

Rcd 6448 (2005) (2005 Second Report and Order and Second Further Notice); published at 70 FR 29979 and 70 FR 30044, May 25, 2005, which determined, *inter alia*, that Commercial Mobile Radio Service providers no longer should be exempted from 47 CFR 64.2401(b), which requires billing descriptions to be brief, clear, non-misleading and in plain language. The 2005 Second Further Notice proposed and sought comment on measures to enhance the ability of consumers to make informed choices among competitive telecommunications service providers.

Federal Communications Commission.

**Marlene H. Dortch,**

*Secretary.*

[FR Doc. E8-19661 Filed 8-22-08; 8:45 am]

**BILLING CODE 6712-01-P**

## FEDERAL COMMUNICATIONS COMMISSION

### Radio Broadcasting Services; AM or FM Proposals To Change The Community of License

**AGENCY:** Federal Communications Commission.

**ACTION:** Notice.

**SUMMARY:** The following applicants filed AM or FM proposals to change the community of license: AMERICAN EDUCATIONAL BROADCASTING, INC., Station KLKA, Facility ID 82692, BPED-20080627ABN, From GLOBE, AZ, To CASA GRANDE, AZ; CHRISTIAN BROADCASTING SYSTEM, LTD., Station WLCM, Facility ID 42076, BMP-20080620AEG, From CHARLOTTE, MI, To HOLT, MI; CITICASTERS LICENSES, L.P., Station WCKY-FM, Facility ID 70526, BPH-20080619AHQ, From TIFFIN, OH, To PEMBERVILLE, OH; COMMUNITY PUBLIC RADIO, INC., Station WIVL, Facility ID 122086, BMPED-20080703AGV, From PATTERSON, GA, To ATHENS, GA; EDUCATIONAL MEDIA FOUNDATION, Station KQBE, Facility ID 52035, BPH-20080617ADE, From ELLENSBURG, WA, To SELAH, WA; EDUCATIONAL MEDIA FOUNDATION, Station KAIC, Facility ID 78758, BPED-20080627ABL, From TUCSON, AZ, To MAMMOTH, AZ; ELECTRONIC APPLICATIONS RADIO SERVICE, INC., Station WBOO, Facility ID 174726, BMPED-20080702AAK, From MORGANFIELD, KY, To WADESVILLE, IN; FINCH JR, DANIEL W, Station WSGD, Facility ID 165958, BMPH-20080616ADB, From ARNOLDSBURG, WV, To FAYETTEVILLE, WV; FRANDSEN

MEDIA COMPANY, LLC, Station KGNT, Facility ID 38274, BPH-20070119AFJ, From FORT BRIDGER, WY, To SMITHFIELD, UT; FRANKLIN COMMUNICATIONS, INC., Station WODB, Facility ID 54556, BPH-20080724AAL, From DELAWARE, OH, To WESTERVILLE, OH; HORIZON CHRISTIAN FELLOWSHIP, Station KHRW, Facility ID 166062, BMPH-20080718AHI, From WRIGHT, WY, To RANCHESTER, WY; JODESHA BROADCASTING, INC., Station KANY, Facility ID 164149, BPH-20080710AJA, From OCEAN SHORES, WA, To MONTESANO, WA; JODESHA BROADCASTING, INC., Station KSWW, Facility ID 60544, BPH-20080710AJE, From MONTESANO, WA, To OCEAN SHORES, WA; M. KENT FRANDSON, Station KNYN, Facility ID 87470, BPH-20070119AEV, From FRANKLIN, ID, To FORT BRIDGER, WY; MAGNUS, EDWARD F, Station NEW, Facility ID 165991, BMPH-20080519ABU, From WISHEK, ND, To LINTON, ND; MARIA E. JUAREZ, Station KDIL, Facility ID 161412, BMP-20080708AFX, From DILLON, MT, To TWIN FALLS, ID; MATINEE RADIO, LLC, Station KANM, Facility ID 164213, BMPH-20071106ABR, From MAGDALENA, NM, To SKYLINE-GANIPA, NM; NEW INSPIRATION BROADCASTING COMPANY, Station KFSH-FM, Facility ID 2195, BPH-20080626ABS, From ANAHEIM, CA, To LA MIRADA, CA; RADIO ONE LICENSES, LLC, Station WWIN-FM, Facility ID 54710, BPH-20080701ACS, From GLEN BURNIE, MD, To ARBUTUS, MD; RADIOACTIVE, LLC, Station WUPZ, Facility ID 164243, BPH-20080619AIU, From CRYSTAL FALLS, MI, To CHOCOLAY TOWNSHIP, MI; RADIOACTIVE, LLC, Station WTRW, Facility ID 164253, BPH-20080716AGZ, From TWO RIVERS, WI, To GLENMORE, WI; RADIOJONES, LLC, Station WXRS-FM, Facility ID 36212, BPH-20080724AAT, From SWAINSBORO, GA, To PORTAL, GA; ROGER L. HOPPE, II, Station KLIM, Facility ID 25185, BMP-20080613ACF, From LIMON, CO, To BLACK FOREST, CO; SAGA COMMUNICATIONS OF ILLINOIS, LLC, Station WXTT, Facility ID 28195, BPH-20080811AAS, From DANVILLE, IL, To SAVOY, IL; SKYWEST MEDIA L.L.C., Station KXML, Facility ID 164259, BMPH-20080411AHN, From SALMON, ID, To FAIRFIELD, ID; SUN VALLEY RADIO, INC, Station KKEX, Facility ID 63834, BPH-20070119AFG, From SMITHFIELD, UT, To PRESTON, ID; TEAM RADIO LLC, Station KLOR-FM, Facility ID 52678, BPH-20080708AOL,

From PONCA CITY, OK, To CHENEY, KS; THE ST. LAWRENCE UNIVERSITY, Station WXLQ, Facility ID 176918, BMPED-20080813ABE, From VERGENNES, VT, To BRISTOL, VT; TICHENOR LICENSE CORPORATION, Station KPTI, Facility ID 479, BPH-20080711AEC, From CRYSTAL BEACH, TX, To WINNIE, TX; WAMC, Station WRUN, Facility ID 73969, BP-20060202AAI, From UTICA, NY, To NEW HARTFORD, NY; WHITE PARK BROADCASTING, INC., Station KHNA, Facility ID 166001, BMPH-20070117AFI, From HANNA, WY, To WARREN AIR FORCE BASE, WY; XANA DUKE RADIO PARTNERS, LLC, Station KZID, Facility ID 88203, BMPH-20080116AAX, From OROFINO, ID, To CULDESAC, ID.

**DATES:** Comments may be filed through October 24, 2008.

**ADDRESSES:** Federal Communications Commission, 445 Twelfth Street, SW., Washington, DC 20554.

**FOR FURTHER INFORMATION CONTACT:** Tung Bui, 202-418-2700.

**SUPPLEMENTARY INFORMATION:** The full text of these applications is available for inspection and copying during normal business hours in the Commission's Reference Center, 445 12th Street, SW., Washington, DC 20554 or electronically via the Media Bureau's Consolidated Data Base System, [http://svartifoss2.fcc.gov/prod/cdbs/pubacc/prod/cdbs\\_pa.htm](http://svartifoss2.fcc.gov/prod/cdbs/pubacc/prod/cdbs_pa.htm). A copy of this application may also be purchased from the Commission's duplicating contractor, Best Copy and Printing, Inc., 445 12th Street, SW., Room CY-B402, Washington, DC, 20554, telephone 1-800-378-3160 or <http://www.BCPIWEB.com>.

Federal Communications Commission.

**James D. Bradshaw,**

*Deputy Chief, Audio Division, Media Bureau.*

[FR Doc. E8-19646 Filed 8-22-08; 8:45 am]

**BILLING CODE 6712-01-P**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies

owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. 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 each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 19, 2008.

**A. Federal Reserve Bank of Boston** (Richard Walker, Community Affairs Officer) P.O. Box 55882, Boston, Massachusetts 02106-2204:

1. *WebFive, MHC and WebFive Financial Services, Inc., both of Webster, Massachusetts*; to become bank holding companies, by acquiring Webster Five Cents Savings Bank, Webster, Massachusetts.

Board of Governors of the Federal Reserve System, August 20, 2008.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E8-19629 Filed 8-22-08; 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 September 19, 2008.

**A. Federal Reserve Bank of Philadelphia** (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. *Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, Pennsylvania*; to acquire Willow Financial Bancorp, Inc., Wayne, Pennsylvania, and thereby acquire Willow Financial Bank, Wayne, Pennsylvania, and thereby engage in operating a savings and loan association pursuant to section 225.28(b)(4)(ii) of Regulation Y.

Board of Governors of the Federal Reserve System, August 20, 2008.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E8-19628 Filed 8-22-08; 8:45 am]

BILLING CODE 6210-01-S

## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Privacy Act of 1974

**AGENCY:** Federal Retirement Thrift Investment Board.

**ACTION:** Notice; initial publication of systems of records.

**SUMMARY:** This notice is being published pursuant to the Privacy Act of 1974 (5 U.S.C. 552a), as amended, in order to update and create systems of records established by a Federal agency containing information on individuals.

**EFFECTIVE DATE:** This proposed action will be effective without further notice on September 24, 2008 unless comments are received which result in a contrary determination.

**ADDRESSES:** Comments may be sent to Megan Graziano, Assistant General

Counsel, Federal Retirement Thrift Investment Board, 1250 H Street, NW., Washington, DC 20005. The Agency's fax number is (202) 942-1676.

**FOR FURTHER INFORMATION CONTACT:** Megan Graziano at (202) 942-1660.

**SUPPLEMENTARY INFORMATION:** FRTIB-2, Personnel Security Files, updates Agency systems of records so that they are compliant with both HSPD-12 and the Privacy Act and conform to the Privacy Act notices on the standard forms which are used to initiate the HSPD-12 process. FRTIB-10, Identity Management Systems, covers the HSPD-12 process after adjudication determines the individual can receive an identification card. FRTIB-10 includes both mandatory and optional information necessary to the request for a card, registration, verification, and issuance procedures, the index/database of active and invalid cards, and the information stored on the cards. FRTIB-10 may include records maintained by agencies of individuals who entered and exited facilities or accessed systems.

The proposed system reports, as required by 5 U.S.C. 552a(r), of the Privacy Act of 1974, as amended, were submitted to the House Committee on Government Reform, the Senate Committee on Homeland Security and Government Affairs, and the Office of Management and Budget (OMB) pursuant to paragraph 4c of Appendix I to OMB Circular No. A-130, "Federal Agency Responsibilities for Maintaining Records About Individuals," dated February 8, 1996 (February 20, 1996, 61 FR 6427).

**Thomas K. Emswiler,**

*General Counsel, Federal Retirement Thrift Investment Board.*

### FRTIB-2

#### SYSTEM NAME:

Personnel Security Files.

#### SYSTEM LOCATION:

Federal Retirement Thrift Investment Board, 1250 H Street, NW., Washington, DC 20005.

#### SECURITY CLASSIFICATION:

Most personnel identity verification records are not classified. However, in some cases, records of certain individuals, or portions of some records, may be classified in the interest of national security.

#### CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Individuals who require regular, ongoing access to federal facilities, information technology systems, or information classified in the interest of