

the basis of sworn statements, affidavits, depositions, or other documents or that the nature of the matter in issue is such that an oral hearing and cross-examination are necessary for the development of an adequate record. Pursuant to the further terms of 46 CFR 502.61, the initial decision of the presiding officer in this proceeding shall be issued by February 5, 1998, and the final decision of the Commission shall be issued by June 5, 1998.

Joseph C. Polking,  
Secretary.

[FR Doc. 97-3206 Filed 2-7-97; 8:45 am]

BILLING CODE 6730-01-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. 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). 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 March 6, 1997.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *BanPonce Financial Corp., Popular International Bank, Inc., and BanPonce Financial Corp.*, Wilmington, Delaware; to acquire 100 percent of the voting shares of Seminole National Bank, Sanford, Florida.

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

1. *Regions Financial Corporation*, Birmingham, Alabama; to merge with Gulf South Bancshares, Inc., Gretna, Louisiana, and thereby indirectly acquire Gulf South Bank and Trust Company, Gretna, Louisiana.

2. *Whitney Holding Corporation*, New Orleans, Louisiana; to acquire 100 percent of the voting shares of Merchants National Bank of Mississippi, Gulfport, Mississippi (in organization).

3. *Whitney Holding Corporation*; to merge with Merchants Bancshares, Inc., Gulfport, Mississippi, and thereby indirectly acquire Merchants Bank & Trust Company, Bay Saint Louis, Mississippi.

Board of Governors of the Federal Reserve System, February 4, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-3165 Filed 2-7-97; 8:45 am]

BILLING CODE 6210-01-F

### 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 that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) 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. Once the notice 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 question whether the proposal complies with the standards of section 4 of the BHC Act, including whether consummation of the proposal 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 on this question 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, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than February 24, 1997.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Creditanstalt-Bankverein*, Vienna, Austria; to engage *de novo* in making equity investments either directly or through a wholly-owned U.S. subsidiary in diversified partnerships, limited liability companies, corporations, and investment funds that engage in activities designed to promote community welfare, including developing, and/or acquiring and owning interest in, certain affordable rental housing properties, pursuant to § 225.25(b)(6) of the Board's Regulation Y.

2. *The Toronto-Dominion Bank*, Toronto, Canada, and Waterhouse Investor Services, Inc. New York, New York; to engage through their wholly-owned subsidiary, Waterhouse Securities, Inc., New York, New York ("Company"), in the purchase and sale of securities on the order of customers as riskless principal. *See The Bank of New York Company, Inc.*, 82 Fed. Res. Bull. 748 (1996); *Bankers Trust New York Corporation*, 75 Fed. Res. Bull. 829 (1989). Company would conduct this activity in accordance with the framework of limitations established in the Board's prior orders. *See Order Revising the Limitations Applicable to Riskless Principal Activities*, 82 Fed. Res. Bull. 759 (1996).

B. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101

Market Street, San Francisco, California 94105-1579:

1. *Philippine Commercial International Bank*, Manila, The Philippines; to engage *de novo* through its subsidiary, PCI Express Padala, Inc., Los Angeles, California, in expanding, nationwide, the geographic scope of previously-approved money transmitting activities. See *Philippine Commercial International Bank*, 77 Fed. Res. Bull. 270, at 271 (1991).

Board of Governors of the Federal Reserve System, February 4, 1997.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 97-3166 Filed 2-7-97; 8:45 am]

BILLING CODE 6210-01-F

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

#### Availability of Draft Guidelines for Prevention of Opportunistic Infections in HIV-Infected Persons

**AGENCY:** Centers for Disease Control and Prevention (CDC), Department of Health and Human Services.

**ACTION:** Notice of availability and request for comments.

**SUMMARY:** This notice announces the availability of a draft document entitled "1997 USPHS/IDSA Guidelines for Prevention of Opportunistic Infections in HIV-Infected Persons," prepared by the Centers for Disease Control and Prevention (CDC), the National Institutes of Health (NIH), and the Infectious Diseases Society of America (IDSA), for review and comment.

**DATES:** To ensure consideration, written comments on this draft document must be received on or before March 12, 1997.

**ADDRESSES:** Requests for copies of the draft 1997 USPHS/IDSA Guidelines for Prevention of Opportunistic Infections must be submitted to the Division of HIV/AIDS, Technical Information and Communications Branch, Mailstop E-49, Centers for Disease Control and Prevention, Atlanta, GA 30333; telephone (404) 639-2076, FAX (404) 639-2007. Written comments on this draft document should be sent to the same address for receipt by March 12, 1997.

**FOR FURTHER INFORMATION CONTACT:** Division of HIV/AIDS Prevention, Surveillance, and Epidemiology, National Center for HIV, STD, and TB Prevention, Mailstop E-49, Centers for Disease Control and Prevention, Atlanta

GA 30333; telephone (404) 639-2076, FAX (404) 639-2007.

#### SUPPLEMENTARY INFORMATION:

Opportunistic infections (OIs) constitute a major cause of morbidity and mortality in HIV-infected persons. The draft Guidelines, prepared by the CDC, the NIH, and the IDSA in consultation with representatives from numerous Federal and non-Federal agencies and community groups, represent a comprehensive approach to prevention of OIs in HIV-infected persons and constitute a revision of the guidelines published in 1995. They include recommendations pertinent to 17 major OIs, or groups of OIs, according to (1) Prevention of exposure, (2) prevention of disease (first occurrence), and (3) prevention of disease recurrence.

Dated: February 4, 1997.

Joseph R. Carter,

*Acting Associate Director for Management and Operations, Centers for Disease Control and Prevention (CDC).*

[FR Doc. 97-3184 Filed 2-7-97; 8:45 am]

BILLING CODE 4163-18-P

#### Citizens Advisory Committee on Public Health Service Activities and Research at Department of Energy (DOE) Sites: Savannah River Site Health Effects Subcommittee

In accordance with section 10(a)(2) of the Federal Advisory Committee Act (Pub. L. 92-463), the Agency for Toxic Substances and Disease Registry (ATSDR) and the Centers for Disease Control and Prevention (CDC), announce the following meeting.

**NAME:** Citizens Advisory Committee on Public Health Service Activities and Research at DOE Sites: Savannah River Site Health Effects Subcommittee (SRS).

**TIMES AND DATES:** 8:30 a.m.-5 p.m., February 27, 1997. 9 a.m.-12 noon, February 28, 1997.

**PLACE:** Sheraton Augusta Hotel, 2651 Perimeter Parkway, Augusta, Georgia, 30909, telephone 706/855-8100, FAX 706/860-1720.

**STATUS:** Open to the public, limited only by the space available. The meeting room accommodates approximately 50 people.

**BACKGROUND:** Under a Memorandum of Understanding (MOU) signed in December 1990 with DOE, the Department of Health and Human Services (HHS) has been given the responsibility and resources for conducting analytic epidemiologic investigations of residents of communities in the vicinity of DOE facilities, workers at DOE facilities, and other persons potentially exposed to

radiation or to potential hazards from non-nuclear energy production use. HHS has delegated program responsibility to CDC.

In addition, an MOU was signed in October 1990 and renewed in November 1992 between ATSDR and DOE. The MOU delineates the responsibilities and procedures for ATSDR's public health activities at DOE sites required under sections 104, 105, 107, and 120 of the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA or "Superfund"). These activities include health consultations and public health assessments at DOE sites listed on, or proposed for, the Superfund National Priorities List and at sites that are the subject of petitions from the public; and other health-related activities such as epidemiologic studies, health surveillance, exposure and disease registries, health education, substance-specific applied research, emergency response, and preparation of toxicological profiles.

**PURPOSE:** This subcommittee is charged with providing advice and recommendations to the Director, CDC, and the Administrator, ATSDR, regarding community, American Indian Tribes, and labor concerns pertaining to CDC's and ATSDR's public health activities and research at this DOE site. Activities shall focus on providing a forum for community, American Indian Tribal, and labor interaction and serve as a vehicle for community concern to be expressed as advice and recommendations to CDC and ATSDR.

**MATTERS TO BE DISCUSSED:** Agenda items include presentations from the following: (1) The National Center for Environmental Health (NCEH) regarding current activities; (2) update on the progress of current studies, presented by the National Institute for Occupational Safety and Health and ATSDR; (3) Radiological Assessments Corporation presentations regarding the Geographic Information System, the use of scenarios in Dose Reconstruction, and the selection of study areas; (4) the Medical University of South Carolina's report on Cancer Incidence 1991-1993; and (5) the SENES Oak Ridge Corporation presentation on uncertainty analysis.

Agenda items are subject to change as priorities dictate.

#### CONTACT PERSONS FOR MORE

**INFORMATION:** Paul G. Renard or Nadine Dickerson, Radiation Studies Branch, Division of Environmental Hazards and Health Effects, NCEH, CDC, 4770 Buford Highway, NE, (F-35), Atlanta, Georgia 30341-3724, telephone 770/488-7040, FAX 770/488-7044.