

that oral presentation is likely to be helpful or would otherwise be in the public interest. Notice of the AAC's determination to grant or deny a request for oral presentation will be provided to the institution. If oral presentation is held, the institution will be allowed to present its position on the issues raised in the appeal and to respond to any questions from the AAC. The AAC may also require that FDIC staff participate as the AAC deems appropriate.

J. Dismissal and Withdrawal

An appeal may be dismissed by the AAC if it is not timely filed, if the legal or factual basis for the appeal is not discernable from the appeal, or if the institution moves to withdraw the appeal.

K. Scope of Review and Decision

The AAC will review all submissions concerning an appeal, review the final determination being appealed, consider any other matters it deems in its discretion to be appropriate, and issue a written decision within 60 days from the date the appeal is filed, or within 60 days from oral presentation, if held. The AAC may reconsider its decision only on a showing of an intervening change in the controlling law or the availability of material evidence not reasonably available when the decision was issued.

L. Publication of Decisions

AAC decisions will be published. Published AAC decisions will be redacted to avoid disclosure of exempt information. Published decisions of the AAC may be cited as precedent in appeals to the AAC.

M. AAC Guidelines Generally

Appeals to the AAC will be governed by these guidelines. The AAC will retain the discretion to waive any provision of the guidelines for good cause; the AAC may adopt supplemental rules governing AAC operations; the AAC may order that material be kept confidential; and the AAC may consolidate similar appeals.

N. Effect on Deposit Insurance Assessment Payments

The use of the procedures set forth in these guidelines by an insured institution will not affect, delay, or impede the obligation of that institution to make timely payment of any deposit insurance assessment.

By order of the Board of Directors.

Dated at Washington, DC this 28th day of June, 2004.

Federal Deposit Insurance Corporation.

Valerie J. Best,

Assistant Executive Secretary.

[FR Doc. 04-15635 Filed 7-8-04; 8:45 am]

BILLING CODE 6714-01-P

FEDERAL MARITIME COMMISSION

Notice of Agreements Filed

The Commission hereby gives notice of the filing of the following agreements under the Shipping Act of 1984. Interested parties can review or obtain copies of agreements 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.: 011626-010.

Title: Alianca/HSDG/P&O Nedlloyd Agreement.

Parties: Alianca Navegacao e Logistica Ltda.; Hamburg Süd; P&O Nedlloyd Limited; P&O Nedlloyd B.V.; and Mercosul Line Navegacao e Logistica Ltda.

Filing Party: Neal M. Mayer, Esq.; Hoppel, Mayer & Coleman; 1000 Connecticut Avenue, NW., Washington, DC 20036.

Synopsis: The proposed modification reduces the number of vessels utilized and makes resulting changes to the parties' space allocation. It also provides for specific transshipment services. The parties request expedited review.

Agreement No.: 011638-002.

Title: Sea Girt Chassis Cooperative, L.L.C. Limited Liability Company Agreement.

Parties: Atlantic Container Lines, China Ocean Shipping Container Lines Co., Ltd., and Mediterranean Shipping Company.

Filing Party: Jeffrey F. Lawrence, Esq.; Sher & Blackwell; 1850 M Street, NW., Suite 900, Washington, DC 20036.

Synopsis: The amendment deletes Atlantic Container Lines and adds CMA CGM, S.A. and Compania Sudamericana de Vapores, S.A. It also deletes obsolete references to Agreement counsel.

Agreement No.: 011733-011.

Title: Common Ocean Carrier Platform Agreement.

Parties: A.P. Moller-Maersk A/S, P&O Nedlloyd Limited, Hamburg-Süd, Mediterranean Shipping Company S.A., CMA CGM S.A., Hapag Lloyd Container Linie GmbH, and United Arab Shipping Company (SAG), as shareholder parties, and Alianca Navegacao e Logistica

Ltda., Safmarine Container Lines N.V., Nippon Yusen Kaisha, CP Ship Limited, Tasman Orient Line C.V., Mitsui O.S.K. lines, Ltd., Lykes Lines Limited, LLC, and Kawasaki Kisen Kaisha, Ltd. as non-shareholder parties.

Filing Party: Wayne R. Rohde, Esq.; Sher & Blackwell; 1850 M Street, NW., Suite 900, Washington, DC 20036.

Synopsis: The amendment adds Kawasaki Kisen Kaisha, Ltd. as a non-shareholder party to the agreement.

By Order of the Federal Maritime Commission.

Dated: July 2, 2004.

Bryant L. VanBrakle,

Secretary.

[FR Doc. 04-15578 Filed 7-8-04; 8:45 am]

BILLING CODE 6730-01-P

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 July 23, 2004.

A. Federal Reserve Bank of Atlanta
(Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Clarita Kassin*, North Beach Miami, Florida; Kassin Family Partnership, Ltd., North Miami, Florida; and its general partner, Foreign Financial Investments, North Miami, Florida; Delta Holding Corporation, North Miami, Florida; Samuel Papu, Miami, Florida; Dorita Ojalvo, North Miami, Florida; Moris Ruben, Bogota, Colombia; and Salomon Kassin, Aventura, Florida, to collectively retain voting shares of Pointe Financial Corporation, and thereby indirectly retain voting shares of Pointe Bank, both of Boca Raton, Florida.

Board of Governors of the Federal Reserve System, July 2, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 04-15581 Filed 7-8-04; 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 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. Additional information on all bank holding companies may be obtained from the National Information Center website at 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 August 2, 2004.

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

1. *Penn Liberty Financial Corp.*, Wayne, Pennsylvania; to become a bank holding company by acquiring 100 percent of the voting shares of Penn Liberty Bank, Wayne, Pennsylvania.

Board of Governors of the Federal Reserve System, July 2, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 04-15582 Filed 7-8-04; 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 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. Additional information on all bank holding companies may be obtained from the National Information Center website at 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 August 5, 2004.

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

1. *Yardville National Bancorp.*, Hamilton, New Jersey; to acquire up to 19.9 percent of the voting shares of Bucks County Bank, Warminster, Pennsylvania.

B. Federal Reserve Bank of Cleveland (Cindy C. West, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Morgan Bancorp, Inc.*, Hudson, Ohio; to become a bank holding company by acquiring 100 percent of the voting shares of Morgan Bank, N.A., Hudson, Ohio.

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

1. *Astra Financial Corporation*, Prairie Village, Kansas; to acquire up to 16.73 percent of the voting shares of First Missouri Bancshares, Inc., Brookfield, Missouri, and thereby indirectly acquire voting shares of First Missouri National Bank, Brookfield, Missouri.

Board of Governors of the Federal Reserve System, July 6, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 04-15655 Filed 7-8-04; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

Sunshine Act Notice

TIME AND DATE: 9 a.m. (e.d.t.) July 19, 2004.

PLACE: 4th Floor Conference Room, 1250 H Street, NW., Washington, DC.

STATUS: Parts will be open to the public and parts closed to the public.

MATTERS TO BE CONSIDERED:

Parts Open to the Public

1. Approval of the minutes of the June 7, 2004, Board member meeting.
2. Annual financial audit presentation (by Deloitte & Touche).
3. Investment policy quarterly review.
4. Thrift Savings Plan activity report by the Executive Director.

Parts Closed to the Public

5. Personnel matters.
6. Litigation.

FOR FURTHER INFORMATION CONTACT:

Thomas J. Trabucco, Director, Office of External Affairs, (202) 942-1640.

Dated: July 7, 2004.

Elizabeth S. Woodruff,

Secretary to the Board, Federal Retirement Thrift Investment Board.

[FR Doc. 04-15769 Filed 7-7-04; 3:39 pm]

BILLING CODE 6760-01-P