

the annual compensation limits for the members of the boards of directors of the Banks as follows, effective January 1, 2004: For a Chairperson—\$27,405; for a Vice-Chairperson—\$21,924; for any other member of a Bank's board of directors—\$16,443. The Finance Board arrived at the adjusted annual compensation limits by rounding to the nearest dollar.

Pursuant to § 951.3(a)(1)(iii), the Finance Board applied the 1.8 percent increase in the unadjusted CPI-U to the maximum dollar limits on the amounts that a Bank may set aside from its annual required AHP contributions for the current year and the subsequent year, toward homeownership set-aside programs. Rounding the result to the nearest \$100,000, the maximum dollar limit remains at the 2003 level of \$3.1 million, effective January 1, 2004.

Pursuant to § 951.3(a)(1)(iii), based on the 1.8 percent increase in the unadjusted CPI-U, the Finance Board has adjusted the maximum dollar limit on the amount that a Bank may set aside from its annual required AHP contributions, for the current year and the subsequent year, towards an additional first-time homebuyer set-aside program, from the 2002 limit of \$1.5 million to \$1.6 million, effective January 1, 2004. The Finance Board arrived at the adjusted limit of \$1.6 million by rounding to the nearest \$100,000.

In addition, pursuant to § 951.3(a)(2), the Finance Board applied the 1.8 percent increase in the unadjusted CPI-U, to the maximum dollar limit on the amount that a Bank may allocate from its annual required AHP contribution for the subsequent year to the current year's competitive application program. Rounding the result to the nearest \$100,000, the maximum dollar limit remains at the 2003 level of \$3.1 million, effective January 1, 2004.

Dated: December 22, 2003.

By the Federal Housing Finance Board.

John T. Korsmo,

Chairman.

[FR Doc. 03-32309 Filed 12-31-03; 8:45 am]

BILLING CODE 6725-01-P

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes

and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 23, 2004.

A. Federal Reserve Bank of Boston
(Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. *Hampden Bancorp, MHC*, Springfield, Massachusetts to become a bank holding company by acquiring 100 percent of the voting shares of Hampden Bank, and thereby indirectly acquire voting shares of Hampden Savings Bank, Springfield, Massachusetts.

B. Federal Reserve Bank of Atlanta
(Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Southwest Georgia Financial Corporation*, Moultrie, Georgia; to acquire 100 percent of the voting shares of First Bank Holding Company, and thereby indirectly acquire voting shares of Sylvester Banking Company, Sylvester, Georgia.

C. Federal Reserve Bank of St. Louis
(Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166-2034:

1. *Pittsfield Community Bancorp, Inc.*, Pittsfield, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank of Pittsfield, Pittsfield, Illinois, and Community State Bank of Plymouth, Plymouth, Illinois.

2. *Templar Fund, Inc.*, St. Louis, Missouri; to acquire up to 43.7 percent of the voting shares of Truman Bancorp, Inc., St. Louis, Missouri, and thereby indirectly acquire voting shares of Truman Bank, St. Louis, Missouri.

D. Federal Reserve Bank of Dallas
(W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Texas Regional Bancshares, Inc.*, McAllen, Texas, and Texas Regional Delaware, Inc., Wilmington, Delaware; to merge with Southeast Texas Bancshares, Inc., Beaumont, Texas, and thereby indirectly acquire voting shares of Texas Community Bancshares of Delaware, Wilmington, Delaware, and Community Bank and Trust, SSB, Beaumont, Texas.

2. *Treaty Oak Holdings, Inc.*, and *Treaty Oak Bancorp, Inc.*, both of Austin, Texas; to become bank holding companies by acquiring 100 percent of the voting shares of Texline State Bank, Texline, Texas.

Board of Governors of the Federal Reserve System, December 24, 2003.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 03-32271 Filed 12-31-03; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

Trans. #	Acquiring	Acquired	Entities
Transactions Granted Early Termination—12/01/2003			
20040112	Gerald W. Schwartz	Magellan Health Services, Inc (Debtor-in-Possession).	Gerald W. Schwartz, Magellan Health Services, Inc. (Debtor-in-Possession).
20040122	Lindsay Goldberg & Bessemer L.P ...	Waker Familiengesellschaft mbH & Co. KG.	Lindsay Goldberg & Bessemer L.P., Wacker Construction Equipment AG, Waker Familiengesellschaft mbH & Co. KG.
20040128	General Electric Company	Amersham plc	Amersham plc, General Electric Company.
20040157	Heartland Industrial Partners, L.P	DaimlerChrysler AG	DaimlerChrysler AG, Heartland Industrial Partners, L.P., NC-M Chassis Systems, LLC.
20040158	Starcraft Corporation	Wheel to Wheel, Inc	Starcraft Corporation, Wheel to Wheel, Inc.
20040163	Soros Limited Partner LLC	MyTravel Group plc	Auto Europe, LLC, MyTravel Group plc, Soros Limited Partner LLC.
20040167	Perry Partners, L.P	Republic Engineered Products Holdings LLC.	Blue Steel Capital Corp., N&T Railway Company LLC, Perry Partners, L.P., Republic Engineered Products Holdings LLC, Republic Engineered Products LLC.
20040168	Cisco Systems Inc	Latitude Communications, Inc	Cisco Systems, Inc., Latitude Communications, Inc.
20040171	Taylor & Francis Group plc	Marcel Dekker, Inc	Marcel Dekker, Inc., Taylor & Francis Group plc.
20040175	VNU N.V	VNU N.V	RBNMR, Inc., VNU N.V.
20040176	IdeaSphere, Inc	Twinlab Corporation (Debtor-in-Possession).	IdeaSphere, Inc., Twinlab Corporation (Debtor-in-Possession), Twin Laboratories Inc., Twin Laboratories (UK) Ltd).
20040181	Duquesne Light Holdings, Inc	WPS Resources Corporation	Duquesne Light Holdings, Inc., Sunbury Generation, LLC, WPS Resources Corporation.
Transactions Granted Early Termination—12/02/2003			
20030971	Wind Point Partners V, L.P	Process Chemicals, L.L.C	ARR-MAZ Management Company, AAR-MAZ Products, L.P., Process Chemicals, L.L.C., Wind Point Partners V, L.P.
20040160	American Republic Mutual Holding Company.	World Mutual Holding Company	American Republic Mutual Holding Company, World Insurance Company, World Mutual Holding Company.
20040184	KKR European Fund, Limited Partnership.	DaimlerChrysler AG	DaimlerChrysler AG, KKR European Fund, Limited Partnership, MTU Aero Engines GmbH.
Transactions Granted Early Termination—12/03/2003			
20040094	CommScope, Inc	Avaya Inc	Avaya Inc., CommScope, Inc.
20040096	Wachovia Corporation	Richard Hollander	Metropolitan West Securities, LLC, Richard Hollander, Wachovia Corporation.
20040202	Sun Capital Partners III QP, LP	Horsehead Industries, Inc	Chestnut Ridge Railway Company, Equidae Partners, HII Corporation, Horsehead Industries, Inc., Horsehead Resource Development, Inc., HRD Investment Company, Inc., Minerals and Resources Recovery Corp., NJZ Colors, Inc., Palmer Water Company, Pegasus Service Corporation, Sterling Resources, Inc., Stoney Ridge Materials, Inc., Sun Capital Partners III QP, LP, The New Jersey Zinc Co., Inc., ZCA Engineered Powders, Inc., ZCA Mines, Inc., ZCA Oil & Gas, Inc., ZCA Powders, Inc., Zinc Company of America, Inc.

Trans. #	Acquiring	Acquired	Entities
Transactions Granted Early Termination—12/04/2003			
20040169	Saft Finance SARL	Alcatel	Alcatel, ASB Aerospatiale Batteries, Friemann & Wolf Batterieetechnik Gmbh, SAFT AB (Sweden), SAFT America, Inc., SAFT A/S (Norway), SAFT Australia Pty Ltd., SAFT Baterias SL, SAFT Ferak, SAFT Finance SARL, SAFT Hong Kong Ltd., SAFT Nife Middle East Ltd., SAFT SA (France).
20040177	Cypress Merchant Banking Partners II L.P.	Green Equity Investors II, L.P	Communications & Power Industries Holding Corporation, Cypress Merchant Banking Partners II L.P., Green Equity Investors II, L.P.
20040183	TPG Polymer Holdings LLC	Ripplewood Chemical Holding LLC ..	Ripplewood Chemical Holding LLC, TPG Polymer Holdings LLC.
20040187	MatlinPatterson Global Opportunities Partners (Bermuda) L.P.	NRG Energy, Inc	MatlinPatterson Global Opportunities Partners (Bermuda) L.P., NRG Energy, Inc.
20040188	MatlinPatterson Global Opportunities Partners L.P.	NRG Energy, Inc	MatlinPatterson Global Opportunities Partners L.P. NRG Energy, Inc.
Transactions Granted Early Termination—12/05/2003			
20040086	Lockheed Martin Corporation	The Titan Corporation	Lockheed Martin Corporation, The Titan Corporation.
20040165	Capital Environmental Resource Inc	Allied Waste Industries, Inc	Allied Waste Industries, Inc. BFI Waste Systems of North America, Inc., Browning-Ferris Industries of Florida, Inc., Capital Environmental Resource Inc. E. Leasing Company, LLC, Jones Road Landfill and Recycling, Ltd.
20040180	Orthofix International N.V	Breg, Inc	Breg, Inc. Orthofix International N.V.
20040193	The Charles Schwab Corporation	SoundView Technology Group, Inc ..	SoundView Technology Group, Inc., The Charles Schwab Corporation.
Transactions Granted Early Termination—12/08/2003			
20040164	Blyth, Inc	Jackson Acquisition Company, LLC d/b/a Walter Drake.	Blyth, Inc., Jackson Acquisition Company, LLC d/b/a Walter Drake.
20040194	Granada Pic	Carlton Communications Pic	Carlton Communication Pic, Granada Pic.
20040197	Ormat Industries Ltd	Covanta Energy Corporation	Covanta Energy Corporation, Covanta SIGC Energy II, Inc., Covanta SIGC Energy, Inc., Heber Field Company, Herber Geothermal Company, Mammoth Geothermal Co., Mammoth-Pacific, L.P., Ormat Industries Ltd., Pacific Geothermal Co., Second Imperial Geothermal Company, L.P.
20040200	CH2M HILL Companies, Ltd	J.A. Jones, Inc., a debtor-in-possession.	CH2M HILL Companies, Ltd., J.A. Jones, Inc., a debtor-in-possession, Lockwood Greene Engineers, Inc.
20040204	Symantec Corporation	ON Technology Corporation	ON Technology Corporation, Symantec Corporation.
20040207	2000 Riverside Capital Appreciation Fund, L.P.	Andrew T. Parker	2000 Riverside Capital Appreciation Fund, L.P., American Hospice Management, Andrew T. Parker, Frontier Hospice LLC, Hospice of Arizona, LC, Hospice of Central Virginia.
20040208	2000 Riverside Capital Appreciation Fund, L.P.	Michael P. Rosen	2000 Riverside Capital Appreciation Fund, L.P., American Hospice Management, Frontier Hospice, LLC, Hospice of Arizona, LC, Hospice of Central Virginia, LLC, Michael P. Rosen.
20040213	Deere & Company	Nortrax, Inc	Deere & Company, Nortrax, Inc.

Trans. #	Acquiring	Acquired	Entities
Transactions Granted Early Termination—12/09/2003			
20040206	Pegasus Partners II, L.P	Farmland Industries, Inc	Farmland Industries, Inc., Pegasus Partners II, L.P.
20040211	Wicks Communications and Media Partners, L.P.	Cox Enterprises, Inc	CoxCom, Inc., Cox Communications Kansas, L.L.C., Cox Enterprises, Inc., Peak Cablevision, L.L.C., TCA Cable Partners, TCA Cable Partners II, Wicks Communications and Media Partners, L.P.
20040212	HCA Inc	Triad Hospitals, Inc	Clinico, LLC, HCA Inc., IRHC, LLC, Kensingcare, LLC, OPRMC, LLC, Primary Medical, LLC, Triad Holdings III, LLC, Triad Hospitals, Inc., Trufor Pharmacy, LLC.
20040216	H Group Holding, Inc	Reliant Pharmaceuticals, LLC	H Group Holding, Inc., Reliant Pharmaceuticals, LLC.
Transactions Granted Early Termination—12/10/2003			
20030620	BASF Aktiengesellschaft	Sunoco, Inc	BASF Aktiengesellschaft, Sunoco, Inc.
20040146	AXA S.A	The MONY Group, Inc	AXA S.A., The MONY Group, Inc.
Transactions Granted Early Termination—12/11/2003			
20040162	Conexant Systems, Inc	GlobespanVirata, Inc	Conexant Systems, Inc., GlobespanVirata, Inc.
20040214	A. Jerrold Perenchio	Ronald J. Morey	A. Jerrold Perenchio, Jarad Broadcasting Company, Inc., Ronald J. Morey.
Transactions Granted Early Termination—12/12/2003			
20040185	Thomas H. Lee Equity Fund V, L.P ..	Fenway Partners Capital Fund II, L.P	Fenway Partners Capital Fund II, L.P., Simmons Holdings, Inc., Thomas H. Lee Equity Fund V, L.P.
Transactions Granted Early Termination—12/15/2003			
20040144	CIBER, Inc	SCB Computer Technology, Inc	CIBER, Inc., SCB Computer Technology, Inc.
20040199	Occidental Petroleum Corporation ...	Exxon Mobile Corporation	Exxon Mobile Corporation, Mobil Pipe Line Company, Occidental Petroleum Corporation.
20040218	Gilbert Global Equity Partners, L.P ...	The Kattegat Trust	CPM Holdings, Inc., Gilbert Global Equity Partners, L.P., The Kattegat Trust.
20040224	Citigroup, Inc	Washington Mutual, Inc.	Citigroup Inc., Washington Mutual Finance Corporation, Washington Mutual Finance Group, LLC, Washington Mutual, Inc
20040229	Green Equity Investors IV, L.P	FTD, Inc	FTD, Inc., Green Equity Investors IV, L.P.
20040230	Arclight Energy Partners Fund I, L.P	Aquila, Inc	Aquila, Inc., Arclight Energy Partners Fund I, L.P., UtilCo SaleCo, LLC.
20040231	The Hartford Financial Services Group, Inc.	Loews Corporation	Charles Stedman & Co., Inc., CNA Group Life Assurance Company, Lowes Corporation, The Hartford Financial Services Group, Inc.
20040233	Network Appliance, Inc.	Spinnaker Networks, Inc	Network Appliance, Inc., Spinnaker Networks, Inc.
20040236	Mr. Arthur Liu	Radio Unica Communications Corp ..	Mr. Arthur Liu, Radio Unica Communications Corp.
20040238	Fiserv, Inc	MedPay Corporation	Fiserv, Inc., MedPay Corporation.
20040240	Vestar Capital Partners IV, L.P	Essent Healthcare, Inc	Essent Healthcare, Inc., Vestar Capital Partners IV, L.P.
20040244	Omnicom Group Inc	Icon Holding Corp	Icon Holding Corp., Omnicom Group Inc.
20040256	USB AB	Suez	Ripon Cogeneration, Inc., Suez, USB AG.

Trans. #	Acquiring	Acquired	Entities
20040258	Frontenac VII Limited Partnership	CCCC Growth Fund, LLC	CCCC Growth Fund, LLC, Frontenac VII Limited Partnership, WNC Insurance Services, Inc.
20040259	OCM Principal Opportunities Fund II, L.P.	Alliance Communications, LLC	Alliance Communications, LLC, Alliance Communications Partners, L.P., OCM Principal Opportunities Fund II, L.P.

Transactions Granted Early Termination—12/16/2003

20040192	Quanex Corporation	Kirtland Capital Partners II L.P	Kirtland Capital Partners II L.P., Quanex Corporation, TruSeal Technologies, Inc.
20040209	Pentair, Inc	Veolia Environnement, S.A	Everpure, Inc., Pentair, Inc., Veolia Environnement, S.A.
20040217	Bain Capital Fund V-B, L.P	Sealy Corporation	Bain Capital Fund V-B, L.P., Sealy Corporation.
20040225	Hughes Supply, Inc	FS Equity Partners IV, L.P	Century Maintenance Supply, Inc., FS Equity Partners IV, L.P., Hughes Supply, Inc.
20040237	Polycom, Inc	Voyant Technologies, Inc	Polycom, Inc., Voyant Technologies, Inc.
20040261	Thomas H. Lee Parellel Fund V, L.P	THL Bedding Holding Company	THL Bedding Holding Company, Thomas H. Lee Parellel Fund V, L.P.

Transactions Granted Early Termination—12/17/2003

20040148	Bank of America Corporation	FleetBoston Financial Corporation	Bank of America Corporation, FleetBoston Financial Corporation.
20040153	FLIR Systems, Inc	Indigo Systems, Inc	FLIR Systems, Inc., Indigo Systems, Inc.
20040241	Behrman Capital III L.P.	Brett R. Keith	Behrman Capital III L.P., Brett R. Keith, Hunter Defense Technologies, Inc.
20040247	Exelon Corporation	Reservoir Capital Partners, L.P	Exelon Corporation, Reservoir Capital Partners, L.P., Sithe/Independence Power Partners, L.P.
20040248	Reservoir Capital Partners, L.P	Exelon Corporation	Exelon Corporation, Reservoir Capital Partners, L.P., Sithe/Independence Power Partners, L.P.
20040249	KAT Holdings, L.P	Paul D. Oddo and Angeline Oddo, husband and wife.	KAT Holdings, L.P., Paul D. Oddo and Angeline Oddo, husband and wife, Superior Engineered Products Corp.
20040251	Lyman B. Dickerson	Ionics, Incorporated	Ionics, Incorporated, Lyman B. Dickerson.
20040252	Ionics, Incorporated	Lyman B. Dickerson	Ecolochem, Inc., Ecolochem International, Inc., Ecolochem S.A.R.L., Ionics, Incorporated, Lyman B. Dickerson, Moson Holdings, L.L.C.
20040260	Thomas H. Lee Equity Fund V, L.P ..	THL Bedding Holding Company	THL Bedding Holding Company, Thomas H. Lee Equity Fund V, L.P.
20040266	Frank H. McCourt, Jr	News Corporation Limited	Dodgetown, Inc., Fox Baseball Holdings, Inc., Frank H. McCourt, Jr., Los Angeles Dodgers, Inc., News Corporation Limited, Venue Merchandising Inc.
20040268	A.A. Mordashov	Rouge Industries, Inc., Debtor in Possession.	A.A. Mordashov, Rouge Industries, Inc., Debtor in Possession.
20040287	Code Hennessy & Simmons IV, L.P	AMF Bowling Worldwide, Inc	AMF Bowling Worldwide, Inc., Code Hennessy & Simmons IV, L.P.

Transactions Granted Early Termination—12/18/2003

20030388	General Electric Company	Agfa-Gevaert N.V	Agfa-Gevaert N.V., Agfa NDT Inc., General Electric Company.
20040220	Cardinal Health, Inc	Medicap Pharmacies Incorporated ...	Cardinal Health, Inc., Medicap Pharmacies Incorporated.

Trans. #	Acquiring	Acquired	Entities
Transactions Granted Early Termination—12/19/2003			
20040098	WebMD Corporation	TPG Holding Company Limited	MediFax-EDI Holding Company, TPG Holding Company Limited, WebMD Corporation.
20040191	The Bank of New York Company, Inc.	Fifth Third Bancorp	Fifth Third Bancorp, Fifth Third Bank, Fifth Third Bank, Florida, Fifth Third Bank, Indiana, Fifth Third Bank Kentucky, Inc., Fifth Third Bank, (Michigan), Fifth Third Bank, Northern Kentucky, Inc., Fifth Third Bank, (Ohio), The Bank of New York Company, Inc.
20040242	Daniel Lebard	mg technologies AG	Daniel Lebard, mg technologies AG, Solvadis France (Holding) SAS.
20040243	Pascal Lebard	mg technologies AG	mg technologies AG, Pascal Lebard, Solvadis France (Holding) SAS.
20040255	American Capital Strategies, Ltd	Specialty Brands of America, L.P	American Capital Strategies, Ltd, Specialty Brands of America, L.P.
20040269	Progress Software Corporation	CCG Investments BVI, L.P	CCG Investments BVI, L.P., DataDirect Technologies (Cayman Islands), DataDirect Technologies GmbH (Germany), DataDirect Technologies, Inc. (Delaware), DataDirect Technologies Kabushiki Kaisha (Japan), DataDirect Technologies Limited (Ireland), DataDirect Technologies, Ltd (U.K.), DataDirect Technologies N.V. (Belgium), Progress Software Corporation.
20040281	ABRY Partners IV, L.P	Paul G. Allen	ABRY Partners IV, L.P., Charter Communications Holdings LLC, Charter Communications, Inc., Charter Communications, LLC, Charter Communications VI, LLC, Hornell Television Service, Inc., Interlink Communications Partners LLC, Paul G. Allen, The Helicon Group LP.

FOR FURTHER INFORMATION CONTACT: Sandra M. Peay, Contact Representative or Renee Hallman, Legal Technician, Federal Trade Commission, Premerger Notification Office, Bureau of Competition, Room H-303, Washington, DC 20580. (202) 326-3100.

By Direction of the Commission.

Shira P. Minton,

Acting Secretary.

[FR Doc. 03-32269 Filed 12-31-03; 8:45 am]

BILLING CODE 6750-01-M

FEDERAL TRADE COMMISSION

[File No. 021 0119]

Tenet Healthcare Corporation, et al.; Analysis To Aid Public Comment

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—that would settle these allegations.

DATES: Comments must be received on or before January 22, 2004.

ADDRESSES: Comments filed in paper form should be directed to: FTC/Office of the Secretary, Room 159-H, 600 Pennsylvania Avenue, NW., Washington, DC 20580. Comments filed in electronic form should be directed to: *consentagreement@ftc.gov*, as prescribed in the Supplementary Information section.

FOR FURTHER INFORMATION CONTACT: David Narrow, FTC, Bureau of Competition, 600 Pennsylvania Avenue, NW., Washington, DC 20580, (202) 326-2549.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46(f), and § 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 thirty (30) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for December 24, 2003), on the World Wide Web, at "<http://www.ftc.gov/os/2003/12/index.htm>." A paper copy can be obtained from the FTC Public Reference Room, Room 130-H, 600 Pennsylvania Avenue, NW., Washington, DC 20580, either in person or by calling (202) 326-2222.

Public comments are invited, and may be filed with the Commission in either paper or electronic form. Comments filed in paper form should be directed to: FTC/Office of the Secretary, Room 159-H, 600 Pennsylvania Avenue, NW.,