

services to be eligible for universal service support. Commenters also should estimate the annual cost of any proposed modifications in the list of core services, and explain the derivation of their estimates. If the cost is expected to change significantly over time, commenters should provide an estimate for each of the first five years. Commenters may also wish to address the availability of functional substitutes for a service, the extent to which consumers may have access to the service in locales other than their own residences (e.g., public payphone, worksite, public facilities), and whether providing support for the service would affect competition in its delivery. Finally, commenters may also wish to address the implications for any modifications in the list of core services of ongoing network modernization trends.

The Commission asked the Joint Board to consider as part of its review the record on requests to redefine voice grade access for universal service purposes. The Commission previously rejected arguments for a higher level of bandwidth capacity, in the *First Report and Order*, 62 FR 32862, June 17, 1997, concluding that "a network transmission component of Internet access beyond voice grade access should not be supported" pursuant to section 254(c)(1). The Joint Board invites commenters to update the record on the definition of voice grade access, including whether support for a network transmission component of Internet access beyond the existing definition of voice grade access is warranted at this time. The Joint Board also seeks additional comment on technical issues involved in modifying the current standard, including factors other than bandwidth that affect modem performance, and whether modification would encourage investment in enhanced analog modem performance to the detriment of investment in high-speed and advanced services.

The Joint Board also invites comment on whether any advanced or high-speed services should be included within the list of core services. Commenters should address the questions set forth, and should specify the standard or level of service to which the comments apply.

In addition, the Joint Board invites comment on whether "soft dial tone" or "warm line" services should be included within the list of core services. These services enable an otherwise disconnected line to be used to contact emergency services (911) and the local exchange carrier's central business office. In particular, the Joint Board invites comment on the extent to which

these services are essential to public health or safety, and how such connections to eligible telecommunications carriers may be provided consistent with the principles of competitive neutrality.

Finally, the Joint Board invites comment on whether intrastate or interstate toll services, expanded area service, or prepaid calling plans should be included in the list of supported services.

Pursuant to §§ 1.415 and 1.419 of the Commission's rules, interested parties may file comments as follows: comments are due November 5, 2001, and reply comments are due January 3, 2002. Comments may be filed using the Commission's Electronic Comment Filing System (ECFS) or by filing paper copies. See *Electronic filing of Documents in Rulemaking Proceedings*, 63 FR 24121, May 1, 1998. Comments filed through the ECFS can be sent as an electronic file via the Internet to <http://www.fcc.gov/e-file/ecfs.html>. Generally, only one copy of the electronic submission must be filed. In completing the transmittal screen, commenters should include their full name, Postal Service mailing address, and the applicable docket or rulemaking number. Parties may also submit electronic comments by Internet e-mail. To receive filing instructions for e-mail comments, commenters should send an e-mail to ecfs@fcc.gov, and should include the following words in the body of message, "get form <your e-mail address>." A sample form and directions will be sent in reply. Parties who choose to file by paper must file an original and four copies of each filing. All filings must be sent to the Commission's Secretary, Magalie Roman Salas, Office of the Secretary, Federal Communications Commission, 445 12th Street, SW., Washington, DC 20554.

Parties also must send three paper copies of their filing to Sheryl Todd, Accounting Policy Division, Common Carrier Bureau, Federal Communications Commission, 445 Twelfth Street SW., Room 5-A422, Washington, DC 20554. In addition, commenters must send diskette copies to the Commission's copy contractor, Qualex International, Portals II, 445 12th Street, SW., Room CY-B402, Washington, DC, 20554.

Pursuant to § 1.1206 of the Commission's Rules, this proceeding will continue to be conducted as a permit-but-disclose proceeding in which *ex-parte* communications are permitted subject to disclosure.

Federal Communications Commission.

Katherine L. Schroder,

Division Chief, Accounting Policy Division.

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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the office of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than September 19, 2001.

A. Federal Reserve Bank of Chicago
(Phillip Jackson, Applications Officer)
230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Helen M. Paul*, Muscatine, Iowa; to acquire additional voting shares of APM Bancorp, Inc., Buffalo, Iowa, and thereby indirectly acquire additional voting shares of Buffalo Savings Bank, Buffalo, Iowa.

Board of Governors of the Federal Reserve System, August 29, 2001.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 01-22169 Filed 9-4-01; 8:45 am]

BILLING CODE 6210-01-S

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