

rulemakings, EPA plans to propose to take a particular action based in whole or in part on its views of the relevant issues, and the public will have an opportunity to comment on EPA's interpretations during the rulemakings. When EPA issues final rules based on its views at that time, those views will be binding on the States, the public, and EPA as a matter of law.

Electronic Availability—A World Wide Web (WWW) site has been developed for overview information on the NAAQS and the ozone, PM, and regional haze implementation process. The Uniform Resource Location (URL) for the home page of the web site is <http://ttnwww.rtpnc.epa.gov/implement>. The draft implementation guidance can be accessed through this web site in a table entitled "Major Action Items to Reinvent Ozone and PM NAAQS and Regional Haze Implementation." The URL for the table is <http://ttnwww.rtpnc.epa.gov/implement/actions.htm>. For assistance with these web sites, the TTN Helpline is (919) 541-5384. For those persons without electronic capability, a copy of the draft implementation guidance may be obtained from Ms. Tricia Crabtree, U.S. EPA, MD-15, Air Quality Strategies and Standards Division, Research Triangle Park, NC 27711, telephone (919) 541-5688).

The official record for this draft guidance, as well as the public version, has been established under docket number A-95-38 (including comments and data submitted electronically as described below). A public version of this record, including printed, paper versions of electronic comments, which does not include any information claimed as CBI, is available for inspection from 8 a.m. to 4 p.m., Monday through Friday, excluding legal holidays. The official record is located at the address in **ADDRESSES** at the beginning of this document. Electronic comments can be sent directly to EPA at: A-and-R-Docket@epamail.epa.gov. Electronic comments must be submitted as an ASCII file avoiding the use of special characters and any form of encryption. Comments and data will also be accepted on disks in WordPerfect in 5.1 file format or ASCII file format. All comments and data in electronic form must be identified by the docket number A-95-38. Electronic comments on this proposed guidance may be filed online at many Federal Depository Libraries.

Dated: August 14, 1998.

Henry Thomas,

Acting Director, Office of Air Quality Planning and Standards.

[FR Doc. 98-22532 Filed 8-21-98; 8:45 am]

BILLING CODE 6560-50-P

FEDERAL COMMUNICATIONS COMMISSION

[Report No. 2293]

Petitions for Reconsideration and Clarification of Action in Rulemaking Proceeding

Petitions for reconsideration and clarification have been filed in the Commission's rulemaking proceedings listed in this Public Notice and published pursuant to 47 CFR Section 1.429(e). The full text of these documents are available for viewing and copying in Room 239, 1919 M Street, N.W., Washington, D.C. or may be purchased from the Commission's copy contractor, ITS, Inc., (202) 857-3800. Oppositions to these petitions must be filed September 8, 1998. See Section 1.4(b)(1) of the Commission's rule (47 CFR 1.4(b)(1)). Replies to an opposition must be filed within 10 days after the time to filing oppositions has expired.

Subject: Assessment and Collection of Regulatory Fees for Fiscal Year 1998 (MD Docket No. 98-36).

Number of Petitions File: 2.

Federal Communications Commission.

Magalie Roman Salas,

Secretary.

[FR Doc. 98-22603 Filed 8-21-98; 8:45 am]

BILLING CODE 6712-01-M

FEDERAL ELECTION COMMISSION

Sunshine Act Meeting

Special Executive Session

DATE & TIME: Thursday, August 20, 1998 at the conclusion of the open meeting.

PLACE: 999 E Street, N.W., Washington, D.C.

STATUS: This meeting was closed to the public pursuant to 11 CFR § 2.4(b)(6) and § 2.7(b) (1) and (2).

ITEM TO BE DISCUSSED: Audits conducted pursuant to 2 U.S.C. § 437g, § 438(b), and Title 26, U.S.C.

PERSON TO CONTACT FOR INFORMATION:

Mr. Ron Harris, Press Officer,
Telephone: (202) 694-1220.

Marjorie W. Emmons,

Secretary of the Commission.

[FR Doc. 98-22767 Filed 8-20-98; 12:42 pm]

BILLING CODE 6715-01-M

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.

Above & Beyond International Freight Forwarders Inc., 82-11 155th Avenue, Howard Beach, NY 11414, Officers: Barbara Lendener, President, Annamarie Greener, Vice President.
Cargo Cargo, 18726 So. Western Avenue, Suite 410-S, Gardena, CA 90248, James C. Houg, Max Franklin, Partnership.

E-Z Shipping Line Corp., 1355 N.W. 93rd Court, Miami, FL 33172, Officers: Freddy J. Zelaya, President, Carlos O. Cearra, Vice President.

Dated: August 18, 1998.

Joseph C. Polking,

Secretary.

[FR Doc. 98-22578 Filed 8-21-98; 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. 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 17, 1998.

A. Federal Reserve Bank of Richmond (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Second National Financial Corporation*, Culpeper, Virginia; to acquire 100 percent of the voting shares of Virginia Heartland Bank, Fredericksburg, Virginia.

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

1. *National Commerce Bancorporation*, Memphis, Tennessee; to merge with First Community Bancorp, Inc., Cartersville, Georgia, and thereby indirectly acquire BankFirst Community Bank and Trust, Cartersville, Georgia.

Board of Governors of the Federal Reserve System, August 18, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-22588 Filed 8-21-98; 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.

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.

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 September 8, 1998.

A. Federal Reserve Bank of Minneapolis (Karen L. Grandstrand, Vice President) 90 Hennepin Avenue, P.O. Box 291, Minneapolis, Minnesota 55480-0291:

1. *Fishback Financial Corporation*, Brookings, South Dakota; to acquire Midwest Card Services, Brookings, South Dakota, and thereby engage in servicing loans, pursuant to § 225.28(b)(1) of Regulation Y.

Board of Governors of the Federal Reserve System, August 18, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-22589 Filed 8-21-98; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

[File No. 972-3188]

Montgomery Ward Credit Corporation, et al.; Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed Consent Agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint that accompanies the consent agreement and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before October 23, 1998.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., NW, Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Russell Damtoft, Federal Trade Commission, Chicago Regional Office, 55 E. Monroe Street, Suite 1860, Chicago, IL 60603-5701. (312) 960-5634.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice

is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for August 7, 1998), on the world Wide Web, at "http://www.ftc.gov/os/actions97.htm." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, Sixth Street and Pennsylvania Avenue, NW, Washington, DC 20580, either in person or by calling (202) 326-3627. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

Analysis of Proposed Consent Order to Aid Public Comment

The Federal Trade Commission has accepted an agreement to a proposed consent order from Montgomery Ward Credit Corporation and General Electric Capital Corporation. The proposed respondent Montgomery Ward Credit Corporation is a wholly owned subsidiary of General Electric Capital Corporation that provides credit card services for Montgomery Ward & Co., Inc., a large retailer. The proposed respondent General Electric Credit Corporation provides credit card services for a number of other businesses including several large retailers.

The proposed consent order has been placed on the public record for sixty (60) days for reception of comments by interested persons. Comments received during this period will become part of the public record. After sixty (60) days, the Commission will again review the agreement and the comments received and will decide whether it should withdraw from the agreement and take other appropriate action or make final the agreement's proposed order.

The Commission's complaint alleges several unfair or deceptive acts or practices related to the proposed respondent's policy of inducing consumers who have filed for bankruptcy protection to sign agreements reaffirming debts owed to proposed respondent prior to the filing of the bankruptcy petition. The complaint charges that the proposed