

Telecommunications Access Policy Division, Wireline Competition Bureau at (202) 418-7400 or TTY (202) 418-0484.

Federal Communications Commission.

Vickie Robinson,

Telecommunications Access Policy Division, Deputy Chief.

[FR Doc. 2011-28972 Filed 11-8-11; 8:45 am]

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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 application 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.

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 December 5, 2011.

A. Federal Reserve Bank of Cleveland (Nadine Wallman, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *S&T Bancorp Inc.*, Indiana, Pennsylvania; to acquire and thereby merge with Mainline Bancorp Inc., Ebensburg, Pennsylvania, and indirectly acquire Mainline National Bank, Portage, Pennsylvania.

B. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *Independent Bancshares, Inc. Employee Stock Ownership Plan*, Red Bay, Alabama; to acquire an additional 19.30 percent, for a total of 47 percent, of the voting shares of Independent Bancshares, Inc., and thereby indirectly acquire voting shares of Community Spirit Bank, both in Red Bay, Alabama, and Spirit Bancshares, Inc., and Spirit Bank, both in Belmont, Mississippi.

C. Federal Reserve Bank of San Francisco (Kenneth Binning, Vice President, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *Carpenter Fund Manager GP, LLC; Carpenter Fund Management Company, LLC; Carpenter Community BancFund, L.P.; Carpenter Community BanFund—A, L.P.; Carpenter Community BancFund—CA, L.P.; SCJ, Inc.; and CCFW, Inc.*, all in Irvine, California, to acquire more than 24.9 percent of the voting securities of Pacific Mercantile Bancorp, and thereby indirectly acquire voting shares of Pacific Mercantile Bank, both in Costa Mesa, California.

Board of Governors of the Federal Reserve System, November 4, 2011.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 2011-29039 Filed 11-8-11; 8:45 am]

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FEDERAL RESERVE SYSTEM

Notice of Proposals To Engage In or To Acquire Companies 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.

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 December 5, 2011.

A. Federal Reserve Bank of Cleveland (Nadine Wallman, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. FNB Corporation, Hermitage, Pennsylvania; to acquire Parkvale Financial Corporation, and indirectly acquire Parkvale Savings Bank, both in Monroeville, Pennsylvania, and thereby engage in operating a state savings bank, pursuant to section 225.28(b)(4) of Regulation Y.

Board of Governors of the Federal Reserve System, November 4, 2011.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 2011-29038 Filed 11-8-11; 8:45 am]

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FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Submission for OMB Review; Comment Request

AGENCY: Federal Trade Commission (FTC or Commission).

ACTION: Notice and request for comment.

SUMMARY: In compliance with the Paperwork Reduction Act (PRA) of 1995, the FTC is seeking public comments on its request to OMB for a three-year extension of the current PRA clearance for information collection requirements contained in its Trade Regulation Rule entitled Labeling and Advertising of Home Insulation (R-value Rule or Rule) (OMB Control Number 3084-0109). That clearance expires on November 30, 2011.

DATES: Comments must be filed by December 9, 2011.

ADDRESSES: Interested parties may submit written comments by following the instructions in the Request for Comments part of the **SUPPLEMENTARY INFORMATION** section below. Comments in electronic form should be submitted by using this Web link: <https://ftcpublic.commentworks.com/ftc/rvaluerulepra2>. Comments in paper form should be mailed or delivered to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex J), 600 Pennsylvania Avenue NW., Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Hampton Newsome, Attorney, Division of Enforcement, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW., Washington, DC 20580, (202) 326-2889.
SUPPLEMENTARY INFORMATION:

Title: R-value Rule, 16 CFR Part 460.

OMB Control Number: 3084-0109.

Type of Review: Extension of a currently approved collection.

Abstract: The R-value Rule sets uniform standards for the substantiation and disclosure of accurate, material product information about the thermal performance characteristics of home insulation products. The R-value of an insulation is its resistance to the flow of heat. This tells consumers how well a product is likely to perform as an insulator and allows consumers to determine whether the cost of the insulation is justified.

On August 12, 2011, the Commission sought comment on the information collection requirements in the R-value Rule. 76 FR 50218. No comments were received. As required by OMB regulations, 5 CFR Part 1320, the FTC is providing this second opportunity for public comment.

Estimated Annual Hours Burden: 126,827 hours.

Likely Respondents and Estimated Burden:

Installation manufacturers, installers, new home sellers and retailers.

- (a) Installation manufacturers.
 - Testing by installation manufacturers – 15 new products/year × 2 hours each = 30 hours; and
 - Disclosures by installation manufacturers – [(144 manufacturers × 20 hours) + (6 largest manufacturers × 80 hours each)] = 3,360 hours.
 - Recordkeeping by installation manufacturers – 150 manufacturers × 1 hour each = 150 hours.
 - (b) Installers.
 - Disclosures by retrofit installers (manufacturer's insulation fact sheet) – 2 million retrofit installations/year × 2 minutes each = 66,667 hours.
 - Disclosures by installers (advertising) – 1,615 installers × 1 hour each = 1,615 hours.
 - Recordkeeping by installers – 1,615 installers × 5 minutes each = 134 hours.
 - (c) New home sellers.
 - Disclosures by new home sellers – 586,900 new home sales/year × 30 seconds each = 4,871 hours.
 - (d) Retailers.
 - Disclosures by retailers – [25,000 retailers × 1 hour each (fact sheets) + 25,000 retailers × 1 hour each (advertising disclosure)] = 50,000 hours.
- Frequency of Response:* Periodic.
Total Annual Labor Cost: \$2,517,036 per year [approximately \$780 for testing,

based on 30 hours for manufacturers (30 hours × \$26 per hour for skilled technical personnel); \$3,976 for manufacturers' and installers' compliance with the Rule's recordkeeping requirements, based on 284 hours (284 hours × \$14 per hour for clerical personnel); \$47,040 for manufacturers' compliance with third-party disclosure requirements, based on 3,360 hours (3,360 hours × \$14 per hour for clerical personnel); and \$2,465,240 for disclosure compliance by installers, new home sellers, and retailers (123,262 hours × \$20 per hour for sales persons).]

Request For Comment

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before December 9, 2011. Write "R-value Rule: FTC File No. R811001" on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including, to the extent practicable, on the public Commission Web site, at <http://www.ftc.gov/os/publiccomments.shtm>. As a matter of discretion, the Commission tries to remove individuals' home contact information from comments before placing them on the Commission Web site.

Because your comment will be made public, you are solely responsible for making sure that your comment doesn't include any sensitive personal information, like anyone's Social Security number, date of birth, driver's license number or other state identification number or foreign country equivalent, passport number, financial account number, or credit or debit card number. You are also solely responsible for making sure that your comment doesn't include any sensitive health information, like medical records or other individually identifiable health information. In addition, don't include any "[t]rade secret or any commercial or financial information which is obtained from any person and which is privileged or confidential * * *," as provided in Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2). In particular, don't include competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names. If you want the Commission to give your comment confidential treatment, you must file it in paper form, with a request for confidential treatment, and you have to follow the procedure explained in FTC Rule 4.9(c), 16 CFR 4.9(c). Your comment will be kept confidential only if the FTC

General Counsel, in his or her sole discretion, grants your request in accordance with the law and the public interest.

Postal mail addressed to the Commission is subject to delay due to heightened security screening. As a result, we encourage you to submit your comments online, or to send them to the Commission by courier or overnight service. To make sure that the Commission considers your online comment, you must file it at <https://ftcpublish.commentworks.com/ftc/rvaluerulepra2>, by following the instructions on the web-based form. If this Notice appears at <http://www.regulations.gov>, you also may file a comment through that Web site.

If you file your comment on paper, write "R-value Rule: FTC File No. R811001" on your comment and on the envelope, and mail or deliver it to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex J), 600 Pennsylvania Avenue NW., Washington, DC 20580. If possible, submit your paper comment to the Commission by courier or overnight service.

Visit the Commission Web site at <http://www.ftc.gov> to read this Notice and the news release describing it. The FTC Act and other laws that the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. The Commission will consider all timely and responsive public comments that it receives on or before December 9, 2011. You can find more information, including routine uses permitted by the Privacy Act, in the Commission's privacy policy, at <http://www.ftc.gov/ftc/privacy.shtm>.

Comments on the information collection requirements subject to review under the PRA should also be submitted to OMB. If sent by U.S. mail, address comments to: Office of Information and Regulatory Affairs, Office of Management and Budget, Attention: Desk Officer for the Federal Trade Commission, New Executive Office Building, Docket Library, Room 10102, 725 17th Street, NW., Washington, DC 20503. Comments sent to OMB by U.S. postal mail, however, are subject to delays due to heightened security precautions. Thus, comments instead should be sent by facsimile to (202) 395-5167.

Willard K. Tom,
General Counsel.

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