

Federal Communications Commission.

Marlene H. Dortch,

Secretary.

[FR Doc. 04-25286 Filed 11-12-04; 8:45 am]

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FEDERAL COMMUNICATIONS COMMISSION

[IB Docket No. 04-398; FCC 04-247]

The Effect of Foreign Mobile Termination Rates on U.S. Customers

AGENCY: Federal Communications Commission.

ACTION: Proposed rule.

SUMMARY: This document is a summary of the *Notice of Inquiry* that was adopted by the Commission on October 14, 2004. The *Notice of Inquiry* seeks to develop a record on foreign mobile termination rates and inquires whether U.S. customers have adequate information and alternatives with regard to foreign mobile termination rates and surcharges, and whether such charges raise consumer concerns.

DATES: Comments are due January 14, 2005, and reply comments are due by February 14, 2005.

FOR FURTHER INFORMATION CONTACT:

Peggy Reitzel or Francis Gutierrez, Policy Division, International Bureau, (202) 418-1460.

SUPPLEMENTARY INFORMATION: This is a summary of the Commission's *Notice of Inquiry* in IB Docket No. 04-398, FCC 04-247, which was adopted on October 14, 2004. The full text of this Commission decision is available for inspection and copying during normal business hours in the FCC Reference Center (Room CY-A257), 445 12th Street, SW., Washington, DC 20554. The document may also be downloaded from the Commission's Web site at http://hraunfoss.fcc.gov/edocs_public/attachmatch/FCC-04-247A1.pdf. The complete text may also be purchased from the Commission's copy contractor, Best Copy and Printing, Inc., in person at 445 12th Street, SW., Room CY-B402, Washington, DC 20554, via telephone at (202) 488-5300, via facsimile at (202) 488-5563, or via e-mail at FCC@BCPIWEB.COM.

Summary of the Notice of Inquiry

On October 14, 2004, the Commission adopted a *Notice of Inquiry* on the Effect of Foreign Mobile Termination Rates on U.S. Customers. By this *Notice of Inquiry*, the Commission seeks to develop a record on foreign mobile termination rates that will enable the Commission to assess properly the

effects of foreign mobile termination rates on U.S. customers and competition in the U.S.-international services market.

In the *Notice of Inquiry*, the Commission seeks comment on foreign mobile termination rate payment flows and the relevant regulatory regimes. The Commission seeks input, analyses, and comments on the concerns raised by parties in the *ISP Reform Order*, FCC 04-53, 69 FR 23151, April 28, 2004, and on actions taken by foreign national regulatory authorities to address mobile termination rates within their respective jurisdictions. In addition, the Commission asks for factual information and data on foreign mobile termination rates. Finally, the Commission seeks comment on the appropriate framework by which the Commission can analyze whether foreign mobile termination rates are unreasonably high.

The Commission encourages all interested parties to respond to the questions and requests set forth in the *Notice of Inquiry*.

Ordering Clauses

Pursuant to the authority contained in 47 U.S.C. Sections 151, 4(i), 201, 202, 203, 204, 205, 211, 218, 303(r), 403 this *Notice of Inquiry* is adopted.

Federal Communications Commission.

Marlene H. Dortch,

Secretary.

[FR Doc. 04-25287 Filed 11-12-04; 8:45 am]

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FEDERAL HOUSING FINANCE BOARD

Sunshine Act Meeting Notice; Announcing a Closed Meeting of the Board of Directors

TIME AND DATE: The meeting of the Board of Directors is scheduled to begin at 10 a.m. on Wednesday, November 17, 2004.

PLACE: Board Room, Second Floor, Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006.

STATUS: The entire meeting will be closed to the public.

MATTER TO BE CONSIDERED AT THE MEETING:

Periodic Update of Examination Program Development and Supervisory Findings.

FOR FURTHER INFORMATION CONTACT:

Shelia S. Willis, Paralegal Specialist, Office of General Counsel, by telephone at (202) 408-2876 or by electronic mail at williss@fhfb.gov.

Dated: November 10, 2004.

By the Federal Housing Finance Board.

Mark J. Tenhundfeld,

General Counsel.

[FR Doc. 04-25404 Filed 11-10-04; 12:41 pm]

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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 November 29, 2004.

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

1. *Todd L. Johnson, Nancy S. Johnson, Hillary K. Johnson, and Matthew S. Johnson*, all of Duluth, Minnesota; to acquire voting shares of NATCOM Bancshares, Inc., Superior, Wisconsin, and thereby indirectly acquire voting shares of National Bank of Commerce, Superior, Wisconsin.

2. Federal Reserve Bank of Kansas City (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Walter David Scott, Amy Scott, Sandra Parker*, all of Omaha, Nebraska, and *Karen Dixon*, Leawood, Kansas; to acquire voting shares of DB Holding Company, Inc., Omaha, Nebraska, and thereby indirectly acquire voting shares of Omaha State Bank, Omaha, Nebraska.

Board of Governors of the Federal Reserve System, November 8, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 04-25269 Filed 11-12-04; 8:45 am]

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