

following State Highway BB in a westerly direction to the Arkansas-Missouri State line; thence, following the Arkansas-Missouri State line in a northwesterly and westerly direction to the St. Francis River; thence, following the east bank of the St. Francis River in a generally northeasterly direction to its junction with State Highway 53.

* * * * *

5. In § 76.2, paragraph (f) is amended by deleting the reference to "Connecticut."

(Secs. 4-7, 23 Stat. 32, as amended, secs. 1, 2, 32 Stat. 791-792, as amended, secs. 1-4, 33 Stat. 1264, 1265, as amended, sec. 1, 75 Stat. 481, secs. 3 and 11, 76 Stat. 130, 132; 21 U.S.C. 111, 112, 113, 114g, 115, 117, 120, 121, 123-126, 134b, 134f; 29 F.R. 16210, as amended)

Effective date. The foregoing amendments shall become effective upon issuance.

The amendments quarantine all of Windham County, Conn.; a portion of Laurens County, Ga.; and portions of Dunklin and Stoddard Counties in Missouri, because of the existence of hog cholera. This action is deemed necessary to prevent further spread of the disease. The restrictions pertaining to the interstate movement of swine and swine products from or through quarantined areas as contained in 9 CFR Part 76, as amended, will apply to such county and portions of counties. Further, the amendments delete the State of Connecticut from the list of hog cholera eradication States as set forth in § 76.2(f).

The amendments also exclude a portion of Crawford County, Ark., from the areas heretofore quarantined because of hog cholera. Therefore, the restrictions pertaining to the interstate movement of swine and swine products from or through quarantined areas as contained in 9 CFR Part 76, as amended, will not apply to the excluded area, but will continue to apply to the quarantined areas described in § 76.2. Further, the restrictions pertaining to the interstate movement from nonquarantined areas contained in said Part 76 will apply to the area excluded from quarantine.

Insofar as the amendments impose certain further restrictions necessary to prevent the interstate spread of hog cholera they must be made effective immediately to accomplish their purpose in the public interest. Insofar as they relieve restrictions, they should be made effective promptly in order to be of maximum benefit to affected persons.

Accordingly, under the administrative procedure provisions in 5 U.S.C. 553, it is found upon good cause that notice and other public procedure with respect to the amendments are impracticable, unnecessary, and contrary to the public interest, and good cause is found for making them effective less than 30 days after publication in the **FEDERAL REGISTER**.

Done at Washington, D.C., this 24th day of March 1970.

GEORGE W. IRVING, Jr.,
Administrator,
Agricultural Research Service.

[F.R. Doc. 70-3743; Filed, Mar. 27, 1970;
8:47 a.m.]

PART 76—HOG CHOLERA AND OTHER COMMUNICABLE SWINE DISEASES

Areas Quarantined

Pursuant to provisions of the Act of May 29, 1884, as amended, the Act of February 2, 1903, as amended, the Act of March 3, 1905, as amended, the Act of September 6, 1961, and the Act of July 2, 1962 (21 U.S.C. 111-113, 114g, 115, 117, 120, 121, 123-126, 134b, 134f), Part 76, Title 9, Code of Federal Regulations, restricting the interstate movement of swine and certain products because of hog cholera and other communicable swine diseases, is hereby amended in the following respects:

1. In § 76.2, the introductory portion in paragraph (e) is amended by adding thereto the name of the State of New Hampshire.

2. In § 76.2, a new subparagraph (e) (22) relating to the State of New Hampshire is added to read:

(e) * * *

(22) *New Hampshire.* That portion of Rockingham County comprised of Brentwood, Epping, and Exeter Townships.

3. In § 76.2, in subparagraph (e) (4) relating to the State of Illinois, a new subdivision (iv) relating to Jefferson County is added to read:

(e) * * *

(4) *Illinois.* * * *

(iv) That portion of Jefferson County comprised of Grand Prairie, Rome, Casner, and Shiloh Townships.

4. In § 76.2, in subparagraph (e) (18) relating to the State of Texas, a new subdivision (xv) relating to Hidalgo County is added to read:

(e) * * *

(18) *Texas.* * * *

(xv) That portion of Hidalgo County bounded by a line beginning at the junction of U.S. Highway 281 and Farm to Market Road 490; thence, following Farm to Market Road 490 in a generally easterly direction to Farm to Market Road 493; thence, following Farm to Market Road 493 in a generally northerly direction to State Highway 186; thence, following State Highway 186 in a generally northwesterly direction to U.S. Highway 281; thence, following U.S. Highway 281 in a generally southerly direction to its junction with Farm to Market Road 490.

(Secs. 4-7, 23 Stat. 32, as amended, secs. 1, 2, 32 Stat. 791-792, as amended, secs. 1-4, 33 Stat. 1264, 1265, as amended, sec. 1, 75 Stat. 481, secs. 3 and 11, 76 Stat. 130, 132; 21 U.S.C. 111, 112, 113, 114g, 115, 117, 120, 121, 123-126, 134b, 134f; 29 F.R. 16210, as amended)

Effective date. The foregoing amendments shall become effective upon issuance.

The amendments quarantine portions of Jefferson County in Illinois; portions of Rockingham County in New Hampshire; and a portion of Hidalgo County in Texas because of the existence of hog cholera. This action is deemed necessary to prevent further spread of the disease. The restrictions pertaining to the interstate movement of swine and swine products from or through quarantined areas as contained in 9 CFR Part 76, as amended, will apply to the quarantined areas designated herein.

The amendments impose certain further restrictions necessary to prevent the interstate spread of hog cholera and must be made effective immediately to accomplish their purpose in the public interest. Accordingly, under the administrative procedure provisions in 5 U.S.C. 553, it is found upon good cause that notice and other public procedure with respect to the amendments are impracticable and contrary to the public interest, and good cause is found for making them effective less than 30 days after publication in the **FEDERAL REGISTER**.

Done at Washington, D.C., this 24th day of March 1970.

R. J. ANDERSON,
Acting Administrator,
Agricultural Research Service.

[F.R. Doc. 70-3744; Filed, Mar. 27, 1970;
8:47 a.m.]

Title 12—BANKS AND BANKING

Chapter II—Federal Reserve System

SUBCHAPTER A—BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

[Reg. Z]

PART 226—TRUTH IN LENDING

Exemption of Certain State Regulated Transactions; Refutation of Access to Federal Civil Remedies

1. Effective March 12, 1970, § 226.12 is amended to read as follows:

§ 226.12 Exemption of certain State regulated transactions.

(a) *Exemption for State regulated transactions.* In accordance with the provisions of Supplement II to Regulation Z (§ 226.12—Supplement), any State may make application to the Board for exemption of any class of transactions within that State from the requirements of chapter 2 of the Act and the corresponding provisions of this part: *Provided, That*

(1) Under the law of that State, that class of transactions is subject to requirements substantially similar to those imposed under Chapter 2 of the Act and the corresponding provisions of this part; and

(2) There is adequate provision for enforcement.

(b) *Procedures and criteria.* The procedures and criteria under which any State may apply for the determination provided for in paragraph (a) of this section are set forth in Supplement II to Regulation Z (§ 226.12—Supplement).

(c) *Civil liability.* In order to assure that the concurrent jurisdiction of Federal and State courts created in section 130(e) of the Act shall continue to have substantive provisions to which such jurisdiction shall apply, and generally to aid in implementing the Act with respect to any class of transactions exempted pursuant to paragraph (a) of this section, the Board pursuant to sections 105 and 123 hereby prescribes that:

(1) No such exemption shall be deemed to extend to the civil liability provisions of sections 130 and 131; and

(2) After an exemption has been granted, the disclosure requirements of the applicable State law shall constitute the disclosure requirements of this Act, except to the extent that such State law imposes disclosure requirements not imposed by this Act. Information required under such State law with the exception of those provisions which impose disclosure requirements not imposed by this Act shall, accordingly, constitute the "information required under this chapter" (chapter 2 of the Act) for the purpose of section 130(a).

(d) *Exemptions granted.* Exemptions granted by the Board to particular classes of credit transactions within specified States are set forth in Supplement III to Regulation Z.

2. Effective March 12, 1970, Supplement III to Part 226 is added, as set forth below.

3a. This amendment and Supplement III are promulgated pursuant to section 105 of the Truth in Lending Act (15 U.S.C. 1604).

b. As indicated in the notice of proposed rule making (34 F.R. 20065), the purpose of the addition of paragraph (c) to § 226.12 is designed to preserve the right of a consumer to maintain an action under sections 130 and 131 of the Act (15 U.S.C. 1640-41) for violations of disclosure provisions after the board of governors has exempted the class of transactions as being subject to State regulation. After an exemption has been granted, criminal and administrative responsibility would be under State control with respect to such exempted transactions.

c. Sections 130 and 131 provide civil remedies for violations of the disclosure requirements of the Act. After an exemption based upon State law has been granted, that law will provide the applicable disclosure requirements, except to the extent that it imposes disclosure requirements not imposed by the Act, and violations of such requirements would be actionable under sections 130 and 131. The customer would, therefore, retain the right granted by subsection (e) of section 130 to seek redress for violations of such State law in either Federal or State court and to avail himself of the respective State or Federal court procedural rules.

d. Paragraph (b) of § 226.12 is amended to reflect the fact that Supplement II (§ 226.12—Supplement) has been published, and to eliminate an obsolete reference to the date of the proposed publication.

e. After consideration of all relevant matter by interested persons, a change was made in the proposed addition of paragraph (c) to § 226.12 to clarify the intent of the Board that any disclosure requirements which may be imposed by State law and which are in addition to the disclosures required under the Federal Act and of Regulation Z would not be the subject of an action in Federal court.

f. Paragraph (d) is added to § 226.12 to provide that any exemption granted by the Board pursuant to section 123 of the Act to any class of credit transactions within any State will be listed in Supplement III to Regulation Z.

g. With the exception of the addition of paragraph (d) to § 226.12, the requirements of section 553 of title 5, United States Code, with respect to notice, public participation, and deferred effective date were followed in connection with these amendments. In the Board's view, the addition of paragraph (d) to § 226.12 is essentially procedural in nature. Accordingly, the Board concluded that the notice and public participation contemplated by section 553 of title 5, United States Code, was unnecessary with respect to such change.

By order of the Board of Governors,
March 12, 1970.

[SEAL] KENNETH A. KENYON,
Deputy Secretary.

SUPPLEMENT III TO REGULATION Z
STATE EXEMPTIONS GRANTED PURSUANT TO
§ 226.12

(a) *Exemptions and limitations.* The provisions of this supplement are issued by the Board of Governors of the Federal Reserve System pursuant to sections 105 and 123 of the Truth in Lending Act (Title I of the Consumer Credit Protection Act, Public Law 90-321; 82 Stat. 146 et seq.). The purpose of this supplement is to set forth the exemptions granted by the Board to particular classes of credit transactions within any State which has applied for exemptions pursuant to the provisions of Supplement II to Regulation Z. It also sets forth the conditions necessary for the retention of such exemptions. Pursuant to the criteria set forth in paragraph (c) of Supplement II to Regulation Z, the Board has determined that the particular classes of credit transactions within the States specified in the following paragraphs of this supplement are subject to requirements substantially similar to those provided in chapter 2 of the Truth in Lending Act and that there is adequate provision for enforcement of such requirements. The exemptions granted herein shall continue in effect provided that:

(1) Such State law, including regulations and interpretations thereof, upon which the Board's determination under paragraph (c) of Supplement II is based is amended or revised as may be necessary in order to preserve substantial similarity with the Truth in Lending Act and Regulation Z as they may be amended, and with interpretations thereof which may be issued from time to time by the Board;

(2) Administrative and other provisions for enforcement of such State law, including regulations and interpretations thereof, applicable to the exempt classes of credit transactions continue to be adequate; and

(3) Cooperation and appropriate liaison with the Board as specified in paragraph (e) of Supplement II are maintained to assure that the purposes of the Truth in Lending Act are carried out uniformly.

(b) *Maine.* Except as provided in § 226.12 (c), the following classes of credit transactions within the State of Maine except for those transactions in which a federally chartered institution is a creditor, are hereby granted an exemption from the requirements of Chapter 2 of the Truth in Lending Act effective April 1, 1970:

(1) Transactions under open end consumer credit plans which are subject to the requirements of section 127 of the Truth in Lending Act;

(2) Consumer credit sales transactions not under open end credit plans which are subject to the requirements of section 128 of the Act; and

(3) Consumer loan and other nonsale credit transactions not under open end credit plans which are subject to the requirements of section 129 of the Act.

[F.R. Doc. 70-3753; Filed, Mar. 27, 1970;
8:50 a.m.]

Title 14—AERONAUTICS AND SPACE

Chapter I—Federal Aviation Administration, Department of Transportation

SUBCHAPTER C—AIRCRAFT

[Airworthiness Docket No. 70-WE-2-AD;
Amdt. 39-961]

PART 39—AIRWORTHINESS DIRECTIVES

Boeing Model 707 and 720 Series Aircraft

Amendment 39-932 (35 F.R. 1159), AD 70-2-12, requires inspection for cracks, and repairs as necessary, of the forward walkway panel area between body stations 344 and 352 on Boeing 707 and 720 series aircraft.

After issuing Amendment 39-932, two operators requested lower threshold initial inspection times to accommodate their maintenance schedules. This request, upon review is acceptable, therefore, a lower starting threshold has been provided. Also, the AD note forecast future revisions providing repeat inspections and a terminating action. The AD is therefore being superseded by a new AD providing the reinspection intervals and terminating action.

Since a situation exists that requires immediate adoption of this regulation, it is found that notice and public procedure hereon are impracticable and good cause exists for making this amendment effective upon publication in the FEDERAL REGISTER.

In consideration of the foregoing, and pursuant to the authority delegated to me by the Administrator (31 F.R. 13697), § 39.13 of Part 39 of the Federal Aviation Regulations, is amended adding the following new airworthiness directive: