

**Video Description**

• Video description is an emerging service with only limited availability today. In contrast with the widespread availability of closed captioning, video descriptions are transmitted with only a small number of programs. As a consequence, the present record on which to assess video description is limited and the emerging nature of the service renders definitive conclusions difficult. The general accessibility of video description is dependent on the resolution of certain technical, legal and cost issues.

• There are approximately 8.6 million individuals who are blind or visually disabled, according to the National Center for Health Statistics, who might benefit from video description.

• Not all broadcast stations or other video distributors are able to transmit the secondary audio programming or "SAP" channel needed to provide video description and only about half of the nation's homes have a television with the capability to receive the SAP channel. Currently, video description is only available on some Public Broadcasting Service ("PBS") programming and a limited number of cable satellite programming networks.

• Video description requires the development of a second script containing the narration of actions taking place in the video programming that are not reflected in the existing dialogue. The cost of video description are approximately one and a half times the costs associated with closed captioning similar programming.

• Obstacles to the development of video description have been the limited availability of SAP channels, the use of SAP channels for other audio tracks, including non-English language programming, limited funding by government and other sources and unresolved copyright issues related to the creation of a second script.

• The Commission will continue to monitor the deployment of video description and the development of standards for new video technologies that will afford greater accessibility of video description. Specifically, the Commission will seek additional information that will permit a better assessment of video description in conjunction with its 1997 report to Congress assessing competition in the video market place that is required by Section 628(g) of the Communications Act.

**Ordering Clauses**

6. This *Report* is issued pursuant to authority contained in Sections 4(i), 4(j),

403 and 713 of the Communications Act of 1934, as amended, 47 U.S.C. §§ 154(i), 154(j), 403 and 613.

7. It is *ordered* that the Secretary shall send copies of this Report to the appropriate committees and subcommittees of the United States House of Representatives and United States Senate.

Federal Communications Commission.

William F. Caton,

*Acting Secretary.*

[FR Doc. 96-20640 Filed 8-13-96; 8:45 am]

BILLING CODE 6712-01-U

**FEDERAL EMERGENCY MANAGEMENT AGENCY**

[FEMA-1128-DR]

**Michigan; Amendment to Notice of a Major Disaster Declaration**

**AGENCY:** Federal Emergency Management Agency (FEMA).

**ACTION:** Notice.

**SUMMARY:** This notice amends the notice of a major disaster for the State of Michigan (FEMA-1128-DR), dated July 23, 1996, and related determinations.

**EFFECTIVE DATE:** July 31, 1996.

**FOR FURTHER INFORMATION CONTACT:** Pauline C. Campbell, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3606.

**SUPPLEMENTARY INFORMATION:** The notice of a major disaster for the State of Michigan, is hereby amended to include the following area among those areas determined to have been adversely affected by the catastrophe declared a major disaster by the President in his declaration of July 23, 1996:

Midland County for Public Assistance and Hazard Mitigation.

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance)

William C. Tidball,

*Associate Director, Response and Recovery Directorate.*

[FR Doc. 96-20721 Filed 8-13-96; 8:45 am]

BILLING CODE 6718-02-P

[FEMA-1127-DR]

**North Carolina; Amendment to Notice of a Major Disaster Declaration**

**AGENCY:** Federal Emergency Management Agency (FEMA).

**ACTION:** Notice.

**SUMMARY:** This notice amends the notice of a major disaster for the State of North

Carolina (FEMA-1127-DR), dated July 18, 1996, and related determinations.

**EFFECTIVE DATE:** August 2, 1996.

**FOR FURTHER INFORMATION CONTACT:** Pauline C. Campbell, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3606.

**SUPPLEMENTARY INFORMATION:** The notice of a major disaster for the State of North Carolina, is hereby amended to include the following areas among those areas determined to have been adversely affected by the catastrophe declared a major disaster by the President in his declaration of July 18, 1996:

Bladen and Greene Counties for Individual Assistance, Public Assistance and Hazard Mitigation.

Chowan County for Public Assistance and Hazard Mitigation.

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance)

Dennis H. Kwiatkowski,

*Deputy Associate Director, Response and Recovery Directorate.*

[FR Doc. 96-20722 Filed 8-13-96; 8:45 am]

BILLING CODE 6718-02-P

[FEMA-1122-DR]

**Ohio; Amendment to Notice of a Major Disaster Declaration**

**AGENCY:** Federal Emergency Management Agency (FEMA).

**ACTION:** Notice.

**SUMMARY:** This notice amends the notice of a major disaster for the State of Ohio (FEMA-1122-DR), dated June 24, 1996, and related determinations.

**EFFECTIVE DATE:** August 2, 1996.

**FOR FURTHER INFORMATION CONTACT:** Pauline C. Campbell, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3606.

**SUPPLEMENTARY INFORMATION:** The notice of a major disaster for the State of Ohio, is hereby amended to include the following areas among those areas determined to have been adversely affected by the catastrophe declared a major disaster by the President in his declaration of June 24, 1996:

Hocking and Vinton Counties for Public Assistance and Hazard Mitigation.

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance.)

Dennis H. Kwiatkowski,

*Deputy Associate Director, Response and Recovery Directorate.*

[FR Doc. 96-20741 Filed 8-13-96; 8:45 am]

BILLING CODE 6718-02-P

**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.

Ian International, Inc., 7466 New Ridge Road, Hanover, MD 21076, Officer: Glenn L. Lobas, President  
South East Forwarding, Inc., d/b/a/ SEFF, Inc., 3252 Village Green Drive, Miami, FL 33175, Officers: Lorraine S. Lowd, President/Secretary, George L. Lowd, Jr., Vice President/Treasurer

Dated: August 8, 1996.

Joseph C. Polking,  
Secretary.

[FR Doc. 96-20682 Filed 8-13-96; 8:45 am]

BILLING CODE 6730-01-M

**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. 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 September 6, 1996.

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

1. *Whitney Holding Corporation*, New Orleans, Louisiana; to merge with Liberty Holding Company, Pensacola, Florida, and thereby indirectly acquire Liberty Bank, Pensacola, Florida.

2. *Whitney Holding Corporation*, New Orleans, Louisiana; to acquire 100 percent of the voting shares of Whitney National Bank of Florida, Pensacola, Florida, a *de novo* national bank.

B. Federal Reserve Bank of Cleveland (R. Chris Moore, Senior Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Classic Bancshares, Inc.*, Ashland, Kentucky; to become a bank holding company by acquiring 100 percent of the voting shares of First Paintsville Bancshares, Inc., Paintsville, Kentucky, and thereby indirectly acquire First National Bank of Paintsville, Paintsville, Kentucky.

In connection with this application, *Classic Bancshares, Inc.*, also has applied to retain 100 percent of the voting shares of Ashland Federal Savings Bank, Ashland, 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 St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *Arvest Bank Group, Inc.*, Bentonville, Arkansas; to acquire 50 percent of the voting shares of The

Oklahoma National Bank of Duncan, Duncan, Oklahoma.

2. *Chester Bancorp, Inc.*, Chester, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of Chester National Bank, Chester, Illinois, a proposed *de novo* bank and successor to the conversion of Chester Savings Bank, FSB, Chester, Illinois, and Chester National Bank of Missouri, Perryville, Missouri, a proposed *de novo* bank that will purchase the assets and assume the liabilities of Chester Savings Bank, FSB, Perryville, Missouri.

3. *First Commercial Corporation*, Little Rock, Arkansas; to acquire 50 percent of the voting shares of The Oklahoma National Bank of Duncan, Duncan, Oklahoma.

4. *TRH Oklahoma, Inc.*, Norman, Oklahoma; to become a bank holding company by acquiring 100 percent of the voting shares of The Oklahoma National Bank of Duncan, Duncan, Oklahoma.

D. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Rotan Bancshares, Inc.*, Rotan, Texas; and Rotan Delaware Bancshares, Inc., Dover, Delaware, to become bank holding companies by acquiring 100 percent of the voting shares of First National Bank, Rotan, Texas, a *de novo* bank.

Board of Governors of the Federal Reserve System, August 8, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-20677 Filed 8-13-96; 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 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.