

the voting shares of Bank of Rogers, Rogers, Arkansas.

Board of Governors of the Federal Reserve System, October 30, 1997.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 97-29147 Filed 11-3-97; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Privacy Act of 1974; Systems of Records

**AGENCY:** Federal Retirement Thrift Investment Board.

**ACTION:** Technical amendment.

**SUMMARY:** The Executive Director of the Federal Retirement Thrift Investment Board (Board) is amending the Board's Privacy Act systems of records to show a change of address for Board offices. The Board relocated from 805 Fifteenth Street, NW., Washington, DC 20005 to its current address at 1250 H Street, NW., Washington, DC 20005 effective December 20, 1992. The address change was made to Board regulations in a November 7, 1994, publication of the **Federal Register** (59 FR 55331).

**EFFECTIVE DATE:** November 4, 1997.

**FOR FURTHER INFORMATION CONTACT:** Thomas L. Gray, Assistant General Counsel for Administration, (202) 942-1662. FAX (202) 942-1676.

**SUPPLEMENTARY INFORMATION:** Under the authority of 5 U.S.C. 8474 (1994), the Board hereby amends Systems of Records FRTIB-2, 3, 4, 6, 7, 8, 9, 10, and 11. The systems notice was originally published in the **Federal Register** at 52 FR 12065, April 14, 1987, and finalized at 55 FR 18949, May 7, 1990. The amendment to the systems of records to change the Board's address is set forth below.

**SYSTEMS OF RECORDS FRTIB-2, 3, 4, 6, 7, 8, 9, 10, AND 11 [AMENDED]:**

Remove the address "805 Fifteenth Street" and add in its place the address "1250 H Street" in the System Location and System Manager and Address sections for each of these systems of records.

Dated: October 29, 1997.

**Roger W. Mehle,**

*Executive Director.*

[FR Doc. 97-29099 Filed 11-3-97; 8:45 am]

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## FEDERAL TRADE COMMISSION

[File No. 9723128]

### Beylen Telecom, Ltd., Niteline Media, Inc., and Ron Tan; Analysis To Aid Public Comment and Agreement Containing Consent Order

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed consent agreement.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint that accompanies the consent agreement and the terms of the consent order—embodied in the consent agreement (which is also attached)—that would settle these allegations.

**DATES:** Comments must be received on or before January 5, 1998.

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

**FOR FURTHER INFORMATION CONTACT:** Eileen Harrington, Federal Trade Commission, H-238, 6th St. and Pennsylvania Ave., NW., Washington, DC 20580. (202) 326-3127. Paul Luehr, Federal Trade Commission, H-238, 6th St. and Pennsylvania Ave., NW., Washington, DC 20580. (202) 326-2236.

**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 above-captioned 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. The following Analysis to Aid Public Comment describes the terms of the consent agreement (which is also attached) and the allegations in the accompanying complaint. An electronic copy of the full text of the consent agreement package can be obtained from the Commission Actions section of the FTC Home Page, on the World Wide Web, at "http://www.ftc.gov/os/actions97.htm." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, Sixth Street and Pennsylvania Ave., NW., Washington, DC 20580 either in person or by calling (202) 326-3627.

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)).

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

The Federal Trade Commission has accepted, subject to final approval, an agreement containing a consent order from Beylen Telecom, Inc. ("Beylen"), NiteLine Media, Inc. ("NiteLine"), and Ron Tan ("Tan"). NiteLine and Tan have solicited consumers to download viewer software over the Internet in order to view computer images. Beylen has provided telecommunications and other services to NiteLine and other "audiotext" entities that use telephone calls to provide information to, and collect money from, consumers.

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 or make final the agreement's proposed order.

This matter concerns allegations about the manner in which respondents solicited and billed consumers to use a software program to view adult images on the Internet. The Commission has issued a proposed draft complaint that sets forth the allegations to be resolved by the proposed administrative consent order. The draft complaint closely parallels the Commission's federal court complaint and amended complaint filed in *FTC v. Audiotex Connection, Inc.* CV-97 0726 (DRH) (E.D.N.Y. filed Feb. 13, 1997) against defendants allegedly engaged in activities similar or related to those of the respondents. The proposed draft complaint challenges three practices of the respondents. First, the draft complaint alleges that respondents NiteLine and Tan misrepresented that consumers could view adult images at no cost if consumers downloaded and used the respondents' purported "viewer" software. Second, the draft complaint alleges that respondents NiteLine and Tan failed to disclose or adequately disclose material aspects of the "viewer" program, including that the program would shut off a consumer's modem speakers, cut off the consumer's modem connection to his local Internet service provider, and automatically place an international telephone call from the consumer's modem to a remote Internet site. The draft complaint alleges that Beylen violated the law by