

from the National Information Center website at www.nic.gov/.

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 April 23, 2008.

A. Federal Reserve Bank of

Minneapolis (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

to increase its ownership to 19.20 percent of the voting shares of North Star Holding Company, Inc., Jamestown, North Dakota, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona (a de novo bank).

to acquire additional shares and maintain 33.33 percent of the voting shares of North Star Holding Company, Inc., Jamestown, North Dakota, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona.

to acquire 100 percent of the voting shares of Unison Bank, Mesa, Arizona (a de novo bank).

to acquire, through its ownership of North Star Holding Company, Inc., Jamestown, North Dakota, shares of Unison Bank, Mesa, Arizona (a de nova bank).

Board of Governors of the Federal Reserve System, March 24, 2008.

Robert deV. Frierson,

[FR Doc. E8-6288 Filed 3-27-08; 8:45 am]

6210 01

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 , or to acquire or control voting secur.

6266 0 TD(, or Unss (, or r t2EngagedoSS,ies listed in this Commission Notice 12(c)-16 CFR 4.2(d). The comment must be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission's General Counsel, consistent with applicable law and the public interest. See Commission Rule 4.9(c), 16 CFR 4.9(c).

Have given notice of acquisition of control of the following companies: Wishek, NorF 1 TBrazilTf10.6928 0 TD3.0.164 Tw((Jacqueline)Tj-10.6928on, I do Brasil, 11 TD3.0.164 have given nrye Mesa,ewjYor

Robe7

DepuDoc. E8 -27-08; 8:45 am]

of them having tasks specifically associated with the Funeral Rule. Staff retains its estimate that each of the four employees (three directors and a clerical employee) per firm would each require one-half hours, at most, per year, for such training. Thus, total estimated time for training is 40,600 hours (4 employees per firm x 1/2 hour x 20,300 providers).

Estimated annual cost burden: \$3,524,000 in labor costs and \$1,226,000 in non-labor costs.

Labor costs are derived by applying appropriate hourly cost figures to the burden hours described above. The hourly rates used below are averages.

Clerical personnel, at an estimated hourly rate of \$13, can perform the recordkeeping tasks required under the Rule. Based on the estimated hour burden of 20,300 hours, the estimated cost burden for recordkeeping is \$263,900 (\$13 per hour x 20,300 hours).

The two and one-half hours required of each provider, on average, to update price lists should consist of approximately one and one-half hours of managerial or professional time, at \$27.50 per hour, and one hour of clerical time, at \$13 per hour, for a total of \$54.25 per provider⁷ [(\$27.50 per hour x 1.5 hours) + (\$13.00 per hour x 1 hour)]. Thus, the estimated total cost burden for maintaining price lists is \$1,101,275 (\$54.25 per provider x 20,300 providers).

The cost of providing written documentation of the goods and services selected by the consumer is 2,639 hours of managerial or professional time at approximately \$27.50 per hour, or \$72,572.50 (2,639 hours x \$27.50 per hour).

The cost of responding to telephone inquiries about offerings or prices is 48,000 hours of managerial or professional time at \$27.50 per hour, or \$1,320,000 (48,000 hours x \$27.50 per hour).

The cost of training licensed and non-licensed funeral home staff to comply with the Funeral Rule is two hours per funeral home, with four employees of

varying ranks each spending one-half hour on training. Consistent with estimates in the current clearance, the Commission is assuming that three funeral directors, at hourly wages of \$27.50, \$20, and \$15, respectively, as well as one clerical or administrative staff member, at \$13 per hour, require such training, for a total burden of 40,600 hours (20,300 funeral homes x 2 hours total per establishment), and \$766,325 [(\$27.50 + \$20 + \$15 + \$13) x 1/2 hour per employee x 20,300 funeral homes].

The total labor cost of the three disclosure requirements imposed by the Funeral Rule is \$2,493,847.50 (\$1,101,275 + \$72,572.50 + \$1,320,000). The total labor cost for recordkeeping is \$263,900. The total labor cost for disclosures, recordkeeping and training is \$3,524,000 (\$263,900 for recordkeeping + \$766,325 for training + \$2,493,847.50 for disclosures), rounded to the nearest thousand.

Capital costs: The Rule imposes minimal capital costs and no current start-up costs. The Rule first took effect in 1984 and the revised Rule took effect in 1994, so funeral providers should already have in place capital equipment to carry out tasks associated with Rule compliance. Moreover, most funeral homes already have access, for other business purposes, to the ordinary office equipment needed for compliance, so the Rule likely imposes minimal additional capital expense.

Compliance with the Rule, however, does entail some expense to funeral providers for printing and duplication of price lists. Assuming that two price lists per funeral/cremation are created by industry to adhere to the Rule, 4,800,000 copies per year are made for a total cost of \$1,200,000 (2,400,000 funerals per year x 2 copies per funeral x \$.25 per copy). In addition, the estimated 2,639 providers not already providing written documentation of funeral arrangements apart from the Rule will incur additional printing and copying costs. Assuming that those providers use the standard two-page form shown in the Compliance Guide, at twenty-five cents per page, at an average of twenty funerals per year, the added cost burden would be \$26,390 (2,639 providers x 20 funerals per year x 2 pages per funeral x \$.25). Thus, estimated non-labor costs are \$1,226,000, rounded to the nearest thousand.

William Blumenthal
General Counsel
[FR Doc. E8-6451 Filed 3-27-08; 8:45 am]

⁷ National Compensation Survey: Occupational Wages in the United States, June 2006, U.S. Department of Labor, Bureau of Labor Statistics (June 2007) ("BLS National Compensation Survey") (citing the mean hourly earnings for funeral directors as \$22.11/hour), available at www.bls.gov. As in the past, staff has increased this figure on the assumption that the owner or managing director, who would be paid at a slightly higher rate, would be responsible for making pricing decisions. Clerical estimates are derived from the above source data, applying roughly a mid-range of mean hourly rates for potentially applicable clerical types, e.g., bookkeeping, file clerks, new accounts clerks, data entry.

2008 01
: Office of the Administrator,
General Services Administration
: Notice, establishment of an
Advisory Panel.

Establishment of Advisory Panel

This notice is published in accordance with the provisions of the Federal Advisory Committee Act (Public Law 92-463), and advises of the establishment of the GSA Multiple Award Schedule Advisory Panel (MAS). The Administrator of General Services has determined that the establishment of the Panel is necessary and in the public interest.

Purpose of the Advisory Panel

The Panel will be used to provide advice and recommendations to the General Services Administration that ensures that the Government obtains the lowest overall price for products and services and promotes fair award and administration of MAS contract awards. Specifically, the panel will review the MAS policy statements, implementing regulations, solicitation provisions and other related documents regarding the structure, use, and pricing for the MAS contract awards.

: The Office of the Administrator is the office within GSA that is sponsoring this panel. For additional information, please contact Ms. Pat Brooks, Designated Federal Officer, Multiple Award Schedule Advisory Panel, U.S. General Services Administration, 2011 Crystal Drive, Suite 911, Arlington, VA. 22202, (703) 605-3406 or email at pat.brooks@gsa.gov.

Dated: March 24, 2008
David A. Drabkin,
[FR Doc. E8-6547 Filed 3-27-08; 12:56 pm]

6820
: 0990 : 30-
: 30-
: Office of the Secretary, HHS.