

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 March 22, 1999.

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

1. *Community Capital Bancshares, Inc.*, Albany, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of Albany Bank & Trust, N.A., Albany, Georgia (in organization).

B. Federal Reserve Bank of Minneapolis (JoAnne F. Lewellen, Assistant Vice President) 90 Hennepin Avenue, P.O. Box 291, Minneapolis, Minnesota 55480-0291:

1. *Northfield Bancshares, Inc.*, Northfield, Minnesota; to merge with RCB Holding Company, Roseville, Minnesota, and thereby indirectly acquire Roseville Community Bank

National Association, Roseville, Minnesota.

Board of Governors of the Federal Reserve System, February 19, 1999.

Robert deV. Frierson,
Associate Secretary of the Board.

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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 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 March 11, 1999.

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

1. *Ambank Company, Inc.*, Sioux Center, Iowa; to engage *de novo*, in lending and leasing activities, pursuant to § 225.28(b)(1) of Regulation Y.

Board of Governors of the Federal Reserve System, February 19, 1999.

Robert deV. Frierson,
Associate Secretary of the Board.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES**Agency for Health Care Policy and Research; Notice of Meetings**

In accordance with section 10(d) of the Federal Advisory Committee Act (5 U.S.C. Appendix 2) announcement is made of the following subcommittees scheduled to meet as special emphasis panels during the month of March 1999:

Name: Health Care Technology and Decision Sciences.

Date and Time: March 5, 1999, 8:00 a.m.

Place: 6010 Executive Blvd., Conference Room D, Rockville, Maryland 20852. Open March 5, 1999, 8:00 a.m. to 8:15 a.m. Closed for remainder of meeting.

Purpose: To review and evaluate grant applications.

Name: Health Research Dissemination and Implementation.

Date and Time: March 12, 1999, 8:00 a.m.

Place: Ramada Inn, 1775 Rockville Pike, Montrose Room, Rockville, Maryland 20852. Open March 12, 8:00 a.m. to 8:15 a.m. Closed for remainder of meeting.

Purpose: To review and evaluate grant applications.

Agenda: The open sessions of the meetings will be devoted to business covering administrative matters and reports. During the closed sessions, the Subcommittees will be reviewing and discussing grant applications dealing with health services research issues. In accordance with the Federal Advisory Committee Act, section 10(d) of 5 U.S.C., Appendix 2 and 5 U.S.C., 552b(c)(6), the Administrator, Agency for Health Care Policy and Research, has made a formal determination that these latter sessions will be closed because the discussions are likely to reveal personal information concerning individuals associated with the applications. This information is exempt from mandatory disclosure.

Anyone wishing to obtain a roster of members, minutes of the meetings, or other relevant information should contact Ms. Jenny Griffith, Committee Management Officer, Office of Research Review, Education and Policy, Agency for Health Care Policy and Research, 2101 East Jefferson Street, Suite 400, Rockville, Maryland 20852, Telephone (301) 594-1847.

Agenda items for these meetings are subject to change as priorities dictate.

Dated: February 17, 1999.

John M. Eisenberg,

Administrator.

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