

FOR FURTHER INFORMATION CONTACT: For further information or to register for the meeting contact the Authority's Office of Case Control, at the address listed above or by telephone at (202) 482-6540. If you prefer to participate in a discussion with representatives from local unions and agency field offices during the meeting, please indicate your preference when you register.

SUPPLEMENTARY INFORMATION: Pursuant to the Government Performance and Results Act of 1993, Pub. L. 103-62, 107 Stat. 285, the Federal Labor Relations Authority has identified as a performance goal that it shall "consistently comply with established quality standards (with) ongoing evaluation of the effectiveness of quality performance measures." The Chairman and Members of the Authority have established an internal Task Force to evaluate the quality of the Authority's written decisions and the measures for assessing that quality. To that end, the Authority will hold a meeting with interested persons to receive comments in response to the following questions:

- With what frequency and for what purposes do you read Authority decisions?
- Are you able to use easily Authority decisions as guidance regarding labor-management relations?
- What is your overall impression of the quality of the decisions?
- What specific comments do you have about the decisions' clarity, precision, length, format, timeliness, usefulness, and responsiveness to the issues raised?
- How would you define a high quality Authority decision?
- What, if any, changes would you make to the style, timing and/or content of the Authority's decisions?
- What are the measures of quality that you would recommend applying to Authority decisions?
- Do you have any other comments regarding the quality of Authority decisions?

You may also submit written comments in response to these questions. Written comments must be received on or before July 31, 2000, by the Office of Case Control, Federal Labor Relations Authority, at the address listed above.

Dated: June 15, 2000.

For the Authority.

Peter J. Constantine,
Director of Case Control.

[FR Doc. 00-15512 Filed 6-19-00; 8:45 am]

BILLING CODE 6727-01-P

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than July 5, 2000.

A. Federal Reserve Bank of Chicago (Phillip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. Tamara S. Jacobson, Rake, Iowa; to retain voting shares of Rake Bancorporation, Rake, Iowa, and thereby indirectly retain voting shares of State Savings Bank, Rake, Iowa.

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

1. Whipple Family Banking Limited Partnership, Arkadelphia, Arkansas; to acquire additional voting shares of Summit Bancorp, Inc., Arkadelphia, Arkansas, and thereby indirectly acquire additional voting shares of Summit Bank, Arkadelphia, Arkansas.

Board of Governors of the Federal Reserve System, June 15, 2000.

Robert deV. Frierson,
Associate Secretary of the Board.

[FR Doc. 00-15527 Filed 6-19-00; 8:45 am]

BILLING CODE 6210-01-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 July 14, 2000.

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

1. First Graham Bancorp, Inc., Graham, Texas; to acquire 100 percent of the voting shares of First Bryson Bancorporation, Inc., Flower Mound, Texas; and thereby indirectly acquire First Security Bancshares of Delaware, Inc., Dover, Delaware; and First Security Bank, Flower Mound, Texas.

Board of Governors of the Federal Reserve System, June 14, 2000.

Robert deV. Frierson,
Associate Secretary of the Board.

[FR Doc. 00-15449 Filed 6-16-00; 8:45 am]

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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.

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 July 5, 2000.

A. Federal Reserve Bank of San Francisco (Maria Villanueva, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. CB Bancshares, Inc., Honolulu, Hawaii; to acquire Citibank Properties, Inc., Honolulu, Hawaii, and thereby holding and acquiring commercial and residential mortgage loans and mortgage backed securities, pursuant to Section 225.28(b)(1) of Regulation Y.

Board of Governors of the Federal Reserve System, June 15, 2000.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 00-15526 Filed 6-19-00; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Sunshine Meeting; Notice

AGENCY HOLDING THE MEETING: Board of Governors of the Federal Reserve System.

TIME AND DATE: 12 noon, Monday, June 26, 2000.

PLACE: Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, N.W., Washington, D.C. 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 matters carried forward from a previously announced meeting.

CONTACT PERSON FOR MORE INFORMATION: Lynn S. Fox, Assistant to the Board; 202-452-3204.

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: June 16, 2000.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 00-15700 Filed 6-16-00; 3:04 pm]

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FEDERAL TRADE COMMISSION

[File No. 992 3202]

Riley Manufactured Homes, Inc., 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 July 13, 2000.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 600 Pennsylvania Ave., NW., Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: John Hallerud or C. Steven Baker, Federal Trade Commission, Midwest Region, 55 E. Monroe St., Suite 1860, Chicago, IL 60603-5701. (312) 960-5633.

SUPPLEMENTARY INFORMATION: Pursuant to section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and section 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 June 13, 2000), on the World Wide Web, at "<http://www.ftc.gov/ftc.formal.htm>." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, 600 Pennsylvania Avenue, NW., Washington DC 20580, either in person or by calling (202) 326-3627.

Public comment is invited. Comments should be directed to: FTC/Office of the Secretary, Room 159, 600 Pennsylvania Ave., NW., Washington, DC 20580. Two paper copies of each comment should be filed, and should be accompanied, if possible, by a 3½ inch diskette containing an electronic copy of the comment. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

Analysis of Proposes Consent Order To Aid Public Comments

The Federal Trade Commission has accepted an agreement to a proposed consent order from Riley Manufactured Homes, Inc., and its president, Dennis Ohnstad ("respondents").

The proposed consent order has been placed on the public record for thirty (30) days for reception of comments by interested persons. Comments received during this period will become part of the public record. After thirty (30) days, the Commission will again review the agreement and the comments received and will decide whether it should withdraw from the agreement and take other appropriate action or make final the agreement's proposed order.

The Commission's complaint alleges that respondents' credit advertisements violated section 144 of the Truth in Lending Act, ("TILA"), 15 U.S.C. 1664, and Section 226.24 of Regulation Z, 12 CFR 226.24. Congress established statutory disclosure requirements for credit advertising under the TILA and directed the Federal Reserve Board ("Board") to promulgate a regulation implementing such statute—Regulation Z. See 15 U.S.C. 1601-1667e; 12 CFR part 226.

According to the complaint, respondents' advertisements stated a rate of finance charge for financing the purchase of manufactured homes but did not properly disclose the rate as an annual percentage rate, as required by Regulation Z. The complaint also alleges that respondents' credit advertisements stated a monthly payment amount or other "triggering" terms (the amount or percentage of any downpayment; the number of payments or the period of repayment; the amount of any payment;