SMALL BUSINESS ADMINISTRATION

[Application No. 06/06-0285]

Application for a License To Operate as a Small Business Investment Company; Future Money Corp.

Notice is hereby given that an application has been filed with the Small Business Administration pursuant to §107.102 of the Regulations governing small business investment companies (13 CFR 107.102 (1984)), for a license to operate as a small business investment company (SBIC) under the provisions of the Small Business Investment Act of 1958, as amended (the Act), (15 U.S.C. 661 et seq.), and the Rules and Regulations promulgated thereunder.

Applicant: Future Money Corporation.
Address: Suite 500, Two Energy Square, 4849 Greenville Avenue, Dallas, Texas 95206.

The proposed officers, directors and 10 or more percent stockholders of the Applicant are as follows:

Name and Position
Michael R. Lewis. 9009 Cheswell Road, Dallas, Texas 75238—President and Director
Jon Webber, 8182 San Leandro Drive, Dallas, Texas 75218—Vice President, Secretary and Treasurer
David E. Wise, 5505 Windmier, Dallas, Texas 75239—Chairman of the Board and Director
Charles R. Gary, 5818 Windmier, Dallas, Texas 75225—Director
William C. Kennedy, Jr., 3515 Brown = 108, Dallas, Texas 75219—20.970 percent direct plus 7.323 percent indirect
The Energy Bank, N.A., 4849 Greenville Avenue, Dallas, Texas 75206—19.512 percent
Executive Center Bank, N.A., 8300 LB Freeway, Dallas, Texas 75234—14.634 percent
Financial Center Bank, N.A., 18333 Preston Road, Dallas, Texas 75252—14.634 percent

Part West Bank, N.A., 1601 LB Freeway, Dallas, Texas 75234—14.634 percent

The applicant, a Texas corporation, will begin operations with $1.025,000 paid-in capital and paid-in surplus.

The applicant will conduct its activities principally in the State of Texas.

The applicant, a Texas corporation, will conduct its activities principally in the State of Texas.

Matters involved in SBA’s consideration of the application include the general business reputation and character of the proposed owners and management, and the probability of successful operations of the applicant under their management, including adequate profitability and financial soundness, in accordance with the Small Business Investment Act and the SBA Rules and Regulations.

No comments were received on the petition.

The primary purpose of requiring belt assemblies to be labeled with the year of manufacture is to enable those who purchase them as replacements in the aftermarket to obtain the proper belts for their vehicles. As the assemblies in issue are already in a vehicle when it is purchased, this informational requirement in essence becomes unnecessary. NHTSA concurs with GM’s argument that traceability for recall purposes can be accomplished through the VIN or manufacturer’s lot control numbers.

Accordinly, it is hereby found that the petitioner has met its burden of persuasion that the noncompliance herein described is inconsequential as it relates to motor vehicle safety, and its petition is granted.

Issued on August 8, 1984.

Barry Velrice,
Associate Administrator for Rulemaking.
[FR Doc. 84-21553 Filed 8-13-84; 8:45 am]
BILLING CODE 4910-50-M

DEPARTMENT OF TRANSPORTATION

National Highway Traffic Safety Administration

[Notice 2]

GM has discovered that the rear seat belt assemblies in approximately 0.2 percent of over 58,000 1984 model Chevrolet Chevettes and Pontiac T1000 passenger cars may have omitted the year of manufacture. The company argued that the noncompliance is inconsequential on the approximately 116 vehicles as the seat belt assemblies comply in all other respects. Further, since traceability of the seat belts can be accomplished through the VIN or the manufacturer’s lot control numbers, the vehicles can be identified in the event of any notification and remedy campaign. The year of manufacture of the vehicle is correctly stated on the certification label.

No comments were received on the petition.

Accordingly, it is hereby found that the petitioner has met its burden of persuasion that the noncompliance herein described is inconsequential as it relates to motor vehicle safety, and its petition is granted.

ACTION: Notice.

SUMMARY: The Urban Mass Transportation Administration is issuing recommendations for testing flammability and smoke emission characteristics of materials used in the construction of rapid rail transit and light rail transit vehicles. These recommendations are based on the "Proposed Guidelines for Flammability and Smoke Emission Specifications," which the transit industry, in general, uses on a voluntary basis.

EFFECTIVE DATE: August 14, 1984.

FOR FURTHER INFORMATION CONTACT: Lloyd G. Murphy, U.S. Department of Transportation, Urban Mass Transportation Administration Director, Safety and Security Staff, (202) 426-2896.

SUPPLEMENTARY INFORMATION:

Background

On November 26, 1982, the Urban Mass Transportation Administration (UMTA) published a Notice and Request for Public Comment on "Recommended Fire Safety Practices for Rail Transit Materials Selection," Vol. 47 FR 53559. That Notice proposed recommendations for testing the flammability and smoke emission characteristics of materials used in the construction of rapid rail transit (RRT) and light rail transit (LRT) vehicles. Like the "Proposed Guidelines for Flammability and Smoke Emission Specifications" on which they are based, these Recommended practices are not regulatory in nature. Rather, these Recommended Practices are intended to be used to assess the fire risk of materials used in RRT and LRT vehicles. They do not duplicate actual fire conditions. However, their use will result in the selection of more fire resistant materials, which will minimize the fire threat in RRT and LRT vehicles and thereby reduce the injuries and property damage resulting from transit vehicle fires. Moreover, issuance of the Notice at this time is consistent with the Department of Transportation's position on promoting safety in transportation.

In response to comments, UMTA has made one major substantive change to the Recommended Practices, as well as various editorial and minor substance revisions. The major change was to delete all references to National Fire Protection Association (NFPA) standards. This change is discussed more fully below.

Approximately 25 organizations responded to the November 26, 1982 Notice. The majority of these, including all but one of the commenting transit agencies, generally supported the Recommended Practices. For the most part, these comments suggested only minor changes, such as correcting various typographical errors, and clarifying the Recommended Practices and the notes to Table 1. Most of these comments have been incorporated in this Notice. After careful review, UMTA has chosen not to adopt some comments. UMTA's goal in issuing the Recommended Practices is to suggest a means for providing the highest practical level of safety. It is UMTA's opinion that the comments not adopted would not further this goal.

The major substantive comments that were not adopted concerned: using small scale tests, most notably the American Society for Testing Materials (ASTM) E-162 test method; modifying certain aspects of the performance criteria; substituting tests addressing toxicity; and expanding the scope of the Recommended Practices.

In regard to using small scale tests, several commenters questioned whether such tests, which test component materials separately, can adequately simulate the synergistic effects of burning the various vehicle assemblies, as may occur in an actual fire. UMTA has determined that small scale tests are the best method to test for the most practical level of safety feasible. Small scale tests are especially useful as a screening device to select materials. As such, they have the advantage of allowing a transit authority to choose its own preferred combination of materials in making up specifications for RRT and LRT vehicles. The fact that there is sufficient correlation between the results of full scale tests and those in the Recommended Practices to support use of those small scale tests has been borne out by all scale tests conducted by the Bay Area Rapid Transit District. Furthermore, there are disadvantages to the use of full scale tests. There are 18 different categories of materials application that require individual testing in a vehicle. A full scale fire test that would determine the merits of combinations of materials would require a series of such tests that would be prohibitive in cost and impossible to perform in a manner that would satisfy all parties. In addition, they would eliminate the small manufacturer who would be unable to compete in such testing. Moreover, one noted expert has stated that full scale tests do not provide basic information on individual components or allow extrapolation to conditions other than those reached in that test.

Also in connection with small scale tests, several commenters referred to the fact that the NFPA states that several of its standards are intended only for use as research and development tools, not for regulatory purposes. Although the Recommended Practices are not regulatory, UMTA recognizes that they will be used for more than research and development. Accordingly, NFPA standards have been deleted from the Recommended Practices. ASTM tests E-662 and E-648 have been substituted for these tests.

Another commenter suggested that a "disclaimer" for the use of the flame spread rating required under a Federal Trade Commission consent order be included in the Recommended Practices. When read in its entirety, however, the disclaimer would not affect the use of the flame spread test as suggested in the Recommended Practices. Given that fact, as well as the fact that the context differs from that of the FTC Consent order, repeating the disclaimer is considered unnecessary.

Several commenters suggested modifying the performance criteria of the tests. Most of these comments suggested relaxing various performance criteria. The most common argument for doing so was that materials are not available that will meet the performance criteria. However, a review of the UMTA materials data bank revealed that in all cases there are sufficient materials to meet the criteria of the Recommended Practices. Moreover, a recent UMTA study, "Assessment of the Benefits and Costs Associated with the Adoption of the Recommended Fire Safety Practices for Rail Transit Materials Selection," Transportation Systems Center, Report UMTA-MA-06-0009-81-3, December, 1982, found that the cost of implementing the Recommended Practices would be minimal for new vehicle construction. In addition, several transit agencies recently have used the Recommended Practices successfully in purchasing rail transit vehicles. As a result, UMTA believes that relaxing any of the criteria as suggested by the commenters would result in an unacceptable decrease in safety.

Another comment concerning relaxing performance criteria was that the same criteria should not be used for both LRT and RRT vehicles. It is UMTA's position that there is not sufficient difference between the environments on LRT and RRT vehicles to warrant separate tests for their materials. An additional comment was that the restrictions on flammability are such that the restrictions on smoke emissions and, for carpets, critical radiant flux, are unnecessary. UMTA disagrees. There is not necessarily a relationship between...
flammability and smoke emission, so that the flammability test alone does not adequately test for those two characteristics. For example, some situations may result in very little flame spread, but a great deal of smoke. The low flammability will not indicate the smoke emission characteristics of such material.

Several commenters suggested making certain performance criteria more restrictive, for example by requiring additional vehicle materials categories to meet specific optical density requirements for smoke and toxic emissions. For the most part, these greater restrictions would eliminate otherwise useful materials without a corresponding increase in safety. In the case of electrical cable used for rail transit purposes, there is not at this time enough information available to develop Recommended Practices.

In regard to substituting tests, several commenters objected to the use of the ASTM E-162 test method. UMTA did not adopt these comments because the ASTM E-162 is widely accepted both in the United States and abroad as a means of determining the flame spread of materials that may be used in RRT and LRT vehicles. For example, it is used to test materials for commercial aircraft. On the other hand, although the ASTM E-84, the suggested substitute test, is widely used in the construction industry, it is not necessarily suitable for testing materials for use in LRT and RRT vehicles. For instance, many materials that melt and sag cannot adequately be measured using the ASTM E-84. In addition, the ASTM E-84 is a larger scale test that the ASTM E-162 and therefore more costly. A related issue is whether the Recommended Practices will exist in addition to NFPA Standard 130, or be adopted by the NFPA to replace NFPA Standard 130. One commenter expressed concern over the possible existence of two industry standards. There in fact will be two test protocols if the NFPA does not fully adopt the Recommended Practices, in which case users will choose the best method. UMTA believes that the Recommended Practices reflect the state of the art.

Commenters also requested that UMTA address the issue of toxicity of the products of combustion of these materials in the Recommended Practices. UMTA recognizes the need to address this issue, but because of its complexity, is not able to do so in the Recommended Practices. Instead, in an effort to respond to transit industry needs UMTA has initiated a program to develop guidelines for assessing the combustion toxicity of materials. Recognizing the scope and extreme complexity of this issue, UMTA has requested the National Research Council's (NRC) Transportation Research Board and National Materials Advisory Board of the Commission on Engineering and Technical Systems to assist in addressing this issue. In response to this request, the NRC has established a Committee on Toxicity Hazards of Materials Used in Rail Transit Vehicles. This committee, consisting of representatives of industry and academia, will review the current state of knowledge of combustion toxicity, identify specific toxicity hazards related to the use of polymeric materials in transit vehicles, and recommend a plan of action for developing guidelines for testing materials. A workshop will be convened to review the preliminary findings of the study group, with interested parties representing government, mass transit agencies, user groups, and industry in attendance.

Commenters also raised questions about the scope of the Recommended Practices, and their relation to the July, 1979, "Proposed Guidelines for Flammability and Smoke Emissions Specifications." The Recommended Practices supersede those 1979 proposed guidelines. The Recommended Practices are intended for use in selecting rail transit vehicle materials. UMTA does not have jurisdiction over such modes as trucks and mobile homes. Accordingly, it would be inappropriate for UMTA to recommend fire safety tests for selecting materials for those vehicles. Because buses operate in a different environment than RRT and LRT vehicles, UMTA believes it would be inappropriate to use RRT and LRT safety tests for buses. However, UMTA intends to develop similar fire safety materials guidelines for transit bus vehicles in the future.

In addition to suggesting changes to the Recommended Practices, commenters raised several questions that require clarification. One commenter expressed concern that the cost of retrofitting RRT and LRT vehicles would be prohibitively expensive. The Recommended Practices are guidelines, not requirements or regulations. UMTA believes that maintenance of safety on transit systems is a local responsibility and that the application of the guidelines by individual transit systems is a local decision reflecting operating conditions and vehicles in each system. It is not UMTA's intention to direct when and how the guidelines are used, but rather to make them available for use as safety technical assistance to operating and planned rail transit systems.

Another commenter raised a series of technical questions. The first was whether the materials presented in Table 1 are the only components that require testing. They are. The tests usually prescribe the appropriate specimen geometry for testing the material specimens. If not, the tests should be to the most appropriate geometry. The second was whether Fed-St. 191A and AATCC-86 are indicative of what will happen to fabrics over their predicted lives. These tests are merely meant to determine whether flame retardant is removed by cleaning the fabrics. The third question was why the Dmax value recommendation for NFPA 258 was deleted. This value was deleted because UMTA determined that measuring smoke obscuration by time was preferable to measuring total maximum smoke obscuration. Therefore, the Dmax value was deemed unnecessary. The final question was whether there is more than one material that can be used for a function, to which does the test apply. The answer is that the test applies to all materials that can be used for a particular function.

**Recommended Fire Safety Practices for Rail Transit Materials Selection**

**Scope**

The Recommended Fire Safety Practices for Rail Transit Materials Selection are directed at improving the vehicle interior materials selection practices for the procurement of new vehicles and the retrofit of existing RRT and LRT vehicles. Adoption of these recommended fire safety practices will help to minimize the fire threat in rail transit vehicles and, thereby, reduce the injuries and damage resulting from vehicle fires.

**Recommended Fire Safety Practices for Rail Transit Materials Selection Application**

This document provides recommended fire safety practices for testing the flammability and smoke emission characteristics of materials used in the construction of RRT and LRT vehicles.

**Referenced Fire Standards**

The source of test procedures listed in Table 1 are as follows:

(2) Federal Aviation Administration
Vertical Burn Test, FAR-25.853.
Available from: Superintendent of
Documents, U.S. Government Printing
Office, Washington, DC 20402.

(3) American Society for Testing
Materials (ASTM)
(a) Specification for Gaskets, ASTM
C-542;
(b) Surface Flammability for Flexible
Cellular Materials Using a Radiant Heat
Energy Source, ASTM D-3675;
(c) Fire Tests of Building Construction
and Materials, ASTM E-119;
(d) Surface Flammability of Materials
Using a Radiant Heat Energy Source,
ASTM E-162;
(e) Bonded and Laminated Apparel
Fabrics, ASTM D-2724;
(f) Critical radiant flux of floor
covering systems using a radiant heat
energy source, ASTM E-648;
(g) Specific optical density of smoke
produced by a specimen of unit
surface area, that is irradiated by a heat
flux of 2.5 watts/cm² for a specified
period of time.

3. Specific optical density (Dₜ) is the
optical density measured over unit path
length within a chamber of unit volume.
produced from a specimen of unit
surface area, that is irradiated by a heat
flux of 2.5 watts/cm² for a specified
period of time.

4. Surface flammability denotes the
rate at which flames will travel along
surfaces.

5. Flaming running denotes continuous
flaming material leaving the site of
material burning or material installation.

6. Flaming dripping denotes periodic
dripping flaming material from the site
of material burning or material
installation.

7. Light rail transit (LRT) vehicle
means a streetcar-type transit vehicle
operated on city streets, semi-private
rights-of-way, or exclusive private
rights-of-way.

8. Rapid rail transit (RRT) vehicle
means a subway-type transit vehicle
operated on exclusive private rights-of-
way with high-level platform stations.

Recommended Test Procedures and
Performance Criteria
(a) The materials used in RRT and
LRT vehicles should be tested according
to the procedures and performance
criteria set forth in Table 1.
(b) Transit agencies should require
certification that combustible materials
to be used in the construction of
vehicles have been tested by a
recognized testing laboratory, and that
the results are within the recommended
limits.

(c) Although, at present, there are no
Recommended Fire Safety Practices for
electrical insulation materials,
information pertinent to the selection
and specification of electrical insulation
for use in the rail transit environment is
contained in the following UMTA
reports:
1. Electrical Insulation Fire
Characteristics. Volume I. Flammability
0025-79-1. PB294 840/4GA
2. Electrical Insulation Fire
Characteristics. Volume II. Toxicity.
December, 1978. UMTA-MA-06-0025­
79-2 PB294 841/2GA
3. Combustibility of Electrical Wire
and Cable for Rail Transit Systems.
UMTA-MA-06-0025-83-7. PB83-233742
4. Combustibility of Electrical Wire
TABLE 1. RECOMMENDATIONS FOR TESTING THE FLAMMABILITY AND SMOKE EMISSION CHARACTERISTICS OF RAIL TRANSIT VEHICLE MATERIALS

<table>
<thead>
<tr>
<th>Category</th>
<th>Function of Material</th>
<th>Test Procedure</th>
<th>Performance Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seating</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cushion 1;2;5;9*</td>
<td>ASTM E-3675</td>
<td></td>
<td>$I &lt; 25$</td>
</tr>
<tr>
<td></td>
<td>ASTM E-662</td>
<td>$D_s (1.5) &lt; 100; D_s (4.0) &lt; 200$</td>
<td></td>
</tr>
<tr>
<td>Frame 1;5;8</td>
<td>ASTM E-162</td>
<td></td>
<td>$1 &lt; 35$</td>
</tr>
<tr>
<td>Shroud 1;5</td>
<td>ASTM E-162</td>
<td></td>
<td>$1 &lt; 35$</td>
</tr>
<tr>
<td>Upholstery 1;2;3;5</td>
<td>FAR 25.853 (Vertical)</td>
<td>Flame Time: 10 sec; Burn length: 6 inch</td>
<td>$D_s (4.0) &lt; 250 coated; D_s (4.0) &lt; 100 uncoated</td>
</tr>
<tr>
<td>Panels</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wall 1;5</td>
<td>ASTM E-162</td>
<td></td>
<td>$1 &lt; 35$</td>
</tr>
<tr>
<td>Ceiling 1;5</td>
<td>ASTM E-162</td>
<td></td>
<td>$1 &lt; 35$</td>
</tr>
<tr>
<td>Partition 1;5</td>
<td>ASTM E-162</td>
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<td>$1 &lt; 35$</td>
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<tr>
<td>Windscreen 1;5</td>
<td>ASTM E-162</td>
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<td>$1 &lt; 35$</td>
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<td>HVAC Ducting 1;5</td>
<td>ASTM E-162</td>
<td></td>
<td>$1 &lt; 35$</td>
</tr>
<tr>
<td>Window 4;5</td>
<td>ASTM E-162</td>
<td></td>
<td>$1 &lt; 100$</td>
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<tr>
<td>Light Diffuser 5</td>
<td>ASTM E-162</td>
<td></td>
<td>$1 &lt; 100$</td>
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<tr>
<td>Flooring</td>
<td></td>
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<tr>
<td>Structural 6</td>
<td>ASTM E-119</td>
<td>Pass</td>
<td></td>
</tr>
<tr>
<td>Covering 7</td>
<td>ASTM E-648</td>
<td>C.R.F.: 0.5w/cm²</td>
<td></td>
</tr>
<tr>
<td>Insulation</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Thermal 1;2;5</td>
<td>ASTM E-162</td>
<td></td>
<td>$1 &lt; 25$</td>
</tr>
<tr>
<td>Acoustic 1;2;5</td>
<td>ASTM E-162</td>
<td></td>
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<tr>
<td>Elastomers 1;5</td>
<td>ASTM C-542</td>
<td>Pass</td>
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<tr>
<td>Exterior Shell 1;5</td>
<td>ASTM E-162</td>
<td></td>
<td>$1 &lt; 35$</td>
</tr>
<tr>
<td>Component Box covers 1;5</td>
<td>ASTM E-162</td>
<td></td>
<td>$D_s (1.5) &lt; 100$; $D_s (4.0) &lt; 200$</td>
</tr>
</tbody>
</table>

Notes
1. Materials tested for surface flammability should not exhibit any flaming running or flaming dripping.
2. The surface flammability and smoke emission characteristics of a material should be demonstrated to be permanent by washing, if appropriate, according to FED-STD-191A Textile Test Method 5030.
3. The surface flammability and smoke emission characteristics of a material should be demonstrated to be permanent by dry cleaning, if appropriate, according to ASTM D-2724. Materials that cannot be washed or dry cleaned should be so labeled and should meet the applicable performance criteria after being cleaned as recommended by the manufacturer.
4. For double window glazing, only the interior glazing should meet the material requirements specified herein; the exterior need not meet those requirements.
5. ASTM E-662 maximum test limits for smoke emission (specific optical density) should be measured in either the flaming or non-flaming mode, depending on which mode generates the most smoke.
6. Structural flooring assemblies should meet the performance criteria during a nominal test period determined by the transit agency. The nominal test period should be twice the maximum expected period of time, under normal circumstances, for a vehicle to come to a complete, safe stop from maximum speed, plus the time necessary to evacuate all passengers from a vehicle to a safe area. The nominal test period should not be less than 15 minutes. Only one specimen need be tested. A proportional reduction may be made in dimensions of the specimen provided that it represents a true test of its ability to perform as a barrier against undercar fires. Penetrations (ducts, etc.) should be designed against acting as conduits for fire and smoke.
7. Carpeting should be tested in accordance with ASTM E-648 with its padding, if the padding is used in actual installation.
8. Arm rests, if foamed plastic, are tested as cushions.
9. Testing is performed without upholstery.

Issued on: August 8, 1984.

Ralph L. Stanley.
Administrator.

BIL,ING CODE: 4910-57-M