

plaintiffs alleged that EPA failed to establish Arkansas TMDLs in a timely manner. EPA proposes these TMDLs pursuant to a consent decree entered in this lawsuit.

**EPA Seeks Comments on 43 TMDLs**

By this notice EPA is seeking comment on the following 43 TMDLs

for waters located within the state of Arkansas:

Segment-reach	Waterbody name	Pollutant
08020401-003	Wabbaseka Bayou	Siltation/turbidity.
11110205-011	Cadron Creek	Siltation/turbidity.
11110205-012	Cadron Creek	Siltation/turbidity.
11110203-927	White Oak Creek	Siltation/turbidity.
08020302-004	Bayou Devieu	Siltation/turbidity.
08020302-005	Bayou Devieu	Siltation/turbidity.
08020302-006	Bayou Devieu	Siltation/turbidity.
08020302-007	Bayou Devieu	Siltation/turbidity.
08020302-009	Bayou Devieu	Siltation/turbidity.
08020302-016	Cache River	Siltation/turbidity.
08020302-017	Cache River	Siltation/turbidity.
08020302-018	Cache River	Siltation/turbidity.
08020302-019	Cache River	Siltation/turbidity.
08020302-020	Cache River	Siltation/turbidity.
08020302-021	Cache River	Siltation/turbidity.
08020302-027	Cache River	Siltation/turbidity.
08020302-028	Cache River	Siltation/turbidity.
08020302-029	Cache River	Siltation/turbidity.
08020302-031	Cache River	Siltation/turbidity.
08020302-032	Cache River	Siltation/turbidity.
11010013-006	Village Creek	Siltation/turbidity.
11010013-007	Village Creek	Siltation/turbidity.
11010013-008	Village Creek	Siltation/turbidity.
11010013-012	Village Creek	Siltation/turbidity.
11010013-014	Village Creek	Siltation/turbidity.
11010014-009	Ten Mile Creek	Siltation/turbidity.
11010012-004	Strawberry River	Siltation/turbidity.
11010012-005	Strawberry River	Siltation/turbidity.
11010012-006	Strawberry River	Siltation/turbidity.
11010 12-008	Strawberry River	Siltation/turbidity.
11010012-009	Strawberry River	Siltation/turbidity.
11010012-010	Little Strawberry River	Siltation/turbidity.
11010012-011	Strawberry River	Siltation/turbidity.
11010001-023	West Fork White River	Siltation/turbidity.
11010001-024	White River	Siltation/turbidity.
08020203-012	Tyronza River	Siltation/turbidity.
11110105-001	Poteau River near Fort Smith	Siltation/turbidity.
11110105-031L	Poteau River near Waldron	Total phosphorus, Copper, and Zinc.
11140109-919	Rolling Fork	Total phosphorus, and Nitrate.
11010001-045L	Osage Creek near Berryville	Total phosphorus.

EPA requests that the public provide to EPA any water quality related data and information that may be relevant to the calculations for these 43 TMDLs. EPA will review all data and information submitted during the public comment period and revise the TMDLs and determinations where appropriate. EPA will then forward the TMDLs to the Arkansas Department of Environmental Quality (ADEQ). The ADEQ will incorporate the TMDLs into its current water quality management plan.

Dated: November 4, 2005.

**Miguel I. Flores,**

Director, Water Quality Protection Division, EPA, Region 6.

[FR Doc. 05-22547 Filed 11-9-05; 8:45 am]

BILLING CODE 6560-50-P

**FEDERAL ELECTION COMMISSION**

**Sunshine Act; Meetings**

**DATE AND TIME:** Tuesday, November 15, 2005 at 9:30 a.m.

**PLACE:** 999 E Street, NW., Washington, DC (ninth floor).

**STATUS:** This hearing will be open to the public.

**MATTER BEFORE THE COMMISSION:** Notice of Proposed Rulemaking: Definitions of "Solicit" and "Direct."

**Note:** This meeting will begin at 2:30 p.m.

**DATE AND TIME:** Tuesday, November 15, 2005 at 2:30 p.m.

**PLACE:** 999 E Street, NW., Washington, DC.

**STATUS:** This meeting will be closed to the public.

**ITEMS TO BE DISCUSSED:**

Compliance matters pursuant to 2 U.S.C. 437g.

Audits conducted pursuant to 2 U.S.C. 437g, 438(b), and Title 26, U.S.C.

Internal personnel rules and procedures or matters affecting a particular employee.

**DATE AND TIME:** Thursday, November 17, 2005 at 10 a.m.

**PLACE:** 999 E Street, NW., Washington, DC (ninth floor).

**STATUS:** This meeting will be open to the public.

**ITEMS TO BE DISCUSSED:**

Correction and Approval of Minutes. Advisory Opinion 2005-16: Fired Up! LLC, by counsel, Marc E. Elias and Brian G. Svoboda.

Advisory Opinion 2005-18: U.S. Representative Silvestre Reyes. Routine Administrative Matters.

**PERSON TO CONTACT FOR INFORMATION:**

Mr. Robert Biersack, Press Officer,  
Telephone (202) 694-1220.

Mary W. Dove,

Secretary of the Commission.

[FR Doc. 05-22565 Filed 11-8-05; 3:31 pm]

BILLING CODE 6715-01-M

**DEPARTMENT OF THE TREASURY****Office of the Comptroller of the Currency**

[Docket No. 05-17]

**FEDERAL RESERVE SYSTEM**

[Docket No. OP-1240]

**FEDERAL DEPOSIT INSURANCE CORPORATION**

RIN 3064-AC97

**Community Reinvestment Act; Interagency Questions and Answers Regarding Community Reinvestment; Notice**

**AGENCIES:** Office of the Comptroller of the Currency, Treasury (OCC); Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Notice and request for comment.

**SUMMARY:** This proposal would revise guidance of the staffs of the OCC, Board, and FDIC (collectively, "the agencies") relating to the Community Reinvestment Act ("the Act" or "CRA") to address topics related to the revisions the agencies made to their regulations that implement the CRA. After reviewing comments on this proposal, these questions and answers will be added to the Interagency Questions and Answers, an existing document that contains informal staff guidance for examiners and other agency personnel, financial institutions, and the public. Public comment is invited on the proposed guidance, as well as any other community reinvestment issues.

**DATES:** Comments on the proposed questions and answers are requested by January 9, 2006.

**ADDRESSES:** Comments should be directed to:

*OCC:* You should include OCC and Docket Number 05-17 in your comment. You may submit comments by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *OCC Web Site:* <http://www.occ.treas.gov>. Click on "Contact the OCC," scroll down and click on "Comments on Proposed Regulations."

- *E-mail Address:* [regs.comments@occ.treas.gov](mailto:regs.comments@occ.treas.gov).

- *Fax:* (202) 874-4448.

- *Mail:* Office of the Comptroller of the Currency, 250 E Street, SW., Mail Stop 1-5, Washington, DC 20219.

- *Hand Delivery/Courier:* 250 E Street, SW., Attn: Public Information Room, Mail Stop 1-5, Washington, DC 20219.

*Instructions:* All submissions received must include the agency name (OCC) and docket number for this notice. In general, the OCC will enter all comments received into the docket without change, including any business or personal information that you provide. You may review comments and other related materials by any of the following methods:

- *Viewing Comments Personally:* You may personally inspect and photocopy comments at the OCC's Public Information Room, 250 E Street, SW., Washington, DC. You can make an appointment to inspect comments by calling (202) 874-5043.

- *Viewing Comments Electronically:* You may request e-mail or CD-ROM copies of comments that the OCC has received by contacting the OCC's Public Information Room at [regs.comments@occ.treas.gov](mailto:regs.comments@occ.treas.gov).

- *Docket:* You may also request available background documents and project summaries using the methods described above.

*Board:* You may submit comments, identified by Docket No. OP-1240, by any of the following methods:

- *Agency Web site:* <http://www.federalreserve.gov>. Follow the instructions for submitting comments at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm>.

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *E-mail:* [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov). Include docket number in the subject line of the message.

- *Fax:* 202/452-3819 or 202/452-3102.

- *Mail:* Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551.

All public comments are available from the Board's Web site at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm> as submitted, except as necessary for technical reasons. Accordingly, your comments will not be edited to remove any identifying or contact information.

Public comments may also be viewed electronically or in paper in Room MP-

500 of the Board's Martin Building (20th and C Streets, NW.) between 9 a.m. and 5 p.m. on weekdays.

*FDIC:* You may submit comments, identified by RIN number 3064-AC97 by any of the following methods:

- *Agency Web site:* <http://www.fdic.gov/regulations/laws/federal/propose.html>. Follow instructions for submitting comments on the Agency Web site.

- *E-mail:* [Comments@FDIC.gov](mailto:Comments@FDIC.gov). Include the RIN number in the subject line of the message.

- *Mail:* Robert E. Feldman, Executive Secretary, Attention: Comments, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

- *Hand Delivery/Courier:* Guard station at the rear of the 550 17th Street Building (located on F Street) on business days between 7 a.m. and 5 p.m.

*Instructions:* All submissions received must include the agency name and RIN number. All comments received will be posted without change to <http://www.fdic.gov/regulations/laws/federal/propose.html> including any personal information provided.

**FOR FURTHER INFORMATION CONTACT:**

*OCC:* Margaret Hesse, Special Counsel, Community and Consumer Law Division, (202) 874-5750; or Karen Tucker, National Bank Examiner, Compliance Policy Division, (202) 874-4428, Office of the Comptroller of the Currency, 250 E Street, SW., Washington, DC 20219.

*Board:* Anjanette M. Kichline, Supervisory Consumer Financial Services Analyst, (202) 785-6054; Catherine M.J. Gates, Senior Supervisory Consumer Financial Services Analyst, (202) 452-3946; Kathleen C. Ryan, Counsel, (202) 452-3667; or Dan S. Sokolov, Senior Attorney, (202) 452-2412, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551.

*FDIC:* Robert W. Mooney, Chief, (202) 898-3911, or Pamela Freeman, Policy Analyst, (202) 898-6568, CRA and Fair Lending Policy Section, Division of Supervision and Consumer Protection; Richard M. Schwartz, Counsel, Legal Division, (202) 898-7424; Susan van den Toorn, Counsel, Legal Division, (202) 898-8707; Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

**SUPPLEMENTARY INFORMATION:****Background**

On August 2, 2005, the OCC, Board, and FDIC published in the **Federal**