telephone number that allows a consumer to reverse the phone charges when calling for information.

- 3. Multi-purpose number. When an advertised toll-free number responds with a recording, lease disclosures must be provided early in the sequence to ensure that the consumer receives the required disclosures. For example, in providing several dialing options—such as providing directions to the lessor's place of business—the option allowing the consumer to request lease disclosures should be provided early in the telephone message to ensure that the option to request disclosures is not obscured by other information.
- 4. Statement accompanying toll free number. Language must accompany a telephone and television number indicating that disclosures are available by calling the toll-free number, such as "call 1–800–000–0000 for details about costs and terms."

Section 213.8—Record Retention

1. Manner of retaining evidence. A lessor must retain evidence of having performed required actions and of having made required disclosures. Such records may be retained in paper form, on microfilm, microfiche, or computer, or by any other method designed to reproduce records accurately. The lessor need retain only enough information to reconstruct the required disclosures or other records.

Section 213.9—Relation to State Laws

- 1. Exemptions granted. Effective October 1, 1982, the Board granted the following exemptions from portions of the Consumer Leasing Act:
- i. Maine. Lease transactions subject to the Maine Consumer Credit Code and its implementing regulations are exempt from chapters 2, 4, and 5 of the federal act. (The exemption does not apply to transactions in which a federally chartered institution is a lessor.)
- ii. Oklahoma. Lease transactions subject to the Oklahoma Consumer Credit Code are exempt from chapters 2 and 5 of the federal act. (The exemption does not apply to sections 132 through 135 of the federal act, nor does it apply to transactions in which a federally chartered institution is a lessor.)

Appendix A—Model Forms

- 1. Permissible changes. Although use of the model forms is not required, lessors using them properly will be deemed to be in compliance with the regulation. Generally, lessors may make certain changes in the format or content of the forms and may delete any disclosures that are inapplicable to a transaction without losing the act's protection from liability. For example, the model form based on monthly periodic payments may be modified for singlepayment lease transactions or for quarterly or other periodic payments. The content, format, and headings for the segregated disclosures must be substantially similar to those contained in the model forms; therefore, any changes should be minimal. The changes to the model forms should not be so extensive as to affect the substance and the clarity of the disclosures.
 - 2. Examples of acceptable changes.

- i. Using the first person, instead of the second person, in referring to the lessee.
- ii. Using "lessee," "lessor," or names instead of pronouns.
- iii. Rearranging the sequence of the nonsegregated disclosures.
- iv. Incorporating certain state "plain English" requirements.
- v. Deleting inapplicable disclosures by blocking out, filling in "N/A" (not applicable) or "0," crossing out, leaving blanks, checking a box for applicable items, or circling applicable items. (This should facilitate use of multi-purpose standard forms.)
- $\mbox{vi.}$ Adding language or symbols to indicate estimates.
- vii. Adding numeric or alphabetic designations.
- viii. Rearranging the disclosures into vertical columns, except for § 213.4 (b) through (e) disclosures.
 - ix. Using icons and other graphics.
- 3. Model closed-end or net vehicle lease disclosure. Model A-2 is designed for a closed-end or net vehicle lease. Under the "Early Termination and Default" provision a reference to the lessee's right to an independent appraisal of the leased vehicle under § 213.4(l) is included for those closed-end leases in which the lessee's liability at early termination is based on the vehicle's realized value.
- 4. Model furniture lease disclosures. Model A–3 is a closed-end lease disclosure statement designed for a typical furniture lease. It does not include a disclosure of the appraisal right at early termination required under §213.4(l) because few closed-end furniture leases base the lessee's liability at early termination on the realized value of the leased property. The disclosure should be added if it is applicable.

By order of the Board of Governors of the Federal Reserve System, acting through the Secretary of the Board under delegated authority, March 31, 1997.

William W. Wiles,

Secretary of the Board.
[FR Doc. 97–8574 Filed 4–3–97; 8:45 am]
BILLING CODE 6210–01–P

DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 39

[Docket No. 97-ANE-06; Amendment 39-9973, AD 97-06-16]

RIN 2120-AA64

Airworthiness Directives; McCauley Propeller Systems 1A103/TCM Series Propellers

AGENCY: Federal Aviation Administration, DOT. ACTION: Final rule; request for

comments.

SUMMARY: This amendment adopts a new airworthiness directive (AD) that is

applicable to McCauley Propeller Systems 1A103/TCM series propellers. This action supersedes priority letter AD 95-21-01 that currently requires visual inspections for cracks in the propeller hub of certain propellers using a 10X power magnifying-glass. This action requires an initial inspection for cracks in the propeller hub in accordance with a dye penetrant inspection procedure, replacement of propellers with cracks that do not meet acceptable limits, rework of propellers with cracks that meet acceptable limits, and repetitive inspections of all affected propellers. This amendment is prompted by development of a dye penetrant inspection and rework procedures. The actions specified by this AD are intended to prevent propeller separation due to hub fatigue cracking, which can result in loss of control of the aircraft.

DATES: Effective April 24, 1997.

The incorporation by reference of certain publications listed in the regulations is approved by the Director of the Federal Register as of April 24, 1997.

Comments for inclusion in the Rules Docket must be received on or before June 3, 1997.

ADDRESSES: Submit comments in triplicate to the Federal Aviation Administration (FAA), New England Region, Office of the Assistant Chief Counsel, Attention: Rules Docket No. 97–ANE–06, 12 New England Executive Park, Burlington, MA 01803–5299. Comments may also be sent via the Internet using the following address: "9-ad-engineprop@faa.dot.gov". Comments sent via the Internet must contain the docket number in the subject line.

The service information referenced in this AD may be obtained from McCauley Propeller Systems 3535 McCauley Drive, P.O. Drawer 5053, Vandalia, OH 45377–5053; telephone (937) 890–5246, fax (937) 890–6001. This information may be examined at the FAA, New England Region, Office of the Assistant Chief Counsel, 12 New England Executive Park, Burlington, MA; or at the Office of the Federal Register, 800 North Capitol Street, NW., suite 700, Washington, DC.

FOR FURTHER INFORMATION CONTACT: Carrie Sumner, Aerospace Engineer, Chicago Aircraft Certification Office, FAA, Small Airplane Directorate, 2300 East Devon Ave., Room 323, Des Plaines, IL 60018; telephone (847) 294–7132, fax (847) 294-7834.

SUPPLEMENTARY INFORMATION: On September 29, 1995, the Federal Aviation Administration (FAA) issued priority letter airworthiness directive (AD) 95–21–01, applicable to McCauley Propeller Systems 1A103/TCM series propellers, which requires visual inspections for cracks in the propeller hub of certain propellers using a 10X power magnifying-glass. That action was prompted by reports of hub cracking on the front hub face near the attachment bolt holes on certain propellers. That condition, if not corrected, could result in propeller separation due to hub fatigue cracking, which can result in loss of control of the aircraft.

Since the issuance of that priority letter AD, the manufacturer has developed a improved dye penetrant inspection procedure that will more accurately discover cracking. In addition, the manufacturer has developed rework procedures for propellers that do not exhibit severe cracking.

The FAA has reviewed and approved the technical contents of McCauley Propeller Systems Alert Service Bulletin (ASB) No. 221B, dated December 16, 1996, that describes procedures for dye penetrant inspections and rework of affected propellers.

Since an unsafe condition has been identified that is likely to exist or develop on other propellers of this same type design, this AD supersedes priority letter AD 95-21-01 to require an initial inspection for cracks in the propeller hub in accordance with a an improved dye penetrant inspection procedure, replacement of propellers with cracks that do not meet acceptable limits. rework of propellers with cracks that meet acceptable limits, and repetitive inspections of all affected propellers. The actions are required to be accomplished in accordance with the ASB described previously.

Since a situation exists that requires the immediate adoption of this regulation, it is found that notice and opportunity for prior public comment hereon are impracticable, and that good cause exists for making this amendment effective in less than 30 days.

Comments Invited

Although this action is in the form of a final rule that involves requirements affecting flight safety and, thus, was not preceded by notice and an opportunity for public comment, comments are invited on this rule. Interested persons are invited to comment on this rule by submitting such written data, views, or arguments as they may desire. Communications should identify the Rules Docket number and be submitted in triplicate to the address specified under the caption ADDRESSES. All communications received on or before

the closing date for comments will be considered, and this rule may be amended in light of the comments received. Factual information that supports the commenter's ideas and suggestions is extremely helpful in evaluating the effectiveness of the AD action and determining whether additional rulemaking action would be needed.

Comments are specifically invited on the overall regulatory, economic, environmental, and energy aspects of the rule that might suggest a need to modify the rule. All comments submitted will be available, both before and after the closing date for comments, in the Rules Docket for examination by interested persons. A report that summarizes each FAA-public contact concerned with the substance of this AD will be filed in the Rules Docket.

Commenters wishing the FAA to acknowledge receipt of their comments submitted in response to this notice must submit a self-addressed, stamped postcard on which the following statement is made: "Comments to Docket Number 97–ANE–06." The postcard will be date stamped and returned to the commenter.

The regulations adopted herein will not have substantial direct effects on the States, on the relationship between the national government and the States, or on the distribution of power and responsibilities among the various levels of government. Therefore, in accordance with Executive Order 12612, it is determined that this final rule does not have sufficient federalism implications to warrant the preparation of a Federalism Assessment.

The FAA has determined that this regulation is an emergency regulation that must be issued immediately to correct an unsafe condition in aircraft, and is not a "significant regulatory action" under Executive Order 12866. It has been determined further that this action involves an emergency regulation under DOT Regulatory Policies and Procedures (44 FR 11034, February 26, 1979). If it is determined that this emergency regulation otherwise would be significant under DOT Regulatory Policies and Procedures, a final regulatory evaluation will be prepared and placed in the Rules Docket. A copy of it, if filed, may be obtained from the Rules Docket at the location provided under the caption ADDRESSES.

List of Subjects in 14 CFR Part 39

Air transportation, Aircraft, Aviation safety, Incorporation by reference, Safety.

Adoption of the Amendment

Accordingly, pursuant to the authority delegated to me by the Administrator, the Federal Aviation Administration amends part 39 of the Federal Aviation Regulations (14 CFR part 39) as follows:

PART 39—AIRWORTHINESS DIRECTIVES

1. The authority citation for part 39 continues to read as follows:

Authority: 49 USC 106(g), 40113, 44701.

§ 39.13 [Amended]

2. Section 39.13 is amended by adding the following new airworthiness directive:

97-06-16 McCauley Propeller Systems:

Amendment 39–9973. Docket No. 97-ANE-06. Supersedes AD 95–21–01.

Applicability: McCauley Propeller Systems 1A103/TCM series propellers with numeric serial number 770001 through 777390; and propellers with alpha-numeric serial number BC001 up to, but not including KC001; installed on but not limited to Cessna 152, Cessna A152, Reims F152, and Reims FA152 series aircraft. All alpha-numeric serial number propellers beginning with the letters "B" through "J" are affected by this AD.

Note 1: This airworthiness directive (AD) applies to each propeller identified in the preceding applicability provision, regardless of whether it has been modified, altered, or repaired in the area subject to the requirements of this AD. For propellers that have been modified, altered, or repaired so that the performance of the requirements of this AD is affected, the owner/operator must request approval for an alternative method of compliance in accordance with paragraph (b) of this AD. The request should include an assessment of the effect of the modification, alteration, or repair on the unsafe condition addressed by this AD; and, if the unsafe condition has not been eliminated, the request should include specific proposed actions to address it.

Compliance: Required as indicated, unless accomplished previously.

To prevent propeller separation due to hub fatigue cracking, which can result in loss of control of the aircraft, accomplish the following:

- (a) Inspect propellers, and rework or replace with a serviceable part, as necessary, in accordance with Sections II and III of McCauley Propeller Systems Alert Service Bulletin (ASB) No. 221B, dated December 16, 1996, as follows:
- (1) For propellers with 3,000 or more hours time-in-service (TIS), or unknown TIS, on the effective date of this AD, as follows:
- (i) Perform an initial dye penetrant inspection in accordance with Section II of the ASB within 50 hours TIS since last visual inspection performed in accordance with priority letter AD 95–21–01.
- (ii) Thereafter, perform repetitive dye penetrant inspections in accordance with Section II of the ASB at intervals not to

exceed 800 hours TIS, or 12 calendar months since last dye penetrant inspection, whichever occurs first.

(iii) If cracks are discovered that are not within the rework limits described in Section III of the ASB, prior to further flight remove the propeller from service and replace with a serviceable part.

(iv) If cracks are discovered that are within the rework limits described in Section III of the ASB, prior to further flight rework the propeller in accordance with Section III of the SB, and resume inspecting repetitively in accordance with paragraph (a)(1)(ii) of this

(2) For propellers with less than 3,000 hours TIS on the effective date of this AD, upon accumulating 3,000 hours TIS perform the steps required by paragraph (a)(1)(i)

through (a)(1)(iv) of this AD.

(b) An alternative method of compliance or adjustment of the compliance time that provides an acceptable level of safety may be used if approved by the Manager, Chicago Aircraft Certification Office. The request should be forwarded through an appropriate FAA Maintenance Inspector, who may add comments and then send it to the Manager, Chicago Aircraft Certification Office.

Note 2: Information concerning the existence of approved alternative methods of compliance with this airworthiness directive, if any, may be obtained from the Chicago Aircraft Certification Office.

(c) Special flight permits may be issued in accordance with sections 21.197 and 21.199 of the Federal Aviation Regulations (14 CFR 21.197 and 21.199) to operate the aircraft to a location where the inspection requirements of this AD can be accomplished.

(d) The actions required by this AD shall be accomplished in accordance with the following McCauley Propeller Systems ASB:

Document No.	Page	Date
221B	1–22	December 16, 1996.

Total Pages: 22.

This incorporation by reference was approved by the Director of the Federal Register in accordance with 5 U.S.C. 552(a) and 1 CFR part 51. Copies may be obtained from McCauley Propeller Systems 3535 McCauley Drive, P.O. Drawer 5053, Vandalia, OH 45377-5053; telephone (513) 890-5246, fax (513) 890-6001. Copies may be inspected at the FAA, New England Region, Office of the Assistant Chief Counsel, 12 New England Executive Park, Burlington, MA; or at the Office of the Federal Register, 800 North Capitol Street, NW., suite 700, Washington, DC.

- (e) This amendment supersedes priority letter AD 95-21-01, issued September 29,
- (f) This amendment becomes effective on April 24, 1997.

Issued in Burlington, Massachusetts, on March 11, 1997.

James C. Jones,

Acting Manager, Engine and Propeller Directorate, Aircraft Certification Service. [FR Doc. 97-7594 Filed 4-3-97; 8:45 am] BILLING CODE 4910-13-U

14 CFR Part 39

[Docket No. 95-ANE-63; Amendment 39-9957; AD 97-05-13]

RIN 2120-AA64

Airworthiness Directives; CFM International CFM56-5 Series Turbofan **Engines**

AGENCY: Federal Aviation Administration, DOT. ACTION: Final rule.

SUMMARY: This amendment adopts a new airworthiness directive (AD) applicable to CFM International CFM56-5 series turbofan engines, that requires rework of the air turbine engine starter. This amendment is prompted by three reports of air turbine engine starter failures. The actions specified by this AD are intended to prevent an air turbine engine starter failure, which could result in damage to the engine electrical harnesses.

DATES: Effective June 3, 1997.

The incorporation by reference of certain publications listed in the regulations is approved by the Director of the Federal Register as of June 3,

ADDRESSES: The service information referenced in this AD may be obtained from CFM International, Technical Publications Department, One Neumann Way, Cincinnati, OH 45215; telephone (513) 552–2981, fax (513) 552–2816. This information may be examined at the Federal Aviation Administration (FAA), New England Region, Office of the Assistant Chief Counsel, 12 New England Executive Park, Burlington, MA; or at the Office of the Federal Register, 800 North Capitol Street, NW., Suite 700, Washington, DC.

FOR FURTHER INFORMATION CONTACT:

Glorianne Messemer, Aerospace Engineer, Engine Certification Office, FAA, Engine and Propeller Directorate, 12 New England Executive Park, Burlington, MA 01803-5299; telephone (617) 238-7132; fax (617) 238-7199.

SUPPLEMENTARY INFORMATION: A proposal to amend part 39 of the Federal Aviation Regulations (14 CFR part 39) to include an airworthiness directive (AD) that is applicable to CFM International (CFMI) CFM56-5 series turbofan engines was published in the Federal Register on April 15, 1996 (61 FR 16420). That action proposed to require rework of the air turbine engine starter.

Interested persons have been afforded an opportunity to participate in the making of this amendment. Due consideration has been given to the comments received.

Two commenters support the rule as proposed.

Although no comments were received regarding the compliance end-date stated in the compliance section of the proposed rule, the FAA has revised the calendar end-date to July 31, 1997, based upon the anticipated effective date of this AD.

After careful review of the available data, including the comments noted above, the FAA has determined that air safety and the public interest require the adoption of the rule with the change described previously. The FAA has determined that this change will neither increase the economic burden on any operator nor increase the scope of the AD.

The FAA estimates that 190 engines installed on aircraft of U.S. registry will be affected by this AD, that it will take approximately 2 work hours per engine to accomplish the required actions, and that the average labor rate is \$60 per work hour. Required parts will cost approximately \$2,400 per engine. Based on these figures, the total cost impact of the AD on U.S. operators is estimated to be \$478,800.

The regulations adopted herein will not have substantial direct effects on the States, on the relationship between the national government and the States, or on the distribution of power and responsibilities among the various levels of government. Therefore, in accordance with Executive Order 12612, it is determined that this final rule does not have sufficient federalism implications to warrant the preparation of a Federalism Assessment.

For the reasons discussed above, I certify that this action (1) is not a "significant regulatory action" under Executive Order 12866; (2) is not a "significant rule" under DOT Regulatory Policies and Procedures (44 FR 11034, February 26, 1979); and (3) will not have a significant economic impact, positive or negative, on a substantial number of small entities under the criteria of the Regulatory Flexibility Act. A final evaluation has been prepared for this action and it is contained in the Rules Docket. A copy of it may be obtained from the Rules Docket at the location provided under the caption ADDRESSES.

List of Subjects in 14 CFR Part 39

Air Transportation, Aircraft, Aviation safety, Incorporation by reference, Safety.

Adoption of the Amendment

Accordingly, pursuant to the authority delegated to me by the Administrator, the Federal Aviation