

FEDERAL RESERVE SYSTEM**Notice of Proposals To Engage in Permissible Nonbanking Activities or To Acquire Companies That Are Engaged in Permissible Nonbanking Activities**

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act. 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 the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 27, 2000.

A. Federal Reserve Bank of New York (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. The Industrial Bank of Japan, Limited, Tokyo, Japan; to acquire Nomura IBJ Global Investment Advisors, Inc., New York, New York, and thereby to engage in domestic investment advisory activities through Nomura IBJ Global Investment Advisors, Inc., a joint venture with Nomura Securities Co., Ltd, Tokyo, Japan, pursuant to Section 225.28(b)(6) of Regulation Y.

Board of Governors of the Federal Reserve System, April 7, 2000.

Robert deV. Frierson,

Associate Secretary of the Board.

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FEDERAL TRADE COMMISSION**Advisory Committee on Online Access and Security**

AGENCY: Federal Trade Commission.

ACTION: Notice of meeting on April 28, 2000.

SUMMARY: Pursuant to section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. App. sec. 10(a)(2), and 16 CFR 16.9(a), notice is hereby given that the Federal Trade Commission Advisory Committee on Online Access and Security will hold a meeting on Friday, April 28, 2000, from 8:00 a.m. to 4:00 p.m. in Room 432, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. The meeting is open to the public and will include a period for public comment. The purpose of the Advisory Committee is to provide advice and recommendations to the Commission regarding implementation of certain fair information practices by domestic commercial Web sites—specifically, providing online consumers reasonable access to personal information collected from and about them, and maintaining adequate security for that information. Interested parties may submit comments concerning any matter to be considered at the meeting by following the procedures described below.

DATES: The Advisory Committee will meet on Friday, April 28, 2000, from 8 a.m. to 4 p.m.

ADDRESSES: The meeting will take place in Room 432, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT:

Allison I. Brown, Division of Financial Practices, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Mail Stop 4429, Washington, DC 20580, telephone (202) 326-3079, email aibrown@ftc.gov; or Ellen R. Finn, Division of Financial Practices, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Mail Stop 4429, Washington, DC 20580, telephone (202) 326-3296, email efinn@ftc.gov.

Authority: 15 U.S.C. 41 *et seq.*; 5 U.S.C. App. secs. 1-15; 16 C.F.R. Part 16.

The fourth meeting of the Federal Trade Commission Advisory Committee on Online Access and Security will be held on Friday, April 28, 2000, in Room 432, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC from 8 a.m. to 4 p.m.

The Advisory Committee will continue to consider the costs and benefits, to both consumers and businesses, of implementing the fair

information practices of access and security with respect to personal information collected for and about consumers online. The Advisory Committee will also continue consideration of the parameters of reasonable access to personal information and adequate security and will present options for implementation of these information practices in a report to the Commission.

The tentative agenda for the fourth meeting is as follows:

1. Administrative matters.
2. Discussion of draft report submitted by subgroups on issues relating to "reasonable access".
3. Discussion of draft report submitted by subgroup on issues relating to "adequate security".
4. Public Comment.
5. Discussion of tasks and assignments.

The meeting is open to the public.

Submission of Documents:

Interested parties who wish to submit comments on the meeting agenda or questions for consideration by the Advisory Committee should send an original and two copies in advance of the meeting to the Secretary, Federal Trade Commission, Room H-159, 600 Pennsylvania Avenue, NW, Washington, DC 20580. All comments and questions should be captioned—Advisory Committee on Online Access and Security "Comment, P004807." To enable prompt review and public access, paper submissions should be accompanied by a version on diskette in ASCII, WordPerfect (please specify version) or Microsoft Word (please specify version) format. Diskettes should be labeled with the name of the submitter, the Advisory Committee caption, and the name and version of the word processing program used to create the document.

Alternatively, comments or questions may be submitted to the following email address: advisorycommittee@ftc.gov; if submitted by email, only one copy of the comment or question is required. The email should contain the name of the submitter, the Advisory Committee caption, and, if a document is attached, the name and version of the word processing program used to create the document.

Comments to the Advisory Committee will be accepted through 5 p.m. Eastern time on April 28, 2000. To ensure that comments are processed properly, individuals submitting comments should be sure to use the above addresses. All comments will be posted on the Advisory Committee's Web page at www.ftc.gov/acoas as soon as