

Life Insurance Agency, Inc., Phoenix, Arizona, and thereby indirectly acquire 1001 Insurance Agency, Inc. (inactive), Detroit, Michigan, and thereby engage in insurance activities, pursuant to § 225.28(b)(11)(i) of Regulation Y; and GCCC, Inc., Cleveland, Ohio, and thereby engage in data processing activities, pursuant to § 225.28(b)(14) of Regulation Y.

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

1. *SunTrust Banks, Inc.*, Atlanta, Georgia; to acquire 100 percent of the voting shares of Crestar Financial, Corporation, Richmond, Virginia, and thereby indirectly acquire Crestar Bank, Richmond, Virginia. In addition, Applicant seeks approval to acquire 19.9 percent of the voting shares of Crestar pursuant to an option agreement that may be exercised in the event that the full acquisition does not take place.

In connection with this application, Applicant also has applied to acquire the nonbanking subsidiaries of Crestar, including Crestar Securities Corporation, Richmond, Virginia: extending credit and servicing loans, pursuant to § 225.28(b)(1) of Regulation Y, providing leasing services, pursuant to § 225.28(b)(3) of Regulation Y, and thereby engage in providing financial and investment advisory services, pursuant to § 225.28(b)(6) of Regulation Y, providing agency transactional services for customer investments, pursuant to § 225.28(b)(7) of Regulation Y, underwriting and dealing in certain government obligations and money market instruments, pursuant to § 225.28(b)(8) of Regulation Y, engaging in sales of fixed rate and variable annuities and life insurance on an agency basis, pursuant to §§ 225.28(b)(11)(iv) and 225.28(b)(11)(vii) of Regulation Y, and underwriting and dealing in, to a limited extent, certain municipal revenue bonds, 1-4 family mortgage-related securities, consumer receivable-related securities, and commercial paper, pursuant to *Crestar Financial Corporation*, 83 Federal Reserve Bulletin 512 (1997), and other Board Orders.

In addition, Notificant proposes to engage through Crestar Insurance Agency, Richmond, Virginia, in the activity of acting as an insurance agency that provides life and property/casualty insurance coverage as agent for both individuals and businesses, pursuant to §§ 225.28(b)(11)(iv) and 225.28(b)(11)(vii) of Regulation Y; to engage through Crestar Community Development Corporation, Richmond, Virginia, in community development

activities, pursuant to § 225.18(b)(12); to operate an electronic funds transfer network and engage in data processing and management consulting activities by acquiring 5.7 percent of Honor Technologies, Inc., Maitland, Florida, pursuant to §§ 225.28(b)(9) and 225.28(b)(14) of Regulation Y, respectively. **Comments on this application must be received by September 30, 1998.**

Board of Governors of the Federal Reserve System, August 31, 1998.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 98-23792 Filed 9-4-98; 8:45 am]

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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 October 1, 1998.

**A. Federal Reserve Bank of New York** (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Commerzbank AG*, Frankfurt AM Main, Federal Republic of Germany; to become a bank holding company by

acquiring 32.39 percent of the voting shares of Korea Exchange Bank, Seoul, Korea, and thereby indirectly acquire California Korea Bank, Los Angeles, California.

**B. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

2. *Area Bancshares Corporation*, Ownesboro, Kentucky to acquire 100 percent of the voting shares of Broadway Bank and Trust, Paducah, Kentucky, a *de novo* state bank.

Board of Governors of the Federal Reserve System, September 1, 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 October 2, 1998.

**A. Federal Reserve Bank of New York** (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Greene County Bancorp, MHC, and Greene County Bancorp, Inc.*, both of Catskill, New York; to become bank holding companies by acquiring 51 percent of the voting shares of Greene County Savings Bank, Catskill, New York.

2. *Cortland First Financial Corporation*, Cortland, New York; to acquire 100 percent of the voting shares of Oneida Valley Bancshares, Inc., Oneida, New York, and thereby indirectly acquire Oneida Valley National Bank, Oneida, New York.

3. *Oneida Financial MHC, and Oneida Financial Corp.*, both of Oneida, New York; to become bank holding companies by acquiring 53.50 percent of the voting shares of The Oneida Savings Bank, Oneida, New York.

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

1. *Legacy Bancorp, Inc.*, Milwaukee, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of Legacy Bank, Milwaukee, Wisconsin (in organization).

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

1. *BancFirst Corporation*, Oklahoma City, Oklahoma; to acquire 100 percent of the voting shares of Kingfisher Bancorp, Inc., Kingfisher, Oklahoma, and thereby indirectly acquire Kingfisher Bank and Trust Co., Kingfisher, Oklahoma.

Board of Governors of the Federal Reserve System, September 2, 1998.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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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 September 22, 1998.

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

1. *SouthTrust Corporation*, Birmingham, Alabama; to engage *de novo* through its subsidiary, SouthTrust Securities, Inc., Birmingham, Alabama, in underwriting and dealing, to a limited extent, in certain private ownership industrial development revenue bonds; *See Crestar Financial Corporation*, 83 Fed. Res. Bull. 512 (1997); *Bank South Corporation*, 81 Fed. Res. Bull. 1116 (1995), and certain unrated municipal revenue bonds; *See Letter Interpreting Section 20 Orders*, 81 Fed. Res. Bull. 198 (1995); *Mellon Bank Corporation*, 81 Fed. Res. Bull. (1995); *SunTrust Banks, Inc.*, 81 Fed. Res. Bull. 1137 (1995).

Board of Governors of the Federal Reserve System, September 1, 1998.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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disease prevention objectives for the next decade. Individuals and organizations are encouraged to comment on the draft objectives in one or more of the following three ways: (1) in writing, by submission through the mails, courier service, or the Internet; (2) in person, at one of five regional meetings scheduled at locations around the country; (3) in person, at the annual fall meeting of the national Healthy People Consortium.

**DATES:** The period for public comment opens at 9:00 a.m. EDT on September 15, 1998, and closes at 5:00 p.m. EST on December 15, 1998. Five regional meetings on Healthy People 2010 are scheduled on: October 5-6 in Philadelphia, PA; October 21-22 in New Orleans, LA; November 5-6 in Chicago, IL; December 2-3 in Seattle, WA; and December 9-10 in Sacramento, CA. Public comments on the Healthy People 2010 objectives will be accepted and recorded on the second day of each meeting. The Healthy People Consortium meeting is on November 12-13, 1998 in Washington, D.C. at the Capital Hilton hotel. A public hearing will be held during the afternoon of November 13, 1998. Pre-registration for these meetings is required. Registration forms and additional information about the meetings can be obtained by calling 1-800-367-4725. Seating is limited. In the event that interpretive services for the hearing-impaired are required, please indicate these special needs on the registration form.

**AVAILABILITY OF DRAFT DOCUMENT:** The draft document Healthy People 2010 Objectives: Draft for Public Comment will be for sale by the U.S. Government Printing Office as stock #017-001-00537. All orders must be prepaid. To order, call (202) 512-1800; FAX (202) 512-2250; or send orders to—Superintendent of Documents, P.O. Box 371954, Pittsburgh, PA 15250-7954. The full document and additional background information are also available on the Healthy People 2010 World Wide Web site, <http://web.health.gov/healthypeople>.

**ADDRESSES:** The mailing address for written comments is: Attention: Healthy People 2010 Objectives, Office of Disease Prevention and Health Promotion, Department of Health and Human Services, Room 738-G Hubert H. Humphrey Building, 200 Independence Avenue, S.W., Washington, D.C. 20201. Comments may also be submitted electronically through the Healthy People 2010 World Wide Web site, <http://web.health.gov/healthypeople>.

## 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

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Office of the Secretary

#### Healthy People 2010 Objectives: Draft for Public Comment

**AGENCY:** DHHS/OS/Office of Public Health and Science, Office of Disease Prevention and Health Promotion (ODPHP).

**ACTION:** Call for comments on the draft national health objectives in Healthy People 2010.

**SUMMARY:** During the fall of 1998, the Department of Health and Human Services is soliciting comments on Healthy People 2010 Objectives: Draft for Public Comment, which identifies the national health promotion and