

### Consumer Advisory Council; Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, June 29, 1995. The meeting, held pursuant to 15 U.S.C. 1691(b) and 12 CFR 267.5, will take place in Terrace Room E of the Martin Building. The meeting, which will be open to public observation, is expected to begin at 9:00 a.m. and to continue until 4:00 p.m., with a lunch break from 1:00 p.m. until 2:00 p.m. The Martin Building is located on C Street, Northwest, between 20th and 21st Streets in Washington, D.C.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under the Consumer Credit Protection Act and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

*Community Reinvestment Act Reform.* Discussion led by the Bank Regulation Committee regarding the agencies' implementation of new regulations under the Community Reinvestment Act, including (1) what issues should be addressed in the examination procedures and examiner training; (2) what impact the new rules might have on lending in low- and moderate-income areas; and (3) whether additional incentives may be needed to encourage institutions to choose to be evaluated for CRA under the strategic plan option.

*Voluntary Data Collection of Personal Characteristics of Credit Applicants.* Discussion led by the Consumer Credit Committee of a proposed amendment to the Board's Regulation B (Equal Credit Opportunity) that would allow, but not require, creditors to ask for the race, color, sex, religion and national origin of credit applicants to help ensure compliance with the Equal Credit Opportunity Act and other fair lending laws.

*Consumer Leasing Disclosures (Tentative).* Further discussion led by the Consumer Credit Committee on possible amendments to the Board's Regulation M (Consumer Leasing) to address technological and other developments in the leasing industry and to simplify compliance and reduce burdens without diminishing consumer protections.

*Right of Rescission under the Truth in Lending Act.* Presentation by members of the Consumer Credit Committee on the right of rescission, a legal remedy available to all consumers who secure a loan transaction with their homes. (Legislation has been introduced in the Congress that would limit the

availability of the right in different ways.)

*Legislative Proposals for Regulatory Relief under the Truth in Lending Act.* Discussion led by the Consumer Credit Committee on recent legislative proposals that would amend the Truth in Lending Act to, among other things, (1) streamline consumer disclosures required for adjustable rate mortgages, and (2) eliminate, limit, or reduce potential creditor liability for disclosure errors.

*Need for Reconciliation of Provisions of the Truth in Lending and Real Estate Settlement Procedures Acts.* Discussion led jointly by the Consumer Credit Committee and the Community Affairs and Housing Committee of whether and how provisions of the Truth in Lending Act and the Real Estate Settlement Procedures Act or the implementing regulations should be amended to facilitate compliance.

*Governor's Report.* Report by Federal Reserve Board Member Lawrence B. Lindsey on economic conditions, recent Board initiatives, and issues of concern, with an opportunity for questions from Council members.

*Members Forum.* Presentation of individual Council members' views on the economic conditions present within their industries or local economies.

*Committee Reports.* Reports from Council committees on their work.

Other matters previously considered by the Council or initiated by Council members also may be discussed.

Persons wishing to submit to the Council their views regarding any of the above topics may do so by sending written statements to Ann Marie Bray, Secretary, Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Comments must be received no later than close of business Wednesday, June 21, 1995, and must be of a quality suitable for reproduction.

Information with regard to this meeting may be obtained from Ann Marie Bray, 202-452-6470. Telecommunications Device for the Deaf (TDD) users may contact Dorothea Thompson, 202-452-3544.

Board of Governors of the Federal Reserve System, May 31, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

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### Jeffrey Howard Steinberg; Change in Bank Control Notice

#### Acquisition of Shares of Banks or Bank Holding Companies

The notificant listed below has applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notice is available for immediate inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for the notice or to the offices of the Board of Governors. Comments must be received not later than June 14, 1995.

**A. Federal Reserve Bank of Philadelphia** (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. *Jeffrey Howard Steinberg*, Marlton, New Jersey; to acquire up to 24.9 percent of the voting shares of Continental Bancorporation, Laurel Springs, New Jersey, and thereby indirectly acquire Continental Bank of New Jersey, Laurel Springs, New Jersey.

Board of Governors of the Federal Reserve System, May 31, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-13743 Filed 6-5-95; 8:45 am]

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### FEDERAL TRADE COMMISSION

[File No. 932-3150]

#### Frank A. Latronica, Jr., et al.; Proposed Consent Agreement with Analysis To Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed consent agreement.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would require, among other things, the distributor and the manufacturer of the Duram Emergency Escape Mask to possess competent and reliable scientific evidence to substantiate claims that their mask will absorb, filter out, or otherwise protect the user from any

hazardous gas or fumes associated with fires, and for claims that the mask is appropriate for use in mines.

**DATES:** Comments must be received on or before August 7, 1995.

**ADDRESSES:** Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

**FOR FURTHER INFORMATION CONTACT:** Alan E. Krause, Chicago Regional Office, Federal Trade Commission, 55 East Monroe Street, Suite 1437, Chicago, Illinois 60603. (312) 353-8156.

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 6(F) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the following consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

In the Matter of Frank A. Latronica, Jr., individually and doing business as Life Safety Products, and Duram Rubber Products, a partnership, Agreement Containing Consent Order to Cease and Desist.

The Federal Trade Commission having initiated an investigation of certain acts and practices of Frank A. Latronica, Jr., individually and doing business as Life Safety Products; and Duram Rubber Products, a partnership, (hereinafter referred to as "proposed respondents"), and it now appearing that proposed respondents are willing to enter into an agreement containing an order to cease and desist from the acts and practices being investigated,

It is hereby agreed by and between Frank A. Latronica, Jr., individually and doing business as Life Safety Products; and Duram Rubber Products, a partnership, and counsel for the Federal Trade Commission that:

1. Proposed respondent Frank A. Latronica, Jr., is an individual doing business as Life Safety Products with his principal office or place of business at 412 North Pacific Coast Highway, Suite 357, Laguna Beach, California 92651.

2. Proposed respondent Duram Rubber Products is a registered partnership of Kibbutz Ramat Hakovesh organized, existing and doing business under and by virtue of the laws of the country of Israel, with its principal office or place of business at Kibbutz Ramat Hakovesh 44930 Israel.

3. Proposed respondents admit all the jurisdictional facts set forth in the draft of complaint.

4. Proposed respondents waive:

(a) Any further procedural steps;

(b) The requirement that the Commission's decision contain a statement of findings of fact and conclusions of law;

(c) All rights to seek judicial review or otherwise to challenge or contest the validity of the order entered pursuant to this agreement; and

(d) All claims under the Equal Access to Justice Act.

5. This agreement shall not become a part of the public record of the proceeding unless and until it is accepted by the Commission. If this agreement is accepted by the Commission, it, together with the draft of the complaint contemplated hereby, will be placed on the public record for a period of sixty (60) days and information in respect thereto publicly released. The Commission thereafter may either withdraw its acceptance of this agreement and so notify proposed respondents, in which event it will take such action as it may consider appropriate, or issue and serve its complaint (in such form as the circumstances may require) and decision, in disposition of the proceeding.

6. This agreement is for settlement purposes only and does not constitute an admission by proposed respondents that the law has been violated as alleged in the draft complaint, other than the jurisdictional facts, are true.

7. This agreement contemplates that, if it is accepted by the Commission, and if such acceptance is not subsequently withdrawn by the Commission pursuant to the provisions of §2.34 of the Commission's Rules, the Commission may, without further notice to proposed respondents, (1) issue its complaint corresponding in form and substance with the draft of complaint and its decision containing the following order to cease and desist in disposition of the proceeding, and (2) make information public in respect thereto. When so entered, the order to cease and desist shall have the same force and effect and may be altered, modified or set aside in the same manner and within the same time provided by statute for other orders. The order shall become final upon service. Delivery by the U.S. Postal Service of the decision containing the agreed-to order to proposed respondents' addresses as stated in this agreement shall constitute service. Proposed respondents waive any right they might have to any other manner of service. The complaint may be used in construing the terms of the order, and no agreement, understanding, representation, or interpretation not contained in the order or in the agreement may be used to vary or contradict the terms of the order.

8. Proposed respondents have read the complaint and the order contemplated hereby. They understand that once the order has been issued, they will be required to file one or more compliance reports showing they have fully complied with the order. Proposed respondents further understand that they may be liable for civil penalties in the amount provided by law for each violation of the order after it becomes final.

#### Order

#### Definitions

For purposes of this Order, the following definitions shall apply:

(1) "Duram Emergency Escape Mask" shall mean the over-the-head escape hood manufactured by Duram Rubber Products an Israeli Company.

(2) "Substantially similar product" shall mean any mask, hood or other product that is designed or advertised as offering the user protection from the hazards associated with fires.

(3) "Competent and reliable scientific evidence" shall mean tests, analyses, research, studies or other evidence based on the expertise of professionals in the relevant area, that has been conducted and evaluated in an objective manner by persons qualified to do so, using procedures generally accepted in the profession to yield accurate and reliable results.

#### I

It is ordered that respondents Frank A. Latronica, Jr., individually and doing business as Life Safety Products; and Duram Rubber Products, a partnership, its successors and assigns, and its officers; and respondents' agents, representatives, and employees, directly or through any corporation, subsidiary, division, or other device, in connection with the labeling, advertising, promotion, offering for sale, sale, or distribution of the Duram Emergency Escape Mask, or any substantially similar product, in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act, do forthwith cease and desist from representing, directly or by implication that:

A. Such product is capable of absorbing, removing, filtering out, or otherwise protecting the user from any hazardous gas or fumes associated with fire, unless such representation is true and, at the time of making such representation, respondents possess and rely upon competent and reliable scientific evidence that substantiates the representation; or

B. Such product can protect the user from any hazards associated with fire, unless such representation is true and, at the time of making such representation, respondents possess and rely upon competent and reliable scientific evidence that substantiates the representation; or

C. Such product is appropriate for use in mines, unless such representation is true and, at the time of making such representation, respondents possess and rely upon competent and reliable evidence that substantiates the representation.

#### II

It is further ordered that respondents Frank A. Latronica, Jr., individually and doing business as Life Safety Products; and Duram Rubber Products, a partnership, its successors and assigns, and its officers; and respondents' agents, representatives, and employees, directly or through any corporation, subsidiary, division, or other device, shall include, as specified below, the following disclosure in any advertisement or promotional material for the Duram Emergency Escape Mask, or any substantially

similar product, that is advertised, offered for sale, or sold by respondents that is incapable of absorbing, removing, filtering or otherwise providing significant protection from carbon monoxide, if that advertising or promotional material expressly or impliedly represents that the device protects the user from any hazard associated with fire:

Notice: This device does not filter carbon monoxide—a lethal gas associated with fire.

In any print advertisement or promotional material, the above disclosure shall be printed in a typeface and color that are clear and prominent in at least ten-point bold type print, in close conjunction with the representation. In multipage documents, the disclosure shall appear on the cover or first page.

In any advertisement disseminated on television broadcast, cablecast, home video or theatrical release, the above disclosure shall be displayed in a legible superscript with a simultaneous voice-over recitation of the disclosure in a manner designed to ensure clarity and prominence.

In any radio advertisement, the above disclosure shall be spoken in a manner designed to ensure clarity and prominence.

Nothing contrary to, inconsistent with, or in mitigation of the above disclosure shall be used in any advertisement in any medium.

### III

It is further ordered that respondents Frank A. Latronica, Jr., individually and doing business as Life Safety Products; and Duram Rubber Products, a partnership, its successors and assigns, and its officers; and respondents' agents, representatives, and employees, directly or through any corporation, subsidiary, division, or other device, shall include, as specified below, the following disclosure on all package labels and package inserts for the Duram Emergency Escape Mask, or any substantially similar product, advertised, offered for sale, or sold by respondents that is incapable of absorbing, removing, filtering or otherwise providing significant protection from carbon monoxide:

Warning: This device does not filter carbon monoxide—a lethal gas associated with fire.

The above-required language shall be printed in at least ten-point bold type print in a typeface and color that are clear and prominent. Nothing contrary to, inconsistent with, or in mitigation of the above disclosure shall be used on any such package label or product insert.

### IV

It is further ordered that respondents Frank A. Latronica, Jr., individually and doing business as Life Safety Products; and Duram Rubber Products, a partnership, its successors and assigns, and its officers; and respondents' agents, representatives, and employees, directly or through any corporation, subsidiary, division, or other device, in connection with the labeling, advertising, promotion, offering for sale, sale, or distribution of any fire protection or safety related product, in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act, do forthwith cease and desist from representing, in any manner, directly or by implication, that any such product protects or assists in protecting the

user from respiratory hazards associated with fire, explosions, air pollution, chemical exposure or other environments where normal breathing is impaired, unless, at the time of making such representation, respondents possess and rely upon competent and reliable evidence, which when appropriate must be competent and reliable scientific evidence, that substantiates the representation.

### V

It is further ordered that respondents Frank A. Latronica, Jr., individually and doing business as Life Safety Products; and Duram Rubber Products, a partnership, its successors and assigns, and its officers; and respondents' agents, representatives, and employees, directly or through any corporation, subsidiary, division, or other device, in connection with the labeling, advertising, promotion, offering for sale, sale, or distribution of any fire protection or safety related product, in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act, do forthwith cease and desist from misrepresenting, in any manner, directly or by implication, the existence, contents, validity, results, conclusions or interpretations of any test or study.

### VI

It is further ordered that respondents shall:

A. Within thirty (30) days from the date of service of this Order, deliver by first class mail, a dated notification letter, on Life Safety Products letterhead stationery, in the form set forth in Appendix A to this Order, to each person, partnership or corporation who purchased a Duram Emergency Escape Mask from Life Safety Products. The notification letter shall be delivered by itself in a format that does not include any additional communication from respondent.

B. Within sixty (60) days from the date of service of this Order, deliver by first class mail, a dated notification letter, on Life Safety Products letterhead stationery, in the form set forth in Appendix A to this Order, to each person, partnership, or corporation who purchased a Duram Emergency Escape Mask from any of the catalog retailers to whom Life Safety Products sold the Duram Emergency Escape Mask for resale. The notification letter shall be delivered by itself in a format that does not include any additional communication from respondent.

### VII

It is further ordered that for five (5) years after the last date of dissemination of any representation covered by this Order, respondents, or their successors and assigns, shall maintain and upon request make available to the Federal Trade Commission for inspection and copying:

A. All materials that were relied upon in disseminating such representations; and

B. All tests, reports, studies, surveys, demonstrations, or other evidence in its possession or control that contradict, qualify, or call into question such representation, or the basis relied upon for such representation, including complaints from consumers.

### VIII

It is further ordered that respondents shall:

A. Within thirty (30) days from the effective date of this Order deliver a copy of this Order to each of their officers, agents, representatives, and employees who are engaged in the preparation or placement of advertisements, promotional materials, product labels or other such sales materials covered by this Order.

B. For a period of ten (10) years from the effective date of this Order deliver a copy of this Order to each of their future officers, agents, representatives, and employees who are engaged in the preparation or placement of advertisements, promotional materials, product labels or other such sales materials covered by this Order, within three (3) days after the person assumes such position.

### IX

It is further ordered that the respondent Duram Rubber Products shall notify the Federal Trade Commission at least thirty (30) days prior to any proposed change in its partnership structure, including but not limited to dissolution, assignment or sale resulting in the emergence of a successor partnership or corporation, the creation or dissolution of subsidiaries or affiliates, the planned filing of a bankruptcy petition or any other partnership change, that may affect compliance obligations arising under this Order.

### X

It is further ordered that respondent Frank A. Latronica, Jr., doing business as Life Safety Products, shall, for a period of ten (10) years from the date this Order becomes final, notify the commission within thirty (30) days of the discontinuance of his present business or employment and of each affiliation with a new business or employment. Each notice of affiliation with any new business or employment shall include his new business address and telephone number, current home address, and a statement describing the nature of the business or employment and the duties and responsibilities. The expiration of the notice provision of this Part X. shall not affect any other obligation arising under this Order.

### XI

It is further ordered that respondent shall, within sixty (60) days after service of this Order upon it, and at such other times as the Commission may require, file with the Commission a report, in writing, setting forth in detail the manner and form in which it has complied with this Order.

### Appendix A

Dear Purchaser of a Duram Emergency Escape Mask: Please note this important safety information:

The Duram Emergency Escape Mask you purchased does not filter carbon monoxide—a lethal gas associated with fire. This mask will not protect you from the effects of carbon monoxide gas.

This means that if you are wearing the Duram Emergency Escape Mask during a fire, exit immediately. You should know that carbon monoxide is colorless and odorless.

Our company, Life Safety Products, is sending all Duram Emergency Escape Mask ("Duram Mask") purchasers this alert as a

result of a consent order with the Federal Trade Commission. According to the Federal Trade Commission, advertisements for the Duram Mask claimed that the mask would protect you from all significant fire hazards for up to 20 minutes. These hazards included toxic smoke, poisonous fumes, and lethal gases.

The advertisements for the Duram Mask did not make it clear that the mask does not filter carbon monoxide—a lethal gas associated with fires.

We have now agreed not to make any claims about the mask's ability to protect you from fire hazards, unless we have reliable scientific evidence to back up these statements.

We also have learned that these masks are not appropriate for use in U.S. mines.

While the Duram Mask will not protect you from carbon monoxide gas, it will protect you from other potentially lethal gases associated with fire. These gases include hydrogen chloride, hydrogen cyanide, nitrogen dioxide, and sulfur dioxide.

Life Safety Products

#### **Analysis of Proposed Consent Order To Aid Public Comment**

The Federal Trade Commission has accepted an agreement, subject to final approval, to a proposed consent order from respondents Frank A. Latronica, Jr., doing business as Life Safety Products, and Duram Rubber Products.

The proposed consent order has been placed on the public record for sixty (60) days for reception of comments by interested persons. Comments received during this period will become part of the public record. After sixty (60) days, the Commission will again review the agreement and the comments received and will decide whether it should withdraw from the agreement and take other appropriate action or make final the agreement's proposed order.

This matter concerns claims made by the respondents in their advertising and other promotional materials that the Duram Emergency Escape Mask will absorb or filter out all significant toxic smoke and poisonous fumes and lethal gases associated with fires; will protect the user from all significant hazards associated with toxic smoke, poisonous fumes and lethal gases in fires for up to twenty minutes; and is appropriate for use in mines. The Commission's complaint charges that respondents' claims are false and misleading because the Duram Emergency Escape Mask will not absorb or filter out all significant toxic smoke and poisonous fumes and lethal gases associated with fires because it does not absorb or filter out carbon monoxide, a lethal gas associated with fires; will not protect the user from all significant hazards associated with toxic smoke, poisonous fumes and lethal gases in fires for up to twenty minutes because it does not absorb or filter out carbon monoxide, a lethal gas associated with fires; and it is not appropriate for use in mines because it does not meet the standards developed by the National Institute for Occupational Safety and Health and the United States Bureau of Mines for Respiratory Protective Devices, as set forth in 30 CFR part 11.

The Commission's complaint also charges that the respondents falsely represented that they possessed and relied upon a reasonable basis that substantiated the above claims. The Commission's complaint alleges that this representation is false and misleading because at the time they made these three representations respondents did not possess and rely upon a reasonable basis that substantiated these claims.

The Commission's complaint also alleges that respondents' failure to disclose to consumers that the Duram Emergency Escape Mask does not absorb or filter out carbon monoxide, is a deceptive practice.

Finally, the Commission's complaint charges that in their advertising and other promotional materials respondents represented, directly or by implication, that scientific tests prove that the Duram Emergency Escape Mask filters 94% of the smoke in an environment filled with smoke. The Commission's complaint alleges that this representation is false and misleading because scientific tests do not prove that the Duram Emergency Escape Mask filters 94% of the smoke in an environment filled with smoke.

The proposed consent order contains provisions designed to remedy the violations charged and to prevent the respondents from engaging in similar acts and practices in the future.

Part I of the proposed order prohibits the respondents from representing, directly or by implication in its advertising or labeling for the Duram Emergency Escape Mask, or any substantially similar product, that such product is capable of absorbing, removing, filtering out, or otherwise protecting the user from any hazardous gas or fumes associated with fire and such product can protect the user from any hazards associated with fire unless such representation are true, and respondents possess and rely upon competent and reliable scientific evidence that substantiates them. Part I of the proposed order also prohibits the respondents from representing, directly or by implication in its advertising or labeling for the Duram Emergency Escape Mask, or any substantially similar product, that such product is appropriate for use in mines, unless such representations are true, and respondents possess and rely upon competent and reliable evidence that substantiates them.

Part II of the proposed order requires respondents to include a disclosure in any advertisement or promotional material for the Duram Emergency Escape Mask or any substantially similar product alerts consumers that the mask is incapable of absorbing, removing, filtering or otherwise providing significant protection from carbon monoxide, if the advertisement or promotional material expressly or impliedly represents that the device protects the user from any hazard associated with fire. The proposed order also specifies the size and placement of such a disclosure for print advertisements and the nature and manner of such a disclosure for audio and visual advertisements.

Part III of the proposed order requires respondents to include a disclosure on all

package labels and package inserts for the Duram Emergency Escape Mask or any substantially similar product that alerts consumers that the mask does not filter carbon monoxide, a lethal gas associated with fire. The proposed order also specifies the size of such a disclosure and that it must be in a typeface and color that are clear and prominent.

Part IV of the proposed order prohibits respondents from representing, directly or by implication, that any fire protection or safety related product protects or assists in protecting the user from respiratory hazards associated with fire, explosions, air pollution, chemical exposure or other environments where normal breathing is impaired, unless, at the time of making such representation, respondents possess and rely upon competent and reliable evidence, which when appropriate must be competent and reliable scientific evidence, that substantiates the representation.

Part V of the proposed order prohibits respondents from misrepresenting, in any manner, directly or by implication, for any fire protection or safety related product, the existence, contents, validity, results, conclusions or interpretations of any test or study.

Part VI of the proposed order requires respondents to mail to each person who has purchased the Duram Emergency Escape Mask from Life Safety Products, or from any catalog retailer to whom Life Safety Products has sold the Duram Emergency Escape Mask for resale, a notification letter informing the consumer that the Duram Emergency Escape Mask they have purchased does not filter carbon monoxide.

The remaining parts of the proposed consent order require the respondents to maintain materials relied upon in disseminating any representation covered by the order, to distribute copies of the order to certain company officials and employees, to notify the Commission of any changes in the corporate structure of Duram Rubber Products or the employment status of Mr. Frank A. Latronica, Jr., that might affect compliance with the order, and that each respondent file one or more compliance reports.

The purpose of this analysis is to facilitate public comment on the proposed consent order. It is not intended to constitute an official interpretation of the agreement and proposed order or to modify their terms in any way.

**Donald S. Clark,**

*Secretary.*

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