Products, Henkel Corporation, and Peerless-Premier Appliance Company for the response costs incurred and to be incurred at the Peerless Industrial Paint Coatings Site, City of St. Louis, St. Louis County, Missouri.

DATES: Written comments must be provided on or before January 12, 1996.

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 the Peerless Industrial Paint Coatings Superfund Site, City of St. Louis, St. Louis County, Missouri, EPA Docket Nos. VII–94–F–0022, VII–94–F–0021, VII–94–F–0027, and VII–94–F–0023.

FOR FURTHER INFORMATION CONTACT: Denise L. Roberts, Assistant Regional Counsel, United States Environmental Protection Agency, Region VII, 726 Minnesota Avenue, Kansas City, Kansas 66101, (913) 551–7559.

SUPPLEMENTARY INFORMATION: The settling parties are Canam Steel Company, Henkel Corporation, Peerless-Premier Appliance Company, and St. Louis Steel Products. They are *de minimis* generators of hazardous substances found at the Peerless Industrial Paint Coatings Site, which is the subject Superfund Site. In July and August 1995, Region VII entered into four separate *de minimis* administrative settlements to resolve claims under Section 122(g) of CERCLA, 42 U.S.C. 9622(g).

The Peerless Industrial Paint Coatings Site (the Site) is located in St. Louis at 1265 Lewis Street, St. Louis, Missouri, approximately ¼ mile north of downtown St. Louis in an industrial section of the city. The *de minimis* parties were corporations that manufactured paints. The *de minimis* parties sold paint sludges, paint solids, and paint liquids or semi-liquids to Peerless Industrial Paint Coatings (''Peerless''), a St. Louis corporation, at very low prices. The *de minimis* parties either admitted that they were disposing of hazardous substances through this arrangement, admitted that there was no other customer besides Peerless for such materials, and/or that the sales price was lower than the costs of disposal for hazardous wastes at an authorized permitted facility. Peerless was a manufacturer of paints and magazine coatings that purchased large quantities of paint materials at low prices and accumulated more materials on-site than could be used. In June 1993, the EPA began a removal action at the site. Approximately 3500 drums of hazardous substances that demonstrated the characteristics of ignitability were removed from the facility at the cost of $1,089,062.71.

The settlements have been approved by the U.S. Department of Justice because the response costs in this matter exceed $500,000.00. The EPA estimates the total past and future costs will be approximately $1,206,089.71. Pursuant to the Administrative Orders on Consent, the *de minimis* parties are responsible for the following costs: Peerless-Premier Appliance Company has an attributable share of 1.20% and is responsible for $13,236.45 in past costs and $1,193.24 in future costs; Canam Steel Corporation has an attributable share of 1.29% and is responsible for $14,238.45 in past costs and $1,283.55 in future costs; St. Louis Steel Products has an attributable share of 1.665% and is responsible for $18,412.20 in past costs and $1,659.80 in future costs; and Henkel Corporation has an attributable share of .30% and is responsible for $3,453.48 in past costs and $311.32 in future costs. The EPA determined these amounts to be the *de minimis* parties; fair shares of liability based on the amount of hazardous substances found at the Site and contributed by each of the settling parties. These settlements include contribution protection from lawsuits by other potentially responsible parties as provided for under Section 122(g)(5) of CERCLA, 42 U.S.C. 9622(g)(5).

The *de minimis* settlements provide that the EPA covenants not to sue the *de minimis* parties for response costs at the Site or for injunctive relief pursuant to Sections 106 and 107 of CERCLA and Section 7003 of the Resource Conservation and Recovery Act of 1980, as amended (RCRA), 42 U.S.C. 6973. The settlements contain a reopener clause which nullifies the covenant not to sue if any information becomes known to the EPA that indicates that the parties no longer meet the criteria for a *de minimis* settlement set forth in Section 122(g)(1)(A) of CERCLA, 42 U.S.C. 9622(g)(1)(A). The covenant not to sue does not apply to the following matters:

(a) Claims based on a failure to exercise due care with respect to hazardous substances at the Site;

(b) Claims based on a failure to make the payments required by Section IV, Paragraph 1 of this Consent Order;

(c) Claims based on the exacerbation by Respondent of the release or threat of release of hazardous substances from the Site;

(d) Claims based on the introduction of any hazardous substance, pollutant, or contaminant by any person at the Site after the effective date of this Consent Order;

(e) Criminal liability; or

(f) Liability for damages or injury to, destruction of, or loss of the natural resources.

The *de minimis* settlements will become effective upon the date which the EPA issues a written notice to the parties that the statutory public comment period has closed and that comments received, if any, do not require modification of or EPA withdrawal from the settlements.

Dennis Grams,

Regional Administrator.

[FR Doc. 95–30102 Filed 12–12–95; 8:45 am]

BILLING CODE 6560–50–M

FEDERAL RESERVE SYSTEM

Community Bankshares, 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 January 8, 1996.

A. Federal Reserve Bank of Boston (Robert M. Brady, Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02106:

1. Community Bankshares, Inc., Concord, New Hampshire to acquire 100 percent of the voting shares of Centerpoint Bank, Bedford, New Hampshire.

B. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. Stone Street Bancorp, Inc., Mocksville, North Carolina; to become a bank holding company by acquiring 100 percent of the voting shares of Mocksville Savings Bank, Inc., SSB, Mocksville, North Carolina.

C. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. Central and Southern Holding Company, Milledgeville, Georgia; to acquire Interim Central and Southern Bank of Greensboro, Greensboro, Georgia.

Applicant proposes for its existing bank subsidiary, Central and Southern Bank of Greensboro, to merge with and into an interim thrift subsidiary, Interim Central and Southern Bank of Greensboro, pursuant to § 3(a)(4) of the Bank Holding Company Act. Interim Central and Southern Bank of Greensboro will survive the merger and operate under the name Central and Southern Bank of North Georgia.

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

1. Associated Banc-Corp, Green Bay, Wisconsin, and its subsidiary, Associated Banc-Shares, Inc., Madison, Wisconsin; to acquire 100 percent of the voting shares of SBL Capital Bank Shares, Inc., Lodi, Wisconsin, and thereby indirectly acquire State Bank of Lodi, Lodi, Wisconsin.

In connection with this application, Associated Banc-Shares, Inc., Madison, Wisconsin, also has applied to become a bank holding company.

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

1. ABNA Holdings, Inc., Dallas, Texas; to become a bank holding company by acquiring 97.6 percent of the voting shares of American Bank, N.A., Dallas, Texas.

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

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95–30341 Filed 12–12–95; 8:45 am]

BILLING CODE 6210–01–F

First Community Bancshares, Inc., 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 December 29, 1995.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. First Community Bancshares, Inc., Knob Noster, Missouri; to engage *de novo* through its subsidiary, First Mortgage Co., Knob Noster, Missouri, in the sale of credit-related life and accident and health insurance, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y.

Comments on this application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 26, 1995.

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

1. Adam Financial Corporation, Bryan, Texas; to engage *de novo* in making and servicing loans, pursuant to § 225.25(b)(1), of the Board's Regulation Y. These activities will be conducted throughout the state of Texas.

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

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95–30342 Filed 12–12–95; 8:45 am]

BILLING CODE 6210–01–F

GENERAL SERVICES ADMINISTRATION

Change in Solicitation Procedures Under the Small Business Competitiveness Demonstration Program

AGENCY: Office of Acquisition Policy, GSA.

ACTION: Notice.

SUMMARY: Title VII of the ''Business Opportunity Development Reform Act of 1988'' (Public Law 100–656) established the Small Business Competitiveness Demonstration Program and designated nine (9) agencies, including GSA, to conduct the program over a four (4) year period from January 1, 1989 to December 31, 1992. The Small Business Opportunity Enhancement Act of 1992 (Public Law 102–366) extended the demonstration program until September 1996 and made certain changes in the procedures for operation of the demonstration program. The law designated four (4) industry groups for testing whether the competitive capabilities of the specified industry groups will enable them to successfully compete on an unrestricted basis. The four (4) industry groups are: construction (except dredging); architectural and engineering (A&E) services (including surveying and mapping); refuse systems and related services (limited to trash/garbage collection); and non-nuclear ship repair. Under the program, when a participating agency misses its small business participation goal, restricted competition is reinstituted only for those contracting activities that failed to attain the goal. The small business goal is 40 percent of the total contract dollars awarded for construction, trash/garbage collection services, and non-nuclear ship repair and 35 percent of the total