

the Federal Reserve System, Washington, DC 20551.

Publications Among the publications issued by the Board are *The Federal Reserve System—Purposes and Functions*, and a series of pamphlets including *Guide to Business Credit and the Equal Credit Opportunity Act*; *Consumer Handbook*; *Making Deposits: When Will Your Money Be Available*; 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. Internet, www.federalreserve.gov.

FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

1250 H Street NW., Washington, DC 20005

Phone, 202-942-1600. Fax, 202-942-1676. Internet, www.tsp.gov.

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Members

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THOMAS A. FINK, SCOTT B. LUKINS,
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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, www.tsp.gov.

FEDERAL TRADE COMMISSION

600 Pennsylvania Avenue NW., Washington, DC 20580
Phone, 202-326-2222. Internet, www.ftc.gov.

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Executive Assistant
Commissioners

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General Counsel
Deputy General Counsel
Director, Office of Congressional Relations
Director, Office of Public Affairs
Director, Office of Policy Planning
Secretary of the Commission
Chief Administrative Law Judge
Inspector General

[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.

The Federal Trade Commission was established in 1914 by the Federal Trade Commission Act (15 U.S.C. 41–58). The Commission is composed of five members appointed by the President, with the advice and consent of the Senate, for a term of 7 years. Not more than three of the Commissioners may be members of the same political party. One Commissioner is designated by the President as Chairman of the Commission and is responsible for its administrative management.

Activities

The Commission's principal functions are to:

- promote competition through the prevention of general trade restraints such as price-fixing agreements, boycotts, illegal combinations of competitors, and other unfair methods of competition;
- stop corporate mergers, acquisitions, or joint ventures that substantially lessen competition or tend to create a monopoly;
- prevent pricing discrimination, exclusive dealing, tying arrangements, and discrimination among competing customers by sellers;
- prevent interlocking directorates or officers' positions that may restrain competition;
- prevent the dissemination of false or deceptive advertisements of consumer products and services as well as other unfair or deceptive practices;
- promote electronic commerce by stopping fraud on the Internet and working with other domestic and foreign agencies to develop and promote policies to safeguard online privacy of personal information;
- stop various fraudulent telemarketing schemes and protect consumers from abusive and deceptive telephone tactics;
- ensure truthful labeling of textile, wool, and fur products;
- require creditors to disclose in writing certain cost information, such as

the annual percentage rate, before consumers enter into credit transactions, as required by the Truth in Lending Act;

- protect consumers against circulation of inaccurate or obsolete credit reports and ensure that credit bureaus, consumer reporting agencies, credit grantors, and bill collectors exercise their responsibilities in a manner that is fair and equitable;
- educate consumers and businesses about their rights and responsibilities under FTC rules and regulations; and
- gather factual data concerning economic and business conditions and make it available to the Congress, the President, and the public.

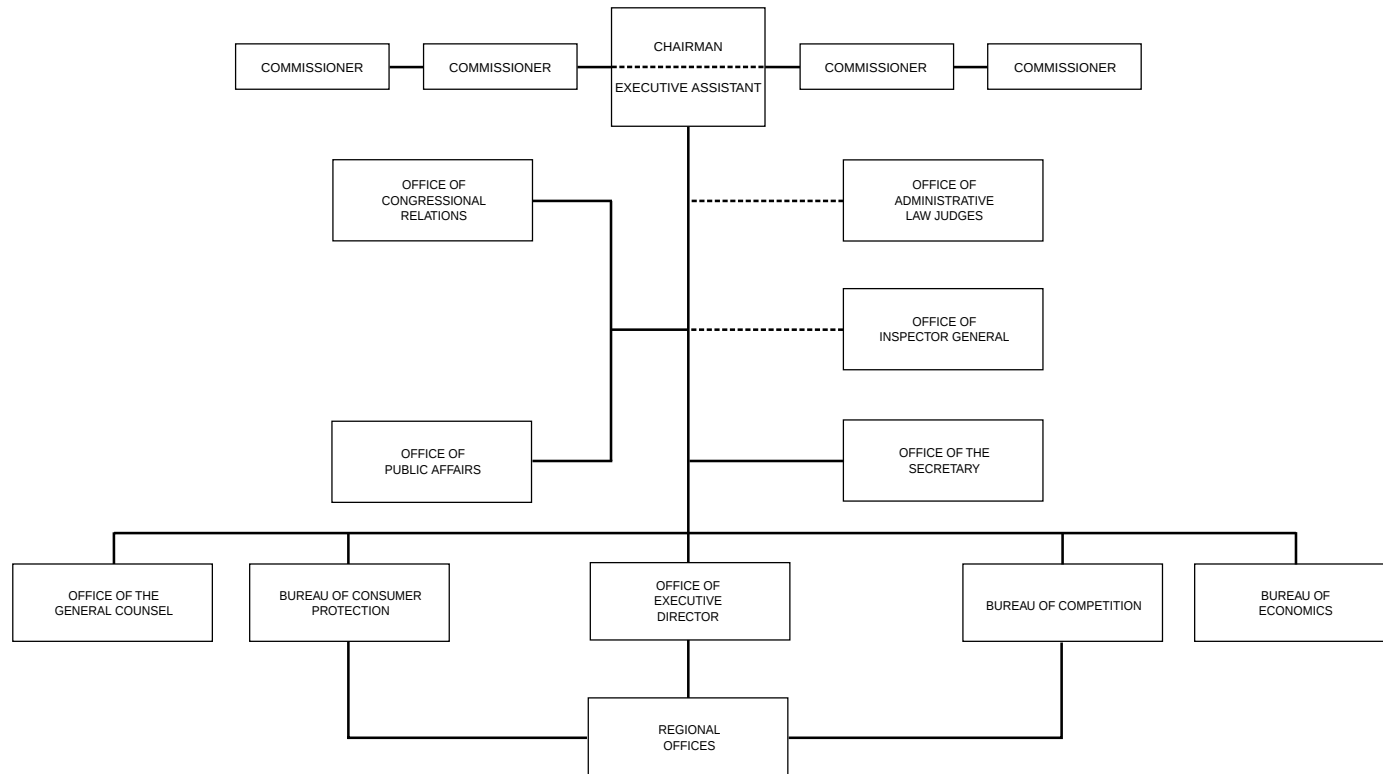
Antitrust One of the two major missions of the Commission is to encourage competitive forces in the American economy. The Commission seeks to prevent unfair practices that undermine competition and attempts to prevent mergers of companies if the result may be to lessen competition. Under some circumstances, companies planning to merge must first give notice to the Commission and the Department of Justice's Antitrust Division and provide certain information concerning the operations of the companies involved.

The Commission also enforces the provisions of the Robinson-Patman Act, a part of the Clayton Act prohibiting companies from discriminating among other companies that are its customers in terms of price or other services provided.

Consumer Protection Consumer protection is the second of the two main missions of the Commission. The Commission works to:

- increase the usefulness of advertising by ensuring that it is truthful and not misleading;
- reduce instances of fraudulent, deceptive, or unfair marketing practices;
- prevent creditors from using unlawful practices when granting credit, maintaining credit information, collecting debts, and operating credit systems; and

FEDERAL TRADE COMMISSION



—educate the public about Commission activities.

The Commission initiates investigations in areas of concern to consumers. It has issued and enforces many trade regulation rules important to consumers, including health and nutrition claims in advertising; environmental advertising and labeling; general advertising issues; health care, telemarketing and electronic commerce, business opportunity, and franchise and investment fraud; mortgage lending and discrimination; enforcement of Commission orders; and enforcement of credit statutes and trade regulation rules.

Competition and Consumer Advocacy

To promote competition, consumer protection, and the efficient allocation of resources, the Commission's ongoing program advocates consumer interest in a competitive marketplace by encouraging courts, legislatures, and government administrative bodies to consider efficiency and consumer welfare as important elements in their deliberations. The Commission uses these opportunities to support procompetitive means of regulating the Nation's economy, including the elimination of anticompetitive restrictions that reduce the welfare of consumers and the implementation of regulatory programs that protect the public and preserve as much as possible the discipline of competitive markets. The competition and consumer advocacy program relies on persuasion rather than coercion.

Compliance Activities Through systematic and continuous review, the Commission obtains and maintains compliance with its cease-and-desist orders. All respondents against whom such orders have been issued are required to file reports with the Commission to substantiate their compliance. In the event compliance is not obtained, or if the order is subsequently violated, civil penalty proceedings may be instituted.

Cooperative Procedures In carrying out the statutory directive to prevent unfair methods of competition or unfair or deceptive practices, the Commission

makes extensive use of voluntary and cooperative procedures. Through these procedures, business and industry may obtain authoritative guidance and a substantial measure of certainty as to what they may do under the laws administered by the Commission.

The Commission issues administrative interpretations in plain language of laws administered by the Commission. Guides provide the basis for voluntary abandonment of unlawful practices by members of a particular industry or by an industry in general. Failure to comply with the guides may result in corrective action by the Commission under applicable statutory provisions.

Enforcement The Commission's law enforcement work falls into two general categories: actions to foster voluntary compliance with the law, and formal administrative or Federal court litigation leading to mandatory orders against offenders.

For the most part, compliance with the law is obtained through voluntary and cooperative action by private companies in response to nonbinding staff advice, formal advisory opinions by the Commission, and guides and policy statements delineating legal requirements as to particular business practices.

Formal litigation is instituted either by issuing an administrative complaint or by filing a Federal district court complaint charging a person, partnership, or corporation with violating one or more of the statutes administered by the Commission. If the charges in an administrative matter are not contested or if the charges are found to be true after an administrative hearing in a contested case, an order may be issued requiring discontinuance of the unlawful practices.

Investigations Investigations by the Commission may originate through complaint by a consumer or a competitor, the Congress, or from Federal, State, or municipal agencies. Also, the Commission itself may initiate an investigation into possible violations of the laws it administers. No formality is required in submitting a complaint. A letter giving the facts in detail, accompanied by all supporting evidence

in possession of the complaining party, is sufficient. It is the general policy of the Commission not to disclose the identity of any complainant, except as required by law or Commission rules.

Upon receipt of a complaint, various criteria are applied in determining whether the particular matter should be investigated.

An order issued after an administrative proceeding that requires the respondent to cease and desist or take other corrective action may be appealed. Appeals processes may go as far as the Supreme Court.

In addition to or in lieu of the administrative proceeding initiated by a formal complaint, the Commission may request that a U.S. district court issue a preliminary or permanent injunction to

halt the use of allegedly unfair or deceptive practices, to prevent an anticompetitive merger or unfair methods of competition from taking place, or to prevent violations of any statute enforced by the Commission.

Reports The Commission prepares studies of conditions and problems affecting the marketplace. Such reports may be used to inform legislative proposals in response to requests of the Congress and statutory directions, or for the information and guidance of the Commission, the executive branch of the Government, and the public. Such reports have provided the basis for significant legislation and have also led to voluntary changes in the conduct of business, with resulting benefits to the public.

Regional Offices—Federal Trade Commission

Region	Address	Director
East Central (DC, DE, MD, MI, OH, PA, VA, WV)	Suite 200, 111 Superior Ave., Cleveland, OH 44114	John Mendenhall
Midwest (IA, IL, IN, KS, KY, MN, MO, ND, NE, SD, WI)	Suite 1860, 55 Monroe St., Chicago, IL 60603-5701	C. Steven Baker
Northeast (CT, MA, ME, NH, NJ, NY, RI, VT)	Suite 1300, 150 William St., New York, NY 10038	Barbara Anthony
Northwest (AK, ID, MT, OR, WA, WY)	Suite 2896, 915 2d Ave., Seattle, WA 98174	Charles A. Harwood
Southeast (AL, FL, GA, MS, NC, SC, TN)	Suite 5M35, 60 Forsyth St., Atlanta, GA 30303	Andrea Foster
Southwest (AR, LA, NM, OK, TX)	Suite 2150, 1999 Bryan St., Dallas, TX 75201-0101	Thomas B. Carter
Western (AZ, CA, CO, HI, NV, UT)	Suite 700, 10877 Wilshire Blvd., Los Angeles, CA 90024 Suite 570, 901 Market St., San Francisco, CA 94103	Jeffrey A. Klurfeld

Sources of Information

Contracts and Procurement Persons seeking to do business with the Federal Trade Commission should contact the Assistant CFO for Acquisitions, Federal Trade Commission, Washington, DC 20580. Phone, 202-326-2258. Fax, 202-326-3529. Internet, www.ftc.gov/ftc/procurement/procure.htm.

Employment Civil service registers are used in filling positions for economists, accountants, investigators, and other professional, administrative, and clerical personnel. The Federal Trade Commission employs a sizable number of attorneys under the excepted appointment procedure. All employment inquiries should be directed to the Director of Human Resources

Management, Federal Trade Commission, Washington, DC 20580. Phone, 202-326-2021. Fax, 202-326-2328.

General Inquiries Persons desiring information on consumer protection or restraint of trade questions, or to register a complaint, should contact the Federal Trade Commission (phone, 202-326-2222 or 877-382-4357 (toll free)) or the nearest regional office.

Publications Consumer and business education publications of the Commission are available through the Consumer Response Center, Federal Trade Commission, Washington, DC 20580. Phone, 202-382-4357 (FTC-HELP) or 877-382-4357 (toll free). TTY, 202-326-2502. Internet, www.ftc.gov.

For further information, contact the Office of Public Affairs, Federal Trade Commission, 600 Pennsylvania Avenue NW., Washington, DC 20580. Phone, 202-326-2180. Fax, 202-326-3676. Internet, www.ftc.gov.

GENERAL SERVICES ADMINISTRATION

Eighteenth and F Streets NW., Washington, DC 20405
Phone, 202-708-5082. Internet, www.gsa.gov.

Administrator of General Services	DAVID J. BARRAM
Chairman, GSA Board of Contract Appeals	STEPHEN M. DANIELS
Chief Knowledge Officer	SHEREEN REMEZ
Chief Operations Officer, Office Anywhere	WANDA SMITH
Chief of Staff	MARTHA N. JOHNSON
Inspector General	WILLIAM R. BARTON
Deputy Administrator	THURMAN M. DAVIS, SR.
Associate Administrator for Child Care	SUSAN CLAMPITT
Associate Administrator for Civil Rights	(VACANCY)
Associate Administrator for Communications	BETH NEWBURGER
Associate Administrator for Congressional and Intergovernmental Affairs	WILLIAM R. RATCHFORD
Associate Administrator for Enterprise Development	JACKIE A. ROBINSON
Chief Information Officer	WILLIAM PIATT
Chief Financial Officer	WILLIAM B. EARLY, JR.
Chief People Officer	GAIL T. LOVELACE
General Counsel	STEPHENIE FOSTER

FEDERAL SUPPLY SERVICE

Washington, DC 20406
Phone, 703-305-6667. Fax, 703-305-6577.

Commissioner	FRANK P. PUGLIESE, JR.
Deputy Commissioner	DONNA D. BENNETT
Chief of Staff	BARNEY BRASSEUX
Assistant Commissioner for Acquisition	WILLIAM N. GORMLEY
Assistant Commissioner for Business Management and Marketing	GARY FEIT
Assistant Commissioner for Contract Management	PATRICIA MEAD
Assistant Commissioner for Distribution Management	JOHN ROEHMER
Assistant Commissioner for Transportation and Property Management	ALLAN ZAIC
Assistant Commissioner for Vehicle Acquisition and Leasing Services	LESTER GRAY JR.
Chief Information Officer	EDWARD O'HARE
Comptroller	JON JORDAN
Director of Transportation Audits	JAMES F. FITZGERALD