Communications Commission, 445 12th Street, SW., Room TW–B204 Washington, DC 20554.

Parties who choose to file by paper should also submit their comments on diskette. These diskettes should be submitted, along with three paper copies, to: Dana Jackson, Consumer & Governmental Affairs Bureau, Disability Rights Office, 445 12th Street, SW., Room 6C-410, Washington DC 20554. Such a submission should be on a 3.5 inch diskette formatted in an IBM compatible format using Word 97 or compatible software. The diskette should be accompanied by a cover letter and should be submitted in "read only" mode. The diskette should be clearly labeled with the commenter's name, proceeding (including the lead docket number in this case, CG Docket No. 03-123, type of pleading (comment or reply comment), date of submission, and the name of the electronic file on the diskette. The label should also include the following phrase "Disk Copy—Not an Original." Each diskette should contain only one party's pleadings, preferably in a single electronic file. In addition, commenters must send diskette copies to the Commission's duplicating contractor, Best Copy and Printing, Inc. (BCPI), Portals II, 445 12th Street, SW., Room CY-B402, Washington, DC 20554. Pursuant to § 1.1206 of the Commission's rules, 47 CFR 1.1206, this proceeding will be conducted as a permit-but-disclose proceeding in which ex parte communications are subject to

Copies of any subsequently filed documents in this matter will be available for public inspection and copying during regular business hours at the FCC Reference Information Center, Portals II, 445 12th Street, SW., Room CY–A257, Washington, DC 20554. The complete text of this *Public Notice* may be purchased from the Commission's duplicating contractor, BCPI, Portals II, 445 12th Street, SW., Room CY–B402, Washington, DC 20554, telephone (202) 863–2893, facsimile (202) 863–2898, or via e-mail at http://www.bcpiweb.com.

To request materials in accessible formats (such as Braille, large print, electronic files, or audio format), send an e-mail to fcc504@fcc.gov or call the Consumer & Governmental Affairs Bureau at (202) 418–0530 (voice) or (202) 418–0432 (TTY). This Public Notice can also be downloaded in Word and Portable Document Format at http://www.fcc.gov/cgb.dro.

*Synopsis:* As background, TRS, as mandated by Title IV of the Americans with Disabilities Act of 1990, makes the

telephone system accessible to individuals with hearing or speech disabilities. See 47 U.S.C. 225. This is accomplished through TRS facilities that are staffed by specially trained CAs using special technology. The CA relays conversations between persons using various types of assistive communication devices and persons who do not require such assistive devices. VRS—Video Relay Service—is "a telecommunications relay service that allows people with hearing or speech disabilities who use sign language to communicate with voice telephone users with video equipment. The video link allows the [communications assistant] to view and interpret the party's signed conversation and relay the conversation back and forth with a voice caller." 47 CFR 64.601(17). According to HOVRS, Video VRS Mail is a means by which hearing persons can have a VRS communications assistant send a message in video format (American Sign Language) to a deaf or hard of hearing VRS user who is not available to answer the call, so that the VRS user can retrieve the video message at a later time.

Federal Communications Commission.

## P. June Taylor,

Chief of Staff, Consumer & Governmental Affairs Bureau.

[FR Doc. 04–16974 Filed 7–23–04; 8:45 am] BILLING CODE 6712–01–P

# FEDERAL DEPOSIT INSURANCE CORPORATION

# **Notice of Agency Meeting**

Pursuant to the provisions of the "Government in the Sunshine Act" (5 U.S.C. 552b), notice is hereby given that, at 3:30 p.m. on Monday, July 19, 2004, the Board of Directors of the Federal Deposit Insurance Corporation met in closed session to consider matters relating to the Corporation's corporate activities.

In calling the meeting, the Board determined, on motion of Director Thomas J. Curry, seconded by Vice Chairman John M. Reich, concurred in by Director James E. Gilleran (Director, Office of Thrift Supervision), and Chairman Donald E. Powell, that Corporation business required its consideration of the matters on less than seven days' notice to the public; that no notice of the meeting earlier than July 13, 2004, was practicable; that the public interest did not require consideration of the matters in a meeting open to public observation; and

that the matters could be considered in a closed meeting by authority of subsection (c)(2) of the "Government in the Sunshine Act" (5 U.S.C. 552b(c)(2)).

The meeting was held in the Board Room of the FDIC Building located at 550—17th Street, NW., Washington, DC.

Dated: July 20, 2004.

Federal Deposit Insurance Corporation.

# Robert E. Feldman,

Executive Secretary.

[FR Doc. E4–1642 Filed 7–23–04; 8:45 am] BILLING CODE 6714–01–P

#### FEDERAL MARITIME COMMISSION

## **Notice of Agreement Filed**

The Commission hereby gives notice of the filing of the following agreement under the Shipping Act of 1984. Interested parties can review or obtain copy of the agreement at the Washington, DC offices of the Commission, 800 North Capitol Street, NW., Room 940. Interested parties may submit comments on an agreement to the Secretary, Federal Maritime Commission, Washington, DC 20573, within 10 days of the date this notice appears in the **Federal Register**.

Agreement No.: 201159.

Title: Memorandum of Settlement of Local Conditions in the Port of New York and New Jersey.

Parties: New York Shipping Association, Inc. and the International Longshoremen's Association.

Filing Parties: Andre Mazzola; Gleason & Mathews, P.C.; 26 Broadway, 17 Floor; New York, New York 10004; and William M. Spelman; Lambos &Junge; 29 Broadway, 9th Floor; New York, New York 10006.

Synopsis: The agreement establishes local conditions for the Port of New York-New Jersey under the ILA Master Contract.

Dated: July 20, 2004.

By Order of the Federal Maritime Commission.

### Bryant L. VanBrakle,

Secretary.

[FR Doc. 04–16884 Filed 7–23–04; 8:45 am] BILLING CODE 6730–01–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