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.'' 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 each of these applications must be received at the Reserve Bank indicated for the application or the offices of the Board of Governors not later than November 16, 1995.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. Susquehanna Bancshares, Inc., Lititz, Pennsylvania; to acquire Fairfax Financial Corporation, Baltimore, Maryland, and thereby indirectly acquire Fairfax Savings, F.S.B., Baltimore, Maryland, and thereby engage in owning and operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y; Advantage Investments, Inc., Baltimore, Maryland, and thereby engage in acting as agent in the sale of retail securities brokerage activities, pursuant to § 225.25(b)(15)(i) and (b)(15)(ii) of the Board's Regulation Y; Fairfax Mortgage Corporation, Baltimore, Maryland, and thereby engage in making loans secured by mortgages, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

B. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. Fifth Third Bancorp, Cincinnati, Ohio; to acquire Kentucky Enterprise Bancorp, Inc., and Kentucky Enterprise Bank, FSB, both of Newport, Kentucky, and thereby engage in permissible savings association activities, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

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

1. Firstar Corporation, Milwaukee, Wisconsin, and Firstar Corporation of Iowa, Des Moines, Iowa; to acquire Harvest Financial Corp., Dubuque, Iowa, and Harvest Savings Bank, F.S.B., Dubuque, Iowa, and thereby engage in owning, controlling and operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, October 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95–27209 Filed 11–1–95; 8:45 am]

BILLING CODE 6210–01–F

United Community Bancorp, Inc., et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is 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 to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than November 27, 1995.

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

1. United Community Bancorp, Inc., Chatham, Illinois; to acquire 100 percent of the voting shares of State Bank of Auburn, Auburn, Illinois.

B. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. Farmers & Merchants Financial, Services, Inc., St. Paul, Minnesota; to acquire at least 80.2 percent of the voting shares of Farmers State Bank of Huntley, Inc., Huntley, Minnesota.

C. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. Mackey BanCo, Inc., Ansley, Nebraska; to become a bank holding company by acquiring 80 percent of the voting shares of Security State Bank, Ansley, Nebraska.

Board of Governors of the Federal Reserve System, October 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95–27210 Filed 11–1–95; 8:45 am]

BILLING CODE 6210–01–F

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Administration for Children and Families; Appeal

AGENCY: Administration for Children and Families (ACF), HHS.

ACTION: Notice of appeal.

SUMMARY: By designation of the Administration for Children and Families, a member of the Departmental Appeals Board will be presiding officer for an appeal pursuant to 45 CFR Part 213 concerning the Administration for Children and Families' disapproval of a State plan amendment submitted by the State of Ohio.

The State of Ohio and the Administration for Children and Families have agreed that there are no disputed issues of fact, and that an in-person evidentiary hearing is unnecessary. The presiding officer therefore proposes to consider the appeal based on written briefs without convening an in-person evidentiary hearing.

REQUESTS TO PARTICIPATE: Requests to participate as a party or as an *amicus curiae* must be submitted to the Departmental Appeals Board in the form specified at 45 CFR 213.15 within fifteen days after this publication.

FOR FURTHER INFORMATION CONTACT: Carolyn Reines-Graubard, Departmental Appeals Board, Department of Health and Human Services, Room 637–D, Hubert H. Humphrey Building, 200 Independence Avenue, S.W., Washington, D.C. 20201. Telephone Number: (202) 690–8014.

SUPPLEMENTARY INFORMATION: Notice of appeal is hereby given as set forth in the following letter, which has been sent to the State of Ohio.

Washington, D.C., [date]

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Office of the General Counsel
DHHS—Region V
105 West Adams Street, 19th Floor
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Dear Counsel: This letter is in response to the State of Ohio Department of Human Services' request for reconsideration, dated December 1, 1994, of the Administration for Children and Families' (ACF) disapproval of the State's proposed amendment to its plan for implementing title IV–A of the Social Security Act (Aid to Families with Dependent Children, or AFDC) submitted as Transmittal #94–AFDC–01.

Section 402(a)(22) of the Social Security Act requires a state to promptly take all necessary steps to correct any overpayment of aid under the State plan. The section specifically provides that in the case of an overpayment ''to an individual who is a current recipient of such aid * * *, recovery will be made by repayment by the individual or by reducing the amount of any future aid payable to the family of which he is a member * * *.'' The section also provides that, in the case of an overpayment to an individual who is no longer receiving aid, ''recovery shall be made by appropriate action under State law against the income or resources of the individual or the family.''

The implementing regulations provide in pertinent part that ''[t]he State must take all reasonable steps necessary to promptly correct any overpayment * * *.'' 45 C.F.R. 233.20(a)(13)(i)(A). The regulations further provide that ''[t]he State shall recover an overpayment from (1) the assistance unit which was overpaid, or (2) any assistance unit of which a member of the overpaid assistance unit has subsequently become a member, or (3) any individual members of the overpaid assistance unit whether or not currently a recipient.'' Section 233.20(a)(13)(i)(B). In addition, the regulations provide that ''[a] State must take one of the following three actions by the end of the quarter following the quarter in which the overpayment is first identified: (1) Recover the overpayment, (2) initiate action to locate and/or recover the overpayment from a former recipient, or (3) execute a monthly recovery agreement from a current recipient's grant or income/resources.'' Section 233.20(a)(13)(i)(E).

In Transmittal #94–AFDC–01, the State proposed to amend its State plan to bar recovery of AFDC overpayments from children in assistance units that do not include any of the caretakers who actually received the overpayment. The State defined the term ''children'' to include adults who were dependent children at the time the original overpayment occurred. ACF disapproved the proposed plan amendment on the ground that the statute and regulations do not permit a state to categorically exclude any of the sources of recovery specified in the regulations.

I have designated Donald F. Garrett, a Departmental Appeals Board Member, as the presiding officer pursuant to 45 C.F.R. 213.21. ACF and the State are now parties in this matter. 45 C.F.R. 213.15(a). ACF and the State have agreed that there are no disputed issues of fact, and that an in-person evidentiary hearing is not necessary to resolve the State's request for reconsideration. Accordingly, the parties have requested that the appeal be decided based on their written submissions.

A copy of this letter will appear as a Notice in the Federal Register. Any person wishing to request recognition as a party may file a petition pursuant to 45 C.F.R. 213.15(b) with the Departmental Appeals Board within 15 days after that notice has been published. A copy of the petition should be served on each party of record at that time. The petition must explain how the issues to be considered have caused petitioner injury and how petitioner's interest is within the zone of interests to be protected by the governing federal statute. 45 C.F.R. 213.15(b)(1). In addition, the petition must concisely state petitioner's interest in the proceeding, who will represent petitioner, and the issues on which petitioner wishes to participate. 45 C.F.R. 213.15(b)(2). Additionally, if petitioner believes that there are disputed issues of fact which require an in-person evidentiary hearing, the petitioner should concisely specify the disputed issues of fact in the petition, and also state whether petitioner intends to present witnesses. Any party may, within five days of receipt of such petition, file comments thereon; the presiding officer will subsequently issue a ruling on whether and on what basis participation will be permitted.

Any interested person or organization wishing to participate as *amicus curiae* may also file a petition with the Departmental Appeals Board which shall conform to the requirements of 45 C.F.R. 213.15(c)(1). The petition should be filed within 15 days after this notice. The petition should specify the nature of the participation desired. The presiding officer will subsequently issue a ruling on the petition. The Ohio State Legal Services Association has already requested and been granted permission to participate as *amicus curiae* in this case and has presented its arguments on the merits of the case in writing.

Any submissions or correspondence regarding this matter should be filed in an original and two copies with Mr. Garrett at the Departmental Appeals Board, Room 635–D, Hubert H. Humphrey Building, 200 Independence Avenue, S.W., Washington, D.C. 20201, where the record in this matter will be kept. Each submission must include a statement that a copy of the material has been sent to the other party (or to both parties if the submission is made by a non-party), identifying when and to whom the copy was sent. For convenience, please refer to Board Docket No. A–95–42.

Mary Jo Bane,

Assistant Secretary for Children and Families.

[FR Doc. 95–27239 Filed 11–1–95; 8:45 am]

BILLING CODE 4184–01–P

Health Care Financing Administration

Public Information Collection Requirements Submitted for Public Comment and Recommendations

AGENCY: Health Care Financing Administration, DHHS.

In compliance with the requirement of section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995, the Health Care Financing Administration (HCFA), Department of Health and Human Services, has submitted to the Office of Management and Budget (OMB) the following proposals for the collection of information. Interested persons are invited to send comments regarding this burden estimate or any other aspect of this collection of information, including any of the following subjects: (1) The necessity and utility of the proposed information collection for the proper performance of the agency's functions; (2) the accuracy of the estimated burden; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) the use of automated collection techniques or other forms of information technology to minimize the information collection burden.

1. *Type of Information Collection Request:* New collection; *Title of Information Collection:* Evaluation of the Oregon Medicaid Reform Demonstration, Baseline Survey; *Form No.:* HCFA–R–179; *Use:* The baseline survey is one component in the evaluation of the Oregon Medicaid Reform Demonstration (OMRD), a demonstration authorized under section 115 of the Social Security Act. The purpose of the survey is to gather information on the health status, past utilization, and level of satisfaction of a sample of newly enrolled OMRD recipients, in a way that allows followup contact and maximizes the likelihood of preenrollment recall. *Frequency:* Annually; *Affected Public:* Individuals or households; *Number of Respondents:* 2,667; *Total Annual Hours:* 500.

2. *Type of Information Collection Request:* New collection; *Title of Information Collection:* Field Testing of the Uniform Needs Assessment Instrument; *Form No.:* HCFA–R–180; *Use:* The validity, reliability, and administrative feasibility of the Uniform Needs Assessment instrument will be tested in a small-scale trial. Also, a high risk screener will be developed to identify hospital patients in need of extensive discharge planning. Testing will be done in two phases approximately 1 year apart. Each phase will involve 12 provider sites, 420 patients, and 840 total assessments. *Frequency:* Annually; *Affected Public:* Individuals or households, business or other for profit and not-for-profit institutions; *Number of Respondents:* 420; *Total Annual Hours:* 1,050.

3. *Type of Information Collection Request:* New collection; *Title of*