

After the effective date of the initial standards and regulations promulgated under this section, if any State determines that the protection and enhancement of the quality of some or all of the waters within such States require greater environmental protection, such State may completely prohibit the discharge from all vessels of any sewage, whether treated or not into such waters, except that no such prohibition shall apply until the Administrator determines that adequate facilities for the safe and sanitary removal and treatment of sewage from all vessels are reasonably available for such water to which such prohibition would apply.

EPA's action allows prohibition regarding discharge from vessels to be applied by the State of South Carolina and Georgia for Lake Hartwell. EPA found the following existing facilities available for pumping out vessel holding tanks in Lake Hartwell. Their address, telephone number, hours of operation and draught are as follows:

A. Hartwell Marina; 1500 North Forest Avenue, Hartwell, Georgia 30643; 706-376-5441; 9 AM-5 PM; seven days a week; 15-18 foot draught.

B. Portman Shoals Marina; Route 11, Anderson, South Carolina 29624; 864-226-3339; 24 hours year round; 25 foot draught.

C. Western Carolina Sailing Club; 5200 Westwind Way, Anderson, South Carolina 29624; 864-226-6561 private club; 8 foot draught.

The marinas proposing to add pump out facilities in the near future are:

A. Seneca Marina; Box 1591, Clemson, South Carolina 29631; 864-653-6900; April 15-October 15 8-6, otherwise 9-3, 30 foot draught.

B. Big Water Marina; Route 2, Box 133A, Big Water Road, Star, South Carolina 29684; 864-226-3339; 9-5, closed on Tuesday, 60 foot draught.

The number of boats with marine sanitation devices (MSD's) using the lake has been estimated to be 580. The ratio of boats with MSD's to pump out facilities is therefore 193 boats per pump out facility.

The petition from South Carolina and Georgia notes that each of the three marinas with existing pump out facilities have waste treatment systems that comply with federal law. Hartwell Marina and Portman Marina pump out facilities discharge into State approved and regulated septic tanks. Western Carolina's facilities discharge into a large holding tank which is collected by a privately owned septage hauler and transported to an Anderson County waste water treatment plant.

Comments concerning this action may be filed on or before (30 days from this notice). Such communications should be addressed to Wesley B. Crum, Chief,

Coastal Programs and Surface Water Quality Grants Section, USEPA, Region 4, Atlanta Federal Center, 61 Forsyth Street SW, Atlanta, Georgia 30303-3104. Telephone 404-562-9352.

Approved by:

A. Stanley Meiburg,

Acting Regional Administrator.

[FR Doc. 97-10886 Filed 4-25-97; 8:45 am]

BILLING CODE: 6560-50-P

FEDERAL COMMUNICATIONS COMMISSION

Network Reliability and Interoperability Council Meeting

April 22, 1997.

AGENCY: Federal Communications Commission.

ACTION: Notice of public meeting.

SUMMARY: In accordance with the Federal Advisory Committee Act, Pub. L. 92-463, as amended, this notice advises interested persons of a meeting of the Network Reliability and Interoperability Council ("Council") to be held at the Federal Communications Commission in Washington, DC.

DATES: Tuesday, May 20, 1997 at 1:30 p.m.

ADDRESSES: Federal Communications Commission, Room 856, 1919 M Street, NW., Washington, DC 20554.

FOR FURTHER INFORMATION CONTACT: Jim Keegan, Federal Officer, at (202) 418-2323.

SUPPLEMENTARY INFORMATION: The Council was established by the Federal Communications Commission to bring together leaders of the telecommunications industry and telecommunications experts from consumer and other organizations to explore and recommend measures that will assure optimal reliability and interoperability of, and accessibility and interconnectivity to, the public telecommunications networks.

The agenda for the meeting is as follows: the Council will consider adoption of the final recommendations of focus groups 1 and 2 addressing the issues assigned to them by the Council. The Council also will hear a report on network reliability from the Network Reliability Steering Committee. The Council may discuss other matters brought to its attention.

Members of the general public may attend the meeting. The Federal Communications Commission will attempt to accommodate as many people as possible. However, admittance will be limited to the seating available. Members of the public may

submit written comments to the Council's designated Federal Officer before the meeting.

Federal Communications Commission.

William F. Caton,

Acting Secretary.

[FR Doc. 97-10782 Filed 4-25-97; 8:45 am]

BILLING CODE 6712-01-P

FEDERAL HOUSING FINANCE BOARD

Sunshine Act Meeting

FEDERAL REGISTER CITATION OF PREVIOUS ANNOUNCEMENT: 62 FR 18353, April 15, 1997.

PREVIOUSLY ANNOUNCED TIME AND DATE OF THE MEETING: 10:30 a.m. Wednesday, April 23, 1997.

CANCELLATION OF THE MEETING: Notice is hereby given of the cancellation of the Board of Directors meeting scheduled for April 23, 1997.

CONTACT PERSON FOR MORE INFORMATION: Elaine L. Baker, Secretary to the Board, (202) 408-2837.

William W. Ginsberg,

Managing Director.

[FR Doc. 97-11040 Filed 4-24-97; 1:42 pm]

BILLING CODE 6725-01-P

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.

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 May 12, 1997.

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

1. *FirstFederal Financial Services Corp.*, Wooster, Ohio; to become a bank holding company by acquiring 100 percent of the voting shares of FirstFederal Bank, N.A., Wooster, Ohio (formerly known as First Federal Savings and Loan Association of Wooster).

In connection with this application, Applicant also has applied to acquire Mobile Consultants, Inc., Wooster, Ohio, and thereby engage in the origination of consumer, non-mortgage loans to the manufactured home industry, pursuant to § 225.28(b)(1) of the Board's Regulation Y, and in the collection and recovery of troubled loans for financial institutions that originate loans to manufactured home loans, pursuant to § 225.28(b)(2) of the Board's Regulation Y.

2. *First Federal Financial Services Corp.*, Wooster, Ohio; to merge with Summit Bancorp, Inc., Akron, Ohio, and thereby indirectly acquire Summit Bank, Akron, Ohio.

In connection with this application, Applicant also has applied to acquire Summit Banc Investment Corporation, Akron, Ohio, and thereby engage in investment advisory and securities brokerage activities, including the sale of annuities pursuant to a dual employee arrangement, pursuant to §§ 225.28(b)(6) and (15) of the Board's Regulation Y.

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

1. *First Security Corporation Employee Stock Ownership Plan*, Norcross, Georgia; to become a bank holding company by acquiring an additional 6.7 percent, for a total of 31.6 percent of the voting shares of First Security Corporation, Norcross, Georgia, and thereby indirectly acquire First Security National Bank, Norcross, Georgia.

Board of Governors of the Federal Reserve System, April 22, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-10843 Filed 4-25-97; 8:45 am]

BILLING CODE 6712-01-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 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. 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.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 12, 1997.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Commerzbank AG, Frankfurt, (Main)*, Federal Republic of Germany; to acquire through Commerzbank Asset Management USA Corporation and CAM Acquisitions, LLC, Montgomery Asset Management, LLC, San Francisco, California, and thereby indirectly engage in financial and investment advisory activities, pursuant to § 225.28(b)(6) of the Board's Regulation Y; in agency transactional services for customer investments, including securities brokerage services, pursuant to § 225.28(b)(7) of the Board's Regulation Y; and in the provision of certain administrative services for investment companies, including those previously found to be permissible by Board order. With respect to administrative services for mutual funds, see *The Governor and Company of the Bank of Ireland*, 83 Fed. Res. Bull. 1129 (1996); *Dresdner Bank AG*, 83 Fed. Res. Bull. 676 (1996); *Barclays Banks PLC*, 82 Fed. Res. Bull. 158 (1996); *Mellon Bank Corporation*, 79 Fed. Res.

Bull. 626 (1993). With respect to mutual fund transfer agency services, see 12 CFR 225.125(i).

2. *Deutsche Bank, AG (Main)*, Federal Republic of Germany; to acquire through Deutsche Financial Services Corporation, St. Louis, Missouri, Ganis Credit Corporation, Newport Beach, California, and thereby engage in the making and servicing of loans, pursuant to § 225.28(b)(1) of the Board's Regulation Y.

3. *The Industrial Bank of Japan, Ltd.*, Tokyo, Japan, to engage *de novo* through its subsidiary, Aubrey G. Lanston & Co., Inc., New York, New York, in securities brokerage, pursuant to § 225.28(b)(7)(i) of the Board's Regulation Y; in riskless principal transactions, pursuant to § 225.28(b)(7)(ii) of the Board's Regulation Y; in private placement services, pursuant to § 225.28(b)(7)(iii) of the Board's Regulation Y; in other transactional services, pursuant to § 225.28(b)(7)(v); in data processing, pursuant to § 225.28(b)(14) of the Board's Regulation Y; in financial and investment advisory activities, pursuant to § 225.28(b)(6) of the Board's Regulation Y; in futures commission merchant activities, pursuant to § 225.28(b)(7)(iv) of the Board's Regulation Y; in underwriting and dealing in government obligations and money market instruments, pursuant to § 225.28(b)(8)(i) of the Board's Regulation Y; in investing and trading in (a) foreign exchange, and in (b) forward contracts, options, futures, options on futures, swaps, and similar contracts, whether traded on exchanged or not, based on any rate, price, financial asset, nonfinancial asset, or group of assets, pursuant to § 225.28(b)(8)(ii) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, April 22, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-10842 Filed 4-25-97; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

Comment and Hearings on Joint Venture Project

AGENCY: Federal Trade Commission.

ACTION: Notice of opportunity for comment and public hearing.

SUMMARY: The Federal Trade Commission ("FTC" or "Commission") is requesting public comment about issues to be addressed in the Joint Venture Project that the Commission has authorized. The Project is being