

Dated: April 1, 1996.

Mary D. Nichols,

*Assistant Administrator for Air and Radiation.*

[FR Doc. 96-8332 Filed 4-3-96; 8:45 am]

BILLING CODE 6560-50-M

## FEDERAL COMMUNICATIONS COMMISSION

### Notice of Public Information Collections being Reviewed by the Federal Communications Commission; Comments Requested

March 29, 1996.

**SUMMARY:** The Federal Communications, as part of its continuing effort to reduce paperwork burden invites the general public and other Federal agencies to take this opportunity to comment on the following proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995, Public Law 104-13. An agency may not conduct or sponsor a collection of information unless it displays a currently valid control number. No person shall be subject to any penalty for failing to comply with a collection of information subject to the Paperwork Reduction Act (PRA) that does not display a valid control number. Comments are requested concerning (a) whether the proposed collection of information is necessary for the proper performance of the functions of the Commission, including whether the information shall have practical utility; (b) the accuracy of the Commission's burden estimates; (c) ways to enhance the quality, utility, and clarity of the information collected and (d) ways to minimize the burden of the collection of information on the respondents, including the use of automated collection techniques or other forms of information technology.

**DATES:** Written comments should be submitted on or before June 3, 1996. If you anticipate that you will be submitting comments, but find it difficult to do so within the period of time allowed by this notice, you should advise the contact listed below as soon as possible.

**ADDRESS:** Direct all comments to Dorothy Conway, Federal Communications, Room 234, 1919 M St., NW., Washington, DC 20554 or via internet to dconway@fcc.gov.

**FOR FURTHER INFORMATION CONTACT:** For additional information or copies of the information collections contact Dorothy Conway at 202-418-0217 or via internet at dconway@fcc.gov.

**SUPPLEMENTARY INFORMATION:**

**OMB Approval No.:** 3060-0666.

**Title:** Section 64.703(a) - Consumer Information—Branding by Operator Service Providers.

**Form No.:** N/A.

**Type of Review:** Revised Collection.

**Respondents:** Businesses or other for profit, including small businesses.

**Number of Responses:** 436.

**Estimated Hour Per Response:** 1,529 hours per response.

**Total Annual Burden:** 666,666.

**Needs and Uses:** As required by 47 U.S.C. Section 226(b)(1), 47 CFR Section 64.703(a) provides that operator service providers disclose to consumers at the outset of operator assisted calls their identity, and, upon request, rates for the call, collection methods, and complaint procedures. In CC Docket No. 94-158, the Commission modified the term consumer thereby requiring that operator service providers disclose their identities to both parties, rather than one party to a collect call.

Federal Communications Commission.

William F. Caton,

*Acting Secretary.*

[FR Doc. 96-8265 Filed 4-3-96; 8:45 am]

BILLING CODE 6712-01-F

## FEDERAL MARITIME COMMISSION

### Ocean Freight Forwarder License; Applicants

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission applications for licenses as ocean freight forwarders pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. app. 1718 and 46 CFR 510).

Persons knowing of any reason why any of the following applicants should not receive a license are requested to contact the Office of Freight Forwarders, Federal Maritime Commission, Washington, D.C. 20573.

I.L.S., Inc., 215 Long Beach Blvd., Suite 321, Long Beach, CA 90802,

Officers: Pierre Mazenod, President; Patrick J. Roberts, Executive Vice President

DNI Express, Inc., 3621 Columbia Pike, Arlington, VA 22204

Officer: Ibrahim Hazim, President  
Port City Forwarding, Inc., 410 The Hill—Sugar Warehouse,  
Portsmouth, NH 03801

John T. Kelly, Sole Proprietor  
Seko Ocean Forwarding, Inc., 790 Busse Road, Elk Grove Village, IL 60007  
Officers: Daniel Para, President,  
Joseph F. Blais, Sr., Vice President

Dated: March 29, 1996.

Joseph C. Polking,

*Secretary.*

[FR Doc. 96-8202 Filed 4-3-96; 8:45 am]

BILLING CODE 6730-01-M

## FEDERAL RESERVE SYSTEM

### Agency Information Collection Activities

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Delay of implementation date.

**SUMMARY:** The notice document 95-31456 beginning on page 67357 in the issue of Friday, December 29, 1995, regarding proposed revisions to the Report of Changes in Investments (Made Pursuant to Subparts A and C of Regulation K)(FR 2064; OMB No. 7100-0109), states that the proposed revisions would be implemented as of March 31, 1996. As previously announced, the Board is currently contemplating certain changes to Regulation K. The FR 2064 implementation date has been postponed in order to coordinate changes to the report with other potential changes not yet announced to the relevant portions of Regulation K. Notice of the implementation of a revised FR 2064 will be made as changes to Regulation K near completion. Respondents should continue to use the current form and instructions until further notice.

Board of Governors of the Federal Reserve System, March 29, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-8235 Filed 4-3-96; 8:45 am]

BILLING CODE 6210-01-F

### 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). 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 April 29, 1996.

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

1. *R&G Financial Corporation*, Hato Rey, Puerto Rico; to become a bank holding company by acquiring 88.07 percent of the voting shares of R-G Premier Bank of Puerto Rico, Hato Rey, Puerto Rico.

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

1. *Premier Financial Bancorp, Inc.*, Georgetown, Kentucky; to acquire 100 percent of the voting shares of Farmers Deposit Bancorp, Eminence, Kentucky, and thereby indirectly acquire Farmers Deposit Bank of Eminence, Eminence, Kentucky.

C. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *First Frederick Financial Corporation*, Frederick, Maryland; to become a bank holding company by acquiring 100 percent of the voting

shares of First Bank of Frederick, Frederick, Maryland.

Board of Governors of the Federal Reserve System, March 29, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-8236 Filed 4-3-96; 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 company listed in this notice has 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.

The 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 application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 18, 1996.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice

President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *First Newman Grove Bankshares, Inc.*, Newman Grove, Nebraska; to engage *de novo* through its subsidiary, Meadow Ridge Partners, LLC, Norfolk, Nebraska, in community development activities under § 225.25(b)(6) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, March 29, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-8237 Filed 4-3-96; 8:45 am]

BILLING CODE 6210-01-F

### FEDERAL TRADE COMMISSION

[File No. 922-3312]

#### Budget Rent A Car Systems, Inc.; Consent Agreement With Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Consent agreement.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would require the Lisle, Illinois-based auto rental company, if it resumes collecting "loss of turnback" fees, to clearly disclose to customers who do not purchase a "loss damage waiver" that they are liable for damage or loss in excess of the actual cost of repairs to damaged vehicles. It will also require Budget to pay \$75,000 in consumer redress. The consent agreement settles allegations that Budget sought to collect "loss of turnback" fees—the amount Budget lost because damaged vehicles could not be resold to the manufacturer at a price higher than retail—from customers who had not purchased "loss damage waivers," without disclosing the customers' purported liability for these charges in advance. Budget also allegedly misrepresented that its rental contracts entitled the company to make these "loss of turnback" collections.

**DATES:** Comments must be received on or before June 3, 1996.

**ADDRESSES:** Comments should be directed to FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

**FOR FURTHER INFORMATION CONTACT:** Randy Brook, Seattle Regional Office, Federal Trade Commission, 915 Second Avenue, Suite 2806, Seattle, WA 98174. 206-220-6350. Robert Schroeder, Seattle Regional Office, Federal Trade