

requested, facilitate State-Federal negotiations and assist with mediation and conflict resolution. EPA will also work with Federal agencies to support their pollution abatement and environmental protection efforts and their efforts to ensure that their programs and policies are compatible with the Clean Water Act, the States' water quality standards and program implementation goals.

II. Scope of the Proposed Guidance

The proposed guidance will cover the following topics:

(1) *Statutory Authority*: Authority for the States' nonpoint source Federal consistency review is found in two provisions in section 319 of the Clean Water Act. Section 319(b)(2)(F) directs States to list Federal assistance applications and development projects which they would like to review for consistency in their State management program. Section 319(k) directs Federal Agencies to "accommodate" the concerns of the State according to EO 12372.

(2) *Executive Order 12372*: Executive Order 12372 specifies that: (a) Federal agencies must provide opportunities for State and local consultation on proposed Federal financial assistance and development; (b) Federal agencies communicate with the States according to their State processes and to do so as early as is "reasonably feasible."; (c) States may develop their own processes to review and coordinate proposed Federal financial assistance and development; and (d) Federal agencies must "make efforts to accommodate State and local elected officials' concerns."

(3) *Federal Assistance Programs and Development Projects*: Federal assistance applications and development projects covered by the consistency provision include all programs which are listed in the *Catalogue of Federal Domestic Assistance* and may have an effect on the purposes and objectives of the State's nonpoint source program, regardless of whether or not they are subject to Executive Order 12372.

(4) *State Nonpoint Source Management Programs*: For States that did not include Federal consistency provisions in their original nonpoint source management programs, EPA recommends inclusion of Federal consistency in subsequent nonpoint source management program upgrades. A modified or upgraded nonpoint source management program defines Federal consistency review guidelines and identifies assistance programs and development projects that are or may be

inconsistent with the State's nonpoint source management program.

(5) *How to Review for Consistency*: States review Federal assistance programs and development projects for consistency by referring to the specific goals, objectives, programs, and authorities contained in the State's nonpoint source management program. States should outline their Federal consistency review process criteria and guidelines as clearly as possible in their Management Program. These criteria and guidelines may be provided to the State Single Point of Contact, all State and local agencies with nonpoint source responsibilities or interest, all relevant Federal agencies, and others, as appropriate.

(6) *Use of Existing Review Mechanisms*: EPA provides information on other existing review processes that may also prove useful for ensuring Federal consistency with State nonpoint source management programs.

Dated: August 10, 1998.

J. Charles Fox,

Acting Assistant Administrator, Office of Water.

[FR Doc. 98-22895 Filed 8-25-98; 8:45 am]

BILLING CODE 6560-50-P

FEDERAL MARITIME COMMISSION

Request for Additional Information

Agreement No.: 203-011279-012.

Title: The Latin America Agreement.

Parties:

Central America Discussion

Agreement

Hispaniola Discussion Agreement

U.S./Jamaica Discussion Agreement

Venezuela American Maritime

Association

Caribbean Shipowners Association

Aruba Bonaire Curacao Liner

Association

Inter-American Freight Conference

Venezuelan Discussion Agreement

Puerto Rico/Caribbean Discussion

Agreement

The West Coast of South America

Agreement

The Colombia Discussion Agreement

The ABC Discussion Agreement

Montemar S.A.

The West Coast of South America

Discussion Agreement

Synopsis: The Federal Maritime Commission hereby gives notice, pursuant to section 6(d) of the Shipping Act of 1984, 46 U.S.C. app. §§ 1701 *et seq.*, that it has requested the agreement parties to submit additional information regarding their agreement. Further information is necessary so that the

Commission can determine the impact of the proposed modification. This action prevents the agreement from becoming effective as originally scheduled.

Dated: August 21, 1998.

By Order of the Federal Maritime Commission.

Joseph C. Polking,

Secretary.

[FR Doc. 98-22885 Filed 8-25-98; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than September 10, 1998.

A. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. *Frank J. Brunner, Jr.*, Marked Tree, Arkansas; to acquire additional voting shares of Marked Tree Bancshares, Inc., Marked Tree, Arkansas, and thereby indirectly acquire additional voting shares of Marked Tree Bank, Marked Tree, Arkansas.

Board of Governors of the Federal Reserve System, August 21, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-22910 Filed 8-25-98; 8:45 am]

BILLING CODE 6210-01-F

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 September 19, 1998.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. *Mutual Bancorp of the Berkshires, and United Financial Group, Inc.*, both of Pittsfield, Massachusetts; to acquire Lenox Financial Services Corp., Lenox, Massachusetts, and thereby indirectly acquire Lenox Savings Bank, Lenox, Massachusetts, and City Savings Bank, Pittsfield, Massachusetts. United Financial Group, Inc., also has applied to become bank holding companies.

B. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. *Republic First Bancorp, Inc.*, Philadelphia, Pennsylvania; to acquire 100 percent of the voting shares of Republic First Bank Delaware, Brandywine, Delaware.

C. Federal Reserve Bank of Cleveland (Jeffrey Hirsch, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Ohio Valley Banc Corp.*, Gallipolis, Ohio; to acquire 100 percent of the voting shares of Jackson Savings Bank, Jackson, Ohio.

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

1. *Bonifay Holdings, L.L.C.*, Bonifay, Florida; to become a bank holding company by acquiring 1 percent general partnership interest in The George Family Partnership, Bonifay, Florida, and thereby indirectly acquire Bonifay Holding Company, Inc., Bonifay, Florida, and The Bank of Bonifay, Bonifay, Florida.

E. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Morrill Bancshares, Inc.*, Sabetha, Kansas; to acquire 12.86 percent, for a pro forma total of 47.69 percent, of the voting shares of Morrill and Janes Bancshares, Inc., Hiawatha, Kansas, and thereby indirectly acquire Morrill and Janes Bank and Trust Company, Hiawatha, Kansas.

Board of Governors of the Federal Reserve System, August 20, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-22827 Filed 8-25-98; 8:45 am]

BILLING CODE 6210-01-F

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 September 21, 1998.

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

1. *The Banc Corporation*, Panama City Beach, Florida; to become a bank holding company by acquiring 100 percent of the voting shares of Emerald Coast Bancorp, Panama City Beach, Florida, and thereby indirectly acquire Emerald Coast Bank, Panama City Beach, Florida.

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

1. *Baylake Corp.*, Sturgeon Bay, Wisconsin; to acquire 100 percent of the voting shares of Evergreen Bank, National Association, Poy Sippi, Wisconsin. Comments regarding this application must be received not later than September 10, 1998.

C. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Town & County Bancshares, Inc.*, Guthrie, Oklahoma; to become a bank holding company by acquiring 100 percent of the voting shares of Oklahoma State Bank, Guthrie, Oklahoma.

Board of Governors of the Federal Reserve System, August 21, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-22909 Filed 8-25-98; 8:45 am]

BILLING CODE 6210-01-F

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.