

technical circumstances of the individual source.

This CTG addresses RACT for control of VOC emissions from wood furniture finishing and cleaning operations. The VOC emissions from wood furniture finishing, cleaning, and washoff operations are addressed. Many of the steps in these operations involve the use of organic solvents and are sources of VOC emissions. The sources, mechanisms, and control of these VOC emissions are described in the CTG.

The determination of presumptive RACT for the wood furniture industry was negotiated under the Federal Advisory Committee Act with members of industry, environmental groups, States, and local agencies. The regulatory negotiation was conducted in conjunction with the negotiation for the proposed national emission standards for hazardous air pollutants (NESHAP) for the wood furniture industry developed under Section 112(d) of the Act. This combined effort ensured that both sets of requirements are consistent and coordinated. The wood furniture industry NESHAP was proposed on December 6, 1994 (59 FR 62652), and is court ordered to be promulgated by November 15, 1995.

B. Solicitation of Comments

The EPA requests comments from the public on all aspects of the draft CTG, including the recommendations for RACT and the estimated cost of control.

II. Summary of Impacts

The EPA estimates that State and local regulations developed pursuant to this draft CTG would affect about 970 facilities and reduce VOC emissions by about 20,400 tons per year at a cost of about \$20,200,000. Further information on costs and controls is presented in the draft CTG document.

III. Administrative Requirements

A. Executive Order 12866

Under Executive Order 12866 [58 FR 51735 (October 4, 1993)], the Agency must determine whether the regulatory action is "significant" and therefore subject to OMB review and the requirements of the Executive Order. The Order defines "significant regulatory action" as one that is likely to result in a rule that may:

(1) Have an annual effect on the economy of \$100 million or more or adversely affect in a material way the economy, a sector of the economy, productivity, competition, jobs, the environment, public health or safety, or State, local or tribal governments or communities;

(2) Create a serious inconsistency or otherwise interfere with an action taken or planned by another agency;

(3) Materially alter the budgetary impact of entitlements, grants, user fees, or loan programs or the rights and obligations of recipients thereof; or

(4) Raise novel legal or policy issues arising out of legal mandates, the President's priorities, or the principles set forth in the Executive Order.

It has been determined that this draft CTG document is not a "significant regulatory action" under the terms of Executive Order 12866 and is therefore not subject to OMB review. This CTG document is not a "rulemaking," rather it provides information to States to aid them in developing rules.

Dated: August 18, 1995.

Richard D. Wilson,

Acting Assistant Administrator for Air and Radiation.

[FR Doc. 95-22089 Filed 9-6-95; 8:45 am]

BILLING CODE 6560-50-P

[FRL-5293-2]

Approval of Categorical Sulfide Pretreatment Waiver for Uber Tanning Co. Discharging to City of Owatonna Subject to Pretreatment Standards Under 40 CFR Part 425

AGENCY: Environmental Protection Agency.

ACTION: Notice.

SUMMARY: The City of Owatonna (hereinafter referred to as "Owatonna"), Minnesota operates a publicly owned treatment works (POTW) which accepts wastewater from Uber Tanning Company, which is subject to pretreatment standards at 40 CFR part 425. Pursuant to 40 CFR 425.04(c), Owatonna certified to the U.S. Environmental Protection Agency (U.S. EPA) on June 28, 1995, that discharge of sulfide from the tannery would not interfere with the operation of the POTW. Pursuant to 40 CFR 425.04(c) Owatonna provided documentation to the U.S. EPA on August 14, 1995, of notice that presents the findings supporting this determination published in the local newspaper with the largest circulation and notice of opportunity for public hearing.

Pursuant to 40 CFR 425.04(c) and in consideration of the information provided by Owatonna, I hereby, waive the sulfide pretreatment standards at 40 CFR part 425 for Uber Tanning Company in Owatonna, Minnesota.

DATES: This action is effective as of September 7, 1995.

FOR FURTHER INFORMATION CONTACT: Morris Beaton, Permits Section, Water Quality Branch, U.S. EPA, Region 5, at (312) 353-0850.

Jo Lynn Traub,

Director, Water Division.

[FR Doc. 95-22084 Filed 9-6-95; 8:45 am]

BILLING CODE 6560-50-P

FEDERAL RESERVE SYSTEM

CNB Bancorp, Inc., 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 September 29, 1995.

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

1. *CNB Bancorp, Inc.*, Woodsfield, Ohio; to become a bank holding company by acquiring 100 percent of the voting shares of The Citizens National Bank of Woodsfield, Woodsfield, Ohio.

2. *F&A Financial Company*, Kittanning, Pennsylvania; to acquire up to 95.9 percent of the voting shares of Snyder Holding Company, Kittanning, Pennsylvania, and thereby indirectly acquire The Farmers National Bank of Kittanning, Kittanning, Pennsylvania.

B. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104

Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Home Savings Bank Employee Stock Ownership Plan*, Meridian, Mississippi; to become a bank holding company by acquiring 35.81 percent of the voting shares of Home Savings Bank, SSB, Meridian, Mississippi.

C. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *Harrell Bancshares, Inc.*, Camden, Arkansas; to become a bank holding company by acquiring 100 percent of the voting shares of First Bank of South Arkansas, Junction City, Arkansas, and Calhoun County Bank, Hampton, Arkansas.

D. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Mille Lacs Bancorporation, Inc.*, Onamia, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of Mille Lacs Bancshares, Inc., Onamia, Minnesota, and thereby indirectly acquire First State Bank of Onamia, Onamia, Minnesota.

E. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Aspen Bancshares, Inc.*, Aspen, Colorado; to acquire 100 percent of the voting shares of Val Cor Bancorporation, Inc., Cortez, Colorado, and thereby indirectly acquire Valley National Bank, Cortez, Colorado.

2. *First National Bancshares, Inc. ESOP and 401(k) Trusts*, Goodland, Kansas; to become a bank holding company by acquiring 35 percent of the voting shares of First National Bancshares, Inc., Goodland, Kansas, and thereby acquire First National Bank, Goodland, Kansas.

Board of Governors of the Federal Reserve System, August 31, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-22205 Filed 9-6-95; 8:45 am]

BILLING CODE 6210-01-F

First Midwest Bancorp, Inc.; Formation of, Acquisition by, or Merger of Bank Holding Companies; and Acquisition of Nonbanking Company

The company listed in this notice has applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company. The

listed company has also applied under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) 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 acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies, or to engage in such an activity. Unless otherwise noted, these activities will be conducted throughout the United States.

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 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.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 20, 1995.

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

1. *First Midwest Bancorp, Inc.*, Naperville, Illinois; to acquire 100 percent of the voting shares of CF Bancorp, Inc., Davenport, Iowa a savings and loan holding company, and thereby indirectly acquire Citizens Federal Savings Bank, F.S.B., Davenport, Iowa (Citizens), and thereby engage in owning, controlling, or operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y. Citizens may convert to a national bank upon consummation of the proposal. Applicant also has applied to acquire Citizens Service Corporation, Davenport, Iowa, and thereby engage in

making, acquiring, or servicing loans, pursuant to § 225.25(b)(1) of the Board's Regulation Y; Citizens Federal Insurance Agency, Davenport, Iowa, and thereby engage in providing securities brokerage services, pursuant to § 225.25(b)(15) of the Board's Regulation Y and the sale of credit insurance on consumer loans, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 31, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-22208 Filed 9-6-95; 8:45 am]

BILLING CODE 6210-01-F

Independence Bancorp, Inc., et al.; Change in Bank Control Notice

Acquisition of Shares of Banks or Bank Holding Companies

The notificant listed below has applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notice is available for immediate inspection at the Federal Reserve Bank indicated. Once the notice 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 the notice or to the offices of the Board of Governors. Comments must be received not later than September 20, 1995.

A. Federal Reserve Bank of New York (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *Independence Bancorp, Inc. Employee Stock Ownership Plan*, Ramsey, New Jersey; to acquire 23.3 percent of the voting shares of Independence Bancorp, Inc., Ramsey, New Jersey, and thereby indirectly acquire Independence Bank of New Jersey, Ramsey, New Jersey.

Board of Governors of the Federal Reserve System, August 31, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-22207 Filed 9-6-95; 8:45 am]

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