

1046 for the months of October 1995 through February 1996 by adding 20 cents per hundredweight to the Class I price.

Copies of this notice of hearing and the order regulating the aforesaid marketing areas may be procured from the Market Administrator, P.O. Box 1208, Norcross, GA 30091-1208 (Tel: 404/448-1194), the Market Administrator, P.O. Box 18030, Louisville, KY 40261-0030 (Tel: 502/499-0040) or from the Hearing Clerk, Room 1083, South Building, United States Department of Agriculture, Washington, DC 20250, or may be inspected there.

Copies of the transcript of testimony taken at the hearing will not be available for distribution through the Hearing Clerk's Office. If you wish to purchase a copy, arrangements may be made with the reporter at the hearing.

From the time that a hearing notice is issued and until the issuance of a final decision in a proceeding, Department employees involved in the decision-making process are prohibited from discussing the merits of the hearing issues on an ex parte basis with any person having an interest in the proceeding. For this particular proceeding, the prohibition applies to employees in the Office of the Secretary of Agriculture; Office of the Administrator, Agricultural Marketing Service; Office of the General Counsel; Dairy Division, Agricultural Marketing Service (Washington office); and the Offices of the Market Administrators for the orders involved in this proceeding. Procedural matters are not subject to the above prohibition and may be discussed at any time.

Dated: September 8, 1995.

**Lon Hatamiya,**

*Administrator.*

[FR Doc. 95-22829 Filed 9-12-95; 8:45 am]

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## DEPARTMENT OF ENERGY

### Office of Energy Efficiency and Renewable Energy

#### 10 CFR Part 430

[Docket No. EE-RM-93-801]

### Energy Conservation Program for Consumer Products: Proposed Rulemaking Regarding Energy Conservation Standards for Refrigerators, Refrigerators-Freezers, and Freezers

**AGENCY:** Office of Energy Efficiency and Renewable Energy, Department of Energy (DOE).

**ACTION:** Extension of comment period for proposed rulemaking and rescheduling of public hearing.

**SUMMARY:** In response to a request from the Association of Home Appliance Manufacturers (AHAM), the Department of Energy is rescheduling the public hearing and extending for thirty (30) days the comment period for the Proposed Rulemaking Regarding Energy Conservation Standards for Refrigerators, Refrigerator-Freezers, and Freezers. This notice announces that the public hearing scheduled for September 12 and 13, 1995 has been rescheduled to October 26, 1995.

**DATES:** Written comments on the Proposed Rulemaking must be received by November 2, 1995. The Department requests ten (10) copies of the written comments, and, if possible, a computer disk. The Department is currently using WordPerfect® 5.1.

Oral views, data, and arguments may be presented at the public hearing to be held in Washington, DC, on October 26, 1995. Requests to speak at the hearing must be received by the Department no later than 4 p.m., Thursday, October 5, 1995. Ten copies of statements to be given at the public hearing must be received by the Department no later than 4 p.m., Thursday, October 12, 1995.

The hearing will begin at 8:30 a.m. on October 26, 1995, and will be held at the U.S. Department of Energy, Forrestal Building, Room 6E-069, 1000 Independence Avenue, SW., Washington, DC 20585. The length of each presentation is limited to twenty (20) minutes.

**ADDRESSES:** Written comments, oral statements, requests to speak at the hearing and requests for speaker lists are to be submitted to: Voluntary Home Energy Rating System Guidelines (Docket No. EE-RM-93-801), U.S. Department of Energy, Office of Codes and Standards, Buildings Division, EE-

431, 1000 Independence Avenue, SW., Rm 1J-018, Washington, DC 20585, (202) 586-7574.

Copies of the *Technical Support Document: Energy Efficiency Standards for Consumer Products: Refrigerators, Refrigerator-Freezers, and Freezers* (TSD) may be obtained from: U.S. Department of Energy, Office of Codes and Standards, Appliance Division, EE-431, 1000 Independence Avenue, SW., Rm 1J-018, Washington, DC 20585, (202) 586-9127.

Copies of the TSD, transcript of the public hearing and public comments received may be read at the DOE Freedom of Information Reading Room, U.S. Department of Energy, Forrestal Building, Room 1E-190, 1000 Independence Avenue, SW., Washington, DC 20585, (202) 586-6020 between the hours of 9:00 a.m. and 4:00 p.m., Monday through Friday, except Federal holidays.

**FOR FURTHER INFORMATION CONTACT:** Edward O. Pollock, U.S. Department of Energy, Office of Energy Efficiency and Renewable Energy, Mail Station EE-431, Forrestal Building, 1000 Independence Avenue, SW., Washington, DC 20585, (202) 586-5778

Eugene Margolis, Esq., U.S. Department of Energy, Office of General Counsel, Mail Station GC-72, Forrestal Building, 1000 Independence Avenue, SW., Washington, DC 20585, (202) 586-9507

**SUPPLEMENTARY INFORMATION:** The Department published a Notice of Proposed Rulemaking (NOPR) on July 25, 1995, entitled "Energy Conservation Standards for Refrigerators, Refrigerator-Freezers, and Freezers" (60 FR 37388). In a letter dated August 11, 1995, AHAM requested a postponement of the hearings and written comment deadline because of legislative proposals before Congress that may affect the scope of energy standards activities. The legislative situation should be clarified by or in October.

In the NOPR, the Department listed a number of issues where comments were specifically requested. To this list, the Department is adding the following:

- The effect of the proposed standards on competition in the marketplace. This includes, but is not limited to, the effect on small manufacturers, niche-market manufacturers, and manufacturers who may struggle financially.
- The effect of the proposed standards on manufacturer's product lines. Comments are not limited to these issues and the issues listed in the NOPR. Comments may address any issue related to the proposed rule.

Issued in Washington, D.C., September 8, 1995.

**Christine A. Ervin,**

*Assistant Secretary, Energy Efficiency and Renewable Energy.*

[FR Doc. 95-22814 Filed 9-8-95; 4:25 pm]

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## 10 CFR Part 830

[Docket No. NE-RM-91-830]

RIN 1901-AA34

### Nuclear Safety Management

## 10 CFR PART 834

[Docket No. EH-RM-93-834]

RIN 1901-AA38

### Radiation Protection of the Public and the Environment

**AGENCY:** Department of Energy.

**ACTION:** Notice of corrections and extension of comment periods.

**SUMMARY:** On August 31, 1995, the Department of Energy (DOE) published a document (60 FR 45382) to reopen the comment periods with respect to the ongoing rulemakings concerning 10 CFR Parts 830 and 834. This document indicated that draft regulatory language and a discussion of the regulatory system under development would be available through the internet. An incorrect internet address, however, appeared in the document. The correct address is [gopher://nattie.eh.doe.gov:2011/11/Drafts](http://nattie.eh.doe.gov:2011/11/Drafts). The document also incorrectly cited the DOE Standard that discusses hazard categories. The correct citation is DOE Standard 1027. In light of these corrections, DOE is extending the comment periods.

**DATES:** Written comments (11 copies) must be received by the Department on or before October 13, 1995.

**ADDRESSES:** Part 830: Written comments on Part 830 (11 copies) should be addressed to PART 830, Mr. Orin Pearson, U.S. Department of Energy, Office of Environment, Safety and Health, EH-10, Forrestal Building, 1000 Independence Avenue SW., Washington, D.C. 20585.

Part 834: Written comments on Part 834 (11 copies) should be addressed to PART 834, Mr. Andrew Wallo, U.S. Department of Energy, Office of Environment, Safety and Health, EH-412, 1000 Independence Avenue SW., Washington, D.C. 20585.

Internet: The draft regulatory language for Part 830 and for Part 834, as well as the draft discussion of the regulatory

system under development, is available on the internet at [gopher://nattie.eh.doe.gov:2011/11/Drafts](http://nattie.eh.doe.gov:2011/11/Drafts).

**FOR FURTHER INFORMATION CONTACT:**

Part 830: Mr. Richard Stark, U.S.

Department of Energy, Office of Environment, Safety and Health, EH-31, 19901 Germantown Road, Germantown, Maryland 20874-1290, (301) 903-4407.

Part 834: Mr. Andrew Wallo, or Mr.

Harold T. Peterson, Jr., U.S. Department of Energy, Office of Environment, Safety and Health, EH-412, 1000 Independence Avenue SW., Washington, D.C. 20585, (202) 586-2409, fax (202) 586-3915.

Written Comments: Ms. Andi Kasarsky, (202) 586-3012.

Issued in Washington, DC on September 7, 1995.

**Douglas W. Smith,**

*Acting Deputy General Counsel For Energy Policy.*

[FR Doc. 95-22626 Filed 9-12-95; 8:45 am]

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## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

## 12 CFR Part 2

[Docket No. 95-23]

RIN 1557-AB49

### Sales of Credit Life Insurance

**AGENCY:** Office of the Comptroller of the Currency, Treasury.

**ACTION:** Notice of proposed rulemaking.

**SUMMARY:** The Office of the Comptroller of the Currency (OCC) is proposing to revise its regulation governing credit life insurance and the disposition of credit life insurance income. This proposal is another component of the OCC's Regulation Review Program to update and streamline OCC regulations and to reduce unnecessary regulatory costs and other burdens.

The proposal eliminates unnecessarily detailed provisions, reorganizes sections of the rule into a more helpful format, and refocuses the regulation to address areas presenting the greatest safety and soundness concerns.

**DATES:** Comments must be received by November 13, 1995.

**ADDRESSES:** Comments should be directed to: Docket 95-23, Communications Division, 250 E Street, SW, Washington, DC 20219, Fax (202)874-5274. Comments will be

available for public inspection and photocopying at the same location.

**FOR FURTHER INFORMATION CONTACT:**

Stuart E. Feldstein, Senior Attorney, Legislative and Regulatory Activities, (202) 874-5090.

**SUPPLEMENTARY INFORMATION:** The OCC is proposing to revise 12 CFR part 2 as part of its Regulation Review Program. The goal of the Program is to eliminate provisions in the OCC's regulations that impose unnecessary regulatory burdens and do not contribute significantly to maintaining the safety and soundness of national banks or accomplishing the OCC's other statutory responsibilities. By simplifying and clarifying the regulation, the proposal is intended to better focus on the standards and principles to which national banks should adhere when they furnish credit life insurance to customers.

### Background

The OCC issued a final rule to establish part 2 in 1977, 42 FR 48518 (September 23, 1977), to regulate the disposition of income from the sale of credit life insurance by national banks to loan customers of the bank. The regulation addressed the practice where employees, officers, directors, and principal shareholders, or their related interests, diverted income from the sale of credit life insurance to their benefit rather than to the bank. The OCC noted at the time that "[T]he proposal was premised on the judgment that income earned from credit life insurance sales to bank customers by bank officers using bank premises and good will in the creation of bank assets (loans) should be credited to bank earnings rather than be paid directly to and retained by officers, directors or selected stockholders." *Id.*

The regulation also addressed a number of related safety and soundness concerns. For example, there is an inherent conflict of interest when a loan officer's receipt of commissions from the sale of credit life insurance is dependent on the volume of loans made. This prospect of financial reward based solely upon loan volume may induce loan officers to make financially unsound loans. *See also, First National Bank of La Marque v. Smith*, 610 F.2d 1258 (5th Cir. 1980) ("When loan officers are allowed to retain commissions, the prospect of personal financial gain is interjected into the lending decision."). Additional safety and soundness concerns cited when the rule was adopted included: (1) that arrangements permitting employees, officers and directors to use bank premises and goodwill for personal profit were inimical to the trust and