

Submission of Federal Rules Under the
Congressional Review ActSelect recipients of this submission: ☐ President of the Senate ☒ Speaker of the House of Representatives ☐ GAO

Instructions: Submit information about your agency's rule by filling out the information below and on page 2 and sending the completed form to GAO at RulesC@gao.gov. This form may also be used when submitting rules to the Senate and House of Representatives. If applicable, fill out the addendum on page 3 and include it with your submission to RulesC@gao.gov. **Note:** Although agencies are required to submit the addendum information on page 3 to GAO, they are not required to submit that information to Congress.

1. Name of Department or Agency

Pension Benefit Guaranty Corporation

2. Subdivision or Office

3. Rule Title

Allocation of Assets in Single-Employer Plans; Interest Assumptions for Valuing Benefits

4. Please indicate whether a concise summary of the rule is included in the rule or as a separate attachment

☒ In the Rule ☐ Separate Attachment

5. Regulation Identifier Number (RIN) or Other Unique Identifier (if applicable):

6. Indicate whether this rule is one of the following: ☐ Draft Rule ☒ Final Rule ☐ Draft Guideline ☐ Final Guideline
☐ Other (specify)

7. Identify the statutory authorization for this rule by citing the relevant section(s) and title(s) of the United States Code or relevant Public Law(s):

29 U.S.C. 1301(a), 1302(b)(3), 1341, 1344, 1362.

8. CRA defines major rule as "any rule that the Administrator of the Office of Information and Regulatory Affairs of the Office of Management and Budget finds has resulted in or is likely to result in—(A) an annual effect on the economy of \$100,000,000 or more; (B) a major increase in costs or prices for consumers, individual industries, Federal, State, or local government agencies, or geographic regions; or (C) significant adverse effects on competition, employment, investment, productivity, innovation, or on the ability of United States-based enterprises to compete with foreign-based enterprises in domestic and export markets," 5 U.S.C. § 804(2). Please indicate whether this rule is major or non-major.

☐ Major* ☒ Non-Major

* If this rule is a major rule, please provide documentary evidence indicating when the rule was received by the House and Senate. For example, an agency may submit a citation to the *Congressional Record* page that discusses receipt of the rule, or, if receipt of the rule has not yet been discussed in the *Congressional Record*, signed delivery receipts from the House and Senate.

9. Please identify the effective date of the rule and, if this rule is a major rule, whether the stated effective date of the rule complies with 5 U.S.C. § 801(a)(3)(A) or whether an exception in 5 U.S.C. § 808 applies.

July 31, 2025

Submitted by:

Name: Hilary Duke

Title: Assistant General Counsel for Regulatory Affairs

For Congressional Use Only:

Date Received: _____

Committee of Jurisdiction: _____

	For all rules:			For major rules only:
	Yes	No	N/A	Citation to Discussion of Statute/E.O. in Rule
A. With respect to this rule, did your agency prepare an analysis of costs and benefits?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
B. With respect to this rule, at the final rulemaking stage, did your agency:				
a. Certify that the rule would not have a significant economic impact on a substantial number of small entities under 5 U.S.C. § 605(b)?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
b. Prepare a final Regulatory Flexibility Analysis under 5 U.S.C. § 604(a)?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
C. With respect to this rule, did your agency prepare a written statement under § 202 of the Unfunded Mandates Reform Act of 1995?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
D. With respect to this rule, did your agency solicit public comments and address public comments in the final rule?				
a. If yes, please provide the Federal Register citation of the proposed rule(s) below or a copy of the proposed rule(s):	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<div style="border: 1px solid black; height: 30px; width: 250px;"></div>				
E. Does this rule contain a collection of information requiring OMB approval under the Paperwork Reduction Act of 1995?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
F. Did you discuss any of the following in the preamble to the rule:				
a. E.O. 12866, Regulatory Planning and Review	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
b. E.O. 13132, Federalism	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
c. Other statutes or executive orders discussed in the preamble concerning the rulemaking process (please specify) and, for major rules only, include citations to the discussions in the rule:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<div style="border: 1px solid black; height: 150px; width: 100%;"></div>				

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In the Rule



Separate Attachment

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6. Indicate whether this rule is one of the following:



Draft Rule



Final Rule



Draft Guideline



Final Guideline



Other (specify)

7. Identify the statutory authorization for this rule by citing the relevant section(s) and title(s) of the United States Code or relevant Public Law(s):

29 U.S.C. 1301(a), 1302(b)(3), 1341, 1344, 1362.

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Major*



Non-Major

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July 31, 2025

Submitted by:

Name: Hilary Duke

Title: Assistant General Counsel for Regulatory Affairs

For Congressional Use Only:

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B. With respect to this rule, at the final rulemaking stage, did your agency:				
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Administrator of the Office of Information and Regulatory Affairs of OMB, that this rule is not a “major rule” as defined in section 351 of the Small Business Regulatory Enforcement Fairness Act of 1996.

Issued: June 26, 2025.

Carlos D. Clay,
Deputy Secretary.

[FR Doc. 2025–12309 Filed 7–1–25; 8:45 am]

BILLING CODE 6717–01–P

PENSION BENEFIT GUARANTY CORPORATION

29 CFR Part 4044

Allocation of Assets in Single-Employer Plans; Interest Assumptions for Valuing Benefits

AGENCY: Pension Benefit Guaranty Corporation.

ACTION: Final rule.

SUMMARY: This final rule amends the Pension Benefit Guaranty Corporation’s regulation on Allocation of Assets in Single-Employer Plans to prescribe the spreads component of the interest assumption under the asset allocation regulation for plans with valuation dates of July 31, 2025–October 30, 2025. These interest assumptions are used for valuing benefits under terminating single-employer plans and for other purposes.

DATES: Effective July 31, 2025.

FOR FURTHER INFORMATION CONTACT: Monica O’Donnell (*odonnell.monica@pbgc.gov*), Attorney, Office of the General Counsel, Pension Benefit Guaranty Corporation, 445 12th Street SW, Washington, DC 20024–2101, 202–229–5507. If you are deaf or hard of hearing, or have a speech disability, please dial 7–1–1 to access telecommunications relay services.

SUPPLEMENTARY INFORMATION: PBGC’s regulation on Allocation of Assets in Single-Employer Plans (29 CFR part 4044) prescribes actuarial assumptions—including an interest assumption—for valuing benefits under terminating single-employer plans covered by title IV of the Employee Retirement Income Security Act of 1974 (ERISA). The interest assumption is also posted on PBGC’s website (*www.pbgc.gov*).

PBGC uses the interest assumption in § 4044.54 to determine the present value of annuities in an involuntary or distress termination of a single-employer plan under the asset allocation regulation. The assumptions in part 4044 of PBGC’s regulations are

also used in other situations where it is appropriate for liabilities to align with private sector group annuity prices. For example, PBGC’s regulations on Notice, Collection, and Redetermination of Withdrawal Liability (29 CFR part 4219) and Duties of Plan Sponsor Following Mass Withdrawal (29 CFR part 4281) provide that these assumptions are used to value liabilities for purposes of determining withdrawn employers’ reallocation liability in the event of a mass withdrawal from a multiemployer plan. Multiemployer plans that receive special financial assistance under the regulation on Special Financial Assistance by PBGC (29 CFR part 4262) must, as a condition of receiving special financial assistance, use the interest assumption to determine withdrawal liability for a prescribed period. Additionally, plan sponsors are required to use some, or all of these assumptions for specified purposes (*e.g.*, reporting benefit liabilities in filings required under PBGC’s regulation on Annual Financial and Actuarial Information Reporting (29 CFR part 4010) or determining certain amounts to transfer to PBGC’s Missing Participants Program on behalf of a missing participant of a terminating defined benefit plan under PBGC’s regulation on Missing Participants (29 CFR part 4050)) and may use them for other purposes (*e.g.*, to ensure that plan spinoffs comply with section 414(l) of the Internal Revenue Code).

Part 4044 of PBGC’s regulations provides that the interest assumption for part 4044 purposes is a yield curve (*i.e.*, the “4044 yield curve”) that is based on a blend of two publicly available bond yield curves that is adjusted to the extent necessary so that the resulting liabilities align with group annuity prices. The adjustments are referred to as “spreads.” PBGC determines and publishes spreads quarterly based on survey data on pricing of private-sector group annuities. PBGC posts the 4044 yield curve on its website at *www.pbgc.gov* each month shortly after its underlying data become available. In addition, practitioners are able to determine the 4044 yield curve as of the end of any month using the publicly available bond yield curves and the spreads specified in the regulation.

This rule amends the regulation to specify the spreads used to determine the 4044 yield curve as of the last days of July, August, and September of 2025 (*i.e.*, the “third quarter 2025 spreads”). Due to space constraints, table 1 to paragraph (e) shows spreads for only the most recent four quarters. Because the third quarter 2025 spreads would be the fifth set of spreads, this rule removes the

third quarter 2024 spreads. In the future, PBGC similarly plans to remove the oldest of the spreads. Historical spreads are available on *www.pbgc.gov*, along with more recent spreads.

This rule also amends paragraphs (e)(3)(i) and (e)(3)(ii) of § 4044.54, which provide examples of how to choose the appropriate blended market yield curve and spreads for a given valuation date. These examples currently direct practitioners to use table 1 to paragraph (e) to find the applicable spreads for the valuation date. PBGC is amending the examples by directing practitioners to the quarterly spreads available on PBGC’s website, *www.pbgc.gov*, instead of to table 1 to paragraph (e) so that the wording of the examples does not need to be updated with the passage of time.

Need for Immediate Guidance

PBGC has determined that notice of, and public comment on, this rule are impracticable, unnecessary, and contrary to the public interest. PBGC routinely updates the spreads component of the interest assumption in the asset allocation regulation so that the 4044 yield curve may be determined as soon as the underlying bond yield curves become available. These amendments are merely technical; they ensure that use of PBGC’s interest assumption continues to yield liabilities in line with group annuity prices. Accordingly, PBGC finds that the public interest is best served by issuing this rule expeditiously, without an opportunity for notice and comment, and that good cause exists for making the assumptions set forth in this amendment effective less than 30 days after publication.

PBGC has determined that this action is not a “significant regulatory action” under the criteria set forth in Executive Order 12866.

Because no general notice of proposed rulemaking is required for this amendment, the Regulatory Flexibility Act of 1980 does not apply. See 5 U.S.C. 601(2).

List of Subjects in 29 CFR Part 4044

Employee benefit plans, Pension insurance, Pensions.

For the reasons stated in the preamble, PBGC amends 29 CFR part 4044 as follows.

PART 4044—ALLOCATION OF ASSETS IN SINGLE-EMPLOYER PLANS

■ 1. The authority citation for part 4044 continues to read as follows:

Authority: 29 U.S.C. 1301(a), 1302(b)(3), 1341, 1344, 1362.

■ 2. Amend § 4044.54 by revising paragraphs (e)(3)(i) and (ii) and table 1 to paragraph (e) to read as follows:

§ 4044.54 Interest assumptions.

* * * *

(e) * * *

(3) * * *

(i) *Example 1—August 31, 2024, valuation date.* Because the valuation date is the last day of a month, the

applicable blended market yield curve determined under paragraph (d)(1) of this section is the blended market yield curve as of that date. Because August 31, 2024, is in the third calendar quarter of 2024, the applicable spreads are the third quarter 2024 spreads, available on www.pbgc.gov.

(ii) *Example 2—November 15, 2024, valuation date.* Because the valuation date is not the last day of a month, the

applicable blended market yield curve determined under paragraph (d)(1) of this section is the blended market yield curve as of the last day of the month before the month containing the valuation date, October 31, 2024. Because October 31, 2024, is in the fourth calendar quarter of 2024, the applicable spreads are the fourth quarter 2024 spreads, available on www.pbgc.gov.

TABLE 1 TO PARAGRAPH (e)—SPREADS

Maturity point	Fourth quarter 2024 spreads (percent)	First quarter 2025 spreads (percent)	Second quarter 2025 spreads (percent)	Third quarter 2025 spreads (percent)
0.5	0.33	0.36	0.38	0.40
1.0	0.33	0.36	0.38	0.40
1.5	0.33	0.36	0.37	0.40
2.0	0.33	0.36	0.37	0.40
2.5	0.33	0.36	0.37	0.40
3.0	0.33	0.36	0.37	0.40
3.5	0.33	0.36	0.37	0.39
4.0	0.33	0.36	0.37	0.39
4.5	0.33	0.36	0.37	0.39
5.0	0.33	0.36	0.37	0.39
5.5	0.32	0.35	0.36	0.38
6.0	0.32	0.35	0.36	0.38
6.5	0.32	0.35	0.35	0.37
7.0	0.32	0.35	0.35	0.37
7.5	0.32	0.35	0.35	0.36
8.0	0.32	0.35	0.35	0.36
8.5	0.32	0.34	0.34	0.34
9.0	0.32	0.34	0.34	0.34
9.5	0.32	0.34	0.33	0.33
10.0	0.32	0.34	0.33	0.33
10.5	0.32	0.33	0.32	0.32
11.0	0.32	0.33	0.32	0.32
11.5	0.32	0.33	0.32	0.30
12.0	0.32	0.33	0.32	0.30
12.5	0.32	0.32	0.31	0.28
13.0	0.32	0.32	0.31	0.28
13.5	0.31	0.32	0.30	0.27
14.0	0.31	0.32	0.30	0.27
14.5	0.31	0.31	0.29	0.25
15.0	0.31	0.31	0.29	0.25
15.5	0.31	0.30	0.28	0.24
16.0	0.31	0.30	0.28	0.24
16.5	0.31	0.30	0.27	0.22
17.0	0.31	0.30	0.27	0.22
17.5	0.31	0.29	0.26	0.20
18.0	0.31	0.29	0.26	0.20
18.5	0.31	0.29	0.25	0.19
19.0	0.31	0.29	0.25	0.19
19.5	0.30	0.28	0.24	0.17
20.0	0.30	0.28	0.24	0.17
20.5	0.30	0.28	0.23	0.16
21.0	0.30	0.28	0.23	0.16
21.5	0.30	0.27	0.22	0.14
22.0	0.30	0.27	0.22	0.14
22.5	0.30	0.27	0.22	0.13
23.0	0.30	0.27	0.22	0.13
23.5	0.30	0.26	0.21	0.12
24.0	0.30	0.26	0.21	0.12
24.5	0.30	0.26	0.20	0.11
25.0	0.30	0.26	0.20	0.11
25.5	0.30	0.26	0.20	0.10
26.0	0.30	0.26	0.20	0.10
26.5	0.30	0.26	0.20	0.09
27.0	0.30	0.26	0.20	0.09
27.5	0.30	0.25	0.19	0.09
28.0	0.30	0.25	0.19	0.09
28.5	0.30	0.25	0.19	0.09

TABLE 1 TO PARAGRAPH (e)—SPREADS—Continued

Maturity point	Fourth quarter 2024 spreads (percent)	First quarter 2025 spreads (percent)	Second quarter 2025 spreads (percent)	Third quarter 2025 spreads (percent)
29.0	0.30	0.25	0.19	0.09
29.5	0.30	0.25	0.19	0.09
30.0	0.30	0.25	0.19	0.09

* * * * *

Dated: June 26, 2025.

Hilary Duke,*Assistant General Counsel for Regulatory Affairs, Pension Benefit Guaranty Corporation.*

[FR Doc. 2025–12319 Filed 7–1–25; 8:45 am]

BILLING CODE 7709–02–P

DEPARTMENT OF HOMELAND SECURITY**Coast Guard****33 CFR Part 100**

[Docket No. USCG–2025–0575]

Special Local Regulations; Beaufort Water Festival and Beaufort Water Festival Air Show, Beaufort, SC**AGENCY:** Coast Guard, DHS.**ACTION:** Notification of enforcement of regulation.

SUMMARY: The Coast Guard will enforce special local regulations for the Beaufort Water Festival and Beaufort Water Festival Air Show events from July 11 through 20, 2025, to provide for the safety of life on navigable waterways during these events. Our regulation for marine events within the Seventh Coast Guard District identifies the regulated areas for these annual events in Beaufort, SC. During the enforcement periods, the operator of any vessel in the regulated area must comply with directions from the Patrol Commander or any Official Patrol displaying a Coast Guard ensign.

DATES: The regulations in 33 CFR 100.704 will be enforced for the special local regulations identified in the **SUPPLEMENTARY INFORMATION** section below for the dates and times specified.

FOR FURTHER INFORMATION CONTACT: If you have questions about this notification of enforcement, call or email Marine Science Technician First Class Thomas J. Welker, Sector Charleston Waterways Management Division, U.S. Coast Guard; telephone 843–740–3180 ext. 3339, email at CharlestonWaterways@uscg.mil.

SUPPLEMENTARY INFORMATION: The Coast Guard will enforce special local

regulations in 33 CFR 100.704 for the Beaufort Water Festival event listed in Item No. 7 in Table 1 to § 100.704, from 8 a.m. until 5 p.m. each day from July 11, 2025, through July 20, 2025, and for the Beaufort Water Festival Air Show event listed in Item No. 8 in Table 1 to § 100.704, from noon to 5 p.m. on July 19, 2025. This action is being taken to provide for the safety of life on navigable waterways during this swim event. Our regulation for Marine Events within the Captain of the Port Charleston, § 100.704, Table 1 to § 100.704, Items No. 7 and 8, specifies the location of the regulated areas for the Beaufort Water Festival and Beaufort Water Festival Air Show. Under the provisions of § 100.704(c), all persons and vessels are prohibited from entering the regulated area, except those persons and vessels participating in the event, unless they receive permission to do so from the Coast Guard Patrol Commander, or designated representative.

The Coast Guard may be assisted by other Federal, State, or local law enforcement agencies in enforcing this regulation. In addition to this notice of enforcement in the **Federal Register**, the Coast Guard will provide notice of the regulated area via Local Notice to Mariners, Marine Safety Information Bulletins, Broadcast Notice to Mariners, and on-scene designated representatives.

F.J. DelRosso,*Captain, U.S. Coast Guard, Captain of the Port Charleston.*

[FR Doc. 2025–12331 Filed 7–1–25; 8:45 am]

BILLING CODE 9110–04–P

DEPARTMENT OF HOMELAND SECURITY**Coast Guard****33 CFR Part 165**

[Docket Number USCG–2025–0462]

RIN 1625–AA00

Safety Zone; Laguna Madre, South Padre Island, TX**AGENCY:** Coast Guard, DHS.**ACTION:** Temporary final rule.

SUMMARY: The Coast Guard is establishing a temporary safety zone for certain navigable waters in the Laguna Madre. The safety zone is needed to protect personnel, vessels, and the marine environment from potential hazards created by a series of fireworks displays launched from a barge in the Laguna Madre, South Padre Island, Texas. Entry of vessels or persons into this zone is prohibited unless specifically authorized by the Captain of the Port, Sector Corpus Christi or a designated representative.

DATES: This rule is effective without actual notice from July 2, 2025 through July 30, 2025. For the purposes of enforcement, actual notice will be used from June 26, 2025, until July 2, 2025. It will be subject to enforcement from the hours of 9 p.m. through 11:59 p.m. each of the following dates: June 27; July 1, 8, 11, 15, 18, 22, 25, and 29.

ADDRESSES: To view documents mentioned in this preamble as being available in the docket, go to <https://www.regulations.gov>, type USCG–2025–0462 in the search box and click “Search.” Next, in the Document Type column, select “Supporting & Related Material.”

FOR FURTHER INFORMATION CONTACT: If you have questions about this rule, call or email Lieutenant Timothy Cardenas, Sector Corpus Christi Waterways Management Division, U.S. Coast Guard; telephone 361–244–4784, email Timothy.J.Cardenas@uscg.mil.

SUPPLEMENTARY INFORMATION:**I. Table of Abbreviations**

CFR Code of Federal Regulations
DHS Department of Homeland Security
FR Federal Register
NPRM Notice of proposed rulemaking
§ Section
U.S.C. United States Code

II. Background Information and Regulatory History

The Coast Guard is issuing this temporary rule under the authority in 5 U.S.C. 553(b)(B). This statutory provision authorizes an agency to issue a rule without prior notice and opportunity to comment when the