

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 9, 2002.

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

1. *Concord EFS, Inc.*, Memphis, Tennessee; to acquire Core Data Resources, Inc., Amarillo, Texas, and thereby engage in data processing activities, pursuant to § 225.28(b)(14)(i) of Regulation Y.

Board of Governors of the Federal Reserve System, March 20, 2002.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 02-7154 Filed 3-25-02; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL RESERVE SYSTEM**Sunshine Act; Meeting****Agency Holding the Meeting: Board of Governors of the Federal Reserve System**

TIME AND DATE: 11:00 a.m., Monday, April 1, 2002.

PLACE: Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, NW., Washington, DC 20551.

STATUS: Closed.

MATTERS TO BE CONSIDERED:

1. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.

2. Any items carried forward from a previously announced meeting.

FOR MORE INFORMATION CONTACT:

Michelle A. Smith, Assistant to the Board; 202-452-2955.

SUPPLEMENTARY INFORMATION: You may call 202-452-3206 beginning at approximately 5 p.m. two business days before the meeting for a recorded announcement of bank and bank holding company applications scheduled for the meeting; or you may contact the Board's Web site at <http://www.federalreserve.gov> for an electronic announcement that not only lists applications, but also indicates procedural and other information about the meeting.

Dated: March 22, 2002.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 02-7393 Filed 3-22-02; 3:42 pm]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION**Public Workshop: Consumer Information Security**

AGENCY: Federal Trade Commission (FTC).

ACTION: Notice Announcing Public Workshop; Requesting Public Comment and Participation; and Correcting Earlier Notice With Respect to Dates of Public Workshop.

SUMMARY: The FTC is planning to host a public workshop to explore issues relating to the security of consumers' computers and the personal information stored in them or in company databases. This notice provides the correct dates for the public workshop.

DATES: The workshop will be held on Monday, May 20, 2002, from 9 a.m. to 5 p.m., and Tuesday, May 21, 2002,

from 9 a.m. to 2 p.m., at the Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.¹

Pre-registration: The event is open to the public and there is no fee for attendance. However, attendees are strongly encouraged to pre-register, as seating will be limited. To pre-register, please email your name and affiliation by April 29, 2002, to securityworkshop@ftc.gov.

Requests to participate as a panelist: As discussed below, written requests to participate as a panelist in the workshop must be filed on or before April 1, 2002. Persons filing requests to participate as a panelist will be notified on or before April 22, 2002, if they have been selected to participate.

Written comments: Whether or not selected to participate, persons may submit written comments on the Questions to be Addressed at the workshop. Such comments must be filed on or before April 29, 2002. For further instructions on submitting comments and requests to participate, please see the "From and Availability of Comments" and "Requests to Participate as a Panelist in the Workshop" sections below. To read our policy on how we handle the information you may submit, please visit <http://www.ftc.gov/ftc/privacy.htm>.

ADDRESSES: Written comments and requests to participate as a panelist in the workshop should be submitted to: Secretary, Federal Trade Commission, Room 159, 600 Pennsylvania Avenue, NW., Washington, DC 20580. Alternatively, they may be e-mailed to securityworkshop@ftc.gov.

FOR FURTHER INFORMATION CONTACT: L. Mark Eichorn, Division of Advertising Practices, 202-326-3053, Ellen Finn, Division of Financial Practices, 202-326-3296, or Laura Berger, Division of Financial Practices, 202-326-2471. The above staff can be reached by mail at: Federal Trade Commission, 600 Pennsylvania Avenue, NW., Washington, DC 20580.

SUPPLEMENTARY INFORMATION:**Background and Workshop Goals**

The security of consumers' home computers is an issue of growing importance. The terms "virus," "worm," and "Trojan horse" have gained new meanings as "Melissa,"

¹ An earlier **Federal Register** notice inadvertently provided incorrect dates for the public workshop. See 67 FR 10213 (March 6, 2002). This notice provides the correct dates for the public workshop, and is in all other respects substantively identical to the earlier **Federal Register** notice and to the notice and news release posted on the Commission website at <http://www.ftc.gov/opa/2002/03/security.htm>.

"ILOVEYOU," and "Code Red" infected computers across the globe. News of hackers' "exploits" make front page news. At the same time, more and more consumers access the Internet through "always on" DSL or cable Internet connections, which allow quick access to Internet content but also may be vulnerable to attack even when the consumer is not actively using the Internet. As consumers use their computers as repositories for sensitive information such as passwords, financial records, and health information, the potential destruction or disclosure of that information is cause for concern.

Another aspect of consumer security is whether consumers' personal information held by businesses is secure. When consumers interact with businesses—whether to check a bank account balance, register to receive information, or purchase a product or service—those businesses become custodians of consumers' personal information. An employee processing a consumer's payment or a consumer checking his or her account balance may want access to this information, but at the same time businesses face the challenge of securing it from access by external threats such as hackers or even by unauthorized insiders. Should a hacker gain access to a business' customer credit card database, for example, that intrusion may not only have serious consequences for that particular business and the consumer's financial well-being, but may also affect consumers' confidence and willingness to engage in e-commerce generally.

This workshop provides an opportunity for the Commission to explore information security issues that affect consumers. The questions to be addressed at the workshop would include:

1. The Current State of Information Security

- What are the security risks facing consumers?
- Are consumers aware of the risks?
- What are the costs to consumers of security measures and of security failures?
- Do consumers accurately assess security risks?
- How does consumers' security affect the network as a whole?

2. Security Issues Relating to Consumers' Home Information Systems

- What steps can consumers take to reduce their security risks?
- What information resources or security products are available to help consumers protect themselves?

- If consumers' lack of awareness or technical expertise lead to security vulnerabilities, what steps can be taken to raise awareness or educate consumers?

- What types of awareness and education initiatives are currently being pursued?

- What are the "best practices" being implemented by businesses to assist consumers in safeguarding their home information system?

3. Security Issues for Businesses that Maintain Consumers' Personal Information

- What practical challenges do businesses face in securing their computer systems, and specifically consumers' personal information that is stored on them?

- What are the costs to businesses of security measures and of security failures?

- What measures can businesses, especially smaller businesses, take to secure their computer systems and the consumer information stored on them?

- What information resources are available to help these businesses?

- What are the "best practices" being implemented by businesses to address these issues?

4. Emerging Business Models, Technologies, and Best Practices

- What are the existing business models for security, and are they sustainable over the long term?

- What technologies, business models, or initiative are emerging in the marketplace to address the security of consumers' information?

5. Revising the OECD Security Guidelines

Commissioner Orson Swindle is leading the U.S. delegation to the Organization for Economic Cooperation and Development ("OECD") Experts Group reviewing the OECD Guidelines for the Security of Information Systems. These voluntary guidelines contain principles which provide a framework for participants to think about information and network security practices, policies, and procedures. The guidelines discuss cultivating a "culture of security" and contain nine policy principles for the security of information systems and networks, as well as principles relating to the life cycle of information systems and networks. The guidelines specifically address: raising awareness of security risks; responsibility for the security of information systems; designing security into system architecture; and risk management, assessment, and

monitoring. Because the principles provide a helpful framework for thinking about security issues, the Commission plans to present a panel discussion on the Security Guidelines.

Form and Availability of Comments

The FTC requests that interested parties submit written comments on the above questions to facilitate greater understanding of the issues. Of particular interest are any studies, surveys, research, and empirical data. Comments should indicate the number(s) of the specific question(s) being answered, provide responses to questions in numerical order, and use a separate page for each question answered. Comments should be captioned "Consumer Information Security Workshop—Comment, P024512," and must be filed on or before April 29, 2002.

Parties sending written comments should submit an original and two copies of each document. To enable prompt review and public access, paper submissions should include a version on diskette in PDF, ASCII, WorkPerfect, or Microsoft Word format. Diskettes should be labeled with the name of the party, and the name and version of the word processing program used to create the document. Alternatively, comments may be mailed to securityworkshop@ftc.gov.

Written comments will be available for public inspection in accordance with the Freedom of Information Act, 5 U.S.C. 552, and FTC regulations, 16 CFR part 4.9, Monday through Friday between the hours of 8:30 a.m. and 5:00 p.m. at the Public Reference Room 130, Federal Trade Commission, 600 Pennsylvania Avenue, NW., Washington, DC 20580. This notice and, to the extent technologies possible, all comments will also be posted on the FTC website at www.ftc.gov/securityworkshop.

Registration Information

The workshop will be open to the public and there is no fee for attendance. As discussed above, pre-registration is strongly encouraged, as seating will be limited. To pre-register, please email your name and affiliation to securityworkshop@ftc.gov by April 29, 2002. A detailed agenda and additional information on the workshop will be posted on the FTC's website at www.ftc.gov/securityworkshop before May 20, 2002.

Requests To Participate as a Panelist in the Workshop

Those parties who wish to participate as panelists in the workshop must notify

the FTC in writing of their interest in participating on or before April 1, 2002, either by mail to the Secretary of the FTC or by e-mail to securityworkshop@ftc.gov. Requests to participate as a panelist should be captioned "Consumer Information Security Workshop—Request to Participate, P024512." Parties are asked to include in their requests a statement setting forth their expertise in or knowledge of the issues on which the workshop will focus and their contact information, including a telephone number, facsimile number, and email address (if available), to enable the FTC to notify them if they are selected. An original and two copies of each document should be submitted. Panelists will be notified on or before April 22, 2002 whether they have been selected.

Using the following criteria, FTC staff will select a limited number of panelists to participate in the workshop. The number of parties selected will not be so large as to inhibit effective discussion among them.

1. The party has expertise in or knowledge of the issues that are focus on the workshop.
2. The party's participation would promote a balance of interests being represented at the workshop.
3. The party has been designated by one or more interested parties (who timely file requests to participate) as a party who shares group interests with the designator(s). In addition, there will be time during the workshop for those not serving as panelists to ask questions.

By direction of the Commission.

Donald S. Clark,
Secretary.

[FR Doc. 02-7172 Filed 3-25-02; 8:45 am]

BILLING CODE 6750-01-M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

National Committee on Vital and Health Statistics: Meeting

Pursuant to the Federal Advisory Committee Act, the Department of Health and Human Services Announces the Following Advisory Committee Meeting

Name: National Committee on Vital and Health Statistics (NCVHS), Subcommittee on Standards and Security.

Time and Date: 9 a.m. to 5 p.m., April 9, 2002; 9 a.m. to 3 p.m., April 10, 2002.

Place: Hubert H. Humphrey Building, Room 800, 200 Independence Avenue, SW., Washington, DC.

Status: Open.

Purpose: This meeting will be conducted as a hearing. The Subcommittee will hear testimony and discussion on two topics: One, the potential replacement of the International Classification of Diseases, Ninth Revision, Clinical Modification (ICD-9-CM) Volume 3 (procedures) with the International Classification of Diseases Procedure Coding System (ICD-10-PCS); and two, gaps in the current Health Insurance Portability and Accountability Act of 1996 (HIPAA) medical data code sets.

For More Information Contact: Substantive program information as well as summaries of meetings and a roster of Committee members may be obtained from Karen Trudel, Senior Technical Advisor, Security and Standards Group, Centers for Medicare and Medicaid Services, MS: N2-14-17, 7500 Security Boulevard, Baltimore, MD 21244-1850, telephone: 410-786-9937; or Marjorie S. Greenberg, Executive Secretary, NCVHS, National Center for Health Statistics, Centers for Disease Control and Prevention, Room 1100, Presidential Building, 6525 Belcrest Road, Hyattsville, Maryland 20782, telephone: (301) 458-4245. Information also is available on the NCVHS home page of the HHS Web site: <http://www.ncvhs.hhs.gov/> were an agenda for the meeting will be posted when available.

Dated: March 19, 2002.

James Scanlon,

Director, Division of Data Policy, Office of the Assistant Secretary for Planning and Evaluation.

[FR Doc. 02-7214 Filed 3-25-02; 8:45 am]

BILLING CODE 4151-05-M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Agency for Healthcare Research and Quality

Health Care Policy and Research Special Emphasis Panel (SEP); Meeting

In accordance with section 10(d) of the Federal Advisory Committee Act (5 U.S.C., Appendix 2), announcement is made of a Health Care Policy and Research Special Emphasis Panel (SEP) meeting.

The Health Care Policy and Research Special Emphasis Panel is a list of experts in fields related to health care research who are invited by the Agency for Healthcare Research and Quality (AHRQ) and agree to be available, to conduct, on an as needed basis, scientific reviews of applications for AHRQ support. Individual members of the Panel do not meet regularly and do not serve for fixed or long terms. Rather, they are asked to serve for particular review meetings which require their type of expertise.

Substantial segments of the upcoming SEP meeting listed below will be closed

to the public in accordance with the Federal Advisory Committee Act, section 10(d) of 5 U.S.C., Appendix 2 and 5 U.S.C. 552b(c)(6). Grant applications for Small Research Project Awards are to be reviewed and discussed at this meeting. These discussions are likely to include personal information concerning individuals associated with these applications. This information is exempt from mandatory disclosure under the above-cited statutes.

1. *SEP Meeting on:* Health Services Research Small Research Projects.

Date: March 26, 2002 (Open on March 26, from 2:30 p.m. to 2:40 p.m. and closed for remainder of the teleconference meeting).

Place: Agency for Healthcare Research and Quality, 2101 East Jefferson Street, 5th Floor Conference Room, 5W4, Rockville, MD 20852.

Contact Person: Anyone wishing to obtain a roster of members or minutes of this meeting should contact Mrs. Bonnie Campbell, Committee Management Officer, Office of Research Review, Education and Policy, AHRQ, 2101 East Jefferson Street, Suite 400, Rockville, Maryland 20852, Telephone (301) 594-1846.

Agenda items for this meeting are subject to change as priorities dictate.

Dated: March 19, 2002.

Lisa Simpson,

Deputy Director.

[FR Doc. 02-7178 Filed 3-25-02; 8:45 am]

BILLING CODE 4160-90-M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Agency for Healthcare Research and Quality

Contract Review Meeting

In accordance with section 10(a) of the Federal Advisory Committee Act as amended (5 U.S.C., Appendix 2), announcement is made of an Agency for Healthcare Research and Quality (AHRQ) Technical Review Committee (TRC) meeting. This TRC's charge is to review contract proposals and provide recommendations to the Director, AHRQ, with respect to the technical merit of proposals submitted in response to a Request for Proposals (RFP) regarding an "Evidence-Based Practice Center (EPC II)". The RFP was published in the Commerce Business Daily on January 31, 2002.

The upcoming TRC meeting will be closed to the public in accordance with the Federal Advisory Committee Act (FACA), section 10(d) of 5 U.S.C.,