

Subsegment	Waterbody name	Pollutant
060208	Bayou Boeuf—Headwaters to Bayou Courtableau ...	TDS

EPA requested the public to provide EPA with any significant data or information that may impact the 12 modified TMDLs in 67 FR 77257 (December 17, 2002). The comments received and EPA's response to comments may be found at <http://www.epa.gov/region6/water/tmdl.htm>.

Dated: April 17, 2003.

Miguel I. Flores,

Director, Water Quality Protection Division, Region 6.

[FR Doc. 03-10270 Filed 4-24-03; 8:45 am]

BILLING CODE 6560-50-P

FEDERAL ELECTION COMMISSION

Sunshine Act; Meeting

DATE AND TIME: Thursday, May 1, 2003, 10 a.m.

PLACE: 999 E Street, NW., Washington, DC (Ninth Floor).

STATUS: This meeting will be open to the public.

ITEMS TO BE DISCUSSED:

Correction and approval of minutes.
Routine administrative matters.

PERSON TO CONTACT FOR INFORMATION:

Mr. Ron Harris, Press Officer,
Telephone: (202) 694-1220.

Mary W. Dove,

Secretary of the Commission.

[FR Doc. 03-10433 Filed 4-23-03; 3:04 pm]

BILLING CODE 6715-01-M

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/.

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 May 19, 2003.

A. Federal Reserve Bank of Atlanta
(Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Alabama National Bancorporation*, Birmingham, Alabama; to acquire 100 percent of the voting shares of Millennium Bank, Gainesville, Florida.

B. Federal Reserve Bank of Dallas
(W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *First National Monahans Bancshares, Inc.*, Monahans, Texas; to acquire 100 percent of the voting shares of First Haskell Bancorp, Inc., Lubbock, Texas, and thereby indirectly acquire voting shares of First National Bank, Lubbock, Texas.

Board of Governors of the Federal Reserve System, April 21, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-10213 Filed 4-24-03; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL TRADE COMMISSION

Public Workshop: Information Flows: The Costs and Benefits to Consumers and Businesses of the Collection and Use of Consumer Information

AGENCY: Federal Trade Commission.

ACTION: Notice of public workshop and opportunity for comment.

SUMMARY: The Federal Trade Commission ("FTC" or "Commission") announces a public workshop on "The

Costs and Benefits to Consumers and Businesses of the Collection and Use of Consumer Information." The workshop will focus on how and why certain businesses collect, analyze, and use certain consumer information to facilitate commercial transactions with consumers and the associated costs and benefits to consumers and businesses of such practices. The workshop will be held at and administered by the FTC.

DATES: The workshop will take place on June 18, 2003, at the FTC's Satellite Building, now located at 601 New Jersey Avenue, NW., Washington, DC. The workshop is open to the public and attendance is free of charge. Pre-registration is not required. The workshop will be transcribed and placed on the public record.

Requests to Participate as a Panelist:

As discussed below, written requests to participate as a panelist in the workshop must be filed on or before May 9, 2003. Requests should be addressed to Donald S. Clark, Office of the Secretary, Federal Trade Commission, 600 Pennsylvania Avenue, NW., Washington, DC 20580 or via e-mail at infoflows@ftc.gov. Parties are asked to include in their requests a detailed statement setting forth their expertise in or knowledge of the issues and their contact information, including a telephone number, facsimile number, and e-mail address.

Using the following criteria, FTC staff will select a limited number of panelists to participate in the forum:

1. The party has expertise in or knowledge of the issues that are the focus of the forum.

2. The party's participation would promote a balance of interests being represented at the forum.

3. The party can present information or evidence that is highly relevant to the forum and not available from other parties.

Persons filing requests to participate as a panelist will be notified on or before May 21, 2003, if they have been selected to participate.

Written Comments: Whether or not selected to participate, any interested person may submit written comments responsive to any of the topics to be addressed; such comments should be submitted no later than the last panel of the workshop. Any written comments received also will be placed on the public record. Written comments should be submitted in both hard copy and electronic form. Six hard copies of each

submission should be addressed to Donald S. Clark, Office of the Secretary, Federal Trade Commission, 600 Pennsylvania Avenue, NW., Washington, DC 20580. Submissions should be captioned "Comments regarding consumer information flows." Electronic submissions may be sent by electronic mail to infoflows@ftc.gov. Alternatively, electronic submissions may be filed on a 3½ inch computer disk with a label on the disk stating the name of the submitter and the name and version of the word processing program used to create the document.

FOR FURTHER INFORMATION CONTACT: Maureen Ohlhausen, (202) 326-2632, mko/infoflows@ftc.gov, Office of Policy Planning, 600 Pennsylvania Avenue, NW., Washington, DC 20580. A detailed agenda for the workshop will be available on the FTC Home Page (<http://www.ftc.gov>) and through Mildred Taylor, Staff Secretary, at (202) 326-2553.

SUPPLEMENTARY INFORMATION:

Overview

Since 1995, the FTC has examined the consumer issues raised by the collection and use of consumer information. To gain a better understanding of these issues, the FTC has held workshops, conducted surveys, prepared reports, and met with numerous industry and consumer groups. Where the Commission determined that certain information practices were unlawful, it has also brought enforcement actions and issued educational materials to assist businesses and consumers in avoiding these practices. In approaching this issue, the FTC recognizes that the sharing and use of information can benefit consumers, but seeks to put a stop to unfair or deceptive information practices that harm consumers.

As part of this ongoing effort to examine how information practices affect consumers, the FTC is announcing a workshop to examine the various costs and benefits of collecting and using certain consumer information to facilitate commercial transactions. To permit a closer examination of the issues, the workshop will focus on the collection and use of consumer information for particular commercial purposes in the context of two or three case studies. Candidates for such case studies include consumer credit, fraud prevention, financial services, customer relations management, and direct and targeted marketing. The workshop will not focus on transactions or entities outside the FTC's jurisdiction. The FTC is particularly interested in learning

about specific data or studies showing how the use of consumer information for these commercial purposes affects consumers. Although observers frequently cite the costs and benefits of these uses of consumer information, a more thorough examination of the empirical evidence should promote greater understanding of the issues.

Issues

Below is non-exhaustive list of issues to be addressed by the workshop. Written comments need not address all of these issues.

How do businesses measure the value of consumer trust?

What part do information practices play in this valuation?

How do businesses collect and aggregate information about consumers?

How do businesses use information about consumers in their operations?

How do businesses incorporate information practices to benefit consumers?

What types of information about consumers do businesses use?

What factors should be considered in evaluating the costs and benefits to consumers and businesses of the collection and usage of this information?

What are the benefits to consumers of the use of this information by businesses?

What are the costs to consumers of the use of this information by businesses?

The Commission welcomes suggestions for other questions that also should be addressed. Proposed questions, identified as such, may be sent by electronic mail to infoflows@ftc.gov.

By direction of the Commission, with Commissioner Anthony voting in the negative.

Donald S. Clark,
Secretary.

[FR Doc. 03-10252 Filed 4-24-03; 8:45 am]

BILLING CODE 6750-01-M

GENERAL ACCOUNTING OFFICE

[Document No. JFMIP-SR-03-02]

Joint Financial Management Improvement Program (JFMIP)—Federal Financial Management System Requirements (FFMSR)

AGENCY: Joint Financial Management Improvement Program (JFMIP).

ACTION: Notice of document availability.

SUMMARY: The JFMIP is seeking public comment on an exposure draft entitled

"Inventory, Supplies, and Materials System Requirements," dated April 2003. The draft is a re-write of the Federal Financial Management System Requirements (FFMSR) document that addresses standard financial requirements for Federal inventory systems. The document is intended to assist agencies when developing, improving or evaluating systems for inventory held for sale, operating supplies and materials, and stockpile materials. It provides the baseline functionality that agency systems must have to support agency missions and comply with laws and regulations. When issued in final, the document will augment the existing body of FFMSR that define financial system functional requirements which are used in evaluating compliance with the Federal Management Improvement Act (FFMIA) of 1996.

DATES: Comments are due by June 23, 2003.

ADDRESSES: Copies of the exposure draft have been transmitted to senior financial officials chief information officers, together with a transmittal memo listing items of interest for which JFMIP is soliciting feedback. The Exposure Draft and transmittal memo are available on the JFMIP Web site: <http://WWW.JFMIP.GOV>. Responses should be addressed to JFMIP, 1990 K Street, NW., Suite 430, Washington, DC 20006.

FOR FURTHER INFORMATION CONTACT: Elvon C. Lloyd, (202) 219-0532 or elvon.lloyd@gsa.gov.

SUPPLEMENTARY INFORMATION: The FFMIA of 1996 mandated that agencies implement and maintain systems that comply substantially with FFMSR, applicable Federal accounting standards, and the U.S. Government Standard General Ledger at the transaction level. The FFMIA statute codified the JFMIP financial system requirements documents as a key benchmark that agency systems must meet to substantially comply with systems requirements provisions under FFMIA. To support the provisions outlined in the FFMIA, the JFMIP is updating obsolete requirements documents and publishing additional requirements documents. Comments received will be reviewed and the exposure draft will be revised as necessary. Publication of the final document will be mailed to agency financial officials, chief information