

(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/](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 January 13, 2005.

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

1. *Whitney Holding Corporation*, New Orleans, Louisiana; to merge with *Destin Bancshares, Inc.*, and thereby indirectly acquire voting shares of *Destin Bank*, both of Destin, Florida.

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

1. *Frontier Holdings, LLC*, Madison, Nebraska; to become a bank holding company by acquiring 100 percent of the voting shares of *The Bank of Madison*, Madison, Nebraska.

Board of Governors of the Federal Reserve System, December 14, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04-27728 Filed 12-17-04; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

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 *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act. 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 the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 3, 2005.

**A. Federal Reserve Bank of Chicago** (Patrick Wilder, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Midwestone Financial Group, Inc.*, and *Midwestone Financial Group ESOP*, both of Oskaloosa, Iowa; to retain *MidWestOne Investments Services, Inc.*, Oskaloosa, Iowa, and thereby continue to engage in financial and investment advisory services and securities brokerage services, pursuant to section 225.28(b)(7)(i) of Regulation Y.

Board of Governors of the Federal Reserve System, December 14, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04-27729 Filed 12-17-04; 8:45 am]

**BILLING CODE 6210-01-S**

## GENERAL SERVICES ADMINISTRATION

### Privacy Act of 1974; Revised Privacy Act System of Records

**AGENCY:** General Services Administration

**ACTION:** Notice of an amended Privacy Act system of records

**SUMMARY:** The General Services Administration (GSA) is publishing an amended system of records notice for the Government-wide system of records, Contracted Travel Services Program (GSA/GOVT-4), as part of GSA's responsibility to enhance the Federal government's electronic capability. The amendment includes clarification of routine use f., and the addition of routine use o., which allows disclosure of summary or statistical information without reference to any identifiable individual. The system of records is the basis for providing comprehensive travel services for travelers on official Federal business, from initial travel authorization to the final accounting.

**DATES:** The revised system notice is effective on the date of publication.

**FOR FURTHER INFORMATION CONTACT:** GSA Privacy Act Officer, Office of Information Management (CI), General Services Administration, 1800 F Street NW, Washington DC 20405; telephone (202) 501-1452.

Dated: December 2, 2004

**JUNE V. HUBER**

*Director, Office of Information Management/Office of the Chief People Officer*

**GSA/GOVT-4**

**System name:** Contracted Travel Services Program.

**System location:** System records are located at the service providers under contract with a Federal agency and at the Federal agencies using the contracts.

**Categories of individuals covered by the system:** Individuals covered by the system are Federal employees authorized to perform official travel, and individuals being provided travel by the Federal government.

**Categories of records in the system:** System records include a traveler's profile containing: name of individual; Social Security Number; employee identification number; home and office telephones; home address; home and office e-mail addresses; emergency contact name and telephone number; agency name, address, and telephone number; air travel preference; rental car identification number and car preference; hotel preference; current passport and/or visa number(s); credit card numbers and related information;

bank account information needed for electronic funds transfer; frequent traveler account information (e.g., frequent flyer account numbers); trip information (e.g., destinations, reservation information); travel authorization information; travel claim information; monthly reports from travel agent(s) showing charges to individuals, balances, and other types of account analyses; and other official travel related information.

**Authorities for maintenance of the system:** 31 U.S.C. 3511, 3512, and 3523; 5 U.S.C. Chapter 57; and implementing Federal Travel Regulations (41 CFR parts 300–304).

**Purpose:** To establish a comprehensive beginning-to-end travel services system containing information to enable travel service providers under contract to the Federal government to authorize, issue, and account for travel and travel reimbursements provided to individuals on official Federal government business.

**Routine uses of records maintained in the system, including categories of users and the purposes of such uses:**

Information in the system may be disclosed as a routine use as follows:

a. To a Federal, State, local, or foreign agency responsible for investigating, prosecuting, enforcing, or carrying out a statute, rule, regulation, or order, where agencies become aware of a violation or potential violation of civil or criminal law or regulation.

b. To another Federal agency or a court when the Federal government is party to a judicial proceeding.

c. To a Member of Congress or a congressional staff member in response to an inquiry from that congressional office made at the request of the individual who is the subject of the record.

d. To a Federal agency employee, expert, consultant, or contractor in performing a Federal duty for purposes of authorizing, arranging, and/or claiming reimbursement for official travel, including, but not limited to, traveler profile information.

e. To a credit card company for billing purposes, including collection of past due amounts.

f. To a Federal agency, expert, consultant, or contractor for accumulating reporting data, conducting surveys, and monitoring the system in the performance of a Federal duty.

g. To a Federal agency by the contractor in the form of itemized statements or invoices, and reports of all transactions, including refunds and adjustments to enable audits of charges to the Federal government.

h. To a Federal agency, in response to its request, in connection with the hiring or retention of any employee to the extent that the information is relevant and necessary to the requesting agency's decision on the matter.

i. To an authorized appeal or grievance examiner, formal complaints examiner, equal employment opportunity investigator, arbitrator, or other duly authorized official engaged in investigation or settlement of a grievance, complaint, or appeal filed by an employee to whom the information pertains.

j. To the Office of Personnel Management (OPM) in accordance with the agency's responsibility for evaluation of Federal personnel management.

k. To officials of labor organizations recognized under 5 U.S.C. chapter 71 when relevant and necessary to their duties of exclusive representation concerning personnel policies, practices, and matters affecting working conditions.

l. To a travel services provider for billing and refund purposes.

m. To a carrier or an insurer for settlement of an employee claim for loss of or damage to personal property incident to service under 31 U.S.C. § 3721, or to a party involved in a tort claim against the Federal government resulting from an accident involving a traveler.

n. To a credit reporting agency or credit bureau, as allowed and authorized by law, for the purpose of adding to a credit history file when it has been determined that an individual's account with a creditor with input to the system is delinquent.

o. Summary or statistical data from the system with no reference to an identifiable individual may be released publicly.

**Policies and practices for storing, retrieving, reviewing, retaining, and disposing of records in the system:**

**Storage:** Paper records are stored in file cabinets. Electronic records are maintained within a computer (e.g., PC, server, etc.) and attached equipment.

**Retrievability:** Paper records are filed by a traveler's name and/or Social Security Number/employee identification number at each location. Electronic records are retrievable by any attribute of the system.

**Safeguards:** Paper records are stored in lockable file cabinets or secured rooms. Electronic records are protected by a password system and a secure socket layer encrypted Internet connection. Information is released only to authorized users and officials on a need-to-know basis.

**Retention and disposal:** Records kept by a Federal agency are maintained in accordance with the General Records Retention Schedules issued by the National Archives and Records Administration (NARA).

**System manager(s) and address:** Assistant Commissioner, Office of Transportation and Property Management (FB), Federal Supply Service, General Services Administration, Crystal Mall Building 4, 1941 Jefferson Davis Highway, Arlington VA 22202.

**Notification procedure:** Inquiries from individuals should be addressed to the appropriate administrative office for the agency that is authorizing and/or reimbursing their travel.

**Records access procedures:** Requests from individuals should be addressed to the appropriate administrative office for the agency that is authorizing and/or reimbursing their travel. Individuals must furnish their full name and/or Social Security Number to the authorizing agency for their records to be located and identified.

**Contesting record procedures:** Individuals wishing to request amendment of their records should contact the appropriate administrative office for the agency that authorized and/or reimbursed their travel. Individuals must furnish their full name and/or Social Security Number along with the name of the authorizing agency, including duty station where they were employed at the time travel was performed.

**Record source categories:** The sources are the individuals themselves, employees, travel authorizations, credit card companies, and travel service providers.

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**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Centers for Disease Control and Prevention**

**Iron Disorders Institute; Patient and Physician Education and Training Activities on Iron-Out-of-Balance and Iron Overload**

*Announcement Type:* New.  
*Funding Opportunity Number:* RFA 05030.

*Catalog of Federal Domestic Assistance Number:* 93.283.

*Application Deadline:* January 19, 2005.