

and *When Your Home Is On the Line: What You Should Know About Home Equity Lines of Credit*. Copies of these pamphlets are available free of charge. Information regarding publications may be obtained in Room MP-510 (Martin Building) of the Board's headquarters. Phone, 202-452-3244.

Reading Room A reading room where persons may inspect records that are available to the public is located in Room B-1122 at the Board's headquarters, Twentieth Street and Constitution Avenue NW., Washington, DC. Information regarding the availability of records may be obtained by calling 202-452-3684.

For further information, contact the Office of Public Affairs, Board of Governors, Federal Reserve System, Washington, DC 20551. Phone, 202-452-3204 or 202-452-3215.

FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

1250 H Street NW., Washington, DC 20005
Phone, 202-942-1600. Fax, 202-942-1676. Internet, <http://www.tsp.gov/>.

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The Federal Retirement Thrift Investment Board administers the Thrift Savings Plan, which provides Federal employees the opportunity to save for additional retirement security.

The Federal Retirement Thrift Investment Board was established as an independent agency by the Federal Employees' Retirement System Act of 1986 (5 U.S.C. 8472). The act vests responsibility for the agency in six named fiduciaries: the five Board members and the Executive Director. The five members of the Board, one of whom is designated as Chairman, are appointed by the President with the advice and consent of the Senate and

serve on the Board on a part-time basis. The members appoint the Executive Director, who is responsible for the management of the agency and the Plan.

Activities

The Thrift Savings Plan is a tax-deferred, defined contribution plan that was established as one of the three parts of the Federal Employees' Retirement System. For employees covered under

the System, savings accumulated through the Plan make an important addition to the retirement benefits provided by Social Security and the System's Basic Annuity. Civil Service Retirement System employees may also take advantage of the Plan to supplement their annuities.

The Board operates the Thrift Savings Plan and manages the investments of the

Thrift Savings Fund solely for the benefit of participants and their beneficiaries. As part of these responsibilities, the Board maintains an account for each Plan participant, makes loans, purchases annuity contracts, and provides for the payment of benefits.

For further information, contact the Director of External Affairs, Federal Retirement Thrift Investment Board, 1250 H Street NW., Washington, DC 20005. Phone, 202-942-1640. Internet, <http://www.tsp.gov/>.

FEDERAL TRADE COMMISSION

600 Pennsylvania Avenue NW., Washington, DC 20580
Phone, 202-326-2222. Internet, <http://www.ftc.gov/>.

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[For the Federal Trade Commission statement of organization, see the *Code of Federal Regulations*, Title 16, Part 0]

The objective of the Federal Trade Commission is to maintain competitive enterprise as the keystone of the American economic system, and to prevent the free enterprise system from being fettered by monopoly or restraints on trade or corrupted by unfair or deceptive trade practices. The Commission is charged with keeping competition both free and fair.