

Pursuant to § 989.59(a) of the order, § 989.702 of Subpart—Quality Control (7 CFR 989.701–989.703) prescribes minimum standards for packed Natural (sun-dried) Seedless, Dipped Seedless, Oleate and Related Seedless, Golden Seedless, Muscats (including Layer or Cluster Muscats and other raisins with seeds), Sultana, Zante Currant, and Monukka raisins. Section 989.59(b) provides that the Committee may recommend changes in the minimum grade standards for packed raisins of any varietal type. It further provides that the Secretary shall approve any such change if he finds, upon the basis of data submitted to him by the Committee or from other information available to him, that to do so would tend to effectuate the declared policy of the act.

Rains and poor drying conditions during the month of September seriously damaged California's 1982 raisin crop. In addition, cool weather during the growing season delayed the proper development of sugar in the raisin grapes, and this reduced the maturity of the raisin crop. Also, when raisin grapes are subjected to rain while drying in the fields there is a sugar loss. This sugar loss further reduced the maturity of the 1982 raisin crop.

Producers and handlers are making special efforts to recover the maximum quantity of raisins acceptable for human consumption. However, it is expected that mechanical damage sustained by the raisins will be greater than normal due to additional washing and more intensive reconditioning required to accomplish this objective.

The changes in the minimum grade standards for pack raisins, as hereinafter set forth, would continue through November 30, 1983, and would aid in the recovery of raisins acceptable for human consumption. Because the temporary standards are less restrictive, more raisins would be made available to consumers and the trade than would be made available without the temporary changes.

After consideration of all relevant matter presented, the Committee's recommendation, and other available information, it is hereby found that the changes in the minimum grade standards for packed raisins, and contained in § 989.703 hereinafter set forth, would tend to effectuate the declared policy of the act.

List of Subjects in 7 CFR Part 989

Marketing Agreements and orders
Grapes, Raisins, California.

PART 989—[AMENDED]

Therefore, the temporary changes in the minimum grade standards for certain raisins are set forth by revising § 989.703 of Subpart—Quality Control (7 CFR 989.701–989.703) to read as follows:

Subpart—Quality Control

§ 989.703 Changes in minimum grade standards for packed raisins for the period through November 30, 1983.

Effective pursuant to § 989.59(b) and through November 30, 1983, the tolerance for moldy and damaged raisins for Natural (sun-dried) Seedless, Dipped Seedless, Oleate and Related Seedless, Golden Seedless, Muscats (including Layer or Cluster Muscats and other raisins with seeds), Sultana, Zante Currant, and Monukka raisins shall be five percent and 10 percent, respectively, and the total tolerance for discolored, damaged, and moldy raisins shall be 15 percent. The tolerance for determining "slight discoloration damage" and "discoloration damage" around the capstem shall be ¼ inch in diameter. Also, the requirements for seedless raisins in U.S. Grade C that not less than 55 percent, by weight, of the raisins must be well-matured or reasonably well-matured, shall be suspended through November 30, 1983.

(Secs. 1–19, 48 Stat. 31, as amended; 7 U.S.C. 601–674)

Dated: November 10, 1982.

D. S. Kuryloski,

Acting Director, Fruit and Vegetable Division.

[FR Doc. 82-31469 Filed 11-16-82; 8:45 am]

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7 CFR Part 999

Raisins Produced From Grapes Grown in California; Amendment of Raisin Import Regulation

AGENCY: Agricultural Marketing Service, USDA.

ACTION: Final rule.

SUMMARY: This rule temporarily relaxes grade requirements for imported raisins. The Agricultural Marketing Agreement Act of 1937, as amended, requires that raisin imports must meet the same or comparable grade requirements as domestic raisins regulated under the Federal marketing order. Under the marketing order for California raisins, temporary relaxations are being made in the grade requirements for all varietal types of packed raisins and similar relaxations must be made in the grade requirements for imported raisins.

EFFECTIVE DATE: November 17, 1982 through November 30, 1983.

FOR FURTHER INFORMATION CONTACT:

J. S. Miller, Chief, Specialty Crops Branch, Fruit and Vegetable Division, AMS, USDA, Washington, D.C. 20250 (202) 447-5697.

SUPPLEMENTARY INFORMATION: This final action has been reviewed under USDA guidelines implementing Executive Order 12291 and Secretary's Memorandum No. 1512-1 and has been determined to be a "non-major" rule under criteria contained therein.

William T. Manley, Deputy Administrator, Agricultural Marketing Service, has determined that this action will not have a significant economic impact on a substantial number of small entities because it would result in only minimal costs being incurred by the 20 known importers who have imported raisins during the last three years.

It is found that it is impracticable, unnecessary, and contrary to the public interest to give preliminary notice and engage in public rulemaking and that good cause exists for not postponing the effective time of this action until 30 days after publication in the Federal Register (5 U.S.C. 553) in that: (1) The requirements of section 8e of the act make this action mandatory; (2) this action temporarily relaxes the quality requirements on raisins offered for importation and conforms with a simultaneous relaxation of the grade requirements on domestic raisins under this part and Order No. 989, as amended (7 CFR Part 989); (3) compliance with this amendment will not require any special preparation by importers which cannot be completed by the effective date; and (4) this action relaxes restrictions on the importation of raisins.

The raisin import regulation is effective pursuant to the requirements of section 8e (7 U.S.C. 608e-1) of the Agricultural Marketing Agreement Act of 1937, as amended (7 U.S.C. 601–674). Section 8e requires the Secretary of Agriculture to issue, after reasonable notice, grade requirements on imported raisins which are the same as, or comparable to, those imposed on domestic raisins under a Federal marketing agreement and order program. The marketing agreement and Order No. 989, both as amended (7 CFR Part 989), regulate the handling of raisins produced from grapes grown in California (hereinafter collectively referred to as the "order"). The order also is effective under that act.

Temporary relaxations are being made in the grade requirements for all varietal types of packed raisins under the order. These relaxations are being made as a result of heavy rains and poor drying conditions during the 1982

domestic raisin harvest, which seriously damaged the domestic crop. The relaxations relate to the tolerance for mold, damaged, slightly discolored, discolored raisins, and the total tolerances for discolored, damaged, and moldy raisins, and the maturity level for seedless raisins. These relaxations will remain in effect through November 30, 1983. Therefore, similar relaxations must be made in the grade requirements for imported raisins, and remain effective through November 30, 1983.

Based on the foregoing, and all other relevant information, it is hereby found that the amendment of the import grade requirements, hereinafter set forth, will tend to effectuate the declared policy of the act.

List of Subjects in 7 CFR Part 999

Food, Grades and standards, Imports, Raisins.

PART 999—[AMENDED]

Therefore, § 999.300 is amended by revising § 999.300(b)(6) to read as follows:

§ 999.300 Regulation governing the importation of raisins.

(b) * * *

(6) Through November 30, 1983, with respect to all imported raisins defined under the import regulation, the tolerances for moldy and damaged raisins shall be five percent and 10 percent, respectively, and the total tolerance for discolored, damaged, and moldy raisins shall be 15 percent. Also, the tolerance for determining "slight discoloration damage" and "discoloration damage" around the capstem shall be $\frac{1}{4}$ inch in diameter. In addition, the requirement in U.S. Grade C for seedless raisins that not less than 55 percent of the raisins must be well matured or reasonably well-matured shall not apply to Thompson Seedless and Monukka raisins.

(Secs. 1-19, 48 Stat. 31, as amended; 7 U.S.C. 601-674)

Dated: November 10, 1982.

D. S. Kuryloski,

Acting Director, Fruit and Vegetable Division.

[FR Doc. 82-31468 Filed 11-16-82; 8:45 am]

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7 CFR Part 1004

[Milk Order No. 4; Docket No. AO-160-A59]

Milk in the Middle Atlantic Marketing Area; Order Amending Order

AGENCY: Agricultural Marketing Service, USDA.

ACTION: Final rule.

SUMMARY: This action changes a provision of the Middle Atlantic order which limits the amount of milk a handler may move directly from farms to nonpool plants. For the months of September through February, allowable diversions are increased from 30 percent to 40 percent of the volume of the handler's total producer milk. During the same months, the order still provides that a handler, alternatively, may divert no more than 18 days' production of each producer to nonpool plants.

This action is based on industry proposals which were considered at a public hearing held August 24, 1982, in Philadelphia, Pennsylvania. The change is necessary to reflect current marketing conditions and to insure orderly marketing of milk in the Middle Atlantic marketing area.

EFFECTIVE DATE: December 1, 1982.

FOR FURTHER INFORMATION CONTACT: Clayton H. Plumb, Marketing Specialist, Dairy Division, Agricultural Marketing Service, United States Department of Agriculture, Washington, D.C. 20250, (202/447-6273).

SUPPLEMENTARY INFORMATION: This administrative action is governed by the provisions of Sections 556 and 557 of Title 5 of the United States Code and, therefore, is excluded from the requirements of Executive Order 12291.

Prior documents in this proceeding: Notice of Hearing: Issued August 4, 1982; published August 10, 1982 (47 FR 34573).

Suspension Order: Issued September 27, 1982, published September 30, 1982 (47 FR 42962).

Emergency Final Decision: Issued October 13, 1982; published October 18, 1982 (47 FR 46289).

Findings and Determinations

The findings and determinations hereinafter set forth are supplementary and in addition to the findings and determinations previously made in connection with the issuance of the aforesaid order and of the previously issued amendments thereto; and all of the said previous findings and determinations are hereby ratified and affirmed, except insofar as such findings and determinations may be in conflict with the findings and determinations set forth herein.

(a) *Findings upon the basis of the hearing record.* Pursuant to the provisions of the Agricultural Marketing Agreement Act of 1937, as amended (7 U.S.C. 601 *et seq.*), and the applicable rules of practice and procedure governing the formulation of marketing

agreements and marketing orders (7 CFR Part 900), a public hearing was held upon a proposed tentative marketing agreement and a proposed order regulating the handling of milk in the Middle Atlantic marketing area.

Upon the basis of the evidence introduced at such hearing and the record thereof, it is found that:

(1) The said order as hereby amended, and all of the terms and conditions thereof, will tend to effectuate the declared policy of the Act;

(2) The parity prices of milk, as determined pursuant to section 2 of the Act, are not reasonable in view of the price of feeds, available supplies of feeds, and other economic conditions which affect market supply and demand for milk in the said marketing area, and the minimum prices specified in the order as hereby amended, are such prices as will reflect the aforesaid factors, insure a sufficient quantity of pure and wholesome milk, and be in the public interest; and

(3) The said order as hereby amended regulates the handling of milk in the same manner as, and is applicable only to persons in the respective classes of industrial or commercial activity specified in, a marketing agreement upon which a hearing has been held.

(b) *Additional findings.* It is necessary in the public interest to make this order amending the order effective December 1, 1982. Any delay beyond that date would tend to disrupt the orderly marketing of milk in the marketing area.

The provisions of this order are known to handlers. The decision of the Assistant Secretary containing all amendment provisions of this order was issued October 13, 1982 (47 FR 46289). The changes effected by this order will not require extensive preparation or substantial alteration in method of operation for handlers. In view of the foregoing, it is hereby found and determined that good cause exists for making this order amending the order effective December 1, 1982, and that it would be contrary to the public interest to delay the effective date of this order for 30 days after its publication in the *Federal Register*. (Sec. 553(d), Administrative Procedure Act, 5 U.S.C. 551-559).

(c) *Determinations.* It is hereby determined that:

(1) The refusal or failure of handlers (excluding cooperative associations specified in section 8c(9) of the Act) of more than 50 percent of the milk, which is marketed within the marketing area, to sign a proposed marketing agreement, tends to prevent the effectuation of the declared policy of the Act;

(2) The issuance of this order, amending the order, is the only practical means pursuant to the declared policy of the Act of advancing the interests of producers as defined in the order; and

(3) The issuance of the order amending the order is approved or favored by at least two-thirds of the producers who during the determined representative period were engaged in the production of milk for sale in the marketing area.

List of Subjects in 7 CFR Part 1004

Milk marketing orders, Milk, Dairy products.

Order Relative to Handling

It is therefore ordered, that on and after the effective date hereof, the handling of milk in the Middle Atlantic marketing area shall be in conformity to and in compliance with the following terms and conditions of the aforesaid order, as amended, and as hereby further amended, as follows:

PART 1004—MILK IN THE MIDDLE ATLANTIC MARKETING AREA

1. In § 1004.7, paragraph (c) is removed and reserved to read as follows:

§ 1004.7 Pool plant.

* * * * *

(c) [Reserved]

* * * * *

2. In § 1004.12, paragraph (d) is revised to read as follows:

§ 1004.12 Producer.

* * * * *

(d) A dairy farmer with respect to milk which is diverted to a nonpool plant (other than a producer-handler plant) in accordance with the conditions of paragraphs (d)(1) and (d)(2).

(1) During any month of March through August.

(2) Not more than 18 days' production during any month of September through February unless all of the diversions of member and nonmember milk, as the case may be, are pursuant to paragraph (d)(2)(i) or (ii) of this section, respectively, and they fall within the limits prescribed thereunder. If a handler diverting milk pursuant to this paragraph (d)(2) diverts milk of any dairy farmer in excess of the limits prescribed such dairy farmer shall be a producer only with respect to that milk physically received at a pool plant.

(i) All of the diversions of milk of members of a cooperative association to nonpool plants are for the account of such cooperative association and the amount of member milk so diverted does not exceed 40 percent of the volume of

milk of all such members of such cooperative association for which the cooperative association is the handler during the month.

(ii) All of the diversions of milk of dairy farmers who are not members of a cooperative association diverting milk for its own account during the month are diversions by a handler in his capacity as the operator of a pool plant from which the quantity of such nonmember milk so diverted does not exceed 40 percent of the total of such nonmember milk for which the pool plant operator is the handler during the month.

* * * * *

(Secs. 1-19, 48 Stat. 31, as amended; 7 U.S.C. 601-674)

Effective date: December 1, 1982.

Signed at Washington, D.C., on: November 12, 1982.

C. W. McMillan,

Assistant Secretary, Marketing and Inspection Services.

[FR Doc. 82-31466 Filed 11-16-82; 8:45 am]

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FEDERAL RESERVE SYSTEM

12 CFR Part 226

[Reg. Z; Docket No. R-0268]

Truth in Lending; Revised Regulation Z and Official Staff Commentary Update; Technical Amendments

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Final rule and official staff interpretation; technical amendments.

SUMMARY: The Board is making a technical amendment to its final rule on Regulation Z (Truth in Lending) published at 46 FR 20848, April 7, 1981; the staff is making a technical amendment to an update to its official staff commentary to Regulation Z published at 47 FR 41338, September 20, 1982. These actions are necessary to correct a typographical error in the regulation and to remove language that mistakenly appeared in the commentary update.

FOR FURTHER INFORMATION CONTACT: Richard S. Garabedian, Staff Attorney, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, (202) 452-3667.

SUPPLEMENTARY INFORMATION: The final rule in 12 CFR Part 226 (46 FR 20905, April 7, 1981) is amended as follows: Section 226.23(f)(2) is amended by changing the phrase "unearned unpaid finance charge" to "earned unpaid finance charge."

The final official staff interpretation contained in FR Doc. 82-25677 is amended as follows: On page 41349, column 3, the last sentence of Comment 19(a)-2 is amended by removing ["either on a separate document or on the same document (but separate from the required disclosures)."]

Board of Governors of the Federal Reserve System, November 10, 1982.

William W. Wiles,

Secretary of the Board.

[FR Doc. 82-31374 Filed 11-16-82; 8:45 am]

BILLING CODE 6210-01-M

FEDERAL HOME LOAN BANK BOARD

12 CFR Part 545

[No. 82-730]

Interim Implementation of Powers; Housing Creditors Regarding Alternative Mortgage Transactions

AGENCY: Federal Home Loan Bank Board.

ACTION: Temporary final rule; notice; solicitation of comments.

SUMMARY: The Federal Home Loan Bank Board is implementing certain new powers contained in the Garn-St Germain Depository Institutions Act of 1982. This action will permit federal savings and loan associations and federal mutual savings banks to commence restructuring of their asset portfolios pending the issuance of final regulations fully implementing the provisions of the Act. The Board also is providing the notice required by title VIII of the Act regarding federal preemption of state law governing alternative mortgage transactions in order to give housing creditors the ability to make a greater variety of mortgage loans.

DATE: The interim implementation of powers is effective October 15, 1982; the notice to housing creditors is effective November 4, 1982; comments on the notice must be received by December 3, 1982.

ADDRESS: Send comments on the notice to Director, Information Services Section, Office of Communications, Federal Home Loan Bank Board, 1700 G Street, NW., Washington, D.C. 20552. Comments will be available at this address for public inspection.

FOR FURTHER INFORMATION CONTACT:

• Demand Deposits, Governmental Unit Now Accounts, Robert Ledig, Attorney, Office of General Counsel (202-377-7057)