

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]

BILLING CODE 6560-50-P

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

questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Comments regarding this application must be received not later than February 21, 1995.

A. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Premier Financial Bancorp, Inc.*, Vanceburg, Kentucky; to merge with Georgetown Bancorp, Inc., Georgetown, Kentucky, and thereby indirectly acquire Georgetown Bank & Trust Company, Georgetown, Kentucky.

Board of Governors of the Federal Reserve System, January 20, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-1944 Filed 1-25-95; 8:45 am]

BILLING CODE 6210-01-F

Lakeview Financial Corporation, et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each 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 on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the

evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than February 9, 1995.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Lakeview Financial Corporation*, Lakeview, Michigan; to engage *de novo* through its subsidiary Lakeview Mortgage Corporation, Lansing, Michigan, in making and servicing loans, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

B. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Central Louisiana Capital Corporation*, Vidalia, Louisiana; to engage *de novo* through its subsidiary Community Credit Centers, Inc., Lake Providence, Louisiana, in making, acquiring, or servicing loans for itself or for others; engaging in loan marketing and advisory services; issuing and selling of money orders and similar consumer payment instruments with a face value not more than \$1,000, pursuant to §§ 225.25(b)(1)(i) and 225.25(b)(12) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, January 20, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-1943 Filed 1-25-95; 8:45 am]

BILLING CODE 6210-01-F

CFX Corporation, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have 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)).

Each 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 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 questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than February 17, 1995.

A. Federal Reserve Bank of Boston (Robert M. Brady, Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02106:

1. *CFX Corporation*, (formerly Cheshire Financial Corporation), Keene, New Hampshire; to acquire 100 percent of the voting shares of Orange Savings Bank, Orange, Massachusetts. In connection with this application Orange Savings Bank will continue to participate in the Massachusetts Savings Bank Life Insurance program following consummation.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *American Community Bankshares, Inc.*, Wausau, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of American Community Bank, Wausau, Wisconsin, a *de novo* bank.

Board of Governors of the Federal Reserve System, January 19, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-1904 Filed 1-25-95; 8:45 am]

BILLING CODE 6210-01-F

First Union Corporation, et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the