ADDRESS: Comments should be addressed to the Docket Clerk, United States Environmental Protection Agency, Region III, 841 Chestnut Building, Philadelphia, Pennsylvania, 19107, and should refer to: In the Matter of Bell Landfill Superfund Site, Terry Township, Bradford County, Pennsylvania, U.S. EPA Docket No. III 94–51–DC.

FOR ADDITIONAL INFORMATION CONTACT: Eric D. Ashton (215) 597–9387, United States Environmental Protection Agency, Region III, Office of Regional Counsel (3RC23), 841 Chestnut Building, Philadelphia, Pennsylvania 19107, and should refer to: In the Matter of the Bell Landfill Superfund Site, Terry Township, Bradford County, Pennsylvania, U.S. EPA Docket No. III–94–51–DC.

NOTICE OF DE MINIMIS SETTLEMENT: In accordance with Section 122(i)(1) of CERCLA, 42 U.S.C. § 9622(i)(1), notice is hereby given of a proposed administrative settlement with Procter & Gamble concerning the Bell Landfill Site in Bradford County, Pennsylvania. The administrative settlement was signed by the United States Environmental Protection Agency. Region III's Regional Administrator on September 30, 1994 and subject to review by the public pursuant to this Notice. The agreement is also subject to the approval of the Attorney General, United States Department of Justice or her designee.

Procter & Gamble has agreed to pay \$6,000.00 to the United States Environmental Protection Agency subject to the contingency that the EPA may elect not to complete the settlement based on matters brought to its attention during the public comment period established by this Notice.

EPA is entering into this agreement under the authority of Sections 122(g) and 107 of CERCLA, 42 U.S.C. \$§ 9622(g) and 9607. Section 122(g) of CERCLA, 42 U.S.C. § 9622(g), authorizes early settlements with de minimis parties to allow them to resolve their liabilities under, inter alia, Section 107 of CERCLA, 42 U.S.C. § 9607, to reimburse the United States for response costs incurred in cleaning up Superfund sites without incurring substantial transaction costs. Under this authority EPA proposes to settle with Procter & Gamble at the Bell Landfill Site.

The Environmental Protection Agency will receive written comments to this proposed administrative settlement for thirty (30) days from the date of publication of this Notice. A copy of the proposed Administrative Order on Consent can be obtained from the

Environmental Protection Agency, Region III, Office of Regional Counsel (3RC23), 841 Chestnut Building, Philadelphia, Pennsylvania 19107 by contacting Eric D. Ashton, Assistant Regional Counsel, at (215) 597–9387.

Dated: September 29, 1994.

W.T. Wisniewski,

Acting Regional Administrator, EPA, Region III.

[FR Doc. 95–2011 Filed 1–25–95; 8:45 am]

#### FEDERAL MARITIME COMMISSION

Security for the Protection of the Public Indemnification of Passengers for Nonperformance of Transportation; Notice of Issuance of Certificate (Performance)

Notice is hereby given that the following have been issued a Certificate of Financial Responsibility for Indemnification of passengers for Nonperformance of Transportation pursuant to the provisions of Section 3, Public Law 89–777 (46 U.S.C. § 817(e)) and the Federal Maritime Commission's implementing regulations at 46 CFR Part 540, as amended:

Starlauro S.p.A. and MSC

Mediterranean Shipping Company S.A., 420 Fifth Avenue, New York, N.Y. 10018

Vessel: MONTEREY

Dated: January 20, 1995.

# Joseph C. Polking,

Secretary.

[FR Doc. 95–1942 Filed 1–25–95; 8:45 am] BILLING CODE 6730–01–M

## Security for the Protection of the Public Financial Responsibility to Meet Liability Incurred for Death or Injury to Passengers or Other Persons on Voyages; Notice of Issuance of Certificate (Casualty)

Notice is hereby given that the following have been issued a Certificate of Financial Responsibility to Meet Liability Incurred for Death or Injury to Passengers or Other Persons on Voyages pursuant to the provisions of Section 2, Public Law 89–777 (46 U.S.C. § 817(d)) and the Federal Maritime Commission's implementing regulations at 46 CFR, Part 540, as amended:

Starlauro S.p.A., MSC Mediterranean Shipping Company S.A. and Compania Naviera Panocean S.A., 420 Fifth Avenue, New York, NY 10018

Vessel: MONTEREY

Dated: January 20, 1995.

# Joseph C. Polking,

Secretary.

[FR Doc. 95–1941 Filed 1–25–95; 8:45 am]

BILLING CODE 6730-01-M

## Security for the Protection of the Public Financial Responsibility to Meet Liability Incurred for Death or Injury to Passengers or Other Persons on Voyages; Notice of Issuance of Certificate (Casualty)

Notice is hereby given that the following have been issued a Certificate of Financial Responsibility to Meet Liability Incurred for Death or Injury to Passengers or Other Persons on Voyages pursuant to the provisions of Section 2, Public Law 89–777 (46 U.S.C. 817(d)) and the Federal Maritime Commission's implementing regulations at 46 CFR Part 540, as amended:

Royal Cruise Line Limited and Kloster Cruise Limited, One Maritime Plaza, Suite 1400, San Francisco, California 94111

Vessel: QUEEN ODYSSEY

Dated: January 20, 1995.

#### Joseph C. Polking,

Secretary.

 $[FR\ Doc.\ 95{-}1940\ Filed\ 1{-}25{-}95;\ 8{:}45\ am]$ 

BILLING CODE 6730-01-M

#### FEDERAL RESERVE SYSTEM

## Premier Financial Bancorp, Inc.; Formation of, Acquisition by, or Merger of Bank Holding Companies

The company listed in this notice has 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)).

The 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 indicated for that application 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