

public dockets identified above, by submitting written comments for EPA's consideration. EPA requests public comments on all aspects of the draft CAG. In particular, EPA requests the public's views on the following questions: (1) Does the draft CAG clearly describe EPA's expectations of a complete application? (2) Are there areas where you believe the CAG may exceed the requirements of the proposed 40 CFR part 194? Please provide examples. (3) How can the guidance be improved? Please provide examples.

The draft CAG is based upon the proposed compliance criteria. The CAG, as revised, will not establish new compliance criteria or standards and will not establish binding rights or duties but will be a non-binding guide for EPA's completeness assessment. This notice is not inviting comments on the proposed compliance criteria. The request for public comments is limited to the contents of the draft CAG and its consistency with the proposed compliance criteria.

The draft CAG will be revised and made available to the public after the final compliance criteria are issued. Because it is a non-binding, interpretive document, the CAG is not subject to the notice-and-comment rulemaking requirements of the Administrative Procedure Act, 5 U.S.C. 553. Thus, EPA does not plan to provide written responses to the public comments submitted. Nevertheless, EPA will fully consider public comments in developing the revised CAG and will make any revisions necessary to reflect modifications to the final compliance criteria.

As noted, the CAG will guide EPA's assessment of whether DOE's compliance certification application is complete. Subsequently, EPA will determine, by rule, whether the WIPP facility is in compliance with the EPA's radioactive waste disposal standards. See section 8(d) of the WIPP Land Withdrawal Act. EPA's certification decision will be made only after EPA reviews DOE's compliance certification application based on the final compliance criteria, and conducts a WIPP certification proceeding in accordance with the Administrative Procedure Act rulemaking requirements at 5 U.S.C. 553. Thus, before the Administrator of EPA makes any final WIPP certification decision, EPA will issue a proposed decision in the Federal Register and provide an opportunity for public comment on the proposal. The subsequent final certification decision by the Administrator will consider the comments received in response to the

proposal and be accompanied with a reply to significant public comments.

Mary D. Nichols,

Assistant Administrator, Office of Air and Radiation.

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FEDERAL RESERVE SYSTEM

Consumer Advisory Council; Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, November 2, 1995. The meeting, held pursuant to 15 USC 1691(b) and 12 CFR 267.5, will take place in Terrace Room E of the Martin Building. The meeting, which will be open to public observation, is expected to begin at 9:00 a.m. and to continue until 4:00 p.m., with a lunch break from 1:00 p.m. until 2:00 p.m. The Martin Building is located on C Street, Northwest, between 20th and 21st Streets in Washington, D.C.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under the Consumer Credit Protection Act and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

Community Reinvestment Act Reform. Discussion led by the Bank Regulation Committee on issues related to agency examinations of institutions' compliance with the new regulations under the Community Reinvestment Act.

Consumer Leasing Disclosures. Discussion led by the Consumer Credit Committee on

(1) proposed amendments to the Board's Regulation M (Consumer Leasing) and

(2) suggestions for actions that could further assist consumers in understanding lease transactions and effectively using lease disclosures as shopping tools.

Truth in Lending Act Amendments of 1995. Discussion led by the Consumer Credit Committee

(1) on recent amendments to the Truth in Lending Act, focusing on whether it is feasible to disclose in the TILA finance charge all charges imposed by creditors as an incident to an extension of credit, including charges currently excluded; and

(2) on whether creditors engage in abusive refinancing practices to avoid the consumer's right of rescission.

Regulatory Coverage for Stored-Value Cards. Discussion led by the Depository and Delivery Systems Committee on

whether and how the Board should amend Regulation E (Electronic Fund Transfers) to govern technologically advanced electronic products, such as smart cards, prepaid cards, and electronic purses.

Impact of Technology on Consumer Banking. Presentation by the Depository and Delivery Systems Committee on electronic technologies being introduced in the banking area and possible changes in the ways in which consumers will conduct their banking business as a result.

Governor's Report. Report by Federal Reserve Board Member Lawrence B. Lindsey on economic conditions, recent Board initiatives, and issues of concern, with an opportunity for questions from Council members.

Members Forum. Presentation of individual Council members' views on the economic conditions present within their industries or local economies.

Committee Reports. Reports from Council committees on their work.

Other matters previously considered by the Council or initiated by Council members also may be discussed.

Persons wishing to submit to the Council their views regarding any of the above topics may do so by sending written statements to Ann Marie Bray, Secretary, Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Comments must be received no later than close of business Wednesday, October 25, 1995, and must be of a quality suitable for reproduction.

Information with regard to this meeting may be obtained from Ann Marie Bray, 202-452-6470. Telecommunications Device for the Deaf (TDD) users may contact Dorothea Thompson, 202-452-3544.

Board of Governors of the Federal Reserve System, October 12, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

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FEDERAL TRADE COMMISSION

Request for Public Comment in Preparation for Public Workshop Regarding "Made in USA" Claims in Product Advertising and Labeling

AGENCY: Federal Trade Commission.

ACTION: Request for public comment in preparation for proposed Federal Trade Commission workshop on the use of "Made in USA" claims in product advertising and labeling.
