

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 June 7, 1996.

A. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *ABC Bancorp, Inc.*, Moultrie, Georgia; to merge with Central Bankshares, Inc., Cordele, Georgia, and thereby indirectly acquire Central Bank & Trust, Cordele, Georgia.

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

1. *PrairieLand Employee Stock Ownership Plan*, Bushnell, Illinois; to acquire an additional 5 percent for a total of 35 percent of the voting shares of PrairieLand Bancorp, Inc., Bushnell, Illinois, and thereby indirectly acquire Farmers & Merchants State Bank, Bushnell, Illinois.

Board of Governors of the Federal Reserve System, May 7, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

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### 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 May 23, 1996.

A. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Community Trust Financial Services Corporation*, Hiram, Georgia; to acquire Personal Finance Service, Inc., Rossville, Georgia, and Rock City Enterprises, Inc., Rockmart, Georgia, through its subsidiary, Community Loan Company, Hiram, Georgia, and thereby engage in consumer finance business, credit insurance, and tax planning and preparation services, pursuant to §§ 225.25(b)(1)(i), 225.25(b)(8)(ii) and 225.25(b)(21) of the Board's Regulation Y. The proposed activities will be conducted throughout the State of Georgia.

Board of Governors of the Federal Reserve System, May 7, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Office of the Secretary

#### Office of Inspector General; Statement of Organization, Functions and Delegations of Authority

This Notice amends Part A (Office of the Secretary) of the Statement of Organization, Functions and Delegations of Authority for the Department of Health and Human Services (HHS) to reflect recent changes in Chapter AF, Office of Inspector General (OIG). Chapter AF was last published in its entirety on November 7, 1989 (54 FR 46775).

The statement of organization, functions and delegations of authority reflects the original transfer of the statutory basis for the Office of Inspector General from Public Law 94-505 to Public Law 95-452 (and made under the Inspector General Act Amendments of 1988, Public Law 100-504), and conforms to and carries out the statutory requirements for operating the Office of Inspector General. A number of revisions have been made to the basic organizational structure of the Office of Inspector General to reflect the break out of functions from the Office of Civil Fraud and Administrative Adjudication (OCFAA) into two separate organizational units, and the effect of recent shifts and changes, such as the separation out of the Social Security Administration in accordance with the Social Security Independence and Program Improvements Act of 1994 (Public Law 103-296). As a result, within the organizational structure of the OIG: (1) A new Office of Enforcement and Compliance (OEC) and a new Office of Litigation Coordination (OLC) have been formed, (2) certain units and positions have recently been renamed, (3) minor shifts in reporting relationships have occurred, (4) an additional program unit has been delineated, and (5) some small functional units have been transferred. While relatively minor, these changes have been made in an effort to assist the organization in accomplishing its mission with greater efficiency and effectiveness.

As amended, Chapter AF now reads as follows:

Section AF.00, Office of Inspector General (OIG)—Mission

This organization was established by law as an independent and objective oversight unit of the Department to carry out the mission of promoting economy, efficiency and effectiveness