

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.

October 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: 100%;"></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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October 31, 2025

Submitted by: _____

Name: Hilary Duke

Title: Assistant General Counsel for Regulatory Affairs

For Congressional Use Only:

Date Received: _____

Committee of Jurisdiction: _____

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and private labelers who are required to issue certificates for consumer products and substances¹ regulated by CPSC that are imported for consumption or warehousing into the United States or are distributed in commerce in the United States. The final rule contained two effective dates, one effective date of July 8, 2026, for all CPSC regulated consumer products and substances subject to the final rule and required to be certified, except for products and substances imported into a foreign trade zone (FTZ) and subsequently entered for consumption or warehousing. The final rule provided additional time for CPSC regulated products imported through an FTZ to comply, stating an effective date of January 8, 2027.

Because the Office of the Federal Register requires one effective date for inclusion of the regulatory text of the final rule into the Code of Federal Regulations, in this document, CPSC is correcting the **DATES** section of the final rule to contain one effective date, July 8, 2026, and two applicability dates. For all CPSC regulated consumer products and substances subject to the final rule that are required to be certified, except for products imported through a foreign trade zone (FTZ), the final rule is applicable on July 8, 2026. For CPSC regulated products and substances imported into a foreign trade zone (FTZ) and subsequently entered for consumption or warehousing, the final rule is applicable on January 8, 2027. Accordingly, this correction has no substantive effect on the dates by which the subject products must be in compliance with the final rule.

Correction

In FR Rule Doc. No. 2024–30826 appearing on page 1800 in the **Federal Register** of Wednesday, January 8, 2025, the following correction is made: **DATES**: [Corrected]

1. On page 1800, in the first column, in the first and second sentences of the **DATES** section, replace the word “effective” with “applicable”.

2. On page 1800, in the first column, add the following sentence to the

beginning of the **DATES** section: “The Final Rule is effective on July 8, 2026.”

Alberta E. Mills,

Secretary, United States Consumer Product Safety Commission.

[FR Doc. 2025–18521 Filed 9–23–25; 8:45 am]

BILLING CODE 6355–01–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 October 31, 2025–January 30, 2026. These interest assumptions are used for valuing benefits under terminating single-employer plans and for other purposes.

DATES: Effective October 31, 2025.

FOR FURTHER INFORMATION CONTACT:

Monica O’Donnell (odonnell.monica@pbgc.gov), Attorney, Regulatory Affairs Division, 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 October, November, and December of 2025 (i.e., the “fourth quarter 2025 spreads”). Due to space constraints, table 1 to paragraph (e) shows spreads for only the most recent four quarters. Historical spreads are available on www.pbgc.gov, along with more recent spreads.

¹ Section 14(a) of the Consumer Product Safety Act (CPSA) requires that manufacturers, including importers, and private labelers issue certificates for all consumer products subject to a consumer product safety rule under the CPSA, or a similar rule, ban, standard, or regulation under any other law enforced by the Commission, that are imported for consumption or warehousing or distributed in commerce. 15 U.S.C. 2052(a)(11)–(12); 15 U.S.C. 2063(a)(1).

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. In § 4044.54, revise table 1 to paragraph (e) to read as follows:

§ 4044.54 Interest assumptions.

* * * * *

(e) * * *

(3) * * *

TABLE 1 TO PARAGRAPH (e)—SPREADS

Maturity point	First quarter 2025 spreads (percent)	Second quarter 2025 spreads (percent)	Third quarter 2025 spreads (percent)	Fourth quarter 2025 spreads (percent)
0.5	0.36	0.38	0.40	0.49
1.0	0.36	0.38	0.40	0.49
1.5	0.36	0.37	0.40	0.49
2.0	0.36	0.37	0.40	0.49
2.5	0.36	0.37	0.40	0.49
3.0	0.36	0.37	0.40	0.49
3.5	0.36	0.37	0.39	0.48
4.0	0.36	0.37	0.39	0.48
4.5	0.36	0.37	0.39	0.47
5.0	0.36	0.37	0.39	0.47
5.5	0.35	0.36	0.38	0.46
6.0	0.35	0.36	0.38	0.46
6.5	0.35	0.35	0.37	0.44
7.0	0.35	0.35	0.37	0.44
7.5	0.35	0.35	0.36	0.43
8.0	0.35	0.35	0.36	0.43
8.5	0.34	0.34	0.34	0.41
9.0	0.34	0.34	0.34	0.41
9.5	0.34	0.33	0.33	0.39
10.0	0.34	0.33	0.33	0.39
10.5	0.33	0.32	0.32	0.37
11.0	0.33	0.32	0.32	0.37
11.5	0.33	0.32	0.30	0.34
12.0	0.33	0.32	0.30	0.34
12.5	0.32	0.31	0.28	0.32
13.0	0.32	0.31	0.28	0.32
13.5	0.32	0.30	0.27	0.30
14.0	0.32	0.30	0.27	0.30
14.5	0.31	0.29	0.25	0.27
15.0	0.31	0.29	0.25	0.27
15.5	0.30	0.28	0.24	0.25
16.0	0.30	0.28	0.24	0.25
16.5	0.30	0.27	0.22	0.23
17.0	0.30	0.27	0.22	0.23
17.5	0.29	0.26	0.20	0.20
18.0	0.29	0.26	0.20	0.20
18.5	0.29	0.25	0.19	0.18
19.0	0.29	0.25	0.19	0.18
19.5	0.28	0.24	0.17	0.16
20.0	0.28	0.24	0.17	0.16
20.5	0.28	0.23	0.16	0.14
21.0	0.28	0.23	0.16	0.14
21.5	0.27	0.22	0.14	0.12
22.0	0.27	0.22	0.14	0.12
22.5	0.27	0.22	0.13	0.10
23.0	0.27	0.22	0.13	0.10
23.5	0.26	0.21	0.12	0.08
24.0	0.26	0.21	0.12	0.08

TABLE 1 TO PARAGRAPH (e)—SPREADS—Continued

Maturity point	First quarter 2025 spreads (percent)	Second quarter 2025 spreads (percent)	Third quarter 2025 spreads (percent)	Fourth quarter 2025 spreads (percent)
24.5	0.26	0.20	0.11	0.07
25.0	0.26	0.20	0.11	0.07
25.5	0.26	0.20	0.10	0.06
26.0	0.26	0.20	0.10	0.06
26.5	0.26	0.20	0.09	0.05
27.0	0.26	0.20	0.09	0.05
27.5	0.25	0.19	0.09	0.04
28.0	0.25	0.19	0.09	0.04
28.5	0.25	0.19	0.09	0.03
29.0	0.25	0.19	0.09	0.03
29.5	0.25	0.19	0.09	0.03
30.0	0.25	0.19	0.09	0.03

* * * * *

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

[FR Doc. 2025–18461 Filed 9–23–25; 8:45 am]

BILLING CODE 7709–02–P

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

[Docket No. USCG–2025–0856]

Safety Zones; Annual Events Requiring Safety Zones in the Captain of the Port Lake Michigan Zone—Corn Festival Fireworks**AGENCY:** Coast Guard, DHS.**ACTION:** Notification of enforcement of regulation.

SUMMARY: The Coast Guard will enforce a safety zone for the Corn Festival Fireworks on September 27, 2025, to provide for the safety of life on navigable waterways during this fireworks display. Our regulation for marine events within the Great Lakes Coast Guard District identified the safety zone for this event in Morris, IL. During the enforcement period, entry into, transiting, or exiting the safety zone is prohibited unless authorized by the Captain of the Port (COTP) Lake Michigan or a designated on-scene representative.

DATES: The regulations in 33 CFR 165.929 will be enforced for the Corn Festival Fireworks regulated area listed in Event 19 in Table 1 to § 165.929 from 8:30 p.m. until 9:15 p.m. on September 27, 2025.

FOR FURTHER INFORMATION CONTACT: If you have questions about this

notification of enforcement, call or email Lieutenant Kyle Goetz, Marine Safety Unit Chicago, U.S. Coast Guard; 630–986–2155, *D09-SMB-MSUChicago-WWM@uscg.mil*.

SUPPLEMENTARY INFORMATION: The Coast Guard will enforce a safety zone regulation in 33 CFR 165.929 for the Corn Festival Fireworks in Event 19 in Table 1 to § 165.929 from 8:30 p.m. until 9:15 p.m. on Saturday September 27, 2025. The regulation for recurring marine events within the State of Illinois in Event 19 in Table 1 to § 165.929 specifies the location of the safety zone for this event.

During the enforcement period vessels must obtain permission from the COTP Lake Michigan or his or her designated representative to enter, move within, or exit a safety zone. Vessels and persons granted permission to enter the safety zone must obey all lawful orders or directions of the COTP Lake Michigan or his or her designated representative. Upon being hailed by the U.S. Coast Guard by siren, radio, flashing light or other means, the operator of a vessel must proceed as directed.

In addition to this notification of enforcement in the **Federal Register**, the Coast Guard will provide the maritime community with notification of this enforcement period via Broadcast Notice to Mariners. The COTP Lake Michigan may be reached by contacting the Coast Guard Sector Lake Michigan Command Center at (833) 900–2247. An on-scene designated representative may be reached via VHF–FM Channel 16.

Dated: September 19, 2025.

Rhianna N. Macon,*Captain, U.S. Coast Guard, Captain of the Port, Lake Michigan.*

[FR Doc. 2025–18481 Filed 9–23–25; 8:45 am]

BILLING CODE 9110–04–P

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

[Docket No. USCG–2025–0857]

Safety Zone; Brandon Road Lock and Dam to Lake Michigan Including Des Plaines River, Chicago Sanitary and Ship Canal, Chicago River, and Calumet-Saganashkee Channel, Chicago, IL**AGENCY:** Coast Guard, DHS.**ACTION:** Notice of enforcement of regulation.

SUMMARY: The Coast Guard will enforce a segment of the Safety Zone, Brandon Road Lock and Dam to Lake Michigan including Des Plaines River, Chicago Sanitary and Ship Canal, Chicago River, and Calumet-Saganashkee Channel Chicago, IL, on the Chicago River (South Branch) and Chicago Sanitary and Ship Canal for the Tough Cup XI Regatta on September 27, 2025. This action is intended to provide for the safety of life on navigable waterways during a crew regatta event. During the enforcement period listed below, entry into, transiting, or anchoring within the safety zone is prohibited unless authorized by the Captain of the Port (COTP) Lake Michigan or a designated representative.

DATES: The regulations in 33 CFR 165.930 will be enforced for the Chicago River (South Branch) regulated area in § 165.930(a)(3) and the Chicago Sanitary and Ship Canal regulated area in § 165.930(a)(2) from 7 a.m. through 2 p.m. on September 27, 2025.

FOR FURTHER INFORMATION CONTACT: If you have questions about this notice of enforcement, call or email Lieutenant Kyle Goetz, Marine Safety Unit Chicago, U.S. Coast Guard; telephone 630–986–