

Dated: January 31, 2006.

Matthew Hale,

Director, Office of Solid Waste.

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ENVIRONMENTAL PROTECTION AGENCY

[FRL-8033-8]

Proposed Agreement for Recovery of Past Costs and Covenant Not To Sue for the Grand Junction Anti-Freeze Site, Grand Junction, CO

AGENCY: Environmental Protection Agency.

ACTION: Notice of proposed agreement; request for public comment.

SUMMARY: In accordance with the requirements of section 122(h)(1) of the Comprehensive Environmental Response Compensation, and Liability Act of 1980, as amended ("CERCLA"), 42 U.S.C. 9622(h)(1), notice is hereby given of the proposed administrative settlement under section 122(h) of CERCLA, 42 U.S.C. 9622(h) between the U.S. Environmental Protection Agency ("EPA") and Chemical Specialties Incorporated (Chemical Specialties) (collectively, "Settling Parties"). Chemical Specialties consents to and will not contest EPA's authority to enter into this Agreement or to implement or enforce its terms. By entering into this Agreement, the mutual objective of the Settling Parties is to avoid difficult and prolonged litigation by Chemical Specialties making a monetary payment to address its alleged civil liability for the Site.

In return, the Chemical Specialties receives a Covenant Not to Sue by the EPA. The EPA has incurred response costs, starting in January 2003 and extending through June 2004, totaling approximately \$239,636.70, and additional response costs from June 2004 to the present. EPA alleges that Chemical Specialties is a responsible party pursuant to Section 107(a) of CERCLA, 42 U.S.C. 9607(a), and is jointly and severally liable for response costs incurred and to be incurred at or in connection with the Site. EPA has reviewed the Financial Information submitted by the Chemical Specialties to determine whether the Chemical Specialties is financially able to pay response costs incurred and to be incurred at the Site. Based upon this Financial Information, and its review completed July 13, 2005, EPA has determined that Chemical Specialties has limited financial ability to pay for response costs incurred and to be

incurred at and in connection with the Site.

Chemical Specialties has agreed to pay to the EPA Hazardous Substance Superfund \$22,000.00, plus an additional amount for interest. The Settling Parties recognize that this Agreement has been negotiated in good faith and that this Agreement is entered into without the admission or adjudication of any issue of fact or law.

DATES: Comments must be submitted on or before March 20, 2006. For thirty (30) days following the date of publication of this notice, the Agency will receive written comments relating to the agreement. The Agency will consider all comments received and may modify or withdraw its consent to the agreement if comments received disclose facts or considerations that indicate that the agreement is inappropriate, improper, or inadequate.

ADDRESSES: The Agency's response to any comments, the proposed agreement and additional background information relating to the agreement are available for public inspection at the EPA Superfund Record Center, 999 18th Street, Suite 300, 5th Floor, in Denver, Colorado. Comments and requests for a copy of the proposed agreement should be addressed to Michael Rudy, Enforcement Specialist, Environmental Protection Agency—Region 8, Mail Code 8ENF-RC, 999 18th Street, Suite 300, Denver, Colorado 80202-2466, and should reference the Grand Junction Anti-Freeze Site, Grand Junction, Colorado.

FOR FURTHER INFORMATION CONTACT: James Stearns, Legal Enforcement Attorney, Legal Enforcement Program, Environmental Protection Agency—Region 8, Mail Code 8ENF-L, 999 18th Street, Suite 300, Denver, Colorado 80202-2466, (303) 312-6912.

Dated: February 3, 2006.

David Janik,

Acting Assistant Regional Administrator, Office of Enforcement, Compliance and Environmental Justice, Region VIII.

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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. 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 March 13, 2006.

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

1. *Tower Bancorp, Inc.*, Greencastle, Pennsylvania; to merge with FNB Financial Corporation, McConnellsburg, Pennsylvania, and thereby indirectly acquire voting shares of The First National Bank of McConnellsburg, McConnellsburg, Pennsylvania.

In connection with this application, applicant also has applied to acquire FNB Mortgage Brokers, Inc., McConnellsburg, Pennsylvania, and thereby engage in mortgage lending activities, pursuant to section 225.28(b)(1) of Regulation Y.

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

1. *Seed Money Limited Partnership*, Allison Park, Pennsylvania; to acquire 100 percent of the voting shares of Enterprise Financial Services Group, Inc., Allison Park, Pennsylvania, and thereby indirectly acquire voting shares of Enterprise Bank, Allison Park, Pennsylvania. Comments on this application must be received by March 10, 2006.

C. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200