

primary application as well as notice of any merger-related abandonment proposals. Thereafter, with respect to each merger-related abandonment proposal: (3) interested parties must file notifications of intent to participate in the proceeding by Day F + 45; (4) interested parties must file opposition submissions, requests for public use conditions, and/or Trails Act requests by Day F + 120; (5) applicants may file rebuttal in support of their abandonment proposals, and/or responses to any requests for public use conditions and Trails Act requests, by Day F + 175; (6) as with the primary application and all related matters, briefs shall be due by Day F + 245, oral argument will be held on Day F + 290, and a voting conference will be held, at the Board's discretion, on Day F + 295; and (7) if, in the final decision served on Day F + 350, we approve the primary application, we shall also address, in that final decision, each of the abandonment proposals, and all matters (including requests for public use conditions and Trails Act requests) relative thereto; and if we either approve or exempt any of the abandonment proposals, we shall allow interested parties to file, no later than 10 days after the date of service of the final decision, offers of financial assistance with respect to any approved or exempted abandonments.

This action will not significantly affect either the quality of the human environment or the conservation of energy resources.

Decided: May 22, 1997.

By the Board, Chairman Morgan and Vice Chairman Owen.

**Vernon A. Williams,**  
Secretary.

#### Final Procedural Schedule

- F - 30 Preliminary Environmental Report, including supporting documents due.
- F Primary application & related applications, petitions, and notices filed. (Environmental Report, including all supporting documents due.)
- F +30 **Federal Register** publication of: Notice of acceptance of primary application and related applications, petitions, and notices; and notice(s) of any merger-related abandonment applications, petitions, and notices of exemption.
- F +45 Notification of intent to participate in proceeding due.
- F +60 Description of anticipated inconsistent and responsive applications due; petitions for

waiver or clarification due with respect to such applications.

- F +100 Responsive Environmental Report and Environmental Verified Statements for inconsistent and responsive applicants due.
- F +120 Inconsistent and responsive applications due. All comments, protests, requests for conditions, and any other opposition evidence and argument due. Comments by U.S. Department of Justice and U.S. Department of Transportation due. With respect to all merger-related abandonments: opposition submission, requests for public use conditions, and Trails Act requests due.
- F +150 Notice of acceptance (if required) of inconsistent and responsive applications published in the **Federal Register**.
- F +175 Response to inconsistent and responsive applications due. Response to comments, protests, requested conditions, and other opposition arguments and evidence due. Rebuttal in support of primary application and related applications, petitions, and notices due. With respect to all merger-related abandonments: rebuttal due; and responses to requests for public use and Trails Act conditions due.
- F +205 Rebuttal in support of inconsistent and responsive applications due.
- F +245 Briefs due, all parties (not to exceed 50 pages).
- F +290 Oral argument (close of record).
- F +295 Voting conference (at Board's discretion).
- F +350 Date of service of final decision.

With respect to any approved or exempted abandonments: Offers of financial assistance may be filed no later than 10 days after the date of service of the final decision.

**Notes:** Immediately upon each evidentiary filing, the filing party will place all documents relevant to the filing (other than documents that are privileged or otherwise protected from discovery) in a depository open to all parties, and will make its witnesses available for discovery depositions. Access to documents, subject to protective order, will be appropriately restricted. Parties seeking discovery depositions may proceed by agreement. Discovery on responsive and inconsistent applications will begin immediately upon their filing. The Administrative Law Judge assigned to this proceeding will have the authority initially to resolve any discovery disputes.

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## DEPARTMENT OF TRANSPORTATION

### Surface Transportation Board

[STB Docket No. AB-55 (Sub-No. 545X)]

#### CSX Transportation, Inc.— Abandonment Exemption—in Clarke County, GA

On May 12, 1997, CSX Transportation, Inc. (CSXT), filed with the Surface Transportation Board a petition under 49 U.S.C. 10502 for exemption from the provisions of 49 U.S.C. 10903 to abandon a portion of its line of railroad known as the Abbeville Subdivision, extending from railroad milepost YYA-37.44 to railroad milepost YYA-37.00 at the end of track at East Athens, which traverses through U.S. Postal Service ZIP Code 30605, a distance of 0.44 miles, in Clarke County, GA. CSXT has indicated that there are no stations on the line.

The line does not contain federally granted rights-of-way. Any documentation in CSXT's possession will be made available promptly to those requesting it. The interest of railroad employees will be protected by the conditions set forth in Oregon Short Line R. Co.—Abandonment—Goshen, 360 I.C.C. 91 (1979).

By issuance of this notice, the Board is instituting an exemption proceeding pursuant to 49 U.S.C. 10502(b). A final decision will be issued by August 29, 1997.

Any offer of financial assistance under 49 CFR 1152.27(b)(2) will be due no later than 10 days after service of a decision granting the petition for exemption. Each offer of financial assistance must be accompanied by a \$900 filing fee. See 49 CFR 1002.2(f)(25).

All interested persons should be aware that following abandonment of rail service and salvage of the line, the line may be suitable for other public use, including interim trail use. Any request for a public use condition under 49 CFR 1152.28 or for trail use/rail banking under 49 CFR 1152.29 will be due no later than June 19, 1997. Each trail use request must be accompanied by a \$150 filing fee. See 49 CFR 1002.2(f)(27).

All filings in response to this notice must refer to STB Docket No. AB-55 (Sub-No. 545X) and must be sent to: (1) Surface Transportation Board, Office of the Secretary, Case Control Unit, 1925 K Street, NW., Washington, DC 20423-0001; and (2) Charles M. Rosenberger, 500 Water Street, Jacksonville, FL 32202.

Persons seeking further information concerning abandonment procedures

may contact the Board's Office of Public Services at (202) 565-1592 or refer to the full abandonment or discontinuance regulations at 49 CFR part 1152.

Questions concerning environmental issues may be directed to the Board's Section of Environmental Analysis (SEA) at (202) 565-1545. (TDD for the hearing impaired is available at (202) 565-1695.)

An environmental assessment (EA) (or environmental impact statement (EIS), if necessary), prepared by SEA will be served upon all parties of record and upon any agencies or other persons who commented during its preparation.

Other interested persons may contact SEA to obtain a copy of the EA (or EIS). EAs in these abandonment proceedings normally will be made available within 60 days of the filing of the petition. The deadline for submission of comments on the EA will generally be within 30 days of its service.

Decided: May 21, 1997.

By the Board, Vernon A. Williams,  
Secretary.

Vernon A. Williams,  
Secretary.

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## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

[Docket No. 97-13]

### Consumer Electronic Payments Task Force; Public Meeting; Comment Request

**AGENCIES:** Office of the Comptroller of the Currency, Treasury.

**ACTION:** Notice of public meeting; request for comment.

**SUMMARY:** The Consumer Electronic Payments Task Force (Task Force), an inter-agency effort initiated by the Secretary of the Treasury, consisting of the Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, Board of Governors of the Federal Reserve System, Office of Thrift Supervision, Federal Trade Commission, Financial Management Service of the Department of the Treasury, and the Federal Reserve Bank of Atlanta, is seeking additional comment on issues affecting consumers raised by emerging electronic money technologies and on non-regulatory responses to those issues. This notice also sets forth the time and other particulars concerning the second public meeting of the Task Force.

**DATES:** Requests to participate in the public meeting, indicating the topic to be addressed, should be received by June 16, 1997. Each person selected to participate should submit a summary of his or her statement by July 7, 1997.

The public meeting will be held on July 17, 1997.

Comments in response to the specific issues raised in this notice must be received by the OCC on or before August 15, 1997.

**ADDRESSES:** Requests to participate in the July 17, 1997, public meeting and summaries of statements should be addressed to the Consumer Electronic Payments Task Force—Public Meetings, Office of the Comptroller of the Currency, 250 E Street, S.W., Mailstop 8-1, Washington, DC 20219.

Written comments should be sent to Consumer Electronic Payments Task Force—Public Meetings, Communications Division, Third Floor, Office of the Comptroller of the Currency, 250 E Street, SW, Washington, DC 20219, Attn: Docket No. 97-13, or hand delivered on business days between 9:00 a.m. and 5:00 p.m. In addition, comments may be sent by facsimile transmission to fax number (202) 874-5274 or by internet mail to REGS.COMMENTS@OCC.TREAS.GOV.

Requests to participate and statements may be faxed to (202) 874-5274, or e-mailed to EMONEY.COMMENTS@OCC.TREAS.GOV.

Comments and statements will be available for inspection and photocopying at the OCC's Public Reference Room, 250 E Street, SW, Washington DC 20219, between 9:00 a.m. and 5:00 p.m. on business days. Appointments for inspection of comments or statements can be made by calling (202) 874-5043.

*Meeting Location.* Room 432, Federal Trade Commission headquarters building, 6th Street and Pennsylvania Avenue, N.W., Washington D.C.

**FOR FURTHER INFORMATION CONTACT:** Franca Harris, Attorney or Diane Feeney, Staff Assistant, Chief Counsel's Office (202) 874-5200.

#### SUPPLEMENTARY INFORMATION:

##### Background

The Task Force, established by Secretary of the Treasury Robert E. Rubin in the fall of 1996, focuses on consumer issues expected to arise from emerging electronic money and payments technology. The Task Force is chaired by Eugene A. Ludwig, Comptroller of the Currency, and includes Andrew C. Hove, Jr., Vice Chairman, Federal Deposit Insurance

Corporation; Edward W. Kelley, Jr., Governor, Board of Governors of the Federal Reserve System; Nicolas P. Retsinas, Director, Office of Thrift Supervision; Robert Pitofsky, Chairman, Federal Trade Commission; Russell D. Morris, Commissioner, Financial Management Service; and Jack Guynn, President, Federal Reserve Bank of Atlanta.

The Task Force's mission is to identify and explore issues affecting consumers raised by emerging electronic money technologies (such as stored value and smart card and internet based payment systems) and to identify innovative responses to those issues, consistent with the needs of a developing market. The Task Force's objectives include:

(1) Identifying consumer issues raised by electronic money;

(2) Evaluating the extent to which consumer issues concerning electronic money are addressed by state and federal laws and regulations and voluntary industry guidelines; and,

(3) Identifying innovative, non-regulatory approaches that help the electronic money industry address consumer issues.

The Task Force's first public meeting dedicated to Consumer Protection and Disclosure, Financial Condition of Issuers and Access will be held on June 9. For more information on this meeting please see the notice appearing in the April 18, 1997 **Federal Register** (62 F.R. 19173).

#### Request for Comment and Statements at the Second Public Meeting

The Task Force is hereby requesting written comment on the Privacy issues described below, which were not included in the Request for Comment in the Notice concerning the June 9 Public Meeting:

##### Privacy Issues

(1) What information is generated about users of electronic money products and their transactions?

(2) Who collects, and has access to, that information and what is done with it?

(3) What are customers told about how this information is used?

(4) What sorts of privacy concerns, if any, have customers raised about the collection and use of this information?

(5) How can these privacy concerns be addressed?

The Task Force also solicits comment on the following issues, which were included in the Request for Comment in the Notice concerning the June 9 Public