(OJJDP), absent a waiver as provided in the JAIBG Program Guidance Manual, that:

(1) The State will subgrant at least 75% of the State's allocation of funds to eligible units of local government to implement authorized programs at the local level; and

(2) The State, and each unit of local government applying for a subgrant from the State, will expend not less than 45% of any grant provided to such State or unit of local government, other than funds set aside for administration, for program purposes 3–9 set forth in § 31.500 of this subpart, and will not spend less than 35% for program purposes 1, 2, and 10 set forth in § 31.500 of this subpart, unless the State certifies to OJJDP, or the unit of local government certifies to the State, that the interests of public safety and juvenile crime control would be better served by expending the grant award for purposes set forth in the twelve program areas in a different ratio. Such certification shall provide information concerning the availability of existing structures or initiatives within the intended areas of expenditure (or the availability of alternative funding sources for those areas), and the reasons for the State or unit of local government's alternative use.

(b) Following award of JAIBG funds to a State by OJJDP, but prior to obligation of program funds by the State or of subgrant funds by a unit of local government for any authorized program purpose, a State administering JAIBG funds must provide to OJJDP information that demonstrates that the State, or a unit of local government that receives JAIBG funds, has established a coordinated enforcement plan for reducing juvenile crime, developed by a Juvenile Crime Enforcement Coalition (JCEC).

(c)State coordinated enforcement plans must be developed by a Juvenile Crime Enforcement Coalition consisting of representatives of law enforcement and social service agencies involved in juvenile crime prevention. To assist in developing the State's coordinated enforcement plan, States may choose to utilize members of the State Advisory Group (SAG) established by the State's Chief Executive under Section 223(a)(3) of Part B of the Juvenile Justice and Delinquency Prevention (JJDP) Act of 1974, as amended, codified at 42 U.S.C. 5633(a)(3), if appropriate membership exists, or use or establish another planning group that constitutes a coalition of law enforcement and social service agencies.

(d)(1) When establishing a local Juvenile Crime Enforcement Coalition (JCEC), units of local government must include, unless impracticable, individuals representing:

(i) Police;
(ii) Sheriff;
(iii) Prosecutor;
(iv) State or local probation services;
(v) Juvenile court;
(vi) Schools;
(vii) Business; and (viii) Religious affiliated, fraternal, nonprofit, or social service organizations involved in crime prevention.

(2) Units of local government may utilize members of Prevention Policy Boards established pursuant to Section 505(b)(4)of Title V of the JJDP Act, codified at 42 U.S.C. 5784(b)(4), to meet the JCEC requirement, provided that each JCEC meets the membership requirements listed in paragraph (d)(1) of this section.

§ 31.503 Notice of proposed use of funds.

The mechanism for a State to report on the proposed use of funds by the State or by a subgrantee unit of local government is by electronic submission of a ''Follow Up Information Form'' to be provided to each participating State. Upon receipt and review of the ''Follow Up Information Form'' by OJJDP, States may obligate program funds retained for expenditure at the State level. Similarly, the State shall require that each recipient unit of local government submit its proposed use of non-administrative funds to the State prior to drawdown of subgrant funds to implement local programs and projects. Upon receipt and review of the local unit of government's proposed fund use, the State shall authorize the local unit of government to obligate local subgrant funds. The State shall electronically submit a copy of the local subgrant information to OJJDP, as provided in the award package, within 30 days of the date that the local unit of government is authorized to obligate program funds under its subgrant award.

Shay Bilchik,

Administrator, Office of Juvenile Justice and Delinquency Prevention.

[FR Doc. 98–27183 Filed 10–13–98; 8:45 am]

BILLING CODE 4410–18–P

FEDERAL EMERGENCY MANAGEMENT AGENCY

44 CFR Part 67

[Docket No. FEMA–7267]

Proposed Flood Elevation Determinations

AGENCY: Federal Emergency Management Agency, FEMA.

ACTION: Proposed rule.

SUMMARY: Technical information or comments are requested on the proposed base (1% annual chance) flood elevations and proposed base flood elevation modifications for the communities listed below. The base flood elevations are the basis for the floodplain management measures that the community is required either to adopt or to show evidence of being already in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP).

DATES: The comment period is ninety (90) days following the second publication of this proposed rule in a newspaper of local circulation in each community.

ADDRESSES: The proposed base flood elevations for each community are available for inspection at the office of the Chief Executive Officer of each community. The respective addresses are listed in the following table.

FOR FURTHER INFORMATION CONTACT: Matthew B. Miller, P.E., Chief, Hazards Study Branch, Mitigation Directorate, 500 C Street SW., Washington, DC 20472, (202) 646–3461.

SUPPLEMENTARY INFORMATION: The Federal Emergency Management Agency (FEMA or Agency) proposes to make determinations of base flood elevations and modified base flood elevations for each community listed below, in accordance with section 110 of the Flood Disaster Protection Act of 1973, 42 U.S.C. 4104, and 44 CFR 67.4(a).

These proposed base flood and modified base flood elevations, together with the floodplain management criteria required by 44 CFR 60.3, are the minimum that are required. They should not be construed to mean that the community must change any existing ordinances that are more stringent in their floodplain management requirements. The community may at any time enact stricter requirements of its own, or pursuant to policies established by other Federal, state or regional entities. These proposed elevations are used to meet the floodplain management requirements of the NFIP and are also used to calculate the appropriate flood insurance premium rates for new buildings built after these elevations are made final, and for the contents in these buildings.

National Environmental Policy Act

This proposed rule is categorically excluded from the requirements of 44 CFR Part 10, Environmental

Consideration. No environmental impact assessment has been prepared.

Regulatory Flexibility Act

The Associate Director, Mitigation Directorate, certifies that this proposed rule is exempt from the requirements of the Regulatory Flexibility Act because proposed or modified base flood elevations are required by the Flood Disaster Protection Act of 1973, 42 U.S.C. 4104, and are required to establish and maintain community eligibility in the National Flood Insurance Program. As a result, a regulatory flexibility analysis has not been prepared.

Regulatory Classification

This proposed rule is not a significant regulatory action under the criteria of section 3(f) of Executive Order 12866 of September 30, 1993, Regulatory Planning and Review, 58 FR 51735.

Executive Order 12612, Federalism

This proposed rule involves no policies that have federalism implications under Executive Order 12612, Federalism, dated October 26, 1987.

Executive Order 12778, Civil Justice Reform

This proposed rule meets the applicable standards of section 2(b)(2) of Executive Order 12778.

List of Subjects in 44 CFR Part 67

Administrative practice and procedure, Flood insurance, Reporting and recordkeeping requirements.

Accordingly, 44 CFR part 67 is proposed to be amended as follows:

PART 67—[AMENDED]

1. The authority citation for part 67 continues to read as follows:

Authority: 42 U.S.C. 4001 et seq.; Reorganization Plan No. 3 of 1978, 3 CFR, 1978 Comp., p. 329; E.O. 12127, 44 FR 19367, 3 CFR, 1979 Comp., p. 376.

§ 67.4 [Amended]

2. The tables published under the authority of § 67.4 are proposed to be amended as follows:

State	City/town/county	Source of flooding	Location	# Depth in feet above ground. *Elevation in feet (NGVD)	
				Existing	Modified
Connecticut	Ridgefield (Town), Fairfield County.	Miry Brook	Approximately 0.25 mile downstream of George Washington Highway.	None	*470
			Approximately 240 feet upstream of North Ridgebury Road.	None	*560
		Norwalk River	Approximately 365 feet downstream of Portland Avenue.	*345	*344
			Approximately 840 feet upstream of footbridge (at revised cross section L).	*371	*368
		Unnamed Tributary to Saugatuck River.	Approximately 0.73 mile downstream of Rock Dam.	None	*530
			At Windwing Lake Dam	None	*603
		South Branch	At confluence with Unnamed Tributary to Saugatuck River.	None	*537
		Unnamed Tributary to Saugatuck River.	At upstream side of Fox Hill Lake Dam	None	*557
		Lake Windwing	For its entire shoreline within the community.	None	*603
		Fox Hill Lake	For its entire shoreline within the community.	None	*557
		Split Flow	At confluence with Unnamed Tributary to Saugatuck River.	None	*587
			At Lake Windwing	None	*603
		Cooper Pond Brook	At confluence with the Norwalk River	*350	*349
			Approximately 115 feet downstream of Shopping Center Access Road.	*350	*349
Maps available for inspection at the Ridgefield Town Hall, 66 Prospect Street, Ridgefield, Connecticut.					
Send comments to Mr. Abraham Morelli, First Selectman of the Town of Ridgefield, 400 Main Street, Ridgefield, Connecticut 06877.					
Connecticut	Vernon (Town), Tolland County.	Tankerhoosen River	At confluence with Hockanum River	*180	*181
			Approximately 2,025 feet upstream of Tunnel Road.	*289	*290
		Lower Hockanum River	Approximately 700 feet downstream of Wells Road.	*174	*176
			Approximately 2,250 feet upstream of Windsorville Road.	*217	*216
		Upper Hockanum River	Approximately 640 feet downstream of Union Street.	*237	*238
			Approximately 650 feet upstream of River Street bridge.	*259	*258

State	City/town/county	Source of flooding	Location	# Depth in feet above ground. *Elevation in feet (NGVD)	
				Existing	Modified
Maps available for inspection at the Vernon Town Hall, 14 Park Place, Vernon, Connecticut. Send comments to Mr. Paul Mazzaccaro, Vernon Town Administrator, 14 Park Place, Vernon, Connecticut 06066.					
Georgia	Lowndes County (Unincorporated Areas).	Three Mile Branch	Approximately 0.50 mile downstream of Country Club Drive.	None	*138
			Approximately 0.72 mile upstream of Country Club Drive.	None	*195
Maps available for inspection at the Lowndes County Board of Commissioners Administrative Building, Engineering Department, 325 West Savannah Avenue, Valdosta, Georgia. Send comments to Ms. Inez M. Pendleton, Chairperson of the Lowndes County Board of Commissioners, P.O. Box 1349, Valdosta, Georgia 31603.					
Maine	Temple (Town), Franklin County.	Temple Stream	At downstream Farmington/Temple corporate limit.	None	*457
			At upstream Avon/Temple corporate limits.	None	*957
		Henry Mitchell Brook	At confluence with Temple Stream	None	*550
			Approximately 0.6 mile upstream of Mitchell Brook Road.	None	*848
		Gus Mitchell Brook	At confluence with Temple Stream	None	*553
			Approximately 1,500 feet upstream of Intervale Road.	None	*592
		Edes Brook	At confluence with Temple Stream	None	*592
			Approximately 2,350 feet upstream of Intervale Road.	None	*683
		Drury Pond Outlet	At confluence with Temple Stream	None	*556
			Approximately 700 feet upstream of Waltonen Road.	None	*556
		Mud Pond Outlet	At confluence with Drury Pond	None	*556
			At Mud Pond Dam	None	* 604
		Unnamed Brook	At confluence with Drury Pond	None	*556
			Approximately 100 feet upstream of Staples Pond Road.	None	*647
		Staples Pond Outlet	At confluence with Mud Pond	None	*604
			At Staples Pond Dam	None	*705
		Drury Pond	Entire shoreline within community	None	*556
		Mud Pond	Entire shoreline within community	None	*604
		Staples Pond	Entire shoreline within community	None	*705
		Varnam Pond	Entire shoreline within community	None	*758
Maps available for inspection at the Temple Town Hall, 258 Temple Road, Temple, Maine. Send comments to Mr. Robert Stevens, Chairman of the Town of Temple Board of Selectmen, P.O. Box 549, Temple, Maine 04984.					
Minnesota	Blue Earth County (Unincorporated Areas).	Minnesota River	Approximately 1.2 miles downstream of downstream county boundary.	None	*769
			Approximately 3.7 miles upstream confluence of Minneopa Creek.	*786	*787
		Blue Earth River	At Mankato corporate limits	*782	*785
			Approximately 1.06 miles upstream of U.S. Highway 169.	*784	*785
Maps available for inspection at the Blue Earth County Government Center, 410 South Fifth Street, Mankato, Minnesota. Send comments to Mr. David Twa, Blue Earth County Administrator, P.O. Box 8608, Mankato, Minnesota 56002–8608.					
Minnesota	Courtland (City), Nicollet County.	Minnesota River	At the downstream corporate limits	None	*800
			At the upstream corporate limits	None	*804
Maps available for inspection at the Courtland City Recreation Hall, Council Chambers/Clerks Office, 300 Railroad Street, Courtland, Minnesota. Send comments to The Honorable Gene Retka, Mayor of the City of Courtland, 300 Railroad Street, Courtland, Minnesota 56021.					
Minnesota	Kasota (City), Le Sueur County.	Minnesota River	Approximately 325 feet downstream of confluence of Shanaska Creek.	*762	*764
			Approximately 1,800 feet upstream of the confluence with the Minnesota River along Shanaska Creek.	None	*764

State	City/town/county	Source of flooding	Location	# Depth in feet above ground. *Elevation in feet (NGVD)	
				Existing	Modified
			Approximately 1.06 miles upstream of confluence of Shanaska Creek.	*763	*765
Maps available for inspection at the Kasota City Hall, 200 North Webster, Kasota, Minnesota.					
Send comments to The Honorable Sandy Lynch, Mayor of the City of Kasota, P.O. Box 218, Kasota, Minnesota 56050.					
Minnesota	Le Sueur (City), Le Sueur County.	Minnesota River	Approximately 0.57 mile upstream of downstream corporate limits.	*743	*742
			Upstream corporate limits	*749	*748
Maps available for inspection at the Le Sueur City Hall, 203 South 2nd Street, Le Sueur, Minnesota.					
Send comments to The Honorable Ed Rasmusen, Mayor of the City of Le Sueur, P.O. Box 176, Le Sueur, Minnesota 56058.					
Minnesota	Le Sueur County (Unincorporated Areas).	Minnesota River	Approximately 1.55 miles upstream of Minnesota Highway 19.	*739	*740
			Approximately 0.35 mile downstream from upstream county limits.	*769	*770
		White Water Creek	At Waterville corporate limits	*1,017	*1,013
			Approximately 1,300 feet upstream from Waterville corporate limits.	*1,019	*1,016
Maps available for inspection at the Le Sueur County Planning and Zoning Administration, Environmental Services Building, 88 South Park, Le Center, Minnesota.					
Send comments to Mr. Robert Culhane, Chairman of the Le Sueur County Board of Commissioners, 88 South Park, Le Center, Minnesota 56057–1620.					
Minnesota	Mankato (City), Blue Earth & Nicollet Counties.	Minnesota River	Approximately 4,700 feet downstream of U.S. Highway corporate limits.	*773	*774
			Approximately 2.1 miles upstream of U.S. Highway 169 corporate limits.	*784	*786
		Blue Earth River	Approximately 4,000 feet downstream of U.S. Highway 169 with Minnesota River.	*783	*785
			Approximately 2,250 feet upstream of U.S. Highway 169.	*792	*785
Maps available for inspection at the Mankato City Hall, 10 Civic Center Plaza, Mankato, Minnesota.					
Send comments to The Honorable Stan T. Christ, Mayor of the City of Mankato, P.O. Box 3368, Mankato, Minnesota 56002.					
Minnesota	Nicollet County, (Unincorporated Areas).	Minnesota River	At the downstream county boundary	*749	*748
			Approximately 0.45 mile downstream of the Chicago & North Western Railroad.	*806	*805
Maps available for inspection at the Nicollet County Courthouse, 501 South Minnesota Avenue, St. Peter, Minnesota.					
Send comments to Mr. Clifford Wenner, Nicollet County Commissioners Chair, 501 South Minnesota Avenue, St. Peter, Minnesota 56082.					
Minnesota	North Mankato (City), Nicollet Count.	Minnesota River	Approximately 0.9 mile upstream of U.S. Highway 14.	*776	*777
			Approximately 2 miles upstream of U.S. Highway 169.	None	*786
Maps available for inspection at the North Mankato City Hall, 1001 Belgrade Avenue, North Mankato, Minnesota.					
Send comments to The Honorable Nancy Knutson, Mayor of the City of North Mankato, P.O. Box 2055, North Mankato, Minnesota 56002.					
Minnesota	St. Peter (City), Nicollet County.	Minnesota River	Approximately 1,500 feet downstream of State Highway 99.	*758	*759
			At the upstream corporate limits	*763	*765
Maps available for inspection at the City of St. Peter Public Works Department, St. Julian Street, St. Peter, Minnesota.					
Send comments to Mr. Todd Prafke, St. Peter City Administrator, 227 Front Street, St. Peter, Minnesota 56082.					
Mississippi	Jackson (City), Hinds, Rankin, and Madison Counties.	White Oak Creek	Approximately 739 feet upstream of Old Canton Road.	*283	*284

State	City/town/county	Source of flooding	Location	# Depth in feet above ground. *Elevation in feet (NGVD)	
				Existing	Modified
			Approximately 230 feet upstream of Illinois Central Railroad.	*314	*313
Maps available for inspection at the Department of Public Works, 200 South President Street, Jackson, Mississippi.					
Send comments to The Honorable Harvey Johnson, Mayor of the City of Jackson, P.O. Box 17, Jackson, Mississippi 39205–0017.					
New Jersey	Absecon (City), Atlantic County.	Absecon Bay	At the intersection of Mill Road and Mays Landing Road.	*10	*9
			Approximately 500 feet east of the intersection of Delilah Road and Absecon Boulevard.	*10	*12
		Atlantic City Reservoir	Approximately 200 feet north of the intersection of Mays Landing Road and Mill Road.	Zone D	*14
Maps available for inspection at the City of Absecon Municipal Complex, 500 Mill Road, Absecon, New Jersey 08201.					
Send comments to The Honorable Peter Elco, Mayor of the City of Absecon, 500 Mill Road, Absecon, New Jersey 08201.					
New York	Buffalo (City), Erie County.	Buffalo River	Approximately 150 feet downstream of downstream bridge of Norfolk and Western Railway.	*582	*581
			Approximately 650 feet upstream of South Ogden Street.	*593	*591
Maps available for inspection at the Buffalo City Hall, Planning Division, Room 901, Buffalo, New York.					
Send comments to The Honorable Anthony M. Masiello, Mayor of the City of Buffalo, City Hall, Room 201, Buffalo, New York 14202.					
New York	Ellicottville (Town), Cattaraugus County.	Great Valley Creek	At private drive	*1,544	*1,543
			Approximately 70 feet upstream of Chessie System.	None	*1,554
Maps available for inspection at the Ellicottville Town Hall, 1 West Washington Street, Ellicottville, New York.					
Send comments to Mr. John N. Widger, Ellicottville Town Supervisor, P.O. Box 610, Ellicottville, New York 14731.					
New York	LaGrange (Town), Dutchess County.	Wappinger Creek	Approximately 4,500 feet downstream of New Hackensack Road.	*126	*122
			Approximately 13,700 feet upstream of Daria Drive.	*196	*192
Maps available for inspection at the LaGrange Town Hall, Zoning Office, 120 Stringham Road, LaGrangeville, New York.					
Send comments to Mr. Arthur McCluskey, LaGrange Town Supervisor, 120 Stringham Road, LaGrangeville, New York 12540.					
New York	Poughkeepsie (Town), Dutchess County.	Wappinger Creek	Approximately 320 feet downstream of New Hamburg Road.	*10	*9
			Approximately 1.4 miles upstream of the confluence of Branch 6 Wappinger Creek.	*196	*192
		Branch 4	At confluence with Wappinger Creek	*123	*120
		Wappinger Creek	Approximately 880 feet upstream of confluence with Wappinger Creek.	*123	*122
Maps available for inspection at the Poughkeepsie Town Hall, Department of Planning, 1 Overocker Road, Poughkeepsie, New York.					
Send comments to Mr. Thomas Murphy, Poughkeepsie Town Supervisor, 1 Overocker Road, Poughkeepsie, New York 12603.					
Wisconsin	Blue River (Village), Grant County.	Wisconsin River	Approximately 1 mile downstream of East Street.	None	*667
			Approximately 0.2 mile upstream of East Street.	None	*669
Maps available for inspection at the Community Building, 201 Clinton Street, Blue River, Wisconsin.					
Send comments to Mr. Rodney Johnson, President of the Village of Blue River, 5017 West Street, Blue River, Wisconsin 53518.					

(Catalog of Federal Domestic Assistance No. 83.100, ''Flood Insurance'')

Dated: October 7, 1998.

Michael J. Armstrong,

Associate Director for Mitigation.

[FR Doc. 98–27550 Filed 10–13–98; 8:45 am]

BILLING CODE 6718–04–P

FEDERAL COMMUNICATIONS COMMISSION

47 CFR Part 64

[CC Docket No. 98–170; FCC 98–232]

Truth-in-Billing and Billing Format

AGENCY: Federal Communications Commission.

ACTION: Proposed rule.

SUMMARY: The Commission adopted a Notice of Proposed Rulemaking (NPRM) seeking comment on how to make telephone bills more readable and accurate to enable consumers to make informed choices in a competitive telecommunications marketplace. Problems with bill clarity make it difficult for consumers to detect fraud and to compare carrier rates. The NPRM outlines three guidelines to help promote ''truth-in-billing:'' telephone bills should be clearly organized and highlight any new charges or changes to the consumer's service; telephone bills should contain full and non-misleading descriptions of all charges and clear identification of service providers; telephone bills should contain clear and conspicuous disclosure of all information a consumer may need to make inquiries about charges. The NPRM seeks comment on proposals that would follow these guidelines.

DATES: Written comments by the public on the NPRM and the proposed information collections are due on or before November 13, 1998. Reply comments are due on or before November 30, 1998. Written comments by OMB on the proposed information collections are due on or before December 14, 1998.

ADDRESSES: Comments and reply comments should be sent to the Office of the Secretary, Federal Communications Commission, 1919 M Street, NW., Suite 222, Washington, DC 20554, with a copy to Anita Cheng, Federal Communications Commission, Common Carrier Bureau, Enforcement Division, Formal Complaints and Investigations Branch, 2025 M Street, NW., Room 6334, Washington, DC 20554. Parties should also file one copy of any documents filed in this docket with the Commission's copy contractor, International Transcription Services, Inc., 2100 M Street, NW., Suite 140, Washington, DC 20037. In addition to filing comments with the Secretary, a copy of any comments on the information collections contained herein should be submitted to Judy Boley, Federal Communications Commission, Room 234, 1919 M Street, NW., Washington, DC 20554, or via the Internet to jboley@fcc.gov, and to Timothy Fain, OMB Desk Officer, 10236 NEOB, 725–17th Street, NW., Washington, DC 20503 or via the Internet to fain__t@al.eop.gov.

FOR FURTHER INFORMATION CONTACT: Anita Cheng, Federal Communications Commission, Common Carrier Bureau, Enforcement Division, Formal Complaints and Investigations Branch, 2025 M Street, NW., Room 6334, Washington, DC 20554, (202) 418–0960. For additional information concerning the information collections contained in this NPRM contact Judy Boley at 202–418–0214, or via the Internet at jboley@fcc.gov.

SUPPLEMENTARY INFORMATION: This is a summary of the Commission's NPRM in CC Docket No. 98–170, adopted and released on September 17, 1998. The full text of the NPRM, including separate Commissioners' statements, is available for inspection and copying during normal business hours in the FCC Reference Center, Room 239, 1919 M Street, NW., Washington, DC The complete text of this decision may also be purchased from the Commission's duplicating contractor, International Transcription Services, Inc., 2100 M Street, NW., Suite 140, Washington, DC 20037.

Paperwork Reduction Act

This NPRM contains a proposed information collection. The Commission, as part of its continuing effort to reduce paperwork burdens, invites the general public and the Office of Management and Budget (OMB) to comment on the information collections contained in this NPRM, as required by the Paperwork Reduction Act of 1995, Public Law 104–13. Public and agency comments are due at the same time as other comments on this NPRM; OMB notification of action is due December 14, 1998. Comments should address: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the Commission, including whether the information shall have practical utility; (b) the accuracy of the Commission's burden estimates; (c) ways to enhance the quality, utility, and clarity of the information collected; and (d) ways to minimize the burden of the collection of information on the respondents, including the use of automated collection techniques or other forms of information technology.

OMB Approval Number: None.

Title: Truth-in-Billing and Billing Format.

Form No.: NA.

Type of Review: New collection.

Respondents: Business or other for-profit.

Annual proposed collections	Respondents	Estimated time per response	Total burden
1. Bill organization	1,800	100	180,000
2. Full & non-misleading descriptions	1,800	2	3,600
3. Provision of consumer complaint/inquiry information	1,800	1	1,800

Total Annual Burden: 185,400 hours.

Estimated costs per respondent: $1,000–$5,000.

Needs and Uses: The information will be used by consumers to help them understand their telephone bills. Consumers need this information to protect themselves against fraud and to compare carrier rates to obtain the best value for themselves. The proposals will also enable consumers to resolve billing disputes on their own.

Initial Regulatory Flexibility Analysis

Pursuant to the Regulatory Flexibility Act (RFA), the Commission has prepared this Initial Regulatory Flexibility Analysis (IRFA) of the possible significant economic impact on small entities of the policies and rules proposed in this NPRM. Written public comments are requested on this IRFA. Comments must be identified as responses to the IRFA and must be filed by the deadlines for comments on other issues in this NPRM.

1. *Need for and Objectives of the Proposed Rules.* This NPRM seeks comment on whether the Commission should promulgate specific rules