

section 303(d) list for atrazine. Thus, EPA is withdrawing this TMDL.

**Background:** EPA established this atrazine TMDL under CWA section 303(d) on February 28, 2001, to satisfy a consent decree obligation in the lawsuit styled *Sierra Club v. Clifford*, Civ. No. 96-0527 (E.D. La.). The Waterbody subsegment 080903, Big Creek from the confluence with the Boeuf River to the headwaters (including Big Colewa Bayou) was listed on the Louisiana Section 303(d) list of impaired waters as impaired due to pesticides, under the "no toxics in toxic amounts" narrative Louisiana water quality standard (LAC 33:IX,1113.B.5).

Since the State of Louisiana does not have a numeric water quality criterion for the protection of aquatic life for atrazine, EPA derived a numeric interpretation of the State of Louisiana's narrative water quality criterion for toxic substances using EPA's Draft Criteria Document for atrazine (Ambient Aquatic Life Water Quality Criteria for Atrazine—Draft, EPA 822-D-010002, August 2001) and used that interpretation as the basis for establishing the Big Creek TMDL for atrazine.

During the comment period for this TMDL, commenters submitted information stating that under Louisiana water quality standard provisions (LAC 33:IX,1113.C.6) it was not appropriate to use a draft criterion document value and that the Louisiana procedures should be used. EPA has evaluated these comments and has concluded that using the calculation procedure found in the Louisiana water quality standards provisions is more appropriate for establishing a screening value for atrazine in this particular case. Based on its modification of the screening value used for interpretation of Louisiana's narrative water quality criterion of "no toxics in toxic amounts," EPA concluded that the applicable water quality standard for the Big Creek is not, and was not at the time EPA established this TMDL, exceeded for atrazine in the water column.

Therefore, in the exercise of its discretion, EPA is withdrawing the Big Creek TMDL established in February 2001 for atrazine. Because Big Creek is not listed for atrazine on the Louisiana 303(d) list, LDEQ has no present obligation under the CWA to submit to EPA a TMDL for atrazine for Big Creek, nor does the CWA require EPA to maintain this TMDL. Three other TMDLs for Big Creek, DDT, carbofuran, and methyl parathion are not affected by this determination.

**FOR FURTHER INFORMATION CONTACT:**  
Ellen Caldwell at (214) 665-7513.

Dated: December 20, 2002.

**Jayne Fontenot,**

*Acting Director, Water Quality Protection Division, Region 6.*

[FR Doc. 03-736 Filed 1-13-03; 8:45 am]

**BILLING CODE 6560-50-P**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than February 7, 2003.

**A. Federal Reserve Bank of Richmond** (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Forest Merger Corporation and FBR TRS Holdings, Inc.*, both in Arlington, Virginia; to become bank holding companies by merging with Friedman, Billings, Ramsey Group, Inc., and FBR Asset Investment Corporation, both in Arlington, Virginia, and thereby indirectly acquiring FBR Bancorp, Inc., Arlington, Virginia, and FBR National Bank and Trust, Bethesda, Maryland.

After the merger, Applicants would be renamed Friedman, Billings, Ramsey Group, Inc.

Applicants also have applied to acquire indirectly more than 5 percent of the voting shares of Pacific Credit Capital, Inc., and its subsidiary Pacific Crest Bank, both in Agoura Hills, California; Hingham Institution for Savings, Hingham, Massachusetts; ITLA Capital Corporation, and its subsidiary, Imperial Capital Bank, both in La Jolla, California.

Applicants also have applied to acquire indirectly more than 5 percent of the voting shares of Quaker City Bancorp, Inc., and its subsidiary, Quaker City Bank, both in Whittier, California; and First Bell Bancorp, Inc., Pittsburgh, Pennsylvania, and its subsidiary Bell Federal Savings and Loan Association, Bellevue, Pennsylvania, and thereby engage in operating savings associations, pursuant to § 228.25(b)(4) of Regulation Y.

2. *MountainBank Financial Corporation*, Hendersonville, North Carolina; to merge with Cardinal Bankshares Corporation, Floyd, Virginia, and thereby indirectly acquire voting shares of The Bank of Floyd, Floyd, Virginia.

3. *MountainBank Financial Corporation*, Hendersonville, North Carolina; to merge with CNB Holdings, Inc., Pulaski, Virginia, and thereby indirectly acquire voting shares of Community National Bank, Pulaski, Virginia.

Board of Governors of the Federal Reserve System, January 8, 2003.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 03-670 Filed 1-13-03; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Consumer Advisory Council

On January 3, 2003, the Federal Reserve Board named ten new members to its Consumer Advisory Council for three-year terms and designated a new Chair and Vice Chair of the Council for 2003. The Council advises the Board on the exercise of its responsibilities under the Consumer Credit Protection Act and on other matters in the area of consumer financial services. The Council meets three times a year in Washington, D.C.

Ronald Reiter was designated Chair; his term runs through December 2003. Mr. Reiter is Supervising Deputy Attorney General for the California Department of Justice.

Agnes Bundy Scanlan was designated Vice Chair; her term on the Council

ends in December 2004. Ms. Scanlan is Managing Director and Chief Compliance Officer for FleetBoston Financial.

The ten new members are:

**Susan Bredehoft**

Cherry Hill, New Jersey

Ms. Bredehoft is Senior Vice President for Compliance Risk Management for Commerce Bancorp. She has responsibility for developing and implementing the compliance risk management program for consumer protection and disclosure regulations, privacy, fair lending, community reinvestment, and anti-money laundering regulations. Previously, Ms. Bredehoft was Senior Vice President and Director of Compliance for Summit Bancorp, where she managed the community reinvestment and compliance programs. She has spoken on community development, fair lending, compliance, and audit topics. Ms. Bredehoft is the Chair of the Finance and Audit Committee for the New Jersey Community Loan Fund, serves on the Compliance Committee of the New Jersey Banker's Association, and is a Trustee of St. Peter's College in Jersey City, N.J.

**Dan Dixon**

Washington, District of Columbia

Mr. Dixon is Group Senior Vice President and Director of Government Relations for World Savings Bank, FSB. During his career at World, his responsibilities have included mortgage loan origination and servicing, customer relations, regulatory compliance, and community outreach. In addition, Mr. Dixon serves on the Board of Neighborhood Housing Services of America, Inc. (NHTSA), a national non-profit secondary mortgage market intermediary. For six years, he was Chairman of NHTSA. At NHTSA, he supported introduction of a new loan product for low-income borrowers with funding from the Federal Home Loan Bank Affordable Housing Program. Mr. Dixon previously served on the Board of East Bay Habitat for Humanity in Oakland, CA.

**James Garner**  
Tampa, Florida

Mr. Garner is Senior Vice President and Associate General Counsel for Washington Mutual Inc., an organization providing consumer banking, mortgage lending, commercial banking, and consumer financial services. Mr. Garner leads a group of attorneys and manages the consumer finance company subsidiary's compliance department. He recently participated in the development of Responsible Mortgage Lending Principles for the organization and

participates in the company's Fair Lending Steering and the Public Policy Issues Management committees. Mr. Garner also works on a pilot program to move subprime customers into the organization's prime lending segment and regularly meets with consumer advocate groups to discuss predatory lending and responsible lending practices. Mr. Garner chairs a subcommittee for the Law Committee of the American Financial Services Committee and is an officer and member of the Governing Committee on the Conference on Consumer Finance Law.

**Charles Gatson**

Kansas City, Missouri

Mr. Gatson is Vice President of Midtown Community Development Corporation doing business as Community Builders of Kansas City, an affiliate of Model Cities Health Corporation, an organization that provides innovative social, health-care, and community economic development services to the urban community. Mr. Gatson directs the corporation's community economic development efforts that include a \$100 million urban revitalization program in Kansas City's urban core. The program includes a health-care facility, single and multi-family housing and an 85,000 square foot H & R Block customer service center in a predominantly African American community. Mr. Gatson is a member of many civic organizations, including the Urban League of Greater Kansas City, the Urban Land Institute's Inner City Advisor Coordinating Committee, and Fannie Mae's Housing Impact Advisory Committee. In 2002, he received the James A. Johnson Community Fellows Award from the Fannie Mae Foundation.

**James King**

Cincinnati, Ohio

Mr. King is President and Chief Executive Officer of the Community Redevelopment Group in Cincinnati. His responsibilities include administering the day-to-day operations of residential and commercial development and construction, marketing and management for two community development corporations, the Avondale Redevelopment Corporation and the Walnut Hills Redevelopment Foundation. Mr. King is a member of several community organizations including the City of Cincinnati Economic Development Task Force, the National Congress for Community Economic Development, and the Neighborhood Development Corporations Association of Cincinnati. He is also co-chair of Cincinnati CAN (Community Action Now) and a

member of The Federal Home Loan Bank of Cincinnati Advisory Council and the Cincinnati Park Board Master Plan Advisory Committee. In 2001, Mr. King received the James A. Johnson Community Fellow award from the Fannie Mae Foundation.

**Elsie Meeks**

Kyle, South Dakota

Ms. Meeks is the Executive Director of First Nations Oweesta Corporation, a subsidiary corporation of First Nations Development Institute. The corporation focuses on enhancing the capacity of Native American tribes and communities by providing technical assistance and training for the development and expansion of Native American community development financial institutions. Previously, Ms. Meeks helped develop and was Executive Director of The Lakota Fund, which is a Native American community development financial institution on the Pine Ridge Indian Reservation in southwestern South Dakota, specializing in small business development and microenterprise development. Ms. Meeks is a board member of the National Community Capital Association, and, in 1994, received the "South Dakota Minority Small Business Advocate of the Year" award. She was appointed by Senate Majority Leader Tom Daschle to serve as the first Native American on the U.S. Commission on Civil Rights.

**Mark Pinsky**

Philadelphia, Pennsylvania

Mr. Pinsky is President and Chief Executive Officer of the National Community Capital Association, a leading network of community development financial institutions (CDFIs). He is responsible for the association's strategic direction and performance and has created new products including the Equity Equivalent Investment and the Virtual Learning Center. Mr. Pinsky is widely recognized as the voice of the CDFI industry and the leading advocate for a strong, performance-based CDFI Fund in the U.S. Department of Treasury. He has published and lectured extensively on CDFI's and the Community Reinvestment Act. In 2002, he provided the keynote address at the 3rd Annual UK Community Development Finance Conference in Scotland and spoke on "Lessons from the U.S. CDFI Industry."

**Benjamin Robinson**

Charlotte, North Carolina

Mr. Robinson has been Senior Vice President, Strategy Management Executive, responsible for issues management, national alliances, and national programs for Bank of America since October 2002. Previously, he was

Vice President and Chief Privacy Officer of MasterCard International, and President and Chief Executive Officer, MasterCard Cardholder Solutions, Inc. His responsibilities included overall management of MasterCard Cardholder Solutions, Inc. and managing and implementing privacy policies, regulations, and compliance for MasterCard International domestically and abroad. Mr. Robinson has also served as a congressional advisor on banking issues including the Community Reinvestment Act, Equal Credit Opportunity Act, Home Mortgage Disclosure Act, and Fair Housing Act for a subcommittee of the U.S. House of Representatives' Committee on Banking, Finance, and Urban Affairs.

**Diane Thompson**  
East St. Louis, Illinois

Ms. Thompson is a Supervising Attorney for the Housing and Consumer Rights Unit at the Land of Lincoln Legal Assistance Foundation. She supervises consumer rights litigation and works with community organizations on affordable housing and community economic development. She also supervises comprehensive homeless advocacy and homeless prevention projects in one of the poorest and most economically depressed cities in the country. She has expertise in the Truth-in-Lending and Home Ownership and Equity Protection Acts and is an experienced anti-predatory lending advocate and litigator in the St. Louis area. Mrs. Thompson is involved in several community activities, including the Metropolitan St. Louis Equal Housing Opportunity Council and Project Kids, Inc.

**Clint Walker**  
Wilmington, Delaware

Mr. Walker is the General Counsel and Chief Administrative Officer of Juniper Financial Corporation, established in 2000. Mr. Walker is part of the founding team of the credit card bank which is based on the concept of applying the best practices of a traditional credit card business with the best aspects of electronic banking to create an innovative and improved customer experience. His responsibilities include legal, compliance, regulatory and legislative activities, the Community Reinvestment Act, and community affairs. Prior to his position at Juniper, Mr. Walker was General Counsel at both First USA Bank, N.A. and Citibank Maryland. He has extensive experience in both the credit card industry and emerging e-commerce financial applications. Council members whose terms continue through 2003 are:

**Anthony Abbate**

President and Chief Executive Officer  
Interchange Bank  
Saddle Brook, New Jersey

**Manuel Casanova, Jr.**  
Executive Vice President  
International Bank of Commerce  
Brownsville, Texas

**Constance K. Chamberlin**  
President and Chief Executive Officer  
Housing Opportunities Made Equal  
Richmond, Virginia

**Earl Jarolimek**  
Vice President/Corporate Compliance  
Officer

Community First Bankshares  
Fargo, North Dakota

**J. Patrick Liddy**  
Director of Compliance  
Fifth Third Bancorp  
Cincinnati, Ohio

**Oscar Marquis**

Attorney  
Hunton and Williams  
Park Ridge, Illinois  
**Elizabeth Renuart**  
Staff Attorney  
National Consumer Law Center  
Boston, Massachusetts  
Council members whose terms continue through 2004 are:

**Janie Barrera**  
President and Chief Executive Officer  
ACCION Texas  
San Antonio, Texas

**Ken P. Bordelon**  
Chief Executive Officer  
E Federal Credit Union  
Baton Rouge, Louisiana

**Robin Coffey**  
Vice President  
Harris Trust and Savings Bank  
Chicago, Illinois

**Thomas FitzGibbon**  
Senior Vice President  
MB Financial Bank, N.A.  
Chicago, Illinois

**Larry Hawkins**  
President and Chief Executive Officer  
Unity National Bank  
Houston, Texas

**Ruhi Maker**  
Senior Attorney  
Public Interest  
Law Office of Rochester  
Rochester, New York

**Patricia McCoy**  
Professor of Law  
Department of Economics  
Massachusetts Institute of Technology  
Cambridge, Massachusetts

**Debra S. Reyes**  
President  
Neighborhood Lending Partners, Inc.  
Tampa, Florida

**Benson Roberts**  
Vice President for Policy  
Local Initiatives Support Corporation  
Washington, District of Columbia

**Hubert Van Tol**

Co-Director  
Fairness in Rural Lending  
Sparta, Wisconsin

Board of Governors of the Federal Reserve  
System, January 8, 2003.

**Jennifer J. Johnson,**  
*Secretary of the Board.*

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**DEPARTMENT OF HEALTH AND  
HUMAN SERVICES**

**Centers for Disease Control and  
Prevention**

[60-Day 03-35]

**Proposed Data Collections Submitted  
for Public Comment and  
Recommendations**

In compliance with the requirement of section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995 for opportunity for public comment on proposed data collection projects, the Centers for Disease Control and Prevention (CDC) will publish periodic summaries of proposed projects. To request more information on the proposed projects or to obtain a copy of the data collection plans and instruments, call the CDC Reports Clearance Officer on (404) 498-1210.

Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Send comments to Seleda Perryman, CDC Assistant Reports Clearance Officer, 1600 Clifton Road, MS-D24, Atlanta, GA 30333. Written comments should be received within 60 days of this notice.

**Proposed Project**

Menthol Crossover Study—New—National Center for Environmental Health (NCEH), Centers for Disease Control and Prevention (CDC). CDC proposes a study to measure differences in African-American and Caucasian smokers in the dose and metabolism of chemicals in smoke from menthol and non-menthol cigarettes.

African-American smokers are more likely than Caucasian smokers to