

### 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, DC 20573.

Joseph Industries, Inc. d/b/a, Joseph International Freight Services, 848 Newall Avenue, Muscatine, IA 52761  
Officers: Raul Anthony Joseph, President, Ralph Joseph, Treasurer, Minachie Zena Joseph, Treasurer,

Dimerc USA, Inc., 11551 SW. 97th Street Miami, FL 33176,

Officer: Lizette I. Diaz, President  
Val-Mar International, Inc., 950 Eller Dr., B-1, P.O. Box 105132, Ft. Lauderdale, FL 33316

Officers: Valerie Knapp-Banker, President, Maria Holloway, Vice President

Dated: July 10, 1995.

By the Federal Maritime Commission.

### Joseph C. Polking,

Secretary.

[FR Doc. 95-17163 Filed 7-12-95; 8:45 am]

BILLING CODE 6730-01-M

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## FEDERAL RESERVE SYSTEM

### Horizon Bancorp, 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 July 27, 1995.

**A. Federal Reserve Bank of Chicago** (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Horizon Bancorp*, Michigan City, Indiana; to engage *de novo* through its subsidiary, The Loan Store, Inc., Michigan City, Indiana, in originating, making and servicing loans, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

2. *Midstates Bancshares, Inc.*, Missouri Valley, Iowa; to engage *de novo* through its subsidiary, Midstates Financial Services, Inc., Harlan, Iowa, in investment advisory services, pursuant to § 225.25(b)(4) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, July 7, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-17188 Filed 7-12-95; 8:45 am]

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### Yellow Medicine Bancshares, Inc., et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

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 to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than August 7, 1995.

**A. Federal Reserve Bank of Minneapolis** (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Yellow Medicine Bancshares, Inc.*, Granite Falls Minnesota; to acquire 100 percent of voting shares of Echo Bancshares, Inc., Echo, Minnesota, and thereby indirectly acquire Citizens State Bank of Echo, Echo, Minnesota.

**B. Federal Reserve Bank of San Francisco** (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105:

1. *Vallicorp Holdings, Inc.*, Fresno, California; to merge with El Capitan Bancshares, Inc., Sonora, California, and thereby indirectly acquire El Capitan National Bank, Sonora, California.

Board of Governors of the Federal Reserve System, July 7, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-17189 Filed 7-12-95; 8:45 am]

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## GENERAL SERVICES ADMINISTRATION

### Privacy Act of 1974: Computer Matching Agreement

**AGENCY:** General Services Administration (GSA).

**ACTION:** Notice of a computer matching program between GSA and the United States Postal Service (USPS).

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**SUMMARY:** Subsection (e)(12) of the Privacy Act, as amended by the Computer Matching and Privacy Protection Act of 1988 (Pub. L. 100-503) requires agencies to publish advance notice of computer matching programs as a means of informing benefit recipients and employees of plans to conduct computer matches. This publishes notice that the GSA proposes to conduct a computer matching

program with the USPS. Under the program, the USPS will compare its payroll records with the GSA's debtor records to identify postal employees delinquent in paying their debts to the GSA. The GSA will contact the affected employees and take steps to collect the debts, using the salary offset provisions of the Debt Collection Act of 1982 (Pub. L. 97-365) when the individuals do not pay their debts voluntarily.

**DATES:** The GSA must receive any comments no later than August 14, 1995. Unless GSA receives comments that result in a contrary decision, the matching program covered by this notice begins no sooner than 30 days after the published notice has been sent to the Congress and to the Office of Management and Budget, and a copy of the matching agreement has been sent to the Congress.

**ADDRESSES:** Comments may be sent to the Records Officer, General Services Administration, 18th and F Streets, NW., Washington, DC 20405 or delivered to room 7102 at the above address between 8 a.m. and 4:30 p.m. on weekdays. Comments received may be examined in room 7102 during the above hours.

**FOR FURTHER INFORMATION CONTACT:** Mary L. Cunningham, Records Officer (202) 501-1659).

**SUPPLEMENTARY INFORMATION:** Through the matching program, the GSA expects to obtain the home and work addresses of 3,077 delinquent debtors. Under this program and a similar one being conducted with the Defense Manpower Data Center, the Government should recover an estimated \$225,000 per year.

**Report of a Computer Matching Program—United States Postal Service and the General Services Administration (Comparing USPS Payroll and GSA Debtor Records)**

**A. Participating agencies.** The USPS is the recipient agency and will perform the computer match against debtor records provided by the GSA, the source agency in the matching program.

**B. Purpose of the program.** The matching program will compare the USPS payroll and the GSA delinquent debtor files to identify postal employees who may owe delinquent debts to the Federal Government. The pay of an employee identified and verified as a delinquent debtor may be offset under the Debt Collection Act of 1982, when the employee does not pay the debt voluntarily.

**C. Legal authorities authorizing operation of the match.** The matching program is operated under the authority of the Debt Collection Act of 1982,

which authorizes Federal agencies to offset a Federal employee's salary as a means of satisfying delinquent debts owed to the United States.

**D. Categories of individuals matched and identification of records used.** The systems of records maintained by the participating agencies under the Privacy Act of 1974, from which records are to be disclosed under the matching program are:

1. The USPS will use records from its system "Finance Records—Payroll System, USPS 050.020," containing records of about 700,000 employees. Routine use 24 of USPS 050.020, which appeared at 57 FR 57515 on December 4, 1992, covers the disclosure.

2. The GSA will use records from its system "GSA/PPFM-7, Credit Data on Individual Debtors." It contains records of about 3,077 debtors. Routine use "i" of that system, which was last published at 58 FR 64588 on December 8, 1993, covers the disclosure.

**E. Description of the matching program.** With the USPS acting as recipient, the GSA provides a data extract to the USPS, sorted by Social Security Number (SSN) that contains the name and SSN of each employee. The USPS compares the data extract against its data base of employee records, establishing "hits" (names common to both files) based on matching SSN's. For each matched employee, the USPS provides to the GSA the name, SSN, home address, and place of work. The GSA screens the initial data to verify that the matched individual is a delinquent debtor not in a repay status. The agency conducts independent inquiries as needed to clarify questionable identities and reviews records of the suspected debtor's account to confirm that the debt is still unpaid and unresolved.

The Debt Collection Act requires the GSA to provide the suspected debtor advance notice and an opportunity to contest the alleged debt. The procedures include providing the debtor employee the following:

1. A 30-day written notice of the GSA's determination of the debt and the employee's rights under the Debt Collection Act;

2. An opportunity to examine and receive a copy of the GSA's documentation of the debt;

3. An opportunity for the employee to enter into a written agreement to repay the GSA;

4. An opportunity for the employee to have a hearing before someone who is not under the control of the GSA.

After independently verifying the debt and providing notice under subsection (p) of the Privacy Act, the

GSA makes the final decision on the amount of the debt owed and establishes procedures for applying the offset from the disposable pay of the USPS employees to recover debts owed the United States through the GSA. Before asking the USPS to offset the salary of a debtor employee, the GSA is to certify, over the signature of a authorized GSA official, that it has followed the due process procedures required by the Debt Collection Act.

**E. Beginning and ending dates of the matching program.** The matching program is expected to begin no sooner than 30 days after the GSA sends this published notice to the Congress and to the Office of Management and Budget and sends a copy of the matching agreement to the Congress. The program is to continue in effect for 18 months. The agreement may be extended for 1 year beyond that period, if within 90 days before the matching agreement expires, the Data Integrity Boards of the USPS and the GSA find that the computer matching program will be conducted without change, and each party certifies that the matching program has been conducted within the terms of the matching agreement.

Dated: July 6, 1995.

**Kenneth S. Stacey,**

*Acting Director, Information Management Division.*

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**GOVERNMENT PRINTING OFFICE**

**Public Meeting for Federal, State and Local Agencies, and Others Interested in a Demonstration of GPO Access, the Online Service Providing the Federal Register and Other Federal Databases**

The Superintendent of Documents will hold a public meeting for Federal, State and local government agencies, and any others interested in an overview and demonstration of the Government Printing Office's online service, *GPO Access*, provided under the Government Printing Office Electronic Information Access Enhancement Act of 1993 (Public Law 1030940).

Sessions will be held at the U.S. Government Printing Office, 732 North Capitol Street, Carl Hayden Room—8th Floor, Washington, DC 20401, on Tuesday, August 15, from 9 a.m. to 10:30 a.m. and 11 a.m. to 12:30 p.m. There is no charge to attend.

The online **Federal Register** Service offers access to the daily issues of the **Federal Register** by 6 a.m. on the day