

Type of structure	Rates per year per \$100 coverage on	
	Structure	Contents
(1) Residential	\$0.60	\$0.70
(2) All other (including hotels and motels with normal occupancy of less than 6 months in duration)70	1.40

The proposed increase would be balanced between the need to decrease the subsidy and the objective of the statute for chargeable rates—rates that are less than actuarial rates—i.e., to make flood insurance available at reasonable rates so as to encourage prospective insureds to purchase flood insurance.

The projected average annual premium for subsidized policies using the revised chargeable rates and purchasing 1995 amounts of insurance is \$441.00, a \$40.00 increase over the present average. Despite this increase, the new rates produce only an estimated 39 percent of the premium that would have to be charged if these policies were actuarially rated (i.e., not subsidized).

National Environmental Policy Act

Pursuant to section 102(2)(C) of the National Environmental Policy Act of 1969, 42 U.S.C. 4371 *et seq.*, and the implementing regulations of the Council on Environmental Quality, 40 CFR parts 1500–1508, FEMA is conducting an environmental assessment of this proposed rule. If the assessment concludes that there will be a significant impact on the human environment as a result of the issuance of the proposed rule, then an Environmental Impact Statement will be prepared. Copies of the environmental assessment, when developed, will be available for inspection through the Rules Docket Clerk, Federal Emergency Management Agency, room 840, 500 C St. SW., Washington, DC 20472.

Executive Order 12866, Regulatory Planning and Review

This proposed rule is not a significant regulatory action as defined under Executive Order 12866 of September 30, 1993, Regulatory Planning and Review, 58 FR 51735, October 4, 1993. To the extent possible, this rule adheres to the principles of regulation as set forth in Executive Order 12866. This proposed rule has not been reviewed by the Office of Management and Budget under the provisions of Executive Order 12866.

Paperwork Reduction Act

This proposed rule does not contain a collection of information and is therefore not subject to the provisions of the Paperwork Reduction Act of 1995.

Executive Order 12612, Federalism

This proposed rule involves no policies that have federalism implications under Executive Order 12612, Federalism, dated October 26, 1987.

Executive Order 12778, Civil Justice Reform

This rule meets the applicable standards of section 2(b)(2) of Executive Order 12778.

List of Subjects in 44 CFR Part 61

Flood Insurance.

Accordingly, FEMA proposes to amend 44 CFR part 61 as follows:

PART 61—INSURANCE COVERAGE AND RATES

1. The authority citation for Part 61 continues to read as follows:

Authority: 42 U.S.C. 4001 *et seq.*; Reorganization Plan No. 3 of 1978, 43 FR 41943, 3 CFR, 1978 Comp., p. 329; E.O. 12127 of Mar. 31, 1979, 44 FR 19367, 3 CFR, 1979 Comp., p. 376.

2. Section 61.9 is revised to read as follows:

§ 61.9 Establishment of chargeable rates.

(a) Pursuant to section 1308 of the Act, chargeable rates per year per \$100 of flood insurance are established as follows for all areas designated by the Administrator under part 64 of this subchapter for the offering of flood insurance.

RATES FOR NEW AND RENEWAL POLICIES

Type of structure	Rates per year per \$100 coverage on	
	Structure	Contents
(1) Residential	\$0.68	\$0.79
(2) All other (including hotels and motels with normal occupancy of less than 6 months in duration)79	1.58

(b) The contents rate shall be based upon the use of the individual premises for which contents coverage is purchased.

(Catalog of Federal Domestic Assistance No. 83.100, "Flood Insurance").

Dated: November 2, 1995.

Elaine A. McReynolds,
Administrator, Federal Insurance Administration.

[FR Doc. 95–27803 Filed 11–8–95; 8:45 am]

BILLING CODE 6718–01–P

FEDERAL COMMUNICATIONS COMMISSION

47 CFR Part 73

[MM Docket No. 95–166, RM–8717]

Radio Broadcasting Services; Chama, NM

AGENCY: Federal Communications Commission.

ACTION: Proposed rule.

SUMMARY: The Commission requests comments on a petition filed by KNXX, Inc., seeking the allotment of Channel 255A to Chama, NM, as the community's first local aural service. Channel 255A can be allotted to Chama in compliance with the Commission's minimum distance separation requirements without the imposition of a site restriction, at coordinates 36–54–12 North Latitude and 106–34–42 West Longitude.

DATES: Comments must be filed on or before December 26, 1995, and reply comments on or before January 10, 1996.

ADDRESSES: Federal Communications Commission, Washington, DC 20554. In addition to filing comments with the FCC, interested parties should serve the petitioner, or its counsel or consultant, as follows: Don Davis, President, KNXX, Inc., 1217 Valencia Drive, NE., Albuquerque, NM 87110 (Petitioner).

FOR FURTHER INFORMATION CONTACT: Leslie K. Shapiro, Mass Media Bureau, (202) 418–2180.

SUPPLEMENTARY INFORMATION: This is a synopsis of the Commission's *Notice of Proposed Rule Making*, MM Docket No. 95–166, adopted October 24, 1995, and released November 3, 1995. The full text of this Commission decision is available for inspection and copying during normal business hours in the FCC Reference Center (Room 239), 1919 M Street, NW., Washington, DC. The complete text of this decision may also be purchased from the Commission's copy contractor, International Transcription Services, Inc., (202) 857–3800, 2100 M Street, NW., Suite 140, Washington, DC 20037.

Provisions of the Regulatory Flexibility Act of 1980 do not apply to this proceeding.

Members of the public should note that from the time a Notice of Proposed Rule Making is issued until the matter is no longer subject to Commission consideration or court review, all *ex parte* contacts are prohibited in Commission proceedings, such as this one, which involve channel allotments. See 47 CFR 1.1204(b) for rules governing permissible *ex parte* contacts.

For information regarding proper filing procedures for comments, see 47 CFR 1.415 and 1.420.

List of Subjects in 47 CFR Part 73

Radio broadcasting.

Federal Communications Commission.

John A Karousos,

Chief, Allocations Branch, Policy and Rules Division, Mass Media Bureau.

[FR Doc. 95-27719 Filed 11-8-95; 8:45 am]

BILLING CODE 6712-01-F

47 CFR Part 73

[MM Docket No. 95-167; RM-8699]

Radio Broadcasting Services; Claremore and Chelsea, OK

AGENCY: Federal Communications Commission.

ACTION: Proposed rule.

SUMMARY: The Commission requests comments on a petition filed by Michael P. Stephens, requesting the reallocation of Channel 264A from Claremore to Chelsea, OK, and the modification of Station KTFR's permit to specify Chelsea as its community of license. The allotment of Channel 264A at Chelsea could provide the community with its first local aural transmission service and enable Station KTFR to operate with full Class A power of 6 kW. Channel 264A can be allotted to Chelsea in compliance with the Commission's minimum distance separation requirements, at coordinates 36-31-27 North Latitude; 95-26-55 West Longitude, which represents a site restriction of 2.0 kilometers (1.2 miles) southwest, to avoid a short-spacing to Station KGLC, Channel 265A, Miami, OK.

DATES: Comments must be filed on or before December 26, 1995, and reply comments on or before January 10, 1996.

ADDRESSES: Federal Communications Commission, Washington, DC 20554. In addition to filing comments with the FCC, interested parties should serve the petitioner, or its counsel or consultant, as follows: Michael P. Stephens, P.O. Box 1250, Sapulpa, OK 74067 (Petitioner).

FOR FURTHER INFORMATION CONTACT: Leslie K. Shapiro, Mass Media Bureau, (202) 418-2180.

SUPPLEMENTARY INFORMATION: This is a synopsis of the Commission's *Notice of Proposed Rule Making*, MM Docket No. 95-167, adopted October 24, 1995, and released November 2, 1995. The full text of this Commission decision is available for inspection and copying during normal business hours in the FCC Reference Center (Room 239), 1919 M Street, NW., Washington, DC. The complete text of this decision may also be purchased from the Commission's copy contractor, International Transcription Services, Inc., (202) 857-3800, 2100 M Street, NW., Suite 140, Washington, DC 20037.

Provisions of the Regulatory Flexibility Act of 1980 do not apply to this proceeding.

Members of the public should note that from the time a Notice of Proposed Rule Making is issued until the matter is no longer subject to Commission consideration or court review, all *ex parte* contacts are prohibited in Commission proceedings, such as this one, which involve channel allotments. See 47 CFR 1.1204(b) for rules governing permissible *ex parte* contacts.

For information regarding proper filing procedures for comments, see 47 CFR 1.415 and 1.420.

List of Subjects in 47 CFR Part 73

Radio broadcasting.

Federal Communications Commission.

John A Karousos,

Chief, Allocations Branch, Policy and Rules Division, Mass Media Bureau.

[FR Doc. 95-27720 Filed 11-8-95; 8:45 am]

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DEPARTMENT OF TRANSPORTATION

National Highway Traffic Safety Administration

49 CFR Part 571

[Docket No. 74-14; Notice 97]

RIN 2127-AG14

Federal Motor Vehicle Safety Standards; Occupant Crash Protection

AGENCY: National Highway Traffic Safety Administration (NHTSA), DOT.

ACTION: Request for comments.

SUMMARY: Air bags are now standard equipment in millions of passenger cars, light trucks, sport utility vehicles, and vans and widely regarded to be a noteworthy safety advance, especially in higher speed crashes. However, air

bags—even air bags with a lap/shoulder belt being used—are not a cure-all for every type of injury in crashes. The agency is aware of situations in which current air bag designs have undesired side effects. These include situations in which an air bag appears to have contributed to serious injuries and even death to vehicle occupants.

This document is intended to inform the public about NHTSA's actions to minimize these adverse side effects and to invite the public to share information and views with the agency.

DATES: Comments must be received by December 26, 1995.

ADDRESSES: Comments should refer to the docket and notice number of this notice and be submitted to: Docket Section, Room 5109, National Highway Traffic Safety Administration, 400 Seventh Street, SW, Washington, DC 20590. (Docket Room hours are 9:30 a.m.-4 p.m., Monday through Friday.)

FOR FURTHER INFORMATION CONTACT: Stephen R. Kratzke, Office of Vehicle Safety Standards, NPS-10, National Highway Traffic Safety Administration, 400 Seventh Street, SW, Washington, DC 20590. Mr. Kratzke can be reached by telephone at (202) 366-5203 or by fax at (202) 366-4329.

SUPPLEMENTARY INFORMATION: Air bags are being offered on more and more light vehicles (i.e., cars, pickup trucks, vans, and sport utility vehicles). A decade ago, very few vehicles offered air bags and those that did were almost exclusively expensive luxury cars. In response to public demand, nearly every 1996 model year passenger car will be equipped with dual air bags as standard equipment. Installation of air bags is being accomplished in advance of federal statutory requirements that dual air bags be provided in all 1998 and later model year cars, and all 1999 and later model year light trucks and vans.

Air bags have an impressive overall performance record. Since 1987, they are estimated to have saved 911 lives. NHTSA estimates that in 1994 alone, air bags saved 374 lives. The agency fully expects these numbers to continue to increase.

The agency emphasizes that the presence of an air bag does not mean that it is less important for occupants to use their safety belts. Air bags are supplemental restraints. The primary means of occupant restraint, the safety belt, works in all types of crashes and is particularly effective in preventing ejection, where the air bag has limited benefits. NHTSA estimates that in 1994, safety belts saved almost 9,200 lives and prevented more than 211,000 moderate