# RESCINDED Scember 14, 1999

Department of the Treasury

Transmittal
TR-225

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<del>เง</del>นmber: TR–225

Federal Register, Vol. 64, No. 223, pp.

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In the attached notice, the Federal Financial Institutions Examination Council (FFIEC), on behalf of the Office of Thrift Supervision (OTS) and the other federal banking agencies, extends the deadline to implement the Uniform Retail Credit Classification and Account Management Policy. The policy, which was published February 10, 1999, provides guidance for uniform classification and treatment of retail loans.

The attached notice extends the implementation deadline for all changes in the policy to the December 31, 2000, Thrift Financial Report (TFR).

Previously, manual adjustments to an institution's policies and procedures were required for the June 30, 1999, TFR. Programming changes, however, were not required until the December 31, 2000, TFR so as not to divert resources from Year 2000 preparations.

Institutions that have already implemented manual changes to meet the revised guidelines may continue to use their revised policies and procedures, but are not required to do so.

The final notice was published in the November 23, 1999, edition of the <u>Federal Register</u>, Vol. 64, No. 225, pp. 65712-65713.

For further information contact:

Donna M. Deale 202/906-7488

Manager, Supervision Policy

Karen A. Osterloh 202/906-6639

Ichard M. Ticcolomo Richard M. Riccobono Deputy Director Office of Thrift Supervision

- (2) From which fish or shellfish are or could be taken and sold in interstate or foreign commerce; or
- (3) Which are used or could be used for industrial purposes by industries in interstate commerce:
- (d) All impoundments of waters otherwise defined as waters of the United States under this definition:
- (e) Tributaries of waters identified in paragraphs (a) (d) of this definition;
  - (f) The territorial sea; and
- (g) "Wetlands" adjacent to waters (other than waters that are themselves wetlands) identified in paragraphs (a)— (f) of this definition.

Whole Effluent Toxicity (WET) means the aggregate toxic effect of an effluent measured directly by a toxicity test.

Wetlands means those areas that are inundated or saturated by surface or ground water at a frequency and duration sufficient to support, and that under normal circumstances do support, a prevalence of vegetation typically adapted for life in saturated soil conditions. Wetlands generally include swamps, marshes, bogs, and similar areas.

2. Abbreviations when used in this permit are defined below:

cu. M/day or M3/day—cubic meters per day

mg/l—milligrams per liter ug/l—micrograms per liter lbs/day—pounds per day kg/day—kilograms per day Temp. °C—temperature in degrees Centigrade

Temp. °F—temperature in degrees Fahrenheit

Turb.—turbidity measured by the Nephelometric Method (NTU) pH—a measure of the hydrogen ion concentration

CFS—cubic feet per second MGD—million gallons per day Oil & Grease—Freon extractable material

ml/l—milliliter(s) per liter Cl<sub>2</sub>—total residual chlorine

[FR Doc. 99–30515 Filed 11–22–99; 8:45 am] BILLING CODE 6560–50–P

## FEDERAL COMMUNICATIONS COMMISSION

[Report No. 2372]

# Petition for Reconsideration of Action in Rulemaking Proceeding

November 10, 1999.

Petition for Reconsideration has been filed in the Commission's rulemaking proceeding listed in this Public Notice and published pursuant to 47 CFR Section 1.429(e). The full text of this document is available for viewing and copying in Room CY–A257, 445 12th Street, SW, Washington, DC or may be purchased from the Commission's copy contractor, ITS, Inc. (202) 857–3800. Oppositions to this petition must be filed by December 8, 1999. See Section 1.4(b)(1) of the Commission's rules (47 CFR 1.4(b)(1)). Replies to an opposition must be filed within 10 days after the time for filing oppositions has expired.

Subject: Amendment of Section 73.202(b) of the Commission's Rules, FM Table of Allotments (MM Docket No. 98–135, RM–9300, RM–9383) Number of Petitions Filed: 1.

Federal Communications Commission.

## Magalie Roman Salas,

Secretary.

[FR Doc. 99–30440 Filed 11–22–99; 8:45 am] BILLING CODE 6712–01–M

# FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

Uniform Retail Credit Classification and Account Management Policy; Extension of Implementation Period

**AGENCY:** Federal Financial Institutions Examination Council.

**ACTION:** Final notice; extension of implementation period.

**SUMMARY:** The Federal Financial Institutions Examination Council (FFIEC), on behalf of the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS), collectively referred to as the Agencies, is extending the implementation period for the Uniform Retail Credit Classification and Account Management Policy. The Uniform Retail Credit Classification and Account Management Policy is a supervisory policy used by the Agencies for uniform classification and treatment of retail credit loans in financial institutions. DATES: November 23, 1999.

### FOR FURTHER INFORMATION CONTACT:

FRB: David Adkins, Supervisory Financial Analyst, (202) 452–5259, Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve System. For the hearing impaired only, Telecommunication Device for the Deaf (TDD), Dorothea Thompson, (202) 452–3544, Board of Governors of the Federal Reserve System, 20th and C Streets NW, Washington, DC 20551.

*FDIC:* James Leitner, Examination Specialist, (202) 898–6790, Division of

Supervision. For legal issues, Michael Phillips, Counsel, (202) 898–3581, Supervision and Legislation Branch, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

OCC: Daniel L. Pearson, National Bank Examiner, Credit Risk Division, (202) 874–5170; or Ron Shimabukuro, Senior Attorney, Legislative and Regulatory Activities Division, (202) 874–5090, Office of the Comptroller of the Currency, 250 E Street SW, Washington, DC 20219.

OTS: Donna M. Deale, Manager, Supervision Policy (202) 906–7488; or Karen A. Osterloh, Assistant Chief Counsel, Regulations and Legislation Division, Chief Counsel's Office, (202) 906–6639, Office of Thrift Supervision, 1700 G Street NW, Washington, D.C. 20552.

## SUPPLEMENTARY INFORMATION:

#### **Background Information**

On February 10, 1999, the FFIEC published final revisions to the Uniform Retail Credit Classification and Account Management Policy (64 FR 6655). The Agencies undertook a review of the 1980 policy as part of their review of all written policies mandated by section 303(a) of the Riegle Community Development and Regulatory Improvement Act of 1994. The Agencies determined that the 1980 policy should be revised due to changes that have taken place within the industry. In general, the final policy statement:

- Established a uniform charge-off policy for open-end credit at 180 days delinquency and closed-end credit at 120 days delinquency.
- Provided uniform guidance for loans affected by bankruptcy, fraud, and death
- Established guidelines for re-aging, extending, deferring, or rewriting past due accounts.
- Classified certain delinquent residential mortgage and home equity loans.
- Broadened recognition of partial payments that qualify as full payments.

## **Implementation Period**

The final policy became effective for manual adjustments to an institution's policies and procedures as of the June 30, 1999, Call Report or Thrift Financial Report (Reports), as appropriate. In addition, the final policy allowed institutions until the December 31, 2000, Reports to make changes involving programming resources. At the time of publishing the final policy, the Agencies were primarily concerned about drawing away programming resources from the Year 2000

compliance effort. The Agencies recognize that the staggered implementation date imposes a shorter adjustment period on banks that are less automated. Additionally, the Agencies received recommendations from the industry, subsequent to the publication of the policy in the **Federal Register**, to delay the implementation of the policy for all financial institutions to December 31, 2000.

In order to allow all institutions to meet the implementation deadlines within the same time period, including those that are not highly automated, the FFIEC is modifying the effective date. This notice extends the implementation date for manual changes to the December 31, 2000, Call Report or Thrift Financial Report. Institutions that have already implemented manual changes to meet the revised guidelines may continue to use their revised policies and procedures, but are not required to do so.

Dated: November 17, 1999.

#### Keith J. Todd,

Executive Secretary, Federal Financial Institutions Examination Council.

[FR Doc. 99–30433 Filed 11–22–99; 8:45 am]
BILLING CODE 6210–01–P; 6714–01–P; 6720–01–P; 4810–33–P

#### **GENERAL ACCOUNTING OFFICE**

[Document Nos. JFMIP-SR-99-12 and 99-13]

Joint Financial Management Improvement Program (JFMIP)— Federal Financial Management System Requirements (FFMSR)

**AGENCY:** Joint Financial Management Improvement Program (JFMIP), GAO. **ACTION:** Notice of document availability.

SUMMARY: The JFMIP is seeking public comment on two exposure drafts titled, (1) "Guaranteed Loan System Requirements," and (2) "Grant Financial System Requirements," both dated October 19, 1999. The guaranteed loan document is being issued to update a December 1993 document. This is the first time that a requirements document has been issued for grants. The drafts incorporate: (1) statutory and regulatory changes; (2) technological changes; and (3) JFMIP documentation changes. The document is designed to provide financial managers with Governmentwide mandatory requirements for financial systems in order to process and record financial events effectively and efficiently, and to provide complete, timely, reliable, and consistent information for decision makers and the public.

**DATES:** Comments are due on both documents by Friday, December 17, 1999.

ADDRESSES: Copies of the exposure draft have been mailed to Agency Senior Financial Officials and are available on the JFMIP website: www.financenet.gov/fed/jfmip/jfmip.htm.

Comments should be addressed to JFMIP, 441 G Street NW., Room 3111, Washington, DC 20548.

JFMIP Relocation: We are working to relocate JFMIP, by the middle of November, 1999, to 1990 K St., Suite 430. We are working closely with the GAO, where JFMIP is currently located, to ensure a smooth transition of U.S. Postal and electronic mail services. When the exact date of the location is known, information will be posted on the JFMIP Homepage.

FOR FURTHER INFORMATION CONTACT: Dennis Mitchell, 202–512–5994 or via Internet: mitchelld.jfmip@gao.gov.

SUPPLEMENTARY INFORMATION: The Federal Financial Management Improvement Act (FFMIA) of 1996 mandated that agencies implement and maintain systems that comply substantially with Federal financial management systems requirements, applicable Federal accounting standards, and the U.S. Government Standard General Ledger at the transaction level. The FFMIA statute codified the JFMIP financial systems requirements documents as a key benchmark that agency systems must meet in order to be substantially in compliance with systems requirements provisions under FFMIA. To support the requirements outlined in the FFMIA, we are updating requirements documents that are obsolete and publishing additional requirements documents.

Comments received will be reviewed and the exposure draft will be revised as necessary. Publication of the final requirements will be mailed to agency senior financial officials and will be available on the JFMIP website.

#### Karen Cleary Alderman,

Executive Director, Joint Financial Management Improvement Program.

[FR Doc. 99–30434 Filed 11–22–99; 8:45 am]

BILLING CODE 1610–02–M

# DEPARTMENT OF HEALTH AND HUMAN SERVICES

Food and Drug Administration

The 2000 FDA Science Forum—FDA and the Science of Safety: New Perspectives

**AGENCY:** Food and Drug Administration, HHS.

**ACTION:** Notice of meeting.

The Food and Drug Administration (FDA), Office of Science is announcing the following meeting entitled "The 2000 FDA Science Forum—FDA and the Science of Safety: New Perspectives.' The forum is devoted to the presentation and sharing of data, knowledge, and ideas among the diverse disciplines of risk management. The forum will bring FDA scientists together with industry, academia, government agencies, consumer groups, and the public to explore the scientific and practical issues related to the safety evaluation and risk management of FDA-regulated products.

Date and Time: The forum will be held on Monday, February 14, 2000, from 8:30 a.m. to 7 p.m., and Tuesday, February 15, 2000, from 8:30 a.m. to 4:30 p.m.

Location: Washington Convention Center, rms. 29 to 32 (lower level), and Hall C (upper level), 900 Ninth St. NW., Washington, DC 20001.

Contact: American Association of Pharmaceutical Scientists, 703–548–3000, or Donna L. Mentch, Food and Drug Administration, Office of Science (HF–33), 5600 Fishers Lane, Rockville, MD 20857, 301–827–3340, e-mail: dmentch@oc.fda.gov.

Registration: Attendees may register from 7 a.m. to 5 p.m. on February 14, 2000, and from 8 a.m. to 1 p.m. on February 15, 2000. Fees, registration, and program information are also available at www.aaps.org/edumeet/fdasf/index.html or from the contact persons listed above. Attendance will be limited; therefore, interested parties are encouraged to register early.

SUPPLEMENTARY INFORMATION: The

SUPPLEMENTARY INFORMATION: The meeting is cosponsored by FDA's Office of Science, the American Association of Pharmaceutical Scientists, FDA's Office of Women's Health, and FDA's Chapter of Sigma Xi the Scientific Research Society. Speakers and panelists will address emerging issues in the safety assessment of foods, human and animal drugs, biologics, and medical devices. Plenary lectures and discussion groups will provide perspectives on the following topics:

(1) Walking and Talking: The Art and Science of Risk Communication;