fifteen percent of their time enforcing the Maine Act. Debt collector licensing is also the primary responsibility of the Superintendent and Deputy Superintendent of the Bureau of Consumer Credit Protection.

The Maine Bureau reviews the financial posture of collection firms applying for licenses and handles numerous written debt collector complaints each year, along with hundreds of telephone complaints and questions. Three additional individuals in the office (consumer assistance specialists) are trained to respond to these inquiries about the activities of debt collectors, with regard to both federal and state debt collection law; they also routinely petition the administrator to initiate enforcement proceedings to deal with suspected violations of the Maine Act. The agency has been involved in at least four court actions in the past two years relating to unlicensed practice or license revocation. In addition, the Maine Bureau has obtained voluntary Assurances of Discontinuance from ten debt collectors during the same time period. The Maine Bureau publishes its enforcement actions and mails the information to all licensed companies as a deterrent to further violative practices.

All license fees and examination reimbursement costs accrue to the agency as dedicated revenue within the State's budget process. In addition, a portion of creditor and lender ''volume fees'' based upon the amount of consumer credit extended is also dedicated to enforcement activities of the Maine Bureau, on the theory that the hiring of collection agencies by consumer creditors justifies the funding by those creditors of a portion of the cost of regulating them. Approximately $100,000 of the Maine Bureau's total budget of $800,000 is derived from sources of revenue related to debt collection activity and directed toward enforcement of the Maine Act.

Thus, the personnel, facilities and funding devoted to administering and enforcing the Maine Act are comparable to the resources expended by the Commission in enforcing the FDCPA. The fact that these resources will be directed at the activities of debt collectors in one state supports Maine's contention that it will have a greater enforcement presence in the State of Maine under the Maine Act than the Commission does nationally under the FDCPA.

*C. Conclusion*

After consideration of the facilities, personnel and funding devoted to administrative enforcement of the Maine Act and the Maine Act's provisions for civil liability and appropriate statutes of limitations for both private and governmental actions, the Commission finds that provisions for enforcement of the Maine Act are adequate, as required by Section 901.4(b) of the Procedures.

Action Taken

Based on the submissions of the Maine Bureau of Consumer Credit Protection in support of its request for an exemption and upon the comments received, the Commission concludes that the Maine Act is substantially similar to, and in some instances provides greater protection than, the FDCPA and contains provisions for adequate enforcement. As such, it meets all of the criteria set forth in Section 901.4 (a) and (b) of the Procedures. The Commission has granted to the State of Maine an exemption from Sections 803–812 of the FDCPA for debt collection practices conducted within the State on that basis, in accordance with Section 817 of the FDCPA. The exemption will remain in effect as long as state law continues to afford substantially equivalent protection to that of the FDCPA.

To ensure that the conditions for an exemption continue to be met, the State of Maine must provide notice to the Commission of any change in its law, policies or procedures, including court decisions, that would significantly affect whether the state law continues to afford substantially equivalent protection and whether the State is effectively enforcing the Maine Act. In any event, the State of Maine must provide a report to the Commission not later than two years after the date this exemption becomes effective, and every two years thereafter, concerning the manner in which the State has enforced its law. The Commission reserves the right to revise this reporting requirement at a later date if circumstances warrant or to request additional information as needed.

By direction of the Commission.

Donald S. Clark,

*Secretary.*

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Food and Drug Administration

### Advisory Committees; Notice of Meetings

**AGENCY:** Food and Drug Administration, HHS.

**ACTION:** Notice.

**SUMMARY:** This notice announces forthcoming meetings of public advisory committees of the Food and Drug Administration (FDA). This notice also summarizes the procedures for the meetings and methods by which interested persons may participate in open public hearings before FDA's advisory committees.

FDA has established an Advisory Committee Information Hotline (the hotline) using a voice-mail telephone system. The hotline provides the public with access to the most current information on FDA advisory committee meetings. The advisory committee hotline, which will disseminate current information and information updates, can be accessed by dialing 1–800–741–8138 or 301–443–0572. Each advisory committee is assigned a 5-digit number. This 5-digit number will appear in each individual notice of meeting. The hotline will enable the public to obtain information about a particular advisory committee by using the committee's 5-digit number. Information in the hotline is preliminary and may change before a meeting is actually held. The hotline will be updated when such changes are made.

**MEETINGS:** The following advisory committee meetings are announced:

### Allergenic Products Advisory Committee

*Date, time, and place.* January 22, 1996, 3 p.m., Food and Drug Administration, Bldg. 29, conference room 121, 8800 Rockville Pike, Bethesda, MD.

*Type of meeting and contact person.* This meeting will be held by a telephone conference call. A speaker telephone will be provided in the conference room to allow public participation in the meeting. Open public hearing, 3 p.m. to 4 p.m., unless public participation does not last that long; open committee discussion, 4 p.m. to 4:40 p.m.; closed committee deliberations, 4:40 p.m. to 5:30 p.m.; William Freas or Sheila D. Langford, Center for Biologics Evaluation and Research (HFM–21), Food and Drug Administration, 1401 Rockville Pike, Rockville, MD 20852, 301–827–0314, or