

from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 23, 2008.

**A. Federal Reserve Bank of Minneapolis** (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Hazen Bancorporation, Inc., Hazen, North Dakota*; to increase its ownership to 19.20 percent of the voting shares of North Star Holding Company, Inc., Jamestown, North Dakota, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona (a de novo bank).

2. *McIntosh County Bank Holding Company, Inc., Ashley, North Dakota*; to acquire additional shares and maintain 33.33 percent of the voting shares of North Star Holding Company, Inc., Jamestown, North Dakota, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona.

3. *North Star Holding Company, Inc., Jamestown, North Dakota*; to acquire 100 percent of the voting shares of Unison Bank, Mesa, Arizona (a de novo bank).

4. *Wishek Bancorporation, Inc., Wishek, North Dakota*; to acquire, through its ownership of North Star Holding Company, Inc., Jamestown, North Dakota, shares of Unison Bank, Mesa, Arizona (a de novo bank).

Board of Governors of the Federal Reserve System, March 24, 2008.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E8-6288 Filed 3-27-08; 8:45 am]

BILLING CODE 6210-01-S

## FEDERAL RESERVE SYSTEM

### Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely

related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 25, 2008.

**A. Federal Reserve Bank of New York** (Anne MacEwen, Bank Applications Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *Banco do Brasil, S.A., Brasilia, Brazil*; to acquire, Banco do Brasil, Federal Savings Bank, New York, New York, and thereby engage in operating a savings association and engage in trust company functions to Section 225.28(b)(4) and (5) of Regulation Y.

Board of Governors of the Federal Reserve System, March 25, 2008.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E8-6360 Filed 3-27-08; 8:45 am]

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## FEDERAL TRADE COMMISSION

### Agency Information Collection Activities; Proposed Collection; Comment Request; Extension

**AGENCY:** Federal Trade Commission ("Commission" or "FTC").

**ACTION:** Notice.

**SUMMARY:** The information collection requirements described below will be submitted to the Office of Management and Budget ("OMB") for review, as required by the Paperwork Reduction Act ("PRA"). The FTC is seeking public comments on its proposal to extend through July 31, 2011, the current Paperwork Reduction Act clearance for information collection requirements contained in its Funeral Industry Practice Rule ("Funeral Rule" or "Rule"). That clearance expires on July 31, 2008.

**DATES:** Comments must be submitted on or before May 27, 2008.

**ADDRESSES:** Interested parties are invited to submit written comments.

Comments should refer to "Paperwork Comment: FTC File No. P084401" to facilitate the organization of comments. A comment filed in paper form should include this reference both in the text and on the envelope and should be mailed or delivered to the following address: Federal Trade Commission/Office of the Secretary, Room H-135 (Annex S), 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. Because paper mail in the Washington area and at the Commission is subject to delay, please consider submitting your comments in electronic form, as prescribed below. However, if the comment contains any material for which confidential treatment is requested, the comment must be filed in paper form, and the first page of the document must be clearly labeled "Confidential."<sup>1</sup>

Comments filed in electronic form should be submitted by clicking on the following: <https://secure.commentworks.com/ftc-funeralrulepra> and following the instructions on the web-based form. To ensure that the Commission considers an electronic comment, you must file it on the web-based form at <https://secure.commentworks.com/ftc-funeralrulepra>. You also may visit <http://www.regulations.gov> to read this Rule, and may file an electronic comment through that website. The Commission will consider all comments that [regulations.gov](http://www.regulations.gov) forwards to it.

The FTC Act and other laws the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. All timely and responsive public comments will be considered by the Commission and will be available to the public on the FTC website, to the extent practicable, at [www.ftc.gov](http://www.ftc.gov). As a matter of discretion, the FTC makes every effort to remove home contact information for individuals from the public comments it receives before placing those comments on the FTC website. More information, including routine uses permitted by the Privacy Act, may be found in the FTC's privacy policy at <http://www.ftc.gov/ftc/privacy.htm>.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information or

<sup>1</sup> Commission Rule 4.2(d), 16 CFR 4.2(d). The comment must be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission's General Counsel, consistent with applicable law and the public interest. See Commission Rule 4.9(c), 16 CFR 4.9(c).

copies of the proposed information requirements for the Funeral Rule should be addressed to Craig Tregillis, Attorney, Division of Marketing Practices, Bureau of Consumer Protection, Federal Trade Commission, Room H-288, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580, (202) 326-2970.

**SUPPLEMENTARY INFORMATION:** Under the PRA, 44 U.S.C. 3501-3521, federal agencies must obtain approval from OMB for each collection of information they conduct or sponsor. "Collection of information" means agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. 44 U.S.C. 3502(3), 5 CFR 1320.3(c). As required by section 3506(c)(2)(A) of the PRA, the FTC is providing this opportunity for public comment before requesting that OMB extend the existing paperwork clearance for the Funeral Rule, 16 CFR Part 453 (OMB Control Number 3084-0025).

The FTC invites comments on: (1) whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility; (2) the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

The Funeral Rule ensures that consumers who are purchasing funeral goods and services have accurate information about the terms and conditions (especially prices) for such goods and services. The Rule requires that funeral providers disclose this information to consumers and maintain records to facilitate enforcement of the Rule.

The estimated burden associated with the collection of information required by the Rule is 20,300 hours for recordkeeping, 101,389 hours for disclosures, and 40,600 hours for training, for a total of 162,000 hours (rounded to the nearest thousand). This estimate is based on the number of funeral providers (approximately

20,300),<sup>2</sup> the number of funerals annually (approximately 2.4 million),<sup>3</sup> and the time needed to fulfill the information collection tasks required by the Rule.

**Recordkeeping:** The Rule requires that funeral providers retain copies of price lists and statements of funeral goods and services selected by consumers. Based on a maximum average burden of one hour per provider per year for this task, the total burden for the 20,300 providers is 20,300 hours. This estimate is lower than FTC staff's 2005 estimate of 21,500 hours due to a decrease in the number of funeral providers.

**Disclosure:** The Rule requires that funeral providers: (1) maintain current price lists for funeral goods and services, (2) provide written documentation of the funeral goods and services selected by consumers making funeral arrangements, and (3) provide information about funeral prices in response to telephone inquiries.

1. Maintaining current price lists requires that funeral providers revise their price lists from time to time throughout the year to reflect price changes. Staff estimates, consistent with its current clearance, that this task requires a maximum average burden of two and one-half hours per provider per year for this task. Thus, the total burden for 20,300 providers is 50,750 hours.

2. Staff retains its 2005 estimate that 13% of funeral providers prepare written documentation of funeral goods and services selected by consumers specifically due to the Rule's mandate. The original rulemaking record indicated that 87% of funeral providers provided written documentation of funeral arrangements, even absent the Rule's requirements.<sup>4</sup>

According to the rulemaking record, the 13% of funeral providers who did not provide written documentation

<sup>2</sup> The estimated number of funeral providers is from data provided on the National Funeral Directors Association ("NFDA") website (see [www.nfda.org/careers.php](http://www.nfda.org/careers.php)), which was accessed in March 2008.

<sup>3</sup> The estimated number of funerals annually is taken from the National Center for Health Statistics, <http://www.cdc.gov/nchs/>. According to NCHS, 2,448,017 deaths occurred in the United States in 2005, the most recent year for which final data is available. See National Vital Statistics Reports, vol. 56, no. 10 "Deaths: Final Data for 2005," available at [http://www.cdc.gov/nchs/data/nvsr/nvsr56/nvsr56\\_10.pdf](http://www.cdc.gov/nchs/data/nvsr/nvsr56/nvsr56_10.pdf).

<sup>4</sup> The original version of the Funeral Rule required that funeral providers retain a copy of and give each customer a separate "Statement of Funeral Goods and Services Selected." The 1994 amendments to the Rule eliminated that requirement, allowing instead for such disclosures to be incorporated into a written contract, bill of sale, or other record of a transaction that providers use to memorialize sales agreements with customers.

prior to enactment of the Rule are typically the smallest funeral homes. The written documentation requirement can be satisfied through the use of a standard form (an example of which the FTC has provided to all funeral providers in its compliance guide).<sup>5</sup> Based on an estimate that these smaller funeral homes arrange, on average, approximately twenty funerals per year and that it would take each of them about three minutes to record prices for each consumer on the standard form, FTC staff estimates that the total burden associated with the written documentation requirement is one hour per provider not already in compliance, for a total of 2,639 hours [(20,300 funeral providers x 13%) x (20 statements per year x 3 minutes per statement)].

3. The Funeral Rule also requires funeral providers to answer telephone inquiries about the provider's offerings or prices. Information received in 2002 from the industry indicates that only about 12% of funeral purchasers make telephone inquiries, with each call lasting an estimated ten minutes.<sup>6</sup> Thus, assuming that the average purchaser who makes telephone inquiries places one call per funeral to determine prices, the estimated burden is 48,000 hours (2.4 million funerals per year x 12% x 10 minutes per inquiry). This burden likely will decline over time as consumers increasingly rely on the Internet for funeral price information.

In sum, the burden due to the Rule's disclosure requirements totals 101,389 hours (50,750 + 2,639 + 48,000).

**Training:** In addition to the recordkeeping and disclosure-related tasks noted above, funeral homes may also have training requirements specifically attributable to the Rule. While staff believes that annual training burdens associated with the Rule should be minimal because Rule compliance is generally included in continuing education requirements for licensing and voluntary certification programs, staff estimates that, industry-wide, funeral homes should incur no more than 40,600 hours related to training specific to the Rule each year. This estimate is consistent with staff's assumption for the current clearance that an "average" funeral home consists of approximately five employees (full-time and part-time employment combined), but with no more than four

<sup>5</sup> The FTC has provided its compliance guide to all funeral providers at no cost, and additional copies are available on the FTC website, [www.ftc.gov](http://www.ftc.gov), or by mail.

<sup>6</sup> No more recent information has thus far been obtainable; the Commission invites submission of more recent data or studies on this subject.

of them having tasks specifically associated with the Funeral Rule. Staff retains its estimate that each of the four employees (three directors and a clerical employee) per firm would each require one-half hours, at most, per year, for such training. Thus, total estimated time for training is 40,600 hours (4 employees per firm x 1/2 hour x 20,300 providers).

**Estimated annual cost burden:**

\$3,524,000 in labor costs and \$1,226,000 in non-labor costs.

*Labor costs:* Labor costs are derived by applying appropriate hourly cost figures to the burden hours described above. The hourly rates used below are averages.

Clerical personnel, at an estimated hourly rate of \$13, can perform the recordkeeping tasks required under the Rule. Based on the estimated hour burden of 20,300 hours, the estimated cost burden for recordkeeping is \$263,900 (\$13 per hour x 20,300 hours).

The two and one-half hours required of each provider, on average, to update price lists should consist of approximately one and one-half hours of managerial or professional time, at \$27.50 per hour, and one hour of clerical time, at \$13 per hour, for a total of \$54.25 per provider<sup>7</sup> [(27.50 per hour x 1.5 hours) + (\$13.00 per hour x 1 hour)]. Thus, the estimated total cost burden for maintaining price lists is \$1,101,275 (\$54.25 per provider x 20,300 providers).

The cost of providing written documentation of the goods and services selected by the consumer is 2,639 hours of managerial or professional time at approximately \$27.50 per hour, or \$72,572.50 (2,639 hours x \$27.50 per hour).

The cost of responding to telephone inquiries about offerings or prices is 48,000 hours of managerial or professional time at \$27.50 per hour, or \$1,320,000 (48,000 hours x \$27.50 per hour).

The cost of training licensed and non-licensed funeral home staff to comply with the Funeral Rule is two hours per funeral home, with four employees of

varying ranks each spending one-half hour on training. Consistent with estimates in the current clearance, the Commission is assuming that three funeral directors, at hourly wages of \$27.50, \$20, and \$15, respectively, as well as one clerical or administrative staff member, at \$13 per hour, require such training, for a total burden of 40,600 hours (20,300 funeral homes x 2 hours total per establishment), and \$766,325 [(27.50 + 20 + 15 + 13) x 1/2 hour per employee x 20,300 funeral homes].

The total labor cost of the three disclosure requirements imposed by the Funeral Rule is \$2,493,847.50 (\$1,101,275 + \$72,572.50 + \$1,320,000). The total labor cost for recordkeeping is \$263,900. The total labor cost for disclosures, recordkeeping and training is \$3,524,000 (\$263,900 for recordkeeping + \$766,325 for training + \$2,493,847.50 for disclosures), rounded to the nearest thousand.

*Capital or other non-labor costs:* The Rule imposes minimal capital costs and no current start-up costs. The Rule first took effect in 1984 and the revised Rule took effect in 1994, so funeral providers should already have in place capital equipment to carry out tasks associated with Rule compliance. Moreover, most funeral homes already have access, for other business purposes, to the ordinary office equipment needed for compliance, so the Rule likely imposes minimal additional capital expense.

Compliance with the Rule, however, does entail some expense to funeral providers for printing and duplication of price lists. Assuming that two price lists per funeral/cremation are created by industry to adhere to the Rule, 4,800,000 copies per year are made for a total cost of \$1,200,000 (2,400,000 funerals per year x 2 copies per funeral x \$.25 per copy). In addition, the estimated 2,639 providers not already providing written documentation of funeral arrangements apart from the Rule will incur additional printing and copying costs. Assuming that those providers use the standard two-page form shown in the Compliance Guide, at twenty-five cents per page, at an average of twenty funerals per year, the added cost burden would be \$26,390 (2,639 providers x 20 funerals per year x 2 pages per funeral x \$.25). Thus, estimated non-labor costs are \$1,226,000, rounded to the nearest thousand.

William Blumenthal  
General Counsel

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**GENERAL SERVICES  
ADMINISTRATION**

[GSA-2008-N01]

**Multiple Award Schedule Advisory  
Panel**

**AGENCY:** Office of the Administrator, General Services Administration

**ACTION:** Notice, establishment of an Advisory Panel.

**Establishment of Advisory Panel**

This notice is published in accordance with the provisions of the Federal Advisory Committee Act (Public Law 92-463), and advises of the establishment of the GSA Multiple Award Schedule Advisory Panel (MAS). The Administrator of General Services has determined that the establishment of the Panel is necessary and in the public interest.

**Purpose of the Advisory Panel**

The Panel will be used to provide advice and recommendations to the General Services Administration that ensures that the Government obtains the lowest overall price for products and services and promotes fair award and administration of MAS contract awards. Specifically, the panel will review the MAS policy statements, implementing regulations, solicitation provisions and other related documents regarding the structure, use, and pricing for the MAS contract awards.

**FOR FURTHER INFORMATION CONTACT:** The Office of the Administrator is the office within GSA that is sponsoring this panel. For additional information, please contact Ms. Pat Brooks, Designated Federal Officer, Multiple Award Schedule Advisory Panel, U.S. General Services Administration, 2011 Crystal Drive, Suite 911, Arlington, VA. 22202, (703) 605-3406 or email at [mas.advisorypanel@gsa.gov](mailto:mas.advisorypanel@gsa.gov).

Dated: March 24, 2008

**David A. Drabkin,**

*Acting Chief Acquisition Officer.*

[FR Doc. E8-6547 Filed 3-27-08; 12:56 pm]

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**DEPARTMENT OF HEALTH AND  
HUMAN SERVICES**

[Document Identifier: OS-0990-New; 30-day notice]

**Agency Information Collection  
Request. 30-Day Public Comment  
Request**

**AGENCY:** Office of the Secretary, HHS.

<sup>7</sup> National Compensation Survey: Occupational Wages in the United States, June 2006, U.S. Department of Labor, Bureau of Labor Statistics (June 2007) ("BLS National Compensation Survey") (citing the mean hourly earnings for funeral directors as \$22.11/hour), available at <http://www.bls.gov/ncs/ocs/sp/ncbl0910.pdf>. As in the past, staff has increased this figure on the assumption that the owner or managing director, who would be paid at a slightly higher rate, would be responsible for making pricing decisions. Clerical estimates are derived from the above source data, applying roughly a mid-range of mean hourly rates for potentially applicable clerical types, e.g., bookkeeping, file clerks, new accounts clerks, data entry.