

institution. The level of earnings and capital provide adequate support for the degree of market risk taken by the institution.

3 A rating of 3 indicates that control of market risk sensitivity needs improvement or that there is significant potential that the earnings performance or capital position will be adversely affected. Risk management practices need to be improved given the size, sophistication, and level of market risk accepted by the institution. The level of earnings and capital may not adequately support the degree of market risk taken by the institution.

4 A rating of 4 indicates that control of market risk sensitivity is unacceptable or that there is high potential that the earnings performance or capital position will be adversely affected. Risk management practices are deficient for the size, sophistication, and level of market risk accepted by the institution. The level of earnings and capital provide inadequate support for the degree of market risk taken by the institution.

5 A rating of 5 indicates that control of market risk sensitivity is unacceptable or that the level of market risk taken by the institution is an imminent threat to its viability. Risk management practices are wholly inadequate for the size, sophistication, and level of market risk accepted by the institution.

By Order of the Board of Directors dated at Washington, D.C., this 20th day of December, 1996.

Federal Deposit Insurance Corporation.

Jerry L. Langley,

Executive Secretary.

[FR Doc. 97-155 Filed 1-3-97; 8:45 am]

BILLING CODE 6714-01-P

FEDERAL MARITIME COMMISSION

Notice of Agreement(s) Filed

The Commission hereby gives notice of the filing of the following agreement(s) 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 962. 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.: 202-011375-027.

Title: Trans-Atlantic Conference Agreement.

Parties: POL-Atlantic, Orient Overseas Container Line (UK) Ltd., Transportacion Maritima Mexicana, S.A. de C.V., Neptune Orient Lines Ltd., Hyundai Merchant Marine Co., Ltd., P&O Containers Limited, Nippon Yusen Kaisha, Tecomar S.A. de C.V., Hanjin Shipping Co., Ltd., Atlantic Container Line AB, Cho Yang Shipping Co. Ltd., Sea-Land Service, Inc., A.P. Moller-Maersk Line, Nedlloyd Lijnen BV, Hapag Lloyd Ag, Mediterranean Shipping Co., S.A., DSR-Senator Lines.

Synopsis: The proposed modification, which pertains to through intermodal point rates, exempts service contracts covering "non-containerizable cargo" and/or shipments to and/or from any place in the former Soviet Union from the requirement that rates for through transportation to and/or from inland points covered by contracts be constructed only by combining rates covering inland portions with rates covering ocean port-to-port portions. Such shipments are also exempt from the application of standard assessorial charges published in tariffs of the contracting carrier parties. The above exemptions expire on December 31, 1997.

Agreement No.: 232-011559.

Title: CMA/Croatia Line Reciprocal Space Charter, Sailing and Cooperative Working Agreement.

Parties: Compagnie Maritime D'Affretement ("CMA") Croatia Line Rijeka ("Croatia Line").

Synopsis: The proposed Agreement authorizes the parties to charter space to and from each other on vessels they operate in the trades between U.S. East Coast ports, and inland and coastal points served via those ports, and ports and points of the Mediterranean Sea, Red Sea, Arabian Gulf and Indian Subcontinent. The parties may also coordinate their sailings, jointly advertise sailings, establish equipment pools, and jointly contract for terminal and other shoreside services. The parties have requested expedited approval.

Agreement No.: 224-201012.

Title: Port of Oakland/American President Lines Preferential Crane Assignment.

Parties: The City of Oakland ("Port") American President Lines, Ltd. ("APL").

Synopsis: The proposed agreement authorizes APL the nonexclusive preferential right to use three container cranes and other equipment at berths 60-63 at the Port's Middle Harbor Terminal Area.

By order of the Federal Maritime Commission.

Dated: December 30, 1996.

Joseph C. Polking,

Secretary.

[FR Doc. 97-111 Filed 1-3-97; 8:45 am]

BILLING CODE 6730-01-M

Notice of Agreement(s) Filed

The Commission hereby gives notice of the filing of the following agreement(s) 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, N.W., Room 962. 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.: 224-201014.

Title: Port of San Francisco/Madrigal-Wan Hai Lines Terminal Agreement.

Parties: City and County of San Francisco ("Port"), Madrigal-Wan Hai Lines ("Madrigal").

Synopsis: The proposed Agreement grants Madrigal the non-exclusive right to use the Port's South Container Terminal, located at piers 94/96, and provides for discounted dockage and wharfage rates. The Agreement's term is five years.

Agreement No.: 224-201014-001.

Title: Port of San Francisco/Madrigal-Wan Hai Lines Terminal Agreement.

Parties: City and County of San Francisco ("Port"), Madrigal-Wan Hai Lines ("Madrigal").

Synopsis: The proposed amendment provides that the Port will indemnify, defend and hold Madrigal harmless from all losses, expenses, claims, actions or liabilities to the extent they are caused by the negligence or willful misconduct of the Port.

By order of the Federal Maritime Commission.

Dated: December 31, 1996.

Ronald D. Murphy,

Assistant Secretary.

[FR Doc. 97-166 Filed 1-3-97; 8:45 am]

BILLING CODE 6730-01-M

Ocean Freight Forwarder License Applicants

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission applications for licenses as ocean freight forwarders pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. app. 1718 and 46 CFR part 510).

Persons knowing of any reason why any of the following applicants should not receive a license are requested to contact the Office of Freight Forwarders, Federal Maritime Commission, Washington, D.C. 20573.

International Consultants, Inc., 1032

Chuck Danley Blvd., Suite E, Mt. Pleasant, SC 29464. Officer: Paul A. Flaherty, President.

Horizon Trading Company, Inc., 1510 H Street, N.W., Suite 500, Washington, D.C. 20005. Officer: J. Browning Rockwell, Pres./Dir./Stockh.

Hilddrup Transfer and Storage, Inc., d/b/a Hilddrup Moving & Storage, 4022 Jefferson Davis Highway, Stafford, VA 22555. Officers: Charles G. McDaniel, President, Hilton G. Marshall, Vice President of Finance.

Ultimate Media Express Inc., d/b/a Ultimate Express, 144-25, 155th Street, Jamaica, NY 11434. Officers: Diane M. Correll, President, James W. Correll, Sr., Sec. Treasurer.

Dated: December 30, 1996.

[FR Doc. 97-112 Filed 1-3-97; 8:45 am]

BILLING CODE 6730-01-M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Privacy Act of 1974: Altered System of Records

AGENCY: Office of the Assistant Secretary for Management and Budget, Office of the Secretary, HHS.

ACTION: Notice of an altered system of records.

SUMMARY: In accordance with the requirements of the Privacy Act, the U.S. Department of Health and Human Services (HHS) is publishing a notice of a proposed altered system of records, 09-90-0024, "Financial Transactions of HHS Accounting and Finance Offices." The principal purpose for the changes is in order to comply with the requirements of the Debt Collection Improvement Act of 1996 (Pub. L. 104-134, Sec. 31001). The proposal includes new and modified routine uses described below for this system.

DATES: HHS submitted a report of an altered system to the Office of Management and Budget and to the Congress on December 24, 1996. The new routine uses and the amendments to existing routine uses will take effect without further notice 40 days after the date of publication, unless HHS receives comments which would result in a contrary determination. Other changes

incorporated in the notice below will take effect upon publication.

ADDRESSES: Please address comments to: Deputy Assistant Secretary, Finance Room 739-H, Hubert H. Humphrey Building, 200 Independence Ave., SW, Washington, D.C. 20201. Comments received will be available for inspection at this same address from 9 a.m. to 3 p.m. Monday through Friday.

FOR FURTHER INFORMATION CONTACT: Ms. Sue Mundstok Privacy Act Coordinator, Office of Financial Policy, DAS/ASMB, Room 705-D, Hubert H. Humphrey Building, 200 Independence Ave, SW, Washington, D.C. 20201, Telephone: (202) 690-6228.

SUPPLEMENTARY INFORMATION: The system notice was last published in full at 59 FR 7675 (1994). It was subsequently amended at 59 FR 55845 (1994).

On April 26, 1996, the Congress passed Pub. L. 104-134, Sec. 31001 known as the "Debt Collection Improvement Act of 1996" (DCIA). The purposes of this Act are to: (1) maximize collections of delinquent debts owed to the Government, (2) minimize the costs of debt collection, (3) reduce losses arising from debt management activities, (4) ensure that the public is fully informed of the Federal Government's debt collection policies, (5) ensure debtors are cognizant of their financial obligations to repay amounts owed to the Government, (6) ensure that debtors have all appropriate due process rights, including the ability to verify, challenge, and compromise claims, and access to administrative appeals procedures, and (7) encourage agencies, when appropriate to sell delinquent debts, particularly debts with underlying collateral, and rely on the experience and expertise of private sector professionals to provide debt collection services to Federal agencies.

The DCIA authorizes and requires several new techniques for collecting debts and claims, and we have modified existing routine uses and added ones to implement this statute. In particular, we have modified use 1 to provide for payment by methods other than checks.

We have amended use 11(b) to allow disclosure to the Treasury Department for purposes of administrative offset even when Treasury will not be the agency that effects the offset. We have amended use 11(e) to conform with the provision for using debt collection agents or contractors in the statute as amended by the DCIA. We have added uses 18-21 to provide for new techniques authorized by the DCIA. Use 18 allows the computer matching of debtors and federal employees. Use 19

allows disclosures to commercial reporting agencies.

Use 20 allows disclosure to Treasury or a Debt Collection Center to collect the debt. Use 21 allows disclosures in connection with selling the debt. Because all of these are for purposes of recovering or liquidating debts, they are compatible with the purposes for which HHS maintains this system.

Other revisions were made (1) to eliminate areas where the Social Security Administration (SSA) is referenced since SSA is no longer a part of HHS; (2) to improve the quality of the document by making minor editorial changes; and (3) to combine the two Appendices into one Appendix, including the updating of system records locations.

The complete system notice is republished below.

Dated: December 23, 1996.

John J. Callahan,

Assistant Secretary for Management and Budget.

SYSTEM NAME:

Financial Transactions of HHS Accounting and Finance Offices, HHS/OS/ASMB.

SECURITY CLASSIFICATION:

None.

SYSTEM LOCATION:

See Appendix 1.

Memoranda copies of claims submitted for reimbursement of travel and other expenditures while on official business may also be maintained at the administrative office of the HHS employee. Records concerning outstanding debts may also be maintained at the program office or by the designated claims officer apart from the finance office.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

All persons who receive a payment from the Operating Divisions (OPDIV) Headquarters, Area and District offices and all persons owing monies to these HHS components. Persons receiving payments include, but are not limited to, travelers on official business, grantees, contractors, consultants, and recipients of loans and scholarships. Persons owing monies include, but are not limited to, persons who have been overpaid and who owe HHS a refund and persons who have received from HHS goods or services for which there is a charge or fee (e.g., Freedom of Information Act requesters).

CATEGORIES OF RECORDS IN THE SYSTEM:

Name, identification number, address, purpose of payment, accounting