

[FRL-5284-7]

**Proposed Settlement Under Section 122(h) of the Comprehensive Environmental Response, Compensation and Liability Act of 1980 (CERCLA), as amended, 42 U.S.C. 9622(h), Emory Plating Company Superfund Site, Des Moines, Iowa**

**AGENCY:** Environmental Protection Agency.

**ACTION:** Notice of proposed settlement under Section 122(h) of the Comprehensive Environmental Response, Compensation and Liability Act of 1980 (CERCLA), as amended, 42 U.S.C. 9622(h), Emory Plating Company Superfund Site, Des Moines, Iowa.

**SUMMARY:** The United States Environmental Protection Agency (EPA) is proposing to enter into an administrative settlement to resolve claims under the Comprehensive Environmental Response, Compensation and Liability Act of 1980 (CERCLA), as amended, 42 U.S.C. 9622(h). This settlement is intended to resolve the liability of Kent E. Easterday, Richard Hansen, Gary Akes, and Emory Liquidation, Inc. (hereinafter "Respondents") for the response costs incurred at the Emory Plating Company Superfund Site, 3929 East 14th Street, Des Moines, Iowa.

**DATES:** Written comments must be provided on or before September 25, 1995.

**ADDRESSES:** Comments should be addressed to the Regional Administrator, United States Environmental Protection Agency, Region VII, 726 Minnesota Avenue, Kansas City, Kansas 66101 and should refer to: In the Matter of Emory Plating Company Superfund Site, Kent E. Easterday, Richard Hansen, Gary Akes, Emory Liquidation, Inc., EPA Docket No. VII-95-F-0005.

**FOR FURTHER INFORMATION CONTACT:** J.D. Stevens, Assistant Regional Counsel, United States Environmental Protection Agency, Region VII, 726 Minnesota Avenue, Kansas City, Kansas 66101, (913) 551-7322.

**SUPPLEMENTARY INFORMATION:** The proposed settling parties are Emory Liquidation, Inc. (formerly known as Emory Plating Company) and its owners, Kent E. Easterday, Richard Hansen, and Gary Akes. Respondent Emory Liquidation, Inc. is the owner of the Emory Plating Company Superfund Site ("Site") property. Respondents Kent E. Easterday, Richard Hansen and Gary Akes were the owners of Emory Liquidation, Inc. prior to its dissolution. The Emory Plating Company Superfund

Site was a former electroplating facility located at 3929 East 14th Street, Des Moines, Iowa.

On July 13, 1992, the Environmental Protection Agency conducted a removal assessment to sample vats, drums and soils at the Site. This investigation revealed the presence of hazardous substances including cyanides, lead and corrosive solutions. The materials abandoned at the facility presented a significant threat to nearby populations.

The site was acquired by the Emory Plating Company in 1976. In 1985, the business and property were sold to Musser Enterprises, Inc., under a Purchase Offer and Agreement. Musser Enterprises, Inc. operated an electroplating business at the site until abandoning the facility and defaulting on the Purchase Offer and Agreement in approximately 1986. Emory Liquidation, Inc. continues to own the site property.

The EPA initiated a removal action in April 1993. The removal action that was concluded in December 1993 included the following activities: (1) characterization of the wastes in the building; (2) stabilization of uncontained waste by placement in containers; (3) excavation of contaminated soil; and (4) removal and disposal of hazardous waste and contaminated soil from the Site.

The proposed settlement provides that Respondents will make their best efforts to sell the property located at the Site and turn over to EPA the proceeds from the sale, deducting legal and appraisal fees, realtor's commissions and related taxes. The proposed settlement provides that EPA will covenant not to sue Respondents for all civil liability under Section 107(a) of CERCLA, 42 U.S.C. 9607(a), for reimbursement of response costs incurred at or in connection with the Site as of the effective date of the Agreement.

Dated: July 3, 1995.

**Michael J. Sanderson,**

*Director, Superfund Division.*

[FR Doc. 95-21171 Filed 8-24-95; 8:45 am]

**BILLING CODE 6560-50-M**

## FEDERAL MARITIME COMMISSION

### Security for the Protection of the Public Indemnification of Passengers for Nonperformance of Transportation; Notice of Issuance of Certificate (Performance)

Notice is hereby given that the following have been issued a Certificate of Financial Responsibility for Indemnification of Passengers for

Nonperformance of Transportation pursuant to the provisions of Section 3, Public Law 89-777 (46 U.S.C. 817(e)) and the Federal Maritime Commission's implementing regulations at 46 CFR part 540, as amended:

New Commodore Cruise Lines Limited, 4000 Hollywood Blvd., Suite 385 South Tower, Hollywood, Florida 33021.

Vessel: ENCHANTED SEAS.

Dated: August 21, 1995.

**Joseph C. Polking,**

*Secretary.*

[FR Doc. 95-21099 Filed 8-24-95; 8:45 am]

**BILLING CODE 6730-01-M**

## FEDERAL RESERVE SYSTEM

### Maedgen & White, Ltd., et al.; Acquisitions of Companies Engaged in Permissible Nonbanking Activities

The organizations listed in this notice have applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is 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 question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated for the application or the offices of the Board of Governors not later than September 8, 1995.

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

1. *Maedgen & White, Ltd.*, Lubbock, Texas, and Plains Capital Corporation, Lubbock, Texas; to acquire Sunrise Leasing Corporation, Friona, Texas, and thereby engage in leasing activities, pursuant § 225.25(b)(5) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 21, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-21142 Filed 8-24-95; 8:45 am]

BILLING CODE 6210-01-F

### **The Fuji Bank Limited, et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities**

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is 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 question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the

evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

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, 1995.

**A. Federal Reserve Bank of New York** (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *The Fuji Bank Limited*, Tokyo, Japan; to engage *de novo* through its subsidiary, Fuji Capital Markets Corporation, New York, New York (FCMC), in certain back-office and middle-office services related to swaps, swap transactions, including without interest rate and currency swaps, and swap derivative products such as caps, floors and collars, as well as various financial instruments that are used to properly hedge and manage a derivatives portfolio. These activities will be provided for third parties and will be performed on FCMC's premises. These activities will include funds transfers and other payment agency functions, rate settings, payment notifications, cash reconciliations, deal confirmations, other documentation assistance, and risk and position reporting, pursuant to § 225.25(b)(7) of the Board's Regulation Y. These activities will be conducted on a worldwide basis.

2. *Standard Chartered PLC*, London, England, Standard Chartered Holdings Limited, London, England, and Standard Chartered Bank, London, England; to engage *de novo* through their subsidiary, Standard Chartered Trade Services Corporation, New York, New York in making, acquiring, or servicing loans or other extensions of credit for their own account or for the account of others, including the business of commercial finance and asset based financing, and including the secured and unsecured financing of trade and commodity activities, domestically, abroad and in international commerce, through the issuance of letters of credit, acceptance of notes and drafts and/or in taking title to goods in order to effect the financing of trade, and otherwise and to accept security in the form of guarantees, letters of credit, title retention and chattel mortgages in order to facilitate said transactions, pursuant to § 225.25(b)(1) of the Board's Regulation Y. The geographic scope of this activity is worldwide.

**B. Federal Reserve Bank of Kansas City** (John E. Yorke, Senior Vice

President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *UMB Financial Corporation*, Kansas City, Missouri; to acquire UMB U.S.A., National Association, Omaha, Nebraska (in organization), and thereby engage *de novo* in credit card activities, pursuant to the lending authority of § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 21, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-21141 Filed 8-24-95; 8:45 am]

BILLING CODE 6210-01-F

[Docket No. R-0891]

### **Privacy Act of 1974; Amendment to an Existing System of Records**

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Amendment to an existing system of records.

**SUMMARY:** In accordance with the Privacy Act of 1974 (Privacy Act), the Board of Governors of the Federal Reserve System (Board) is publishing amendments to the existing system of records called FRB-Supervisory Tracking and Reference System (BGRS-21) (the Tracking System). This amendment reflects the Board's ongoing review of its existing systems of records pursuant to Appendix I to OMB Circular No. A-130-Revised, which has resulted in minor changes in nearly all elements of the system of records. In addition, the changes reflect a new inter-agency suspicious activity reporting process, combining the criminal referral and suspicious financial transactions reporting requirements of the Federal banking agencies and the U.S. Department of the Treasury (Treasury), and involving the use of a new computerized database maintained by the Financial Crimes Enforcement Network (FinCEN), Department of the Treasury, on behalf of the Federal banking agencies and Treasury.

**EFFECTIVE DATE:** October 2, 1995.

**FOR FURTHER INFORMATION CONTACT:** Elaine M. Boutilier, Senior Counsel, Legal Division, Board of Governors of the Federal Reserve System, Washington, DC 20551, (202) 452-2418. For users of the Telecommunications Device for the Deaf (TDD) *only*, contact Dorothea Thompson (202-452-3544).

**SUPPLEMENTARY INFORMATION:** The Privacy Act of 1974, 5 U.S.C. 552a(e)(4) (Privacy Act), requires each agency to publish a notice of the establishment of or revision to each system of records maintained by the agency. The Office of