

available, there may be flexibility in time for public comments.

## 2. Written Comments

Although you may submit written comments at any time, for the HSRB to have the best opportunity to review and consider your comments as it deliberates on its report, you should submit your comments at least five business days prior to the beginning of the meeting. If you submit comments after this date, those comments will be provided to the Board members, but you should recognize that the Board members may not have adequate time to consider those comments prior to making a decision. Thus, if you plan to submit written comments, the Agency strongly encourages you to submit such comments no later than noon, EST, February 9, 2009. To ensure proper receipt of all written material by EPA, it is imperative that you identify docket ID number EPA-HQ-ORD-2009-0030 in the subject line on the first page of your submission. In addition, the Agency also requests that person(s) submitting comments directly to the docket also provide a copy of their comments to Lu-Ann Kleibacker listed under **FOR FURTHER INFORMATION CONTACT**. There is no limit on the length of written comments for consideration by the HSRB.

## E. Background

### 1. Human Studies Review Board

The HSRB is a Federal advisory committee operating in accordance with the Federal Advisory Committee Act (FACA) 5 U.S.C. App.2 section 9. The HSRB provides advice, information, and recommendations to EPA on issues related to scientific and ethical aspects of human subjects research. The major objectives of the HSRB are to provide advice and recommendations on: a. Research proposals and protocols; b. reports of completed research with human subjects; and c. how to strengthen EPA's programs for protection of human subjects of research. The HSRB reports to the EPA Administrator through EPA's Science Advisor.

The EPA will present for HSRB review scientific and ethical issues surrounding the reports from a completed field study of mosquito repellent efficacy (SPC-001) and a completed laboratory study of tick repellent efficacy (SPC-002) conducted by Carroll-Loye Biological Research using multiple skin-applied repellent products containing picaridin. In addition, the HSRB will consider and discuss general information about

"spatial" or "area" insect repellent products and their testing, in preparation for expected future reviews of proposals for field efficacy testing of spatial repellents. Insect repellent testing reviewed by the Board in past meetings has concerned only skin-applied repellents, which differ in important ways from spatial repellents. Finally, the HSRB may also discuss planning for future HSRB meetings.

## 2. Meeting Minutes and Reports

Minutes of the meeting, summarizing the matters discussed and recommendations made, if any, by the advisory committee regarding such matters will be released within 90 calendar days of the meeting. Such minutes will be available at <http://www.epa.gov/osa/hsrb/> and <http://www.regulations.gov>. In addition, information concerning a Board meeting report, if applicable, can be found at <http://www.epa.gov/osa/hsrb/> or from the person listed under **FOR FURTHER INFORMATION CONTACT**.

Dated: January 26, 2009.

**Kevin Teichman,**

*EPA Acting Science Advisor.*

[FR Doc. E9-2037 Filed 1-29-09; 8:45 am]

**BILLING CODE 6560-50-P**

## FEDERAL ACCOUNTING STANDARDS ADVISORY BOARD

### Notice of Public Hearing

#### Correction

In Notice document E9-1413 appearing on page 4436 in the issue of January 26, 2009, make the following correction:

In the second column, under the paragraph heading "Board Action" in the 17th line, "February" should read "February 13th".

[FR Doc. Z9-1413 Filed 1-29-09; 8:45 am]

**BILLING CODE 1505-01-D**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice of Agency Meeting

Pursuant to the provisions of the "Government in the Sunshine Act" (5 U.S.C. 552b), notice is hereby given that at 10:30 a.m. on Tuesday, January 27, 2009, the Board of Directors of the Federal Deposit Insurance Corporation met in closed session to consider a personnel matter and matters relating to the Corporation's resolution and supervisory activities.

In calling the meeting, the Board determined, on motion of Vice Chairman Martin J. Gruenberg, seconded by Director John M. Reich (Director, Office of Thrift Supervision), and concurred in by Director Thomas J. Curry (Appointive), Director John C. Dugan (Director, Comptroller of the Currency), and Chairman Sheila C. Bair, that Corporation business required its consideration of the matters which were to be the subject of this meeting on less than seven days' notice to the public; that no earlier notice of the meeting was practicable; that the public interest did not require consideration of the matters in a meeting open to public observation; and that the matters could be considered in a closed meeting by authority of subsections (c)(2), (c)(4), (c)(6), (c)(8), (c)(9)(A)(ii), and (c)(9)(B) of the "Government in the Sunshine Act" (5 U.S.C. 552b(c)(2), (c)(4), (c)(6), (c)(8), (c)(9)(A)(ii), and (c)(9)(B)).

The meeting was held in the Board Room of the FDIC Building located at 550 17th Street, NW., Washington, DC.

Dated: January 27, 2009.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. E9-2058 Filed 1-29-09; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice of Agency Meeting

Pursuant to the provisions of the "Government in the Sunshine Act" (5 U.S.C. 552b), notice is hereby given that at 10:03 a.m. on Tuesday, January 27, 2009, the Board of Directors of the Federal Deposit Insurance Corporation met in open session to consider the following matters:

#### Summary Agenda

Disposition of minutes of previous Board of Directors' meetings.

#### Discussion Agenda

Memorandum and resolution re: Proposed Rule for Interest Rate Restrictions for Institutions that are Less than Well-Capitalized.

Memorandum and resolution re: Final Rule on Processing Deposit Accounts in the Event of an Insured Depository Institution Failure.

In calling the meeting, the Board determined, on motion of Vice Chairman Martin J. Gruenberg, seconded by Director John C. Dugan (Director, Comptroller of the Currency), and concurred in by Director Thomas J. Curry (Appointive), Director John M.

Reich (Director, Office of Thrift Supervision), and Chairman Sheila C. Bair, that Corporation business required its consideration of the matters on less than seven days' notice to the public; and that no earlier notice of the meeting than that previously provided on January 22, 2009, was practicable.

The meeting was held in the Board Room of the FDIC Building located at 550 17th Street, NW., Washington, DC.

Dated: January 27, 2009.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. E9-2059 Filed 1-29-09; 8:45 am]

**BILLING CODE 6714-01-P**

## 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 applications 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/](http://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 February 26, 2009.

#### A. Federal Reserve Bank of New York (Ivan Hurwitz, Bank Applications

Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *Allied Irish Banks, p.l.c., Dublin, Ireland, M&T Bank Corporation, and First Empire State Holding Company*, all of Buffalo, New York, to acquire Provident Bankshares Corporation, Baltimore, Maryland, and merge Provident Bankshares Corporation with and into First Empire State Holding Company, and thereby indirectly acquire Provident Bank of Maryland, Baltimore, Maryland.

In connection with this application, First Empire State Holding Company has applied to become a bank holding company.

Board of Governors of the Federal Reserve System, January 27, 2009.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E9-2015 Filed 1-29-09; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. E9-1697) published on pages 4746 and 4747 of the issue for Tuesday, January 27, 2009.

Under the Federal Reserve Bank of Atlanta heading, the entry for David Weir Wood, II, Laura Halsey Wood, John Halsey Wood, David Weir Wood, II, Sidney Wood Clap, Katherine Wood Hamilton, all of Birmingham, Alabama, and Susan Soule Wood, Pensacola, Florida, is revised to read as follows:

**A. Federal Reserve Bank of Atlanta** (Steve Foley, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *David Weir Wood, II, Laura Halsey Wood, John Halsey Wood, David Weir Wood, II, Sidney Wood Clap, Katherine Wood Hamilton, all of Birmingham, Alabama, and Susan Wood Soule, Pensacola, Florida*; to acquire additional shares of Capital South Bancorp, and its subsidiary CapitalSouth Bank, both of Birmingham, Alabama.

Comments on this application must be received by February 9, 2009.

Board of Governors of the Federal Reserve System, January 27, 2009.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E9-2014 Filed 1-29-09 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL TRADE COMMISSION

[File No. 081 0214]

### Dow Chemical Company; Analysis of Agreement Containing Consent Orders to Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed Consent Agreement.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before February 23, 2009.

**ADDRESSES:** Interested parties are invited to submit written comments. Comments should refer to "Dow Chemical, File No. 081 0214," to facilitate the organization of comments. A comment filed in paper form should include this reference both in the text and on the envelope, and should be mailed or delivered to the following address: Federal Trade Commission/Office of the Secretary, Room 135-H, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. Comments containing confidential material must be filed in paper form, must be clearly labeled "Confidential," and must comply with Commission Rule 4.9(c). 16 CFR 4.9(c) (2005).<sup>1</sup> The FTC is requesting that any comment filed in paper form be sent by courier or overnight service, if possible, because U.S. postal mail in the Washington area and at the Commission is subject to delay due to heightened security precautions. Comments that do not contain any nonpublic information may instead be filed in electronic form by following the instructions on the web-based form at (<http://secure.commentworks.com/ftc-DowChemical>). To ensure that the Commission considers an electronic comment, you must file it on that web-based form.

The FTC Act and other laws the Commission administers permit the collection of public comments to

<sup>1</sup> 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).