

paragraph (f) up to \$100,000 per qualifying beneficiary.

(Example 1: D creates a living trust providing for his wife to have a life-estate interest in the trust assets with the remaining assets going to their two children upon the wife's death. The assets in the trust are \$300,000 and a living trust deposit account is opened for that full amount. Unless otherwise indicated in the trust, each beneficiary (all of whom here are qualifying beneficiaries) would be deemed to own an equal share of the \$300,000; hence, the full amount would be insured. This result would be the same even if the wife has the power to invade the principal of the trust, inasmuch as defeating contingencies are not relevant for insurance purposes.)

(Example 2: E creates a living trust providing for a life estate interest for her spouse and remainder interests for two nephews. The life estate holder is a qualifying beneficiary (E's spouse) but the remainder-men (E's nephews) are not. Assuming a deposit account balance of \$300,000, the living trust account would be insured for *at least* \$100,000 because there is one qualifying beneficiary (E's spouse). The \$200,000 attributable to E's nephews would be insured as E's single-ownership funds. If E has no other single-ownership funds at the same institution, then \$100,000 would be insured separately as E's single-ownership funds. Thus, the \$300,000 in the living trust account would be insured for a total of \$200,000 and \$100,000 would be uninsured.)

(4) In order for a depositor to qualify for the living trust account coverage provided under this paragraph (f), the title of the account must reflect that the funds in the account are held pursuant to a formal revocable trust. There is no requirement, however, that the deposit accounts records of the depository institution indicate the names of the beneficiaries of the living trust and their ownership interests in the trust.

(5) Effective April 1, 2004, this paragraph (f) shall apply to all living trust accounts, unless, upon a depository institution failure, a depositor who established a living trust account before April 1, 2004, chooses coverage under the previous living trust account rules. For any depository institution failures occurring between January 13, 2004 and April 1, 2004, the FDIC shall apply the living trust account rules in this revised paragraph (f) if doing so would benefit living trust account holders of such failed institutions.

\* \* \* \* \*

Dated at Washington, DC, this 13th day of January, 2004.

By order of the Board of Directors.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 04-1198 Filed 1-20-04; 8:45 am]

**BILLING CODE 6714-01-P**

## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 95

[Docket No. 30402; Amdt. No. 446]

#### IFR Altitudes; Miscellaneous Amendments

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Final rule.

**SUMMARY:** This amendment adopts miscellaneous amendments to the required IFR (instrument flight rules) altitudes and changeover points for certain Federal airways, jet routes, or direct routes for which a minimum or maximum en route authorized IFR altitude is prescribed. This regulatory action is needed because of changes occurring in the National Airspace System. These changes are designed to provide for the safe and efficient use of the navigable airspace under instrument conditions in the affected areas.

**EFFECTIVE DATE:** 0901 UTC, February 19, 2004.

#### FOR FURTHER INFORMATION CONTACT:

Donald P. Pate, Flight Procedure Standards Branch (AMCAFS-420), Flight Technologies and Programs Division, Flight Standards Service, Federal Aviation Administration, Mike Monroney Aeronautical Center, 6500 South MacArthur Blvd., Oklahoma City, OK 73169 (Mail Address: P.O. Box 25082, Oklahoma City, OK 73125) telephone: (405) 954-4164.

**SUPPLEMENTARY INFORMATION:** This amendment to part 95 of the Federal Aviation Regulations (14 CFR part 95) amends, suspends, or revokes IFR altitudes governing the operation of all aircraft in flight over a specified route or any portion of that route, as well as the changeover points (COPs) for Federal airways, jet routes, or direct routes as prescribed in part 95.

#### The Rule

The specified IFR altitudes, when used in conjunction with the prescribed changeover points for those routes, ensure navigation aid coverage that is adequate for safe flight operations and free of frequency interference. The reasons and circumstances that create

the need for this amendment involve matters of flight safety and operational efficiency in the National Airspace System, are related to published aeronautical charts that are essential to the user, and provide for the safe and efficient use of the navigable airspace. In addition, those various reasons or circumstances require making this amendment effective before the next scheduled charting and publication date of the flight information to assure its timely availability to the user. The effective date of this amendment reflects those considerations. In view of the close and immediate relationship between these regulatory changes and safety in air commerce, I find that notice and public procedure before adopting this amendment are impracticable and contrary to the public interest and that good cause exists for making the amendment effective in less than 30 days.

#### Conclusion

The FAA has determined that this regulation only involves an established body of technical regulations for which frequent and routine amendments are necessary to keep them operationally current. It, therefore—(1) is not a “significant regulatory action” under Executive Order 12866; (2) is not a “significant rule” under DOT Regulatory Policies and Procedures (44 FR 11034; February 26, 1979); and (3) does not warrant preparation of a regulatory evaluation as the anticipated impact is so minimal. For the same reason, the FAA certifies that this amendment will not have a significant economic impact on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

#### List of Subjects in 14 CFR Part 95

Airspace, Navigation (air).

Issued in Washington, DC on January 13, 2004.

**James J. Ballough,**  
*Director, Flight Standards Service.*

#### Adoption of the Amendment

■ Accordingly, pursuant to the authority delegated to me by the Administrator, part 95 of the Federal Aviation Regulations (14 CFR part 95) is amended as follows effective at 0901 UTC.

■ 1. The authority citation for part 95 continues to read as follows:

**Authority:** 49 U.S.C. 106(g), 40103, 40106, 40113, 40114, 40120, 44502, 44514, 44719, 44721.

■ 2. Part 95 is amended to read as follows:

## REVISIONS TO IFR ALTITUDES AND CHANGEOVER POINTS

[Amendment 466; Effective Date February 19, 2004]

From	To	MEA
<b>§ 95.6001 Victor Routes—U.S.</b>		
<b>§ 95.6014 VOR Federal Airway 14 Is Amended to Read in Part</b>		
Will Rogers, OK VORTAC .....	Totes, OK FIX .....	*3,700
*3,000-MOCA		
Totes, OK FIX .....	Drops, OK FIX .....	*3,700
*2,500-MOCA		
Drops, OK FIX .....	Tulsa, OK VORTAC .....	2,600
<b>§ 95.6071 VOR Federal Airway 71 is Amended To Read in Part</b>		
Lincoln, NE VORTAC .....	Dwell, NE FIX .....	*3,300
*2,600-MOCA		
Dwell, NE FIX .....	Columbus, NE VOR/DME .....	*3,500
*3,000-MOCA		
<b>§ 95.6165 VOR Federal Airway 165 Is Amended To Read in Part</b>		
Bottl, OR FIX .....	Waldo, OR FIX .....	12,500
Waldo, OR FIX .....	Elkes, OR FIX .....	
	NW BND .....	7,800
	SE BND .....	12,500

[FR Doc. 04-1301 Filed 1-16-04; 10:59 am]

BILLING CODE 4910-13-P

**NATIONAL AERONAUTICS AND SPACE ADMINISTRATION****14 CFR Part 1260****RIN 2700-AC95****NASA Grant and Cooperative Agreement Handbook—Central Contractor Registration****AGENCY:** National Aeronautics and Space Administration (NASA).**ACTION:** Final rule.

**SUMMARY:** This final rule amends the NASA Grant and Cooperative Agreement Handbook (Handbook) by requiring applicants for grants and cooperative agreements to include their Dun and Bradstreet, Data Universal Numbering System (DUNS) number in their proposal submissions; and register in the Central Contractor Registration (CCR) database prior to submitting a proposal instead of before award. This change is required to prepare for NASA integration with the interagency portal for grant application submission at <http://www.grants.gov>.

**EFFECTIVE DATE:** January 21, 2004.**FOR FURTHER INFORMATION CONTACT:**

Suzan P. Moody, NASA Headquarters, Code HK, Washington, DC, (202) 358-0503, e-mail: [Suzan.P.Moody@nasa.gov](mailto:Suzan.P.Moody@nasa.gov).

**SUPPLEMENTARY INFORMATION:****A. Background**

The Handbook currently requires grant officers to use DUNS numbers to verify that prospective awardees are registered in the CCR database. This policy effectively requires applicants to obtain a DUNS number and register in the CCR database prior to award but not necessarily prior to proposal submission. This change to the Handbook will require applicants to complete these requirements prior to proposal submission. This change is made in preparation for NASA integration with the interagency portal for grant application submission at <http://www.grants.gov>, and is necessary because Grants.gov plans to require CCR registration. Additionally, administrative changes are made to update the CCR contact information and remove background information on the Integrated Financial Management (IFM) system to reflect agency-wide implementation of the IFM system.

**B. Regulatory Flexibility Act**

NASA certifies that this final rule will not have a significant economic impact on a substantial number of small entities within the meaning of the Regulatory Flexibility Act, 5 U.S.C. 601 *et seq.*, because the changes do not impose additional requirements. The changes only modify the timing of existing requirements.

**C. Paperwork Reduction Act**

The Paperwork Reduction Act does not apply because this final rule does not impose any new recordkeeping or

information collection requirements, or collection of information from offerors, contractors, or members of the public that require the approval of the Office of Management and Budget under 44 U.S.C. 3501, *et seq.*

**List of Subjects in 14 CFR Part 1260**

Grant Programs—Science and Technology.

**Tom Luedtke,**

*Assistant Administrator for Procurement.*

■ Accordingly, 14 CFR Part 1260 is amended as follows:

**PART 1260—GRANTS AND COOPERATIVE AGREEMENTS**

■ 1. The authority citation for 14 CFR part 1260 continues to read as follows:

**Authority:** 42 U.S.C. 2473(c)(1), Pub. L. 97-258, 96 Stat. 1003 31 U.S.C. 6301, *et seq.*

■ 2. Revise paragraph (b)(3) in § 1260.10 to read as follows:

**§ 1260.10 Proposals.**

\* \* \* \* \*

(b) \* \* \*

(3) A Dun and Bradstreet, Data Universal Numbering System (DUNS) number shall be included on the Cover Page of all proposal submissions. Before submitting a proposal, all applicants shall have an active registration in the Department of Defense, Central Contractor Registration (CCR) database and shall obtain a Commercial And Government Entity (CAGE) code. Prior to award, the grant officer shall verify active registration in the CCR database, by using the DUNS number or, if