

12. *Public Interest Analysis.* The Commission concludes that approval of this application is consistent with the public interest. From its extensive review of the competitive checklist, which embodies the critical elements of market entry under the Act, the Commission finds that barriers to competitive entry in the local exchange markets have been removed and the local exchange markets in Arizona are open to competition.

13. *Section 271(d)(6) Enforcement Authority.* The Commission concludes that, working with the Arizona Commission, we will closely monitor Qwest's post-approval compliance to ensure that Qwest continues to meet the conditions required for section 271 approval. It stands ready to exercise its various statutory enforcement powers quickly and decisively if there is evidence that market-opening conditions have not been sustained.

Federal Communications Commission.

Marlene H. Dortch,
Secretary.

[FR Doc. 03-30541 Filed 12-9-03; 8:45 am]

BILLING CODE 6712-01-P

FEDERAL COMMUNICATIONS COMMISSION

[WC Docket No. 02-361; WC Docket No. 03-45; WC Docket No. 03-211; DA 03-3777]

FCC Announces Agenda for the Voice Over IP Forum

AGENCY: Federal Communications Commission.

ACTION: Notice.

SUMMARY: The Federal Communications Commission announces a Forum to discuss Voice over Internet Protocol (VoIP). All FCC Commissioners will participate. The purpose of the Forum is to gather information concerning advancements, innovations, and regulatory issues related to VoIP services. Information concerning the Forum, including the agenda, copies of presentations, and bios of the speakers, will be available at the Forum Web page <http://www.fcc.gov/voip/>.

DATES: The Forum will take place Monday, December 1, 2003, 10:30 a.m. to 3 p.m. The event is open to the public, and there is no fee for attendance. Pre-registration is not required.

ADDRESSES: Federal Communications Commission, Commission Meeting Room, 445 12th Street, SW., Washington, DC 20554.

FOR FURTHER INFORMATION CONTACT: Robert Pepper, Office of Strategic

Planning and Policy Analysis, (202) 418-2030, voipforum@fcc.gov.

SUPPLEMENTARY INFORMATION: The Federal Communications Commission announces a Forum to discuss Voice over Internet Protocol (VoIP). All FCC Commissioners will participate. The purpose of the Forum is to gather information concerning advancements, innovations, and regulatory issues related to VoIP services. The agenda and further details are attached. Information concerning the Forum, including the agenda, copies of presentations, and bios of the speakers, will be available at the Forum Web page <http://www.fcc.gov/voip/>.

The VoIP Forum will be webcast live and also archived for later viewing. Access to and additional information concerning the webcast is available at <http://www.fcc.gov/realaudio/>. Audio and video tapes of this meeting can be purchased from CACI Productions, 341 Victory Drive, Herndon, VA 20170, telephone number (703) 834-1470, Ext. 19; fax number (703) 834-0111.

The Forum will open with statements by the Chairman and the Commissioners. There will also be a background presentation by FCC staff regarding FCC Precedents regarding VoIP.

The first panel will address technical and market issues surrounding VoIP service. Panelists will be asked to describe the technology and capabilities of VoIP, and how VoIP can be used to offer end users lower-cost, innovative services with capabilities previously unavailable in voice communications. Panelists will address how the FCC might distinguish among the numerous services employing VoIP, and whether it could feasibly distinguish between VoIP and other IP-enabled applications facilitating communication (ranging from e-mail to instant messaging to videoconferencing to interactive online gaming). The panelists will include Kevin Werbach, Founder, Supernova Group, Charles H. Giancarlo, SVP and General Manager, Cisco Systems, Inc., Jeff Pulver, President and CEO, Pulver.com, John Hodulik, Managing Director, Communications Group, UBS, and John Billock, COO, Time Warner Cable.

The second panel will address public policy questions raised by VoIP. Panelists will be asked to address what, if any, regulatory obligations currently imposed upon traditional circuit-switched voice service providers should be placed upon VoIP providers and whether from either legal or technical perspectives such obligations are feasible. Panelists may focus on

traditional utility regulatory issues such as non-discrimination and price regulation as well as social policies such as access by persons with disabilities, universal service, CALEA, and E911. The panelists will include Michael Gallagher, Acting Assistant Secretary, Department of Commerce, Commissioner Carl Wood, California PUC, Commissioner Charles Davidson, Florida PSC, James Crowe, CEO, Level3, Tom Evslin, CEO, ITXC, Jeffrey Citron, CEO, Vonage, and Dr. Gregg Vanderheiden, Rehabilitation Engineering Research Project on Telecommunications Access, University of Wisconsin.

The Forum will end with closing statements by Chairman and Commissioners.

Federal Communications Commission.

Kathleen Ham,

Deputy Chief, Office of Strategic Planning & Policy Analysis.

[FR Doc. 03-30543 Filed 12-9-03; 8:45 am]

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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisition of Shares of Bank 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 office 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 December 26, 2003.

A. Federal Reserve Bank of St. Louis
(Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166-2034:

1. *Bale South Central Family Limited Partnership, Horse Cave, Kentucky; Bale South Central Family Trust, Horse Cave, Kentucky; as general partner and Thomas M. Bale, Cave City, Kentucky; Lester D. Bale, Horse Cave, Kentucky; William O. Bale, LaFollette, Tennessee; Ellen L. Bale, Glasgow, Kentucky; and Ruth H. Bale, Bowling Green, Kentucky;* to acquire control of South Central

Bancshares of Kentucky, Inc., Horse Cave, Kentucky, and thereby control First Deposit Bancshares, Inc., Tompkinsville, Kentucky, which controls South Central Savings Bank, FSB, Elizabethtown, Kentucky, and South Central Bank of Monroe County, Tompkinsville, Kentucky; United Central Bancshares, Inc., Bowling Green, Kentucky, which controls South Central Bank of Bowling Green, Inc., Bowling Green, Kentucky; First United Bancshares, Inc., Glasgow, Kentucky, which controls South Central Bank of Barren County, Inc., Glasgow, Kentucky; and South Central Bank of Daviess County, Inc., Owensboro, Kentucky.

B. Federal Reserve Bank of Kansas City (James Hunter, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Robert M. Alexander*, Calhan, Colorado; to acquire control of Financial Services of the Rockies, and thereby indirectly acquire First National Bank of Colorado Springs, Colorado Springs, Colorado.

Board of Governors of the Federal Reserve System, December 5, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E3-00513 Filed 12-9-03; 8:45 am]

BILLING CODE 6210-01-S

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

(12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center Web site at <http://www.ffiec.gov/nic/>.

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 January 4, 2004.

A. Federal Reserve Bank of Atlanta (Sue Costello, Vice President) 1000 Peachtree Street, NE., Atlanta, Georgia 30303:

1. *PBFC Holding Company*, Bude, Mississippi; to become a bank holding company by acquiring 100 percent of the voting shares of Peoples Bank of Franklin County, Bude, Mississippi.

Board of Governors of the Federal Reserve System, December 4, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E3-00499 Filed 12-9-03; 8:45 am]

BILLING CODE 6210-01-S

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 (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained

from the National Information Center Web site at <http://www.ffiec.gov/nic/>.

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 January 5, 2004.

A. Federal Reserve Bank of Chicago (Patrick Wilder, Managing Examiner) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Prairieland Bancorp Employee Stock Ownership Plan and Trust*, Bushnell, Illinois; to increase its ownership from 44.33 percent to 49.47 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, and thereby indirectly acquire Farmers and Merchants State Bank, Bushnell, Illinois.

Board of Governors of the Federal Reserve System, December 5, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E3-00514 Filed 12-9-03; 8:45 am]

BILLING CODE 6210-01-S

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. Additional information on all bank holding companies may be obtained from the National Information Center Web site at <http://www.ffiec.gov/nic/>.

Unless otherwise noted, comments regarding the applications must be