

**B. State of Iowa**

On February 4, 1997, the Iowa Department of Natural Resources submitted an amended application for full MSWLF permit program approval. This application follows a September 30, 1993, submittal which did not satisfy the requirements for the landfill liner design. Since the original application, Iowa has adopted regulations pertaining to financial assurance, gas monitoring and control, seismic areas, fault zones, unstable geologic areas, airport safety, and liners and caps. The revised regulation for liner design adopted the language in 40 CFR 258.40(b) for a composite liner system and allows for approval of an alternative liner system design provided that it includes "certification by a professional engineer registered in Iowa stating that the proposed alternative liner system will ensure that the contaminant concentration values listed in Federal regulations under 40 CFR part 258, subpart D, table 1, will not be exceeded in the uppermost aquifer at the designated monitoring points of compliance as specified by the department."

Iowa does not claim jurisdiction over Indian Land. Iowa's program is not enforceable on Indian lands.

The EPA has reviewed Iowa's application, and has made an immediate final decision that Iowa's municipal solid waste landfill permit program satisfies all the requirements of the SIR to qualify for full program approval. Consequently, the EPA intends to grant full approval of the Iowa program. The public may submit written comments on the EPA's immediate final decision up until [insert the date 30 days after the date of publication of this notice]. Copies of Iowa's application for program approval are available for inspection and copying at the locations identified in the "ADDRESSES" section of this action.

Approval of Iowa's municipal solid waste landfill permitting program shall become effective [insert the date 60 days after the date of publication of this notice], unless an adverse comment pertaining to the state's revision discussed in this notice is received by the end of the comment period. If an adverse comment is received the EPA will publish either: (1) A withdrawal of the immediate final decision, or (2) a notice containing a response to comments which either affirms that the immediate final decision takes effect or reverses the decision.

**C. Decision**

I conclude that Iowa's application for full program adequacy determination meets all of the statutory and regulatory requirements established by RCRA for full program adequacy. Accordingly, Iowa is granted a full program determination of adequacy for all parts of its municipal solid waste landfill permit program.

Section 4005(a) of RCRA provides that citizens may use the citizen suit provisions of section 7002 of RCRA to enforce the Federal MSWLF criteria in 40 CFR part 258 independent of any state enforcement program. As the EPA explained in the preamble to the final MSWLF criteria, the EPA expects that any owner or operator complying with provisions in a state program approved by the EPA should be considered to be in compliance with the Federal Criteria. See 56 FR 50978, 50995 (October 9, 1991) as revised by 57 FR 28626 (June 26, 1992), 58 FR 51536 (October 1, 1993), 60 FR 17649 (April 7, 1995), and 60 FR 40104 (August 7, 1995).

**Compliance With Executive Order 12866**

The Office of Management and Budget has exempted this notice from the requirements of section 6 of Executive Order 12866.

**Certification Under the Regulatory Flexibility Act**

Pursuant to the provisions of 5 U.S.C. 605(b), I hereby certify that this final approval will not have a significant economic impact on a substantial number of small entities. It does not impose any new burdens on small entities. This notice, therefore, does not require a regulatory flexibility analysis.

**Authority:** This notice is issued under the authority of section 4005 of the Solid Waste Disposal Act as amended, 42 U.S.C. 6946.

Dated: August 6, 1997.

**Martha R. Steincamp,**

*Acting Regional Administrator.*

[FR Doc. 97-21920 Filed 8-18-97; 8:45 am]

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**ENVIRONMENTAL PROTECTION AGENCY**

[FRL-5877-7]

**Office of Emergency and Remedial Response Availability of Reports to Congress on Progress Toward Implementing Superfund Fiscal Years 1992, 1993, and 1994**

**AGENCY:** Environmental Protection Agency (EPA).

**ACTION:** Notice of availability.

**SUMMARY:** This document announces the availability of the Agency's Progress Toward Implementing Superfund: Fiscal Year 1992, 1993, and 1994 which are required by section 301(h) of the Comprehensive Environmental Response, Compensation, and Liability Act of 1980 (CERCLA), as amended by the Superfund Amendments and Reauthorization Act of 1986. The Reports to Congress contain information on overall progress, and include the following categories of information specifically requested in section 301(h) of CERCLA: feasibility studies, remedial and enforcement actions; an evaluation of newly developed and feasible permanent treatment technologies; progress in reducing the number of facilities subject to review under section 121(c) of CERCLA; and an estimate of resources needed by the Federal Government to complete CERCLA's implementation. The Reports also include information required by section 105(f) of CERCLA about the participation of minority firms in Superfund contracting; and the EPA Inspector General audit report required by section 301(h)(3) of CERCLA.

**ADDRESSES:** Published copies of the Reports may be purchased by the public, from the National Technical Information Service (NTIS) at 5285 Port Royal Road, Springfield, VA, 22161 (call 703-487-4650). Electronic copies of the Reports may be downloaded from EPA's Web Site (<http://www.epa.gov/superfund/oerr/accomp/index.htm#reptocong>).

**FOR FURTHER INFORMATION CONTACT:** Lynn Beasley, Office of Emergency and Remedial Response (5204G), U.S. Environmental Protection Agency, 401 M Street, SW, Washington, DC 20460 or 703-603-9086 or [beasley.lynn@epamail.epa.gov](mailto:beasley.lynn@epamail.epa.gov).

Dated: July 11, 1997.

**Larry G. Reed,**

*Deputy Director, Office of Emergency and Remedial Response.*

[FR Doc. 97-21915 Filed 8-18-97; 8:45 am]

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**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 3, 1997.

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

1. *Jackson Boulevard Fund, Ltd.; Jackson Boulevard Equities, L.P., and Paul J. Duggan*, all of Chicago, Illinois; to retain voting shares of Damen Financial Corporation, Schaumburg, Illinois, and thereby indirectly acquire Damen National Bank, Schaumburg, Illinois.

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

1. *Citizens National Bank in Waxahachie Employee Stock Ownership Plan*, Waxahachie, Texas; to acquire an additional 1.23 percent for a total of 13.89 percent, of the voting shares of First Citizens Bancshares, Inc., Waxahachie, Texas, and thereby indirectly acquire Citizens National Bank, Waxahachie, Texas.

Board of Governors of the Federal Reserve System, August 13, 1997.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 97-21838 Filed 8-18-97; 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 12, 1997.

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

1. *Community Financial Corp.*, Olney, Illinois; to acquire 100 percent of the voting shares of MidAmerica Bank of St. Clair County, O'Fallon, Illinois.

**B. Federal Reserve Bank of Minneapolis** (Karen L. Grandstrand, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480-2171:

1. *Norwest Corporation*, Minneapolis, Minnesota; to acquire 100 percent of the voting shares of International Bancorporation, Golden Valley, Minnesota, and thereby indirectly acquire Northern National Bank, International Falls, Minnesota; City National Bank of Cloquet, Cloquet, Minnesota, and Northern National Bank, Nisswa, Minnesota.

In connection with this application, Applicant, through its subsidiary, Norwest Investment Services, Inc., Minneapolis, Minnesota, has applied to engage in full-service brokerage, government securities, and limited underwriting activities, pursuant to §§ 225.28(b)(7) and (b)(8) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 13, 1997.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 97-21837 Filed 8-18-97; 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 12, 1997.

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

1. *First State Bancorp of Monticello, Inc., Employee Stock Ownership Plan*, Monticello, Illinois; to acquire an additional 9.64 percent, for a total of up to 35 percent of the voting shares of First State Bancorp of Monticello, Inc., Monticello, Illinois, and thereby indirectly acquire State Bank of Hammond, Hammond, Illinois; First State Bank of Monticello, Monticello, Illinois; First State Bank of Bloomington, Bloomington, Illinois; First State Bank of Heyworth, Heyworth, Illinois; and First State Bank of Atwood, Atwood, Illinois.

2. *Heartland Bancshares, Inc.*, Franklin, Indiana; to become a bank holding company by acquiring 100 percent of the voting shares of Heartland Community Bank, Franklin, Indiana, a *de novo* bank.

3. *Mahaska Investment Company*, Oskaloosa, Iowa; to acquire 100 percent of the voting shares of Pella State Bank, Pella, Iowa, a *de novo* bank.

Board of Governors of the Federal Reserve System, August 14, 1997.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

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