica NE, Utica, Nebraska
 Farmers State Bank, Wallace, Nebraska
 Saline State Bank, Wilber, Nebraska
 Citizens National Bank of Wisner, Wisner, Nebraska
 66 Federal Credit Union, Bartlesville, Oklahoma
 Bank of Cordell, Cordell, Oklahoma
 Bank of Hydro, Hydro, Oklahoma
 Armstrong Bank, Muskogee, Oklahoma
 Citizens State Bank, Okemah, Oklahoma
 First Enterprise Bank, Oklahoma City, Oklahoma
 Union Bank, NA, Oklahoma City, Oklahoma
 The First National Bank of Texhoma, Texhoma, Oklahoma
 Community Bank & Trust Company, Tulsa, Oklahoma
 Energy One Federal Credit Union, Tulsa, Oklahoma
 Grand Lake Bank, Tulsa, Oklahoma
 First Bank & Trust Company, Wagoner, Oklahoma
 Weleetka State Bank, Weleetka, Oklahoma
 Canadian State Bank, Yukon, Oklahoma

Federal Home Loan Bank of San Francisco—District 11

BankUSA, fsb, Phoenix, Arizona
 Fremont Investment & Loan, Anaheim, California
 Vista Federal Credit Union, Burbank, California

La Jolla Bank, F.S.B., Escondido, California
 Eastern International Bank, Los Angeles, California
 Chevron Federal Credit Union, Oakland, California
 Wescom Credit Union, Pasadena, California
 Summit State Bank, Rohnert Park, California
 California Bank and Trust, San Diego, California
 San Diego County Credit Union, San Diego, California
 United Commercial Bank, San Francisco, California
 Patelco Credit Union, San Francisco, California
 Luther Burbank Savings, Santa Rosa, California
 Community Banks of Tracy, Tracy, California
 Yolo Community Bank, Woodland, California
 Redding Bank of Commerce, Yuba City, California

Federal Home Loan Bank of Seattle—District 12

Wells Fargo, Anchorage, Alaska
 First Bank, Ketchikan, Alaska
 Central Pacific Bank, Honolulu, Hawaii
 Territorial Savings and Loan Assn, Honolulu, Hawaii
 Farmers and Merchants State Bank, Boise, Idaho
 Home FS&LA of Nampa, Nampa, Idaho
 Valley Bank of Helena, Helena, Montana
 American Bank of Montana, Livingston, Montana
 LibertyBank, Eugene, Oregon
 NW Community Credit Union, Eugene, Oregon
 Chetco Federal Credit Union, Harbor, Oregon
 West Coast Bank, Lake Oswego, Oregon
 Premier West Bank, Medford, Oregon
 McKay Dee Hospital Credit Union, Ogden, Utah
 Centennial Bank, Ogden, Utah
 American Investment Bank, Salt Lake City, Utah
 Mountain America Credit Union, Salt Lake City, Utah
 Zions First National Bank, Salt Lake City, Utah
 Kitsap Community FCU, Bremerton, Washington
 State Bank of Concrete, Concrete, Washington
 Washington State Bank NA, Federal Way, Washington
 Issaquah Bank, Issaquah, Washington
 First Community Bank of Washington, Lacey, Washington
 Spokane Teachers Credit Union, Liberty Lake, Washington
 Cowlitz Bank, Longview, Washington
 Heritage Savings Bank, Olympia, Washington

United Savings and Loan Bank, Seattle, Washington
 Viking Community Bank, Seattle, Washington
 Wheatland Bank, Spokane, Washington
 Sound Banking Company, Tacoma, Washington
 TAPCO Credit Union, Tacoma, Washington
 Banner Bank, Walla Walla, Washington
 Security First Bank, Cheyenne, Wyoming
 Cowboy State Bank, Ranchester, Wyoming
 First State Bank of Thermopolis, Thermopolis, Wyoming

II. Public Comments

To encourage the submission of public comments on the community support performance of Bank members, on or before April 28, 2003, each Bank will notify its Advisory Council and nonprofit housing developers, community groups, and other interested parties in its district of the members selected for community support review in the 2002–03 fifth quarter review cycle. 12 CFR 944.2(b)(2)(ii). In reviewing a member for community support compliance, the Finance Board will consider any public comments it has received concerning the member. 12 CFR 944.2(d). To ensure consideration by the Finance Board, comments concerning the community support performance of members selected for the 2002–03 fifth quarter review cycle must be delivered to the Finance Board on or before the May 26, 2003 deadline for submission of Community Support Statements.

Dated: April 7, 2003.

Arnold Intrater,
General Counsel.

[FR Doc. 03–9020 Filed 4–11–03; 8:45 am]

BILLING CODE 6725–01–P

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 May 8, 2003.

A. Federal Reserve Bank of Kansas City (Susan Zubradt, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Central Financial Corporation*, Hutchinson, Kansas; to acquire up to 7.45 percent of the voting shares of Royal Palm Bank of Florida, Naples, Florida.

Board of Governors of the Federal Reserve System, April 8, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-9000 Filed 4-11-03; 8:45 am]

BILLING CODE 6210-01-S

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Solicitation of Public Review and Comment on Research Protocol: Alcohol, Sleep, and Circadian Rhythms in Young Humans, Study 2—Effects of Evening Ingestion of Alcohol on Sleep, Circadian Phase, and Performance as a Function of Parental History of Alcohol Abuse/Dependence

AGENCY: Department of Health and Human Services, Office of the Secretary, Office of Public Health and Science, Office for Human Research Protections.

ACTION: Notice.

SUMMARY: The Office for Human Research Protections (OHRP), Office of Public Health and Science, HHS is soliciting public review and comment on a proposed research protocol entitled "Effects of Evening Ingestion of Alcohol on Sleep, Circadian Phase, and

Performance as a Function of Parental History of Alcohol Abuse/Dependence." The proposed research would be supported by a grant awarded by the National Institutes of Health, National Institute on Alcohol Abuse and Alcoholism. Public review and comment are solicited regarding the proposed research protocol pursuant to the requirements of HHS regulations at 45 CFR 46.407.

DATES: To be considered, written or electronic comments on the proposed research must be received on or before 4:30 p.m. May 29, 2003.

ADDRESSES: Submit written comments to: Ms. Kelley Booher, Division of Policy, Planning, and Special Projects, Office for Human Research Protections, 1101 Wootton Parkway, Suite 200, The Tower Building, Rockville, MD 20852, telephone number (301) 402-5942 (not a toll-free number). Comments also may be sent via facsimile at (301) 402-0527 or by e-mail to:

407panel01@osophs.dhhs.gov.

FOR FURTHER INFORMATION CONTACT: Dr. Leslie K. Ball, Office for Human Research Protections, The Tower Building, 1101 Wootton Parkway, Suite 200, Rockville, MD 20852; telephone (301) 496-7005; fax (301) 402-0527; e-mail LBall@osophs.dhhs.gov.

SUPPLEMENTARY INFORMATION: All studies conducted or supported by HHS which are not otherwise exempt and which propose to involve children as subjects require institutional review board (IRB) review in accordance with the provisions of HHS regulations for the protection of human subjects at 45 CFR part 46, subpart D. Pursuant to HHS regulations at 45 CFR 46.407, if an IRB reviewing a protocol to be conducted or supported by HHS does not believe that the proposed research involving children as subjects meets the requirements of HHS regulations at 45 CFR 46.404, 46.405, or 46.406, the research may proceed only if the following conditions are met: (a) the IRB finds and documents that the research presents a reasonable opportunity to further the understanding, prevention, or alleviation of a serious problem affecting the health or welfare of children; and (b) the Secretary, after consultation with a panel of experts in pertinent disciplines (for example: science, medicine, education, ethics, law) and following opportunity for public review and comment, determines either: (1) that the research in fact satisfies the conditions of 45 CFR 46.404, 46.405, or 46.406, or (2) that the following conditions are met: (i) the research presents a reasonable opportunity to further the

understanding, prevention, or alleviation of a serious problem affecting the health or welfare of children; (ii) the research will be conducted in accordance with sound ethical principles; and (iii) adequate provisions are made for soliciting the assent of children and the permission of their parents or guardians, as set forth in 45 CFR 46.408.

HHS received a request from the Lifespan Office of Research Administration, Rhode Island Hospital, to review a protocol entitled "Effects of Evening Ingestion of Alcohol on Sleep, Circadian Phase, and Performance as a Function of Parental History of Alcohol Abuse/Dependence" pursuant to the provisions of HHS regulations at 45 CFR 46.407. This research protocol proposes to study the effects of a small or moderate evening dose of alcohol on sleep, waking performance, and circadian phase in a total of 64 adolescents (15 to 16 years of age) and young adults (21 to 22 years of age), and examine how the effects may differ between individuals who have a parent with a history of alcohol dependence and those who do not. The research protocol is proposed to take place at E.P. Bradley Hospital, an affiliate of Lifespan, the parent corporation of Rhode Island Hospital, and was reviewed by the Rhode Island Hospital IRB. The Rhode Island Hospital IRB is the IRB of record for E.P. Bradley Hospital.

After reviewing this research proposal, the Rhode Island Hospital IRB determined that this study involving children as research subjects could not be approved under HHS regulations at 45 CFR 46.404, 46.405, or 46.406, but was suitable for review under 45 CFR 46.407. The Rhode Island Hospital IRB found that the research presented a reasonable opportunity to further the understanding, prevention or alleviation of a serious problem affecting the health or welfare of children. Experts in relevant disciplines have reviewed this protocol and each have provided recommendations to the Secretary. Public review and comment are hereby solicited pursuant to the requirements of 45 CFR 46.407. The Secretary will consider the experts' recommendations and the public comments in making a final determination regarding whether HHS may support this research.

In particular, comments are solicited on the following questions: (1) What are the potential benefits of the research, if any, to the subjects and to children in general; (2) what are the types and degrees of risk that this research presents to the subjects; (3) are the risks to the subjects reasonable in relation to