

on file on behalf of the employer or the union, and whether this is a health care industry notice for an initial contract, is critical for reporting and mediation purposes.

*Burden Statement:* The current annual burden estimate is approximately 18,000 respondents. This one-page form takes about 10 minutes to complete.

## II. Request for Comments

FMCS solicits comments to:

(i) Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility.

(ii) Enhance the accuracy of the agency's estimates of the burden of the proposed collection of information.

(iii) Enhance the quality, utility, and clarity of the information to be collected.

(iv) Minimize the burden of the collection of information on those who are to respond, including the use of appropriate automated, electronic collection technologies or other forms of information technology.

Dated: April 26, 2007.

**Michael J. Bartlett,**

*Deputy General Counsel.*

[FR Doc. E7-8260 Filed 4-30-07; 8:45 am]

**BILLING CODE 6732-01-P**

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## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices, Acquisition of Shares of Bank or Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. E7-7874) published on pages 20549 and 20550 of the issue for Wednesday, April 25, 2007.

Under the Federal Reserve Bank of San Francisco heading, the entry for Frank W. Yuen, Nassau, Bahamas, is revised to read as follows:

**A. Federal Reserve Bank of San Francisco** (Tracy Basinger, Director, Regional and Community Bank Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Frank W. Yuen, Esq.*, San Francisco, California; to acquire control of Concord Place, Inc., Nassau, The Bahamas, and thereby indirectly acquire control of Los Angeles National Bank, Buena Park, California.

Comments on this application must be received by May 10, 2007.

Board of Governors of the Federal Reserve System, April 25, 2007.

**Margaret McCloskey Shanks,**

*Associate Secretary of the Board.*

[FR Doc. E7-8229 Filed 4-30-07; 8:45 am]

**BILLING CODE 6210-01-S**

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## 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 May 25, 2007.

**A. Federal Reserve Bank of Atlanta** (David Tatum, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *Pro Financial Holdings, Inc.*, to become a bank holding company by acquiring 100 percent of the voting shares of ProBank (in organization), both of Tallahassee, Florida.

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

1. *Southwest Bancshares, Inc.*, San Antonio, Texas; to become a bank

holding company by acquiring 100 percent of the voting shares of The Bank of San Antonio, San Antonio, Texas, a de novo bank.

Board of Governors of the Federal Reserve System, April 25, 2007.

**Margaret McCloskey Shanks,**

*Associate Secretary of the Board.*

[FR Doc. E7-8230 Filed 4-30-07; 8:45 am]

**BILLING CODE 6210-01-S**

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## 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 May 25, 2007.

**A. Federal Reserve Bank of Atlanta** (David Tatum, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *WGNB Corp.*, Carrollton, Georgia; to merge with First Haralson Corporation, and thereby indirectly acquire First National Bank of Georgia, both of Buchanan, Georgia.

Board of Governors of the Federal Reserve System, April 26, 2007.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E7-8259 Filed 4-30-07; 8:45 am]

BILLING CODE 6210-01-S

## FEDERAL TRADE COMMISSION

### United States Postal Service Study

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice requesting information and comment.

**SUMMARY:** On December 20, 2006, President Bush signed the Postal Accountability and Enhancement Act ("PAEA" or the "Act") into law. Congress intended the PAEA to increase competition and efficiency in the provision of mail service. The Act requires the Federal Trade Commission (the "Commission" or "FTC") to prepare and submit to the President, Congress, and the Postal Regulatory Commission ("PRC") a comprehensive report by December 20, 2007, identifying Federal and State laws that apply differently to the United States Postal Service ("USPS") with respect to the competitive category of mail and to private companies providing similar products. To help prepare this report, the Commission is requesting public comment on several issues.

**DATES:** Public comments must be received on or before July 2, 2007.

**ADDRESSES:** Comments should refer to "USPS Study, Project No. P071200" to facilitate the organization of comments. A comment filed in paper form should include this reference both in the text and on the envelope, and the original and two copies should be delivered to the following address: Federal Trade Commission/Office of the Secretary, Room 135-H (Annex F), 600 Pennsylvania Avenue, NW., Washington, DC 20580.

Because paper mail in the Washington area and at the FTC is subject to delay, please consider submitting your comment in electronic form, as prescribed below. Comments containing any material for which confidential treatment is requested, however, must be filed in paper (rather than electronic) form, and the first page of the document must be clearly labeled "Confidential," and must comply with FTC Rule 4.9(c).<sup>1</sup>

<sup>1</sup> The comment must be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission's General Counsel, consistent with

Comments filed in electronic form (except comments containing any confidential material) should be submitted to the FTC by clicking on the following Web link: <https://secure.commentworks.com/FTC/USPSStudy> and following the instructions on the Web-based form. You also may visit <http://www.regulations.gov> to read this request for public comment and may file an electronic comment through that Web site. The FTC will consider all comments that regulations.gov forwards to it.

The FTC Act and other laws the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. All timely and responsive public comments, whether filed in paper or electronic form, will be considered by the Commission and will be available to the public on the FTC Web site, to the extent practicable, at <http://www.ftc.gov/os/publiccomments.shtml>. As a matter of discretion, the FTC makes every effort to remove home contact information for individuals from the public comments it receives before placing those comments on the FTC Web site. More information, including routine uses permitted by the Privacy Act, may be found in the FTC's privacy policy, at <http://www.ftc.gov/ftc/privacy.htm>.

#### FOR FURTHER INFORMATION CONTACT:

Requests for additional information should be addressed to James Cooper, Federal Trade Commission, Office of Policy Planning, 600 Pennsylvania Avenue, NW., Washington, DC 20580. E-mail: [jcooper1@ftc.gov](mailto:jcooper1@ftc.gov); Telephone: 202-326-3367.

#### SUPPLEMENTARY INFORMATION:

##### The Postal Accountability and Enhancement Act

On December 20, 2006, President Bush signed into law the PAEA, which is intended to increase competition and efficiency in the provision of mail service.<sup>2</sup> Under the PAEA, USPS products are divided into "market-dominant" and "competitive" categories.<sup>3</sup> The Act lists market-

applicable law and the public interest. See Commission Rule 4.9(c), 16 CFR 4.9(c).

<sup>2</sup> PAEA, Pub. L. 109-435, 120 Stat. 3198 (2006).

<sup>3</sup> The Act defines the market-dominant category as "each product in the sale of which the Postal Service exercises sufficient market power that it can effectively set the price of such product substantially above costs, raise prices significantly, decrease quality, or decrease output, without risk of losing a significant level of business to other firms offering similar products." 39 U.S.C. 3642(b)(1). The competitive products category is defined as consisting of "all other products." *Id.*

dominant and competitive products,<sup>4</sup> but allows the newly formed PRC to change these lists "by adding new products to the lists, removing products from the lists, or transferring products between the lists."<sup>5</sup>

With respect to market-dominant products, the Act requires the PRC to establish "a modern system for regulating rates and classes"<sup>6</sup> that satisfies a variety of objectives, including, *inter alia*, to maximize incentives to reduce costs and increase efficiency, to create predictability and stability of rates, and to maintain financial stability.<sup>7</sup> Although the Act gives the USPS authority to set its own prices for competitive products (with a relatively brief public notification period),<sup>8</sup> the PAEA requires the USPS to set these prices in accordance with regulations that the PRC will promulgate to: (1) Prohibit the subsidization of competitive products by market-dominant products; (2) ensure that each competitive product covers its attributable costs; and (3) ensure that all competitive products "collectively cover what the [PRC] determines to be an appropriate share of the institutional costs of the Postal Service."<sup>9</sup> The Act creates a separate revolving fund—the Postal Service Competitive Products Fund—for revenues from the sale of competitive products;<sup>10</sup> permits the USPS, subject to certain limitations, to borrow money and deposit the proceeds in the fund;<sup>11</sup> and subjects income from the sale of competitive products to the equivalent of federal corporate income taxes, by requiring the USPS to transfer that amount each year from the Competitive Products Fund to the Postal Service Fund.<sup>12</sup>

The Act further prohibits the USPS, and other Federal agencies acting in concert with it or on its behalf, from engaging in conduct—with respect to any product not covered by the statutory postal monopoly provision—that

<sup>4</sup> The Act lists first-class mail letters and sealed parcels; first-class mail cards; periodicals; standard mail; single piece parcel post; media mail; bound printed matter; library mail; special services; and single-piece international mail, as market-dominant products. 39 U.S.C. 3621(a)(1)–(10). The Act lists priority mail, expedited mail, bulk parcel post, bulk international mail, and mailgrams as competitive products. 39 U.S.C. 3631(a)(1)–(5).

<sup>5</sup> 39 U.S.C. 3642(a). The PAEA, however, forbids the PRC from transferring a "product covered by the postal monopoly" to the competitive products list. 39 U.S.C. 3642(b)(2).

<sup>6</sup> 39 U.S.C. 3622(a).

<sup>7</sup> 39 U.S.C. 3622(b).

<sup>8</sup> 39 U.S.C. 3632.

<sup>9</sup> 39 U.S.C. 3633(a).

<sup>10</sup> 10 39 U.S.C. 2011.

<sup>11</sup> 11 *Id.*

<sup>12</sup> 39 U.S.C. 3634.