Consumer Financial Bill of Rights

1. Consumers have the right to receive accurate, easily understood information about their financial status and about investment options.

2. Consumers have the right not to be discriminated against in their dealings with financial institutions and financial service providers.

3. Consumers have the right to privacy in their financial records, and their financial records should not be disclosed without their prior consent.

4. Consumers have the right not to be unfairly charged for financial services such as the use of automated teller machines (ATMs).

5. Consumers have the right to a fair and efficient process for resolving differences with banks and other financial institutions.

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UNITED STATES
OFFICE OF CONSUMER AFFAIRS
Washington, D.C. 20201

Tom/EK?
FYI
-BR

808 17th

Memorandum

To Bruce Reed
From: Leslie ~~Byrne~~ LB
Subject: Consumer Initiatives
Date: June ~~25, 1997~~

This outline is for four positive consumer proposals the Administration can take to heighten public awareness of the President's pro-consumer policies.

1. **Establish a Disaster Strike Force for Consumers**. This Strike Force would go into areas that have been hit by disaster where rebuilding is necessary. Experience has shown that victims of disaster are vulnerable to be victimized a second time by con artists and scammers who take advantage of urgent needs and chaotic conditions. Recent post-disaster fraud has included: home security systems, purportedly sold by police or national guardsmen at highly inflated prices; trafficking in shoddy or substandard building materials, again at inflated prices; and remodeling contractors that never show up after the down payment or whose work doesn't meet building codes. Home-based business "opportunities" also flourish, as people look for other income to cover costs of rebuilding.

The Strike Force would go into a disaster are with a team of lawyers(FTC and Justice) and consumer specialists. They would be prepared to evaluate contracts, do public information on avoiding scams and distribute consumer materials to educate the public about protecting themselves. USOCA could coordinate this Strike Force in close cooperation with FEMA, state and local consumer affairs offices, and state attorneys general. An Executive Order would establish the Strike Force. We estimate funding at $300,000 to $900,000 annually, depending on the frequency of disasters.

2. **Establish a Consumer Right to Privacy.** On October 27, 1992, the Clinton/Gore campaign released a document spelling out their vision of consumer protection. As an addendum to the Consumer Bill of Rights established by President Kennedy the campaign proposed there be "*The Right to Privacy To not have information provided by consumer for one purpose used for a separate purpose without the consumer's knowledge and consent.*" The Information and Technology Task force on Privacy, headed by OMB, has released its White Paper for comment and there is much activity, both public and private, currently in the area of privacy. The Administration would not short-circuit these discussions by adhering to this campaign promise.

3. <u>**Presidential Directive to Department of Defense to assist military families in consumer protection cases.**</u> Currently military personnel and their families face extraordinary problems in seeking redress in consumer cases. Some JAG offices will take up these cases if they have a light caseload in other areas, most will not take them at all. Local and State consumer affairs offices make military family cases a low priority because the family is likely to transfer before their problem can be solved. This problem has come to USOCA's attention through our National Consumer Helpline. Military personnel who cannot hold car dealers to their warranties as well as other faulty goods and services that would be eligible for arbitration and possible refunds are dropped because the family is transferred or redress is delayed in hopes that the family will be transferred. The President could establish a policy that JAG take consumer complaint cases, after review by base family support services, to ensure that military families have the full range of consumer protections afforded all other Americans.

4. <u>**Convene a 1998 White House Conference on Consumer Issues for the New Century.**</u> Consumerism was born at the dawn of the industrial age. From the 1890's until the present, the main focus of consumer protection has been on quality, price and safety of tangible goods. The national economy has changed from an industrial to a service and information (non-tangible) based economy, but the government response to consumer concerns has been slow to change. As a country we have yet to give the public the same assurances and rights for non-tangible products as with tangible goods. The conference could cover issues such as: health care, child care, privacy and the protection of personal information in a technological age, impact of deregulation on consumers, travel fraud, and international redress in a global marketplace. These issues will establish the foundation of what consumer protection will look like in the year 2001.

A format such as the W.H. Conference on Aging would provide the broadest possible participation and visibility for the Administration. USOCA, Commerce, HHS, FTC, State, Energy, etc., could provide expert staff to organize the conference.

Consumers LW

Consumers' Bill of Rights for the 21st Century

Bringing Basic Consumer Protections to the High-Tech Marketplace

→Consumers have a right to accurate information in the electronic marketplace.

We have entered the Information Age, but sometimes information misleads rather than inspires consumers. On the Internet, many advertisements are confusing because important information is missing, hidden or inaccurate. To fix this problem, we need to make sure that existing laws are in step with new technology. All agencies should review and revise their consumer disclosure laws to ensure that they are as effective online as they are on paper.

→Consumers have a right to protection from fraud in the electronic marketplace.

The Internet should no longer be the Wild Wild Web. Congress should extend the criminal wire fraud and mail fraud statutes to cyberspace and prohibit deceptive practices online, just as in the real world. The high-tech marketplace will grow only if consumers feel secure. We owe them these basic protections.

Cost: 30 FTE's for the Federal Trade Commission's Bureau of Consumer Protection to detect and enforce antifraud laws on the Internet, and to expand consumer education efforts.

→Consumers have a right to control their personal information in electronic marketplace.

Consumers should be able to shop in cyberspace without fear of prying eyes. They should know if a web site wants to collect information about them and they should have a choice about how that information will be used. Consumers should have access to their personal information to make sure it is accurate, and their personal data should be kept secure.

Cost: 15 FTE's to staff the FTC's Bureau of Consumer Protection Internet Privacy initiative.

→Consumers should have one place to go for help and information, and to complain.

Consumers should have a one-stop shop for their Internet fraud problems, and law enforcement should be able to respond toreported consumer fraud quickly and effectively. The Federal Trade Commission already operates the unique Consumer Response Center, which puts mail, telephone and Internet fraud complaints into one database -- Consumer Sentinel. This database contains over 150,000 complaints that are shared with officials across the U.S. and Canada. Consumer Sentinel should expand to include more law enforcement partners both here and abroad.

Cost: $4.5 million for the FTC's Bureau of Consumer Protection to fund a toll-free complaint number, a larger complaint-handling capacity, and the costs associated with disseminating timely and appropriate consumer information.

→Consumers have a right to protection in the global marketplace.

Schemers and criminals hide behind borders, even as they travel through borderless cyberspace, to victimize consumers everywhere. We need to bring these electronic and international thugs to justice. To do that, we need to strengthen our extradition treaties and change our laws so that we can share information and increase cooperation with our law enforcement partners around the globe.

Cost: $2.5 million and 5 FTE's for the FTC's Bureau of Consumer Protection to develop a global version of Consumer Sentinel, train law enforcement personnel to use it, and bring meaningful law enforcement actions against international cybercrooks.

MEMORANDUM FOR SARAH ROSEN

FROM: Gregory A. Baer
Deputy Assistant ~~Secretary for~~ Financial Institutions Policy

SUBJECT: Consumer Protection Options.

This memorandum sets forth several legislative and regulatory proposals the NEC may want to consider with respect to consumer protection in the financial services area.

1. CREDIT CARD DISCLOSURES AND OPTIONS

This section describes several ways to increase disclosure to consumers regarding credit card issues. These issues also were discussed in the context of bankruptcy legislation.

Option 1: **(1) Require the disclosures set forth in the Senate bankruptcy bill, including the amount of time it would take to pay back the debt balance if only the minimum amount were paid each month; the number of months it would take to pay the entire balance if the consumer pays only the required minimum and if no further advances are made; and the total cost to the consumer.** (2) Require a credit worksheet.

Pros:

- Would inform consumers of the full impact of only making minimum payments.

- The Administration has supported these requirements.

Cons:

- The proposal would add cost and regulatory burden if the requirement applied for all cardholders.

- Simply supplying a credit worksheet with no additional help may fall short of the intended benefits. A simple worksheet would not educate the consumer fully, and it is difficult to assure the consumer will pay attention. This effort would be better undertaken as part of a complete credit education initiative.

Option 2: **Support the reduced requirement in the House-Senate conference bill, requiring disclosure of: (1) a statement on minimum payments; (2) an example, based on minimum payments and APRs, of how long it would take to repay a**

$500 balance if the consumer made only the minimum payment and if no further advances were made, to be disclosed to the customer annually; and (3) a worksheet to assist the consumer in determining his or her debt obligations and income. Also require the Fed to conduct a study to determine adequacy of information, and to issue regulations requiring additional disclosures if it finds they are needed.

Pros:

- Using a hypothetical imposes less regulatory burden, but may still assist consumers in understanding minimum payments. Requiring a study by the Board and Board regulations based on its study would identify a true need for regulations.

Con:

- Board rulemaking will take years.
- The Administration has already supported the disclosures in the Senate bill.

2. DISCLOSURE OF MUTUAL FUND COSTS

In a widely reported May 15, 1998, speech to the Investment Company Institute, SEC Chairman Levitt criticized the investment company industry for not doing enough to educate individual investors who are pouring money into the funds. Less than half the investors know that fund expenses are deducted on an ongoing basis, according to the SEC. Only 8 percent say they completely understand the expenses that their funds charge.

The SEC staff recently sent the Investment Company Institute (the mutual fund industry's trade group) a letter warning them that they need to carefully consider, and sometimes more explicitly disclose, fees that investors ultimately bear when they hold funds that participate in the supermarket programs offered by Charles Schwab Corp., Fidelity Investments, and other financial firms. The letter says the SEC "will closely scrutinize any increases in a fund's investment advisory fee that appears to be for the purpose of compensating the fund's investment advisor for paying the fund's supermarket fee."

Option: Encourage the SEC's efforts to improve disclosure to mutual fund investors and question fees that may not be appropriate.

Pros:

- Should increase competition and protect investors.

- Disclosure empowers investors to avoid funds with questionable fees, thus pressuring those funds to change their fee structure.

Cons:

- Increases regulatory burden on the fund industry.

- Many investors do not read the disclosures they currently receive. Adding more could unnecessarily burden the fund industry and invite litigation without really helping investors.

- Evidence of problems is unclear -- the mutual fund industry may call on the administration to provide examples.

- Could be viewed as duplicative of the SEC's initiative without adding much additional value.

3. RENT-TO-OWN TRANSACTIONS ISSUES AND OPTIONS

In a rent-to-own transaction, the consumer rents an item with the understanding that after a specified number of rental payments, he or she becomes the owner of the item. Until that time, however, the consumer can return the item and walk away with no further obligation. Because rent-to-own transactions do not qualify as credit sales under the Truth in Lending Act (TILA), the consumer has none of the protections of federal consumer protection statutes.

Rent-to-own can be an accessible means of acquiring household items, but survey data and consumer complaints show abuses. For example, a 1997 survey by U.S. PIRG found that rent-to-own stores charged an average effective APR of 100% -- five times the prevailing credit card rate of 20%. The U.S. PIRG survey found that only 50% of labels disclosed the total actual cost to own in small print and that none disclosed an APR. Evidence also suggests that some in the industry have used abusive repossession techniques.

The FTC expects to complete a study on the rent-to-own industry practices in the Spring of 1999. One focus of the study is whether most customers are simply renting (in which case disclosures would be less important) or are truly renting to own. If the statute was amended, FTC would prefer that the Fed write the regulations, since it writes all related regs.

Option: Propose authorizing the Fed to write appropriate disclosure requirements for rent-to-own transactions. Pending release of the FTC study, we would not

wish to be too specific in stating what those disclosures are, but two are fairly obvious: whether the item is new or used, and the total cost of purchasing the item. (Calculating the implicit interest rate gets a little complicated, and needs further study.)

Pro: This is a simple way to give consumers the protection provided by federal consumer protection statutes for extensions of credit.

Con: Rent-to-own bills introduced in 1997, 1994, and 1993 failed in the face of strong industry opposition.

4. DEBIT CARD ISSUES AND OPTIONS

Over the past couple of years, card issuers have been marketing "offline" debit cards aggressively, encouraging consumers to use them in place of writing checks. Like credit cards, but unlike ATMs, these offline debit cards do not carry a security feature, such as a PIN, to protect against fraudulent use. Moreover, many institutions have automatically replaced their customers' existing ATM cards, previously usable only with PINs, with cards that can be used with a PIN at ATMs and electronic POS terminals, but *without* a PIN in the "offline" mode.

The problem here is that, by law, credit cards (without security features) carry legal protections against consumer loss (e.g., maximum liability of $50 if issuer is notified within 3 days), whereas offline debit cards do not. Thus, these cards carry neither the security protections of an ATM card nor the legal protections of a credit card -- yet because they are the same size and same plastic, and customers might not understand the difference.

In response to concerns about customer confusion and liability, VISA and MasterCard have entered into voluntary agreements with their member financial institutions that go beyond the consumer protections required under the Fed's Regulation E.

Option: Support the Schumer-Gonzalez Bill , which would have: (1) limited a consumer's liability to $50 for a debit card that is not PIN-protected and does not use some other unique identifier (a signature is deemed not unique); (2) required card issuers, as a condition of imposing any liability on consumers, to disclose the importance of promptly reporting loss or theft of the card; and (3) prohibited issuing a debit card that can function without a PIN or other unique identifier unless the card is not activated when sent, certain disclosures accompany the card, and the card is activated only upon the consumer's request and after verification of the consumer's identity.

Pro: The bill would make the industry's voluntary reforms a legal (and therefore permanent) requirement and ensure that they would apply to all issuers.

Cons: The proposal requires less protection than Visa and Mastercard voluntarily provide (for example, the proposal applies only to non-PIN-protected cards). It may be unnecessary in light of industry reforms, such as limited liability, provisional recrediting, and customer-requested activation. Fed staff has told us that the Board has not changed its September 1997 position that the voluntary industry actions appear adequate.

5. UNSOLICITED MAILINGS OF LOAN CHECKS

Loan checks are credit products for which the consumer need only sign and cash or deposit the check to obtain the loan. They also are referred to as "loans by mail" and "live checks." The amount of these loan checks is not limited by TILA or regulation Z and may be thousands of dollars. Federal law does not prohibit creditors from mailing unsolicited loan checks. TILA does mandate that full disclosure of credit terms, such as the annual percentage rate and the payment schedule, be included with any mailing so that consumers can make informed decisions about whether to accept the loan. Thus, our primary concern is not disclosure, but rather (1) the potential for theft and fraud and the consumer inconvenience of refuting a claim of liability, and (2) a paternalistic concern that consumers could indebt themselves too easily (though generally only the wealthier consumers are sent loan checks).

Note: in the closest parallel, unsolicited mailings of credit cards has long been prohibited, for the reasons set forth above.

An August 1998 GAO report, Live Loan Checks: Information on Unsolicited Consumer Loans for Preapproved Borrowers," said there had been little evidence of fraud, the American Financial Services Association has adopted voluntary standards including disclosure and no liability for theft or fraud, but possible problems were the burden of unwinding fraud and potential increases in defaults or bankruptcy. Fleet Bank reported that between 1995 and 1997 it experienced 68 cases of fraud, based on 4.35 million live loan checks mailed and approximately 155,000 borrowers cashing the checks.

The Fed has said it is mindful of the appearance that consumers are exposed to risks they have not voluntarily assumed, but as of 1997 it did not favor an outright prohibition against sending these checks. The issuance of unsolicited loan checks is not as prevalent as the issuance of unsolicited credit cards in the late 1960s that led to the TILA prohibition.

Option: Support the Hinchey-Gonzalez bill, which would have prohibited the unsolicited mailing of loan checks or other negotiable instruments. The bill also would have provided that if a check or other negotiable instrument is sent unsolicited, a consumer would not be liable for the debt unless the creditor could prove that the consumer received and negotiated the instrument. Whether or not the intended recipient received it, the creditor could not report any liability resulting from the unsolicited instrument to a consumer reporting agency.

Pros:

- Protects consumers from theft and fraud and the burden of unwinding forged transactions.

- Consistent with other relevant law.

Cons:

- May be addressing a problem that doesn't exist.

6. DISCLOSURE OF CUSTOMER COSTS OF ACQUIRING FINANCIAL PRODUCTS

The financial modernization bill approved by the House of Representatives (H.R. 10) contained a Dingell/LaFalce amendment that would have required the federal banking agencies, the SEC, CFTC, and their self-regulatory organizations to adopt rules improving disclosure of customer costs of acquiring financial products.

Option: Support standalone enactment of Dingell/LaFalce or some other disclosure scheme that runs across all industries

Pro:

- Makes intuitive sense: disclosures need to be more simple, and disclosure practices should really be the same regardless of whether the product is being purchased from a commercial bank or an investment bank.
- As financial services become more integrated, it becomes increasingly difficult for consumers to sort out the costs of acquiring financial products. This provision helps consumers better understand these costs and to comparison shop for better deals.
- Makes markets more competitive by alleviating confusion and better informing customers.

Cons:

- Exceedingly complicated to prescribe in statute; delegating rulemaking authority would postpone action for years and perhaps lead to little change.
- According to Senate Banking Committee staff, the banking industry strongly objected to the provision on the basis of regulatory burden, arguing that their fees changed so often that it would be difficult to continually update the disclosure. The bond marketing industry argued that markups are embedded, not consumer costs. The insurance industry agreed to allow the provision to be

dropped, and the Senate Banking Committee left it out of the bill that would have gone to the Senate floor.

7. NASD OVERSIGHT OF INVESTMENT ADVISERS

NASD staff has recently cited an increasing trend, whereby securities brokers (AKA registered representatives) are increasingly giving up their licenses and becoming registered investment advisors (RIAs). A recent Wall Street Journal article quoted a plaintiffs' lawyer as asserting that investment advisers are "the last refuge of scoundrels" and "an accident waiting to happen." Basically, becoming an RIA means giving up sales loads, but still allows one to recommend specific mutual funds to clients, accept custody of client funds, have customer trades executed through an affiliated broker, etc. Yet the RIA would no longer by subject to firm-wide supervision, reporting of customer complaints, standards for advertising and sales materials, training and qualification requirements, suitability rules, and other consumer protections. This trend is being facilitated by the exponential growth in mutual funds, by which the ability of a broker to execute trades on an exchange becomes less significant.

In response, NASD recently has expressed interest in regulating investment advisers. At a brokers' convention last September, Frank Zarb, the NASD's chairman, said he was talking with the SEC, which regulates investment advisers under the Investment Advisers Act of 1940, about whether the NASD should become a self-regulatory organization for investment advisers, as it is currently for broker-dealers.

OPTION: We are not ready to make a recommendation here, but do plan to meet with the head of NASD in the coming weeks to see whether she would be receptive to an Administration initiative. We would also need to run any proposal past the SEC.

Pros:

- Protects investors and promotes competition.

Cons:

- Industry would complain about increased regulatory burden.
- Congress has considered creating an SRO in the past, but the investment adviser reform legislation enacted two years ago did not include it.

Tom Freedman...

from Kathleen Begala

Consumer!

U.S. CONSUMER PRODUCT SAFETY COMMISSION
WASHINGTON, D.C. 20207

January 27, 1999

CPSC's strategic plan calls for reducing injuries and deaths in five major areas: head injuries to children, childhood poisonings, fires, carbon monoxide poisonings, and electrocutions.

Fires

Each year, 1,000 children under age 15 die of fire-related causes, and over 600 of these deaths are to children under age 5.

To help reduce these numbers, CPSC is working on several product areas, including:

--Upholstered furniture fires ignited by small open flames kill 90 people per year.

--Mattresses and bedding fires ignited by small open flames kill 160 people per year.

--Kitchen ranges are a leading cause of residential fires. Cooking fires result in about 100 deaths and over 2,500 injuries each year.

--Smoke detectors need to have batteries changed annually. Approximately one-third of all smoke detectors in homes do not have working batteries. CPSC endorses the new 10-year "long life" batteries for smoke detectors.

Head injuries

Head injury is a leading cause of death and disability to children in the U.S. Each year, there are 800,000 product-related head injuries to children under 15 years old. To help reduce deaths and injuries, CPSC is:

--Working to improve safety straps (restraints) on infant and juvenile products to address over 25,000 injuries per year.

--Conducting a study on playground injuries (over 200,000 each year) to learn more about how to prevent them.

Recalls

Each year, CPSC announces the recall of approximately 300 hazardous products. In 1998, these recalls involved 36.6 million product units. CPSC's new "FAST TRACK" recall program cuts red tape for companies and speeds up corrective action for consumers, resulting in more effective recall rates. "FAST TRACK" recalls have an average 60 percent return rate while traditional recalls have an average 18 percent return rate.

CPSC does a good job getting recalled products off store shelves. It is much harder to get recalled products out of consumers' homes. To increase publicity to consumers about recalls, CPSC is:

--Adding thousands of people to CPSC's recall mailing list, e-mail list-server, and FAX list.

--Broadcasting video news releases for TV news reporters to use, reaching up to 40 million TV viewers for some recall notices.

--Providing recorded audio soundbites for radio stations to use in news programs about recalls.

--Conducting an annual "Recall Round-Up" with nationwide TV coverage and state/local assistance to find previously-recalled products.

Research

In the year 2000, CPSC is, for the first time, the Administration budget includes funding to conduct product safety research. Candidates under consideration include research on:

--Smoke Alarms: to stimulate development of new technology to enhance reliability and performance.

--Circuit Breakers: to reduce home fire hazards through safety improvements in design.

--Fire Sprinklers: to determine failure modes and recommend product improvements.

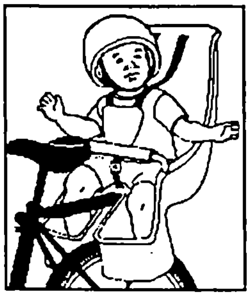
--Choking: to develop a three-dimensional computer model to better understand and evaluate choking hazards to children.

Data Collection

In 2000, CPSC, in cooperation with other federal agencies, plans to begin collecting data on all injuries, not just consumer product injuries, treated in hospital emergency rooms. This "All-Trauma" system will be based on CPSC's nationally recognized National Electronic Injury Surveillance System (NEISS) which collects injury data from a sample of the nations emergency rooms on a daily basis. This federal initiative recognizes CPSC's leadership in injury data collection.

Since CPSC came into existence in 1973, there has been a 30 percent decline in the rate of deaths and injuries related to consumer products. This new data collection effort by CPSC will provide a total picture of injuries nationwide and will help further reduce the injury and death rate.

IV. Annual Performance Goals for 2000 (by Strategic Goal)



KEEPING CHILDREN SAFE FROM HEAD INJURIES

STRATEGIC GOAL: The rate of head injury to children under 15 years old will be reduced by 15 percent from 1996 to 2006.

Total Budgeted Amount for this Goal[3]		
Fiscal Year	FTEs	Amount (in millions)
1999	55.6	$5.614
2000	61.0	$7.197

THE HAZARD

Head injury is a leading cause of death and disability to children in the United States. In 1997 alone, there were an estimated 650,000 product-related head injuries to children under 15 years old that were treated in hospital emergency rooms, or about 60 percent of all head injuries. Of these, about 360,000 were to children under 5 years old. Studies have shown that children have a higher risk of head injury than adults and that children's head injuries are often more severe than many other injuries and can have life-altering consequences.

In 1996, about 80 percent of the head injuries to children under 15 years old were diagnosed as concussions, fractures and internal head injuries, potentially the more serious head injuries. The types of consumer products under the Commission's jurisdiction that are most often associated with head injuries to children include bicycles, playground equipment, and other juvenile products. Participation in sports is also associated with high numbers of children's head injuries.

MEANS AND STRATEGIES

To reduce head injuries to children, in 2000, staff will: develop new proposals for voluntary standards for window guards and recreational helmets; develop and test passive restraint systems for a variety of children's products; and analyze hazard

[3] Estimates for 1998 are not available.

patterns for playground equipment. CPSC staff will also participate in the voluntary standards process with committees that received CPSC's recommendations for new or modified safety standards in 1998 and 1999. In 1998, recommendations were sent for high chairs, stationary activity centers, trampolines, and furniture (tipover), meeting the goals for these products a year early. In 1999, recommendations for baby swings and infant carriers will be sent to the committees.

Staff will also focus on those products with defects that may cause head injury, and when appropriate, conduct recalls, corrective actions, issue press releases, and warn the public about the hazards of bicycle-riding, All-Terrain Vehicles, older style baby walkers, infant carriers, the need for head protection for various recreational activities, the need for adequate protective surfacing around playground equipment, and the need to maintain that surfacing.

These projects and activities address over 127,000 head injuries to children under 15 years old treated in hospital emergency rooms, resulting in over $8 billion in societal costs. (Note: crosscutting goals with other agencies are described on pp. 47 to 49.)

ANNUAL GOALS FOR 2000

A. Program: *Hazard Assessment and Reduction*	1998 Estimated	1999 Proposed	2000 Proposed
A-1. Send recommendations to voluntary standards organizations	5	6	2
A-2. Complete testing/data collection/hazard analysis activities	6	2	3
A-3 Complete phase 1 on a head injury research study	--	--	1

A-1. Prepare and send to voluntary standards organizations recommendations to strengthen or develop two voluntary safety standards.

Window Guards — In cooperation with ASTM, develop a draft voluntary safety standard for window guards used on windows designed for emergency escape from fires.

Recreational Helmets — Develop a voluntary standards proposal for a helmet that could be used for one recreational activity such as skating, skateboarding or horseback riding to prevent head injuries from falls.

A-2. Complete three testing and data collection activities

Playground Equipment — Complete a hazard analysis to identify hazard patterns involved in playground injuries occurring in home, public and daycare locations.

Passive Child Restraint Systems

Develop and test passive restraint systems for effectiveness, ease of use, proper sizing and child-proofing to prevent falls from a variety of products such as high chairs, infant carriers, infant swings, strollers, changing tables, bicycle carriers, and baby jumpers. Also, complete a hazard analysis of death and injury scenarios.

Plastic Failures

Develop an engineering materials and design guide to address falls and asphyxiations from products with structural parts made of plastic that fail or break, such as plastic latching mechanisms on infant carriers and plastic hinges on high chair legs. The guide is intended to assist manufacturers in producing safer children's products.

A-3. Complete phase 1 of a head injury research study

Head Injury Study

Collect data to evaluate the adequacy of current safety performance criteria used to protect consumers from head injury. This research will help to ensure that head protection currently provided for children and adults in the design of helmets and other surfaces (e.g., playgrounds) is adequate to provide the protection needed.

B. Program: ***Compliance***	**1998 Estimated**	**1999 Proposed**	**2000 Proposed**
B-1. Initiate recalls and corrective actions	14	15*	15*
B-2. Correct violations and initiate recalls	0	10*	10*
B-3. Monitor existing voluntary standards	0	2	2

* Projected goals

Identify and act on products that present a risk of head injury through:

B-1. *Recalls and Corrective Actions*

Pursue for recall or other corrective actions a projected 15 products that present a substantial risk of head injury.

B-2. *Violations and Recalls*

Identify and correct a projected 10 violations that fail mandatory safety standards that address head injury.

B-3. *Monitoring Voluntary Standards*

Monitor two existing voluntary standards likely to reduce head injuries to determine the number of firms in compliance.

C. Program: *Consumer Information*	1998 Estimated	1999 Proposed	2000 Proposed
C-1. Conduct public education efforts	2	4	4
C-2. Alert the public of recalls through press releases	24	15	15
C-3. Produce VNR for recalled product	3	1	1
C-4. Respond to consumer requests for publications	180,000	150,000	150,000

C-1. Issue four public alerts or warnings on:

Bicycles — Promote the use of bicycle helmets and safe bicycle-riding practices that prevent head injuries to children.

All-Terrain Vehicles (ATVs) — Warn teenagers, parents and other caregivers of ATV hazards and promote the use of helmets and safe riding practices that prevent head injuries to children.

Infant Products — Warn parents about the hazards of older style baby walkers and infant carriers and encourage the use of safer baby walkers and infant carriers.

Recreational Activities — Warn about the need for child head protection in recreational activities such as in-line skating.

Alert the public to the hazards of head injury through:

C-2. *Press Releases* — For recalled products presenting a substantial risk of head injury, initiate a projected 15 press releases to warn the public.

C-3. *Video News Release (VNR)* — For at least one recalled product, work with the manufacturer of the recalled product to produce a VNR.

C-4. *Publications* — Respond to consumer requests for a projected 100,000 checklists, booklets, and safety alerts warning about head injury hazards.

KEEPING FAMILIES SAFE FROM FIRE HAZARDS

STRATEGIC GOAL: The rate of death from fire-related causes will be reduced by 10 percent from 1995 to 2005.

Total Budgeted Amount for this Goal		
Fiscal Year	**FTEs**	**Amount (in millions)**
1999	112.9	$11.015
2000	112.1	$14.008

THE HAZARD

In 1996, about 3,700 people died and 19,000 were injured because of fires that started in their homes. These fires resulted in property losses of about $4.4 billion. Children are particularly vulnerable. Each year 1,000 children under the age of 15 die of fire-related causes and over 600 of these deaths are to children under the age of 5 years. In fact, children under age 5 have a fire death rate more than twice the national average. Children at increased risk are often those from low income and minority families who live in poorer urban and rural areas.

Most deaths occur from fires that start at night while families are asleep. Four times as many victims die of inhaling smoke and toxic gases than from burns. Products most often involved in fire deaths are upholstered furniture, mattresses and bedding, and heating equipment. These three products account for about 50 percent of the fire deaths.

MEANS AND STRATEGIES

In 2000, staff will focus on preparing for Commission consideration two candidates for final rulemaking or other alternatives. One of the candidates, upholstered furniture, has been deferred from final rulemaking consideration in 1999 due to chemical issues; the other candidate, wallcoverings, will begin in 1999. Staff will also prepare proposals to develop or modify four voluntary standards for: electrical reinspection, electrical switches, arc fault circuit interrupters and portable room air heaters and will complete data analyses and technical review activities for hazards related to mattresses and bedding; pellet stoves; fixed electric air heaters; portable electric fans, residential circuit breakers; and sprinklers.

These projects and activities address about 19,000 injuries, 3,700 deaths, and $4.4 billion in property damage resulting in $23.8 billion in societal costs. (Note: crosscutting goals with other agencies are described on pp. 47 - 49.)

ANNUAL FIRE-RELATED GOALS FOR 2000

A. Program: *Hazard Assessment and Reduction*	1998 Estimated	1999 Proposed	2000 Proposed
A-1. Provide candidates for rulemaking or other alternatives	0	1*	2
A-2. Send recommendations to voluntary standards organizations	7	6	3
A-3. Complete hazard analysis/data collection/technical feasibility studies	6	7	6
A-4. Complete two research studies	--	--	2

*The original 1999 Annual Plan proposed two rules. One has been deferred until 2000.

A-1. Prepare for Commission consideration two candidates for final rulemaking or other alternatives.

Upholstered Furniture

To address the risk of small open flame-ignited fires involving upholstered furniture, the Commission will: (a) continue the rulemaking process by issuing a final rule; (b) work with standards-setting groups to complete a voluntary safety standard; or (c) consider other alternatives. (A Commission decision planned for 1999 has been deferred to study the safety of flame retardant chemicals.)

Wallcoverings

To address the hazard of fires from wallcoverings, staff will provide an options package to the Commission for their consideration. (Over 200 people die each year in fires in which wallcoverings are the first item ignited.)

A-2. Prepare and send to voluntary standards organizations recommendations to strengthen or develop three voluntary standards:

Electrical Reinspection

To further address the problem of fires in older homes, develop and send recommendations to the Residential Electrical Maintenance Code to require smart arc fault circuit breakers and use of outlet testers and to expand the scope to include multi-family dwellings. Fires result from deterioration of the wiring in older homes leading to short circuits, arcing, and other fire hazard conditions. This includes inadequate amperage that results in fuses too large for the branch wiring or inadequate numbers of outlets that result in excessive use of extension cords.

Electrical Switches

To address the fire hazard in the switch components of appliances, complete a technical review of the safety standard; conduct laboratory testing and evaluation; and develop recommendations for voluntary safety standards. Appliance fires can start in switch components when the structural parts of switches become deformed through overheating.

Arc Fault Circuit Interrupters	Develop recommendations and support for expanded arc fault circuit interrupter (AFCI) coverage in new home construction and provide technical substantiation for new AFCI technology (e.g., digital enhancements). The 1999 National Electrical Code will require AFCIs in bedroom circuits of all new home construction, effective in 2002, meeting CPSC's annual goal for 1999 several months early.

A-3. Complete six data analysis and technical review activities to evaluate the need for, or adequacy of, voluntary standards.

Mattresses and Bedding	Evaluate an industry-sponsored study to assess the effectiveness of alternative fire-control strategies that could lead to the development of a voluntary or mandatory safety standard.
Pellet Stoves	Assess the causes of fires in the hoppers of stoves that use compressed materials, such as sawdust, for fuel. These fires occur in spite of the presence of sensors that detect overheating. Complete a data review and review product designs to develop recommendations for existing standard and code changes, if warranted.
Fixed Electric Air Heaters	Determine the role of component breakdown, insulation failure and dust accumulation in fires associated with fixed room air heaters. Complete a review of incident data, technical review of safety standards, and laboratory testing. (Prepare for possible voluntary safety standards recommendations in 2001.)
Portable Electric Fans	Determine the role of component or connection failures that result in fires originating in window-mount and oscillating types of portable electric fans. Complete a review of incident data, technical review of safety standards, and laboratory testing. (Possible voluntary safety standards recommendations in 2001.)
Residential Circuit Breakers	Assess the causes for failure at the circuit breaker plug-in connection that result in overheating and fires in the circuit breaker panel box. Complete a technical review of current and old production circuit breaker connections to determine the need for, or scope of, more extensive testing and analysis.
Sprinklers	Test and evaluate sprinklers to support voluntary standards recommendations on performance, design, installation, and maintenance. Problems could include: sprinkler designs that may

not activate at lower pressures; installation problems resulting from contamination of water that cause seals to deteriorate and prevent sprinklers from operating; and determining the life of the product before replacement is recommended.

A-4. Conduct two research studies on fire-related hazards.

Circuit Breakers

Initiate a research study to evaluate the extent and the nature of the fire risks associated with residential circuit breakers. Laboratory and field studies will enable the Commission to determine what improvements are needed in circuit breakers to reduce the risk of fire. In 2000, staff will design the laboratory and field studies and begin data collection.

Smoke Detector Evaluation

Design a research study and collect data to evaluate the adequacy of smoke detector performance standards and technology, as well as new technology that is emerging for smoke detectors. Current standards are based on 30-year-old tests.

B. Program: *Compliance*	1998 Estimated	1999 Proposed	2000 Proposed
B-1. Initiate recalls and corrective actions	58	50*	50*
B-2. Correct violations and initiate recalls	387	350*	350*
B-3. Monitor existing voluntary standards	1	1	1
B-4. Conduct import surveillance	1	1	1

*Projected goals

Identify and act on products that present a risk of fire-related death through:

B-1. *Recalls and Corrective Actions*

Pursue for recall or other corrective actions a projected 50 products that present a substantial risk of fire-related death.

B-2. *Violations and Recalls*

Identify and correct a projected 350 violations that fail mandatory fire safety standards.

B-3. *Monitoring Voluntary Standard*

Monitor one existing voluntary standard likely to reduce fire-related deaths to determine the number of firms in compliance.

B-4. *Import Surveillance*

Conduct port-of-entry surveillance for at least one product for which fire safety standards are in effect.

C. Program: *Consumer Information*	1998 Estimated	1999 Proposed	2000 Proposed
C-1. Conduct public education efforts	4	6	5
C-2. Alert the public of recalls through press releases	43	35	35
C-3. Produce VNR for recalled product	6	2	2
C-4. Respond to consumer requests for publications	180,000	150,000	150,000
C-5. Implement a public safety campaign for smoke detectors	--	--	1

C-1. Issue five public alerts and warnings on:

Fireworks — Conduct the annual campaign for the Fourth of July holiday season to alert consumers to the common hazards associated with legal and illegal fireworks. The campaign will include a news conference to demonstrate the hazards; announcements of fireworks recalls; and publication of injury prevention tips.

Home Heating — Issue safety information designed to give consumers information related to home electrical system inspections; fuel-fired heating equipment; coal and woodstoves; and smoke detectors.

Halloween Hazards — Warn about the dangers of costumes catching on fire from children carrying candles or using matches and cigarette lighters.

Holiday Hazards — Warn about the risk of fire from decorative light strings and natural trees, as well as provide information on the safe use of candles and fireplaces.

Cigarette Lighters — Warn about the risk of fire from children under 5 years playing with cigarette lighters.

Alert the Public to Fire-Related Hazards through:

C-2. *Press Releases* — For recalled products presenting a substantial risk of fire-related deaths, initiate an estimated 35 press releases.

C-3. *Video News Releases (VNR)* — Complete two VNRs: (1) for at least one recalled product, work with the manufacturer of the product to produce a VNR; and (2) produce a VNR for the fireworks safety campaign.

C-4. *Publications* — Respond to consumer requests for an estimated 100,000 checklists, booklets, and safety alerts warning about fire-related hazards.

LEVEL 2 - 5 OF 52 STORIES

Consumers

The Virginian-Pilot (Norfolk, VA)

August 19, 1998, Wednesday, FINAL EDITION

SECTION: BUSINESS, Pg. D1

LENGTH: 687 words

HEADLINE: LAWMAKERS, OTHERS TALK OF UTILITIES RESTRUCTURING;
PROVIDING CUSTOMER ASSISTANCE FUND IS A DOMINANT CONCERN OF **CONSUMER** GROUPS

BYLINE: BY HOLLY HEYSER, STAFF WRITER

DATELINE: RICHMOND

BODY:

Protecting the little guy when Virginia power companies start vying for the big customers emerged as the dominant **consumer**-group concern about utility restructuring at a meeting Tuesday. **Consumer** groups told state lawmakers that when Virginia opens the retail power market to competition - bringing the same kinds of choices to electric service that **consumers** now have for telephone service - the new system should include a ''customer assistance fund'' to subsidize services for the poorest **consumers.**

Such a fund would pay for monthly rate assistance for low-income customers, one-time assistance for customers in crisis and ''weatherization'' services that reduce power bills by making homes more energy-efficient. But from some General Assembly members on the committee studying utility restructuring, two responses quickly emerged: One was who would pay for the fund? One consultant suggested it would cost $ 64 million a year. Existing voluntary programs operated by power companies don't come close to that. Virginia's largest power company, Virginia Power, collected and spent about $ 1.2 million in donations for its program last winter. American Electric Power has a similar program that spent $ 136,000 the previous year. The slack is picked up by charities, churches and family members, if it's picked up at all. Most **consumer** groups on Tuesday proposed a small surcharge on every customer's power bill to pay for customer assistance services. ''So we, the legislators, can pass a tax. That's what you're talking about?'' said Manassas Republican Del. Harry J. Parrish, a member of the committee's **task force** on **consumer** interests. ''I was trying to avoid the T-word,'' responded Trip Pollard, staff attorney for the Southern Environmental Law Center. The second issue was what the ''customer assistance fund'' has to do with restructuring the utility industry in the first place. The state doesn't require assistance for the poor now when it is regulating monopoly utility companies, so there's nothing to lose in a de-regulated environment. But consumer groups fear existing voluntary efforts might go by the wayside as utility companies chase the bottom line in a competitive market. They want protections set in stone before that can happen. Del. Kenneth R. Plum, the Reston Democrat who chairs the **consumer task force,** said in a separate interview that it may be too hard to deal with those issues at the same time the legislature restructures an entire industry. Other states, however, have done just that, said Roger D. Colton, a consultant to one consumer group. ''The reasons why states have reached their decisions is that competition, by its nature, tends to adversely impact the low-income consumer,'' he said. Added David Rubinstein, executive director of the Virginia Poverty Law Center, ''One of the reasons these utilities were regulated in the first place was to protect low income consumers.'' Other issues that surfaced Tuesday in back-to-back hearings of the full utility restructuring committee and its **consumer task force** included: Consumer education about restructuring and how to choose from power companies competing for your business. ''Small consumers are unprepared to shop wisely for energy,'' said Judy Mason, president of the Virginia Council Against Poverty. In other states where restructuring is further along, those that began consumer education early (such as Pennsylvania) have been more successful than those that launched a last-minute public education blitz (such as California), said Beverly Jones of the Consumer Energy Council of America Research Foundation. Easy-to-understand bills, consistent from one company to the next, that detail not just rates, but the source of power the consumer purchased (coal, nuclear, etc.) and the level of pollution it created. Protections against shutting off non-paying consumers at the peaks of winter and summer, when the lack of heating or air-conditioning could pose a health threat. Power companies say they do that only rarely now, and that they often go to great lengths to help those customers pay their bills.

LOAD-DATE: August 20, 1998

Washington

Information Directory

1998–1999

CQ

CONGRESSIONAL QUARTERLY INC.

Monitors legislation affecting women. Interests include the redirection of military spending toward domestic priorities. (Headquarters in Arlington, Mass.)

Women's Legal Defense Fund, *1875 Connecticut Ave. N.W., #710 20009-5728; (202) 986-2600. Fax, (202) 986-2539. Judith L. Lichtman, president. Internet, info@wlds.org.*

Advocacy organization that advances legal rights of women, primarily in the areas of employment and family leave; conducts research and provides technical expertise and analysis; litigates selected cases.

Women's Research and Education Institute, *1750 New York Ave. N.W., #350 20006; (202) 628-0444. Fax, (202) 628-0458. Betty Dooley, president. Internet, wrei@ix.netcom.com or http://www.wrei.org.*

Provides data, research, and policy analyses on women's issues. Sponsors fellowships in congressional offices; promotes public education through conferences, symposia, and briefings; serves as an information clearinghouse; publishes periodic report on the status of women in the United States. Interests include health care, housing, women and tax policy, military women, alternative work options, employment, older women, and home-based work.

See also Fund for the Feminist Majority Foundation (p. 715)

Other Minority Groups

See also Religion and Ethics (this chapter); Social Services and Disabilities (chap. 18)

NONPROFIT

American-Arab Anti-Discrimination Committee, *4201 Connecticut Ave. N.W., #300 20008-1158; (202) 244-2990. Fax, (202) 244-3196. Naila Asali, chair; Hala Maksoud, president. Internet, adc@adc.org or http://www.adc.org.*

Nonsectarian organization that seeks to protect the rights and heritage of Americans of Arab descent. Works to combat discrimination against Arab Americans in employment, education, and political life and to prevent stereotyping of Arabs in the media.

American Muslim Council, *1212 New York Ave. N.W., #400 20005; (202) 789-2262. Fax, (202) 789-2550. Atif Harden, director. Internet, http://www.amermuslim.org.*

Promotes equal rights and political empowerment for Muslims in the United States. Opposes discrimination against Muslims; fosters cultural understanding and cooperation among organizations.

Anti-Defamation League, *1100 Connecticut Ave. N.W., #1020 20036; (202) 452-8320. Fax, (202) 296-2371. David Freedman, regional director. Internet, adlwashdc@aol.com or http://www.adl.org.*

Jewish organization interested in civil rights and liberties. Seeks to combat anti-Semitism and other forms of bigotry. Interests include discrimination in employment, housing, voting, and education; U.S. foreign policy in the Middle East; and the treatment of Jews worldwide. Monitors legislation and regulations affecting Jewish interests and the civil rights of all Americans. (Headquarters in New York.)

Japanese American Citizens League, *1001 Connecticut Ave. N.W., #704 20036; (202) 223-1240. Fax, (202) 296-8082. Bob Sakanawa, Washington representative. Internet, http://jacl.org.*

Monitors legislative and regulatory activities affecting the rights of Japanese Americans. Supports civil rights of all Americans, with a focus on Asian and Asian-Pacific Americans.

Organization of Chinese American Women, *4641 Montgomery Ave., #208, Bethesda, MD 20814; (301) 907-3898. Fax, (301) 907-3899. Pauline W. Tsui, acting executive director.*

Seeks to overcome racial and sexual discrimination and to ensure equal education and employment opportunities in professional and nonprofessional fields; provides members with leadership, skills, and employment training; assists newly arrived immigrants.

Organization of Chinese Americans, *1001 Connecticut Ave. N.W., #707 20036; (202) 223-5500. Fax, (202) 296-0540. Daphne Kwok, executive director. Internet, http://www.ari.net/oca.*

Advocacy group seeking equal opportunities for Chinese Americans and other Asian Americans. Interests include cultural heritage, education, voter registration, hate crimes, immigration, and civil rights issues; opposes adoption of English as official U.S. language.

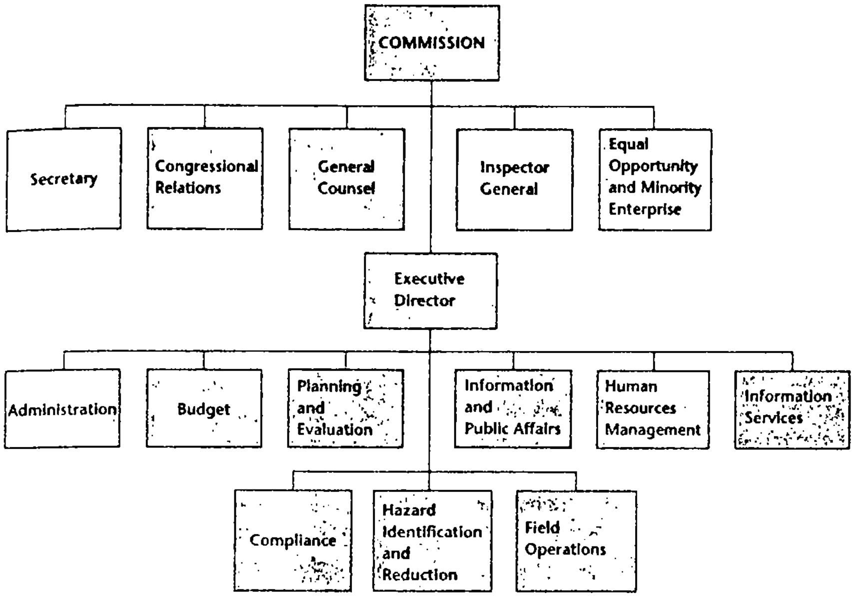
CONSUMER PROTECTION

See also Consumer Education (chap. 6); Food and Nutrition (chap. 2); Public Interest Law (this chapter); Sales and Services (chap. 5)

AGENCIES

Consumer Affairs Council, *750 17th St. N.W., 6th Floor 20006; (202) 395-7900. Fax, (202) 395-7901. Leslie Burne,*

CONSUMER PRODUCT SAFETY COMMISSION



director; Howard Seltzer, executive secretary. Main phone is voice and TDD accessible.

Composed of consumer representatives from federal agencies. Reviews policy and provides leadership in improving the effectiveness of government consumer programs.

Consumer Product Safety Commission, *4330 East-West Hwy., Bethesda, MD 20814; (301) 504-0990. Fax, (301) 504-0281. Ann Brown, chair; Pamela Gilbert, executive director. Information, (301) 504-0580. Library, (301) 504-0044. TDD, (800) 638-8270. Locator, (301) 504-0100. Product safety hotline, (800) 638-2772. Internet, info@cpsc.gov or http://www.cpsc.gov.*

Establishes and enforces product safety standards; collects data; studies the causes and prevention of product-related injuries; identifies hazardous products and recalls them from the marketplace. Library open to the public.

Federal Trade Commission, *Advocacy Office, 6th St. and Pennsylvania Ave. N.W., #458 20580; (202) 326-3344. Fax, (202) 326-2050. Vacant, coordinator.*

Promotes the interests of consumers by encouraging market competition. Conducts research and advises government agencies and bodies on consumer and competition issues.

Federal Trade Commission, *Consumer Protection, 6th and Pennsylvania Ave. N.W., #466H 20580; (202) 326-3238. Fax, (202) 326-3799. Joan Z. Bernstein, director. Internet, http://www.ftc.gov.*

Enforces regulations dealing with unfair or deceptive business practices in advertising, marketing, and service industries; educates consumers and businesses about these regulations; conducts investigations and litigation.

General Services Administration, *Consumer Information Center, 1800 F St. N.W., #G142 20405; (202) 501-1794. Fax, (202) 501-4281. Teresa N. Nasif, director. Internet, http://www.pueblo.gsa.gov.*

Publishes quarterly consumer information catalog that lists free and low-cost federal publications. Copies may be obtained from the Consumer Information Centers, Pueblo, CO 81009. Copies also available at Federal Information Centers.

U.S. Office of Consumer Affairs *(Health and Human Services Dept.), 750 17th St. N.W., 6th Floor 20006; (202) 395-7900. Fax, (202) 395-7901. Leslie Burne, director. Main phone is voice and TDD accessible. Internet, http://www.os.dhhs.gov.*

Coordinates federal consumer programs and serves as a resource center for government agencies; advises state and local governments on administration of consumer programs; assists agencies and businesses in developing consumer complaint mechanisms. Publishes *Consumer's Resource Handbook* and *Consumer News.*

CONSUMER AND EMERGENCY HOTLINES

DEPARTMENTS

Agriculture

Meat and poultry safety inquiries, (800) 535-4555; (202) 720-3333 in Washington

Commerce

Export enforcement hotline, (800) 424-2890

Trade Information Center, (800) 872-8723

Defense

Army espionage hotline, (800) 225-5779

Veterans nuclear test info., (800) 462-3683

Education

Student financial aid info., (800) 433-3243

Energy

Environmental hotline, (800) 541-1625

Renewable energy conservation info., (800) 523-2929

Health and Human Services

AIDS info., (800) 342-2437; 332-2437 in Washington; TDD, (800) 243-7889. Spanish speaking, (800) 344-7432; (202) 328-0697 in Washington

Cancer info., (800) 422-6237

Civil rights info., (800) 368-1019; (202) 863-0100 in Washington

Domestic violence hotline, (800) 799-7233

General health info., (800) 336-4797

Inspector general hotline, (800) 368-5779

Medicare hotline, (800) 638-6833

National Adoption Center, (800) 862-3678

National Runaway Switchboard, (800) 621-4000

Housing and Urban Development

Housing discrimination hotline, (800) 669-9777

Justice

Americans With Disabilities Act information, (800) 514-0301; TDD, (800) 514-0383

FBI Information Center, (800) 877-1461

Immigration and Naturalization Service regulations hotline, (800) 755-0777; forms request, (800) 870-3676

Juvenile justice info., (800) 638-8736

Office of Justice Programs

Drug and crime data, (800) 666-3332

National Victims Resource Center, (800) 627-6873

Unfair employment hotline, (800) 255-7688

Transportation

Airline safety hotline, (800) 255-1111

Auto safety hotline, (800) 424-9393; (202) 366-0123 in Washington

Boating hotline, (800) 368-5647

Federal Aviation Administration consumer hotline, (800) 322-7873

Hazardous material, chemical, and oil spills, (800) 424-8802; (202) 426-2675 in Washington

Treasury

Comptroller of the Currency customer assistance hotline, (800) 613-6743

Drug smuggling reports, (800) 232-5378

Explosive materials discovery theft, loss reports, (800) 3855; (202) 927-7777 in Washington

Tax form requests, (800) 829-3676

Tax refund info., (800) 829-4477

Taxpayer assistance, (800) 829-1040; (410) 962-2590 in Baltimore

AGENCY AND DEPARTMENT CONSUMER CONTACTS

Agriculture Dept., *Consumer Affairs, 3101 Park Center Dr., #813-B, Alexandria, VA 22302; (703) 305-2281. Fax, (703) 305-2230. Joyce Willis, director. Internet, http://www.usda.gov/fcs.*

Commerce Dept., *Consumer Affairs, 14th St. and Constitution Ave. N.W., #5718 20230; (202) 482-5001. Fax, (202) 482-6007. Lajuan Johnson, director. Internet, CAffairs@doc.gov.*

Commission on Civil Rights, *Public Affairs, 624 9th St. N.W. 20425; (202) 376-8312. Fax, (202) 376-8315. Charles Rivera, chief. TDD, (202) 376-8116. Internet, http://www.usccr.gov.*

Consumer Product Safety Commission, *Information and Public Affairs, 4330 East-West Hwy., Bethesda, MD; (301) 504-0580. Fax, (301) 504-0862. Kathleen Begala, director. TDD, (800) 638-8270. Product safety hotline, (800) 638-2772. Internet, info@cpsc.gov or http://www.cpsc.gov.*

Defense Dept., *Morale, Welfare, and Recreation, The Pentagon 20301-4000; (703) 697-7197. Fax, (703) 614-3375. Steve Rossetti, director.*

CONSUMER AND EMERGENCY HOTLINES (continued)

Veterans Affairs

Benefits hotline, (800) 827-1000

Debt Management Center, (800) 827-0648

Fraud, waste, and mismanagement hotline, (800) 488-8244

Life insurance information, (800) 669-8477

Persian Gulf hotline, (800) 749-8387

AGENCIES

Consumer Product Safety Commission

Product safety info., (800) 638-2772

Environmental Protection Agency

Asbestos ombudsman, (800) 368-5888; (202) 260-0490; in Washington

Electromagnetic field infoline, (800) 363-2383

Endangered species hotline, (800) 447-3813

National Lead Information Center, (800) 532-3394

National radon hotline, (800) 767-7236

Ozone information hotline, (800) 296-1996

Pesticides and related medical info., (800) 858-7378

Safe drinking water hotline, (800) 426-4791

Superfund hotline, (800) 424-9346; (703) 412-9810 in Washington

Wetlands information hotline, (800) 832-7828

Export-Import Bank

Export finance hotline, (800) 565-3946; (202) 565-3946 in Washington

Federal Deposit Insurance Corporation

Banking complaints and inquiries, (800) 934-3342

Federal Election Commission

Fundraising laws info., (800) 424-9530; (202) 219-3420 in Washington

Federal Emergency Management Agency

Emergency management and training info., (800) 638-1821; (301) 447-1030 in Maryland

Flood insurance service, (800) 638-6620

General Services Administration

Federal Information Center, (800) 688-9889

National Archives and Records Administration

Audiovisual material sales and info., (800) 788-6282

Nuclear Regulatory Commission

Nuclear power info., (800) 368-5642

Office of Special Counsel

Prohibited personnel practices info., (800) 872-9855; (202) 653-7188 in Washington

Small Business Administration

Small business assistance, (800) 827-5722

Social Security Administration

Fraud and abuse hotline, (800) 767-0385

Social Security benefits info., (800) 772-1213

PRIVATE ORGANIZATIONS

GED Hotline on Adult Education, (800) 626-9433

National Center for Missing and Exploited Children, (800) 843-5678

National Insurance Consumer Helpline, (800) 942-4242

National Literacy Hotline, (800) 228-8813

National Organization for Victim Assistance, (800) 879-6682; (202) 232-6682 in Washington

Project Vote Smart, (800) 622-7627

United Network for Organ Sharing, (800) 243-6667

Education Dept., *Intergovernmental and Interagency Affairs, 600 Independence Ave. S.W., #6442 20202-3500; (202) 401-0404. Fax, (202) 401-8607. G. Mario Moreno, assistant secretary. Press, (202) 401-1304. TDD, (202) 205-5507.*

Energy Dept., *Consumer and Public Liaison, 1000 Independence Ave. S.W., CI-10 20585; (202) 586-5373. Fax, (202) 586-0539. Betty Nolan, director.*

Environmental Protection Agency, *Public Information Center, 401 M St. S.W., #3404 20460; (202) 260-5922. Fax, (202) 260-6257. Carol DeAngelo, head librarian. Internet, public-access@epamail.epa.gov.*

Federal Communications Commission, *Public Service, 1919 M St. N.W., #254 20554; (202) 418-0191. Fax, (202) 418-0232. Martha Contee, chief. TDD, (202) 418-2555.*

Federal Deposit Insurance Corp., *Compliance and Consumer Affairs, 1730 Pennsylvania Ave., 7th Floor 20429; (202) 942-3100. Fax, (202) 942-3427. Carmen Sullivan, director. Toll-free, (800) 934-3342. TDD, (800) 925-4618. Internet, consumer@fdic.gov.*

Federal Maritime Commission, *Informal Inquiries & Complaints, 800 N. Capitol St. N.W., #1052 20573; (202) 523-5807. Fax, (202) 523-0014. Joseph Farrell, director.*

Federal Reserve System, *Consumer and Community Affairs*, *20th and C Sts. N.W. 20551-0001; (202) 452-2631. Fax, (202) 872-4995. Griffith L. Garwood, director. Complaints, (202) 452-3693.*

Food and Drug Administration *(Health and Human Services Dept.)*, *Consumer Affairs*, *5600 Fishers Lane, Rockville, MD 20857; (301) 827-5006. Fax, (301) 443-9767. Charles Gaylord, acting associate commissioner. Consumer inquiries, (800) 532-4440. Internet, http://www.fda.gov.*

General Services Administration, *Consumer Information Center*, *1800 F St. N.W., #G142 20405; (202) 501-1794. Fax, (202) 501-4281. Teresa N. Nasif, director. Internet, http://www.pueblo.gsa.gov.*

Interior Dept., *Communications*, *1849 C St. N.W., #6013 20240; (202) 208-6416. Fax, (202) 208-5311. Michael Gauldin, director. TDD, (202) 208-4817.*

Justice Dept., *Civil Division*, *1331 Pennsylvania Ave., #950N 20004; (202) 307-0066. Fax, (202) 514-8742. Eugene M. Thirolf, director, Consumer Litigation.*

Merit Systems Protection Board, *1120 Vermont Ave. N.W., #806 20419; (202) 653-7200. Fax, (202) 653-7130. Robert E. Taylor, clerk of the board. TDD, (202) 653-8896.*

National Institute of Standards and Technology *(Commerce Dept.)*, *Inquiries*, *Route I-270 and Quince Orchard Rd., Administrative Bldg., #A-903, Gaithersburg, MD 20899; (301) 975-3058. Fax, (301) 926-1630. Sharon Shaffer, head. Reference Desk, (301) 975-3052. Internet, inquiries@nist.gov.*

Nuclear Regulatory Commission, *Public Affairs*, *11555 Rockville Pike, Rockville, MD; (301) 415-8200. Fax, (301) 415-3716. Mindy Landau, coordinator, Consumer Affairs. Internet, nrc@nrc.gov or http://www.nrc.gov/opa.*

Postal Rate Commission, *Consumer Advocate*, *1333 H St. N.W. 20268-0001; (202) 789-6830. Fax, (202) 789-6886. W. Gail Willette, director.*

Securities and Exchange Commission, *Filings and Information Services*, *450 5th St. N.W. 20549; (202) 942-8938. Fax, (703) 914-1005. Wilson Butler, director.*

Small Business Administration, *409 3rd St. S.W. 20416; (202) 205-6657. Fax, (202) 205-7230. Jeanne Sclater, associate deputy director, Economic Development.*

State Dept., *Coordinator for Business Affairs*, *Main State Bldg., #2318 20520; (202) 647-1625. Fax, (202) 647-3953. Marshal Adair, acting senior coordinator. Internet, http://www.state.gov/www/about_state/business/index/html.*

Transportation Dept., *Consumer Affairs*, *400 7th St. S.W., #10405 (mailing address: Transportation Dept., C75, Washington, DC 20590); (202) 366-2220. Fax, (202) 366-7907. Hoyte Decker, assistant director.*

Treasury Dept., *Public Affairs*, *1500 Pennsylvania Ave. N.W., #2321 20220; (202) 622-2960. Fax, (202) 622-2808. Howard Schloss, assistant secretary.*

U.S. Postal Service, *Consumer Affairs*, *475 L'Enfant Plaza S.W. 20260-2200; (202) 268-2284. Fax, (202) 268-2304. Michael Shinay, vice president. TDD, (202) 268-2310.*

Veterans Affairs Dept., *Consumer Affairs*, *810 Vermont Ave. N.W., #915 20420; (202) 273-5772. Fax, (202) 273-5716. Clayton Cochran, Shirley Mathis, program analysts.*

CONGRESS

House Appropriations Committee, *Subcommittee on Commerce, Justice, State, and Judiciary*, *H309 Capitol 20515; (202) 225-3351. Harold Rogers, R-Ky., chair; Jim Kulikowski, staff director. Internet, http://www.house.gov/appropriations.*

Jurisdiction over legislation to appropriate funds for the Federal Trade Commission.

House Appropriations Committee, *Subcommittee on VA, HUD, and Independent Agencies*, *H143 CAP 20515; (202) 225-3241. Jerry Lewis, R-Calif., chair; Frank Cushing, staff director. Internet, http://www.house.gov/appropriations.*

Jurisdiction over legislation to appropriate funds for the Consumer Information Center of the General Services Administration, the Consumer Product Safety Commission, and the U.S. Office of Consumer Affairs of the Health and Human Services Dept.

House Banking and Financial Services Committee, *Subcommittee on Financial Institutions and Consumer Credit*, *2129 RHOB 20515; (202) 225-2258. Fax, (202) 225-6984. Marge Roukema, R-N.J., chair; Laurie Schaffer, staff director. Internet, http://www.house.gov/banking.*

Jurisdiction over legislation on consumer protection, including fair lending and regulatory issues.

House Commerce Committee, *Subcommittee on Health and the Environment*, *2125 RHOB 20515; (202) 225-2927. Fax, (202) 225-1919. Michael Bilirakis, R-Fla.,* *chair; James E. Derderian, staff director. Internet, http://www.house.gov/commerce/health.html.*

Jurisdiction over legislation on vaccines; labeling and packaging, including tobacco products and alcohol beverages; and the use of vitamins. Oversight of the Food and Drug Administration.

House Commerce Committee, ***Subcommittee on Telecommunications, Trade, and Consumer Protection,*** *2125 RHOB 20515; (202) 225-2927. Fax, (202) 225-1919. W. J. "Billy" Tauzin, R-La., chair; James E. Derderian, staff director. Internet, http://www.house.gov/commerce.*

Jurisdiction over product liability and consumer protection legislation, the Consumer Product Safety Commission, the Federal Trade Commission, and interstate and foreign commerce, including general trade matters within the jurisdiction of the full committee.

House Government Reform and Oversight Committee, ***Subcommittee on National Economic Growth, Natural Resources, and Regulatory Affairs,*** *B377 RHOB 20515; (202) 225-4407. Fax, (202) 225-2441. David M. McIntosh, R-Ind., chair; Mildred Webber, staff director. Internet, http://www.house.gov/reform.*

Oversight of the Federal Trade Commission and the Consumer Product Safety Commission.

House Science Committee, ***Subcommittee on Basic Research,*** *B374 RHOB 20515; (202) 225-7858. Fax, (202) 225-7815. Vacant, chair; Steve Eule, staff director. Press, (202) 225-0584. Internet, http://www.house.gov/science.*

Jurisdiction over legislation related to the U.S. Fire Administration and Building and Fire Research Laboratory of the National Institute of Standards and Technology; oversight of federal fire prevention and the Earthquake Hazards Reduction Act. Jurisdiction over research and development involving government nutritional programs.

Senate Appropriations Committee, ***Subcommittee on Commerce, Justice, State, and Judiciary,*** *SR-393 20510; (202) 224-7277. Judd Gregg, R-N.H., chair, (202) 224-3324; Vas Alexopoulos, legislative assistant. Chair's fax, (202) 224-4952. Internet, http://www.senate.gov/~appropriations.*

Jurisdiction over legislation to appropriate funds for the Federal Trade Commission.

Senate Appropriations Committee, ***Subcommittee on VA, HUD, and Independent Agencies,*** *SD-127 20510; (202) 224-7211. Christopher S. Bond, R-Mo., chair; John K. Mark, staff director. Internet, http://www.senate.gov/~appropriations.*

Jurisdiction over legislation to appropriate funds for the Consumer Information Center of the General Services Administration, the Consumer Product Safety Commission, and the U.S. Office of Consumer Affairs.

Senate Banking, Housing, and Urban Affairs Committee, *SD-534 20510; (202) 224-7391. Fax, (202) 224-5137. Alfonse M. D'Amato, R-N.Y., chair; Howard Menell, staff director. Internet, http://www.senate.gov/~banking.*

Jurisdiction over legislation on consumer protection, including the Community Reinvestment Act and the Fair Credit Reporting Act, and regulatory oversight issues.

Senate Commerce, Science, and Transportation Committee, *SD-508 20510; (202) 224-5115. Fax, (202) 224-1259. John McCain, R-Ariz., chair; John Raidt, staff director. Internet, http://www.senate.gov/~commerce.*

Jurisdiction over regulation of consumer products and services, including testing related to toxic substances. Jurisdiction over legislation related to the U.S. Fire Administration and the Building and Fire Research Laboratory of the National Institute of Standards and Technology; oversight of federal fire prevention and the Earthquake Hazards Reduction Act.

Senate Commerce, Science, and Transportation Committee, ***Subcommittee on Consumer Affairs, Foreign Commerce, and Tourism,*** *SH-425 (mailing address: SD-508, Washington, DC 20510); (202) 224-5183. Fax, (202) 228-0326. John Ashcroft, R-Mo., chair, (202) 224-6154; Kevin Sabo, senior counsel. Internet, http://www.senate.gov/~commerce.*

Jurisdiction over legislation on the Federal Trade Commission, the Consumer Product Safety Commission, the Food and Drug Administration, the National Highway Traffic Safety Administration, and the U.S. Fire Administration. Jurisdiction over product safety and liability; flammable products; insurance; and labeling and packaging legislation, including advertising and packaging of tobacco products and alcohol beverages.

Senate Labor and Human Resources Committee, *SD-428 20510; (202) 224-5375. Fax, (202) 224-6510. James M. Jeffords, R-Vt., chair; Mark Powden, staff director. Internet, http://www.senate.gov/~labor.*

Jurisdiction over legislation on vaccines, drug labeling and packaging, inspection and certification of fish and processed food, and the use of vitamins.

NONPROFIT

Automotive Consumer Action Program, *8400 Westpark Dr., McLean, VA 22102; (703) 821-7144. Fax, (703) 821-7075. Lesley J. Hardesty, national manager. Press, (703) 827-7407.*

Third-party mediation program that promotes national standards and procedures in resolving auto dealer/manufacturer and consumer disputes.

Center for Auto Safety, *2001 S St. N.W., #410 20009; (202) 328-7700. Clarence M. Ditlow III, executive director. Internet, http://www.essential.org/orgs/cas.*

Public interest organization that receives written consumer complaints against auto manufacturers; monitors federal agencies responsible for regulating and enforcing auto and highway safety rules.

Citizen Action, *1730 Rhode Island Ave. N.W., #403 20036; (202) 775-1580. Fax, (202) 296-4054. Ira Arlook, executive director. Internet, http://www.citizenaction.org.*

Coalition of statewide citizens' groups working for state and national legislative reform. Interests include health care, insurance reform, global warming, energy policy, and toxics right-to-know. Monitors legislation and regulations.

Consumer Alert, *1001 Connecticut Ave. N.W., #1128 20036; (202) 467-5809. Fax, (202) 467-5814. Frances B. Smith, executive director. Internet, info@consumeralert.org or http://www.consumeralert.org.*

Membership: individual consumers. Promotes consumer choice and economic competition to advance consumers' interests.

Consumer Federation of America, *1424 16th St. N.W., #604 20036; (202) 387-6121. Fax, (202) 265-7989. Stephen Brobeck, executive director.*

Federation of national, regional, state, and local proconsumer organizations. Promotes consumer interests in banking, credit, and insurance; telecommunications; housing; food, drugs, and medical care; safety; energy and natural resources development; and indoor air quality.

Consumer Federation of America's Insurance Group, *1424 16th St. N.W., #604 20036; (202) 387-6121. Fax, (202) 265-7989. Robert Hunter, director.*

Public interest organization that conducts research and provides consumers with information on buying insurance. Interests include auto, homeowner, renter, and life insurance. Monitors legislation and regulations.

Consumers Union of the United States, Inc., *1666 Connecticut Ave. N.W., #310 20009-1039; (202) 462-6262. Fax, (202) 265-9548. Gene Kimmelman, co-director, Washington Office.*

Consumer advocacy group that represents consumer interests before Congress and regulatory agencies and litigates consumer affairs cases involving the government. Interests include consumer impact of world trade. Publishes *Consumer Reports* magazine. (Headquarters in Yonkers, N.Y.)

Council of Better Business Bureaus, Inc., *4200 Wilson Blvd., #800, Arlington, VA 22203; (703) 276-0100. Fax, (703) 525-8277. James L. Bast, president. Internet, bbb@bbb.org or http://www.bbb.org.*

Membership: businesses and Better Business Bureaus in the United States and Canada. Promotes ethical business practices and truth in national advertising; mediates disputes between consumers and businesses.

National Assn. of Consumer Agency Administrators, *1010 Vermont Ave. N.W., #514 20005; (202) 347-7395. Fax, (202) 347-2563. Wendy Weinberg, executive director. Internet, nacaa@erols.com.*

Membership: federal, state, and local government consumer affairs professionals. Seeks to enhance consumer services available to the public. Acts as a clearinghouse for consumer information and legislation. Serves as liaison with federal agencies and Congress. Offers training programs, seminars, and conferences.

National Consumers League, *1701 K St. N.W., #1200 20006; (202) 835-3323. Fax, (202) 835-0747. Linda F. Golodner, president. Internet, http://www.natlconsumersleague.org.*

Citizens' interest group that engages in research and educational activities related to consumer issues. Interests include health care; child labor; food, drug, and product safety; environment; telecommunications; and financial services.

National SAFE KIDS Campaign, *1301 Pennsylvania Ave. N.W., #1000 20004; (202) 662-0600. Fax, (202) 393-2072. Heather Paul, executive director. Internet, http://www.safekids.org.*

Promotes awareness among adults that unintentional injury is the leading cause of death among children ages 14 and under. Conducts educational programs on childhood injury prevention; sponsors National SAFE KIDS Week.

Public Citizen, *1600 20th St. N.W. 20009; (202) 588-1000. Fax, (202) 588-7798. Joan Claybrook, president. Internet, http://www.citizen.org.*

Public interest consumer advocacy organization comprising the following projects: Buyers Up, Congress

Watch, Critical Mass Energy Project, Health Research Group, Litigation Group, and Global Trade Watch.

Trial Lawyers for Public Justice, *1717 Massachusetts Ave. N.W., #800 20036; (202) 797-8600. Fax, (202) 232-7203. Arthur H. Bryant, executive director. Internet, http://www.tlpj.org.*

Membership: consumer activists, trial lawyers, and public interest lawyers. Litigates to influence corporate and government decisions about products or activities adversely affecting health or safety. Interests include toxic torts, environmental protection, civil rights and civil liberties, workers' safety, consumer protection, and the preservation of the civil justice system.

U.S. Chamber of Commerce, ***Business and Government Policy,*** *1615 H St. N.W., #500 20062-2000; (202) 463-5500. Fax, (202) 887-3445. Randy Johnson, vice president, Labor Policy. Internet, http://www.uschamber.org.*

Monitors legislation and regulations regarding business and consumer issues, including legislation and policies affecting the Federal Trade Commission, Consumer Product Safety Commission, and other agencies.

U.S. Public Interest Research Group (USPIRG), *218 D St. S.E. 20003; (202) 546-9707. Fax, (202) 546-2461. Gene Karpinski, executive director. Internet, uspirg@pirg.org or http://www.pirg.org.*

Conducts research and advocacy on consumer and environmental issues, including banking practices, campaign finance reform, product safety, toxic waste, and safe drinking water; monitors private and governmental actions affecting consumers; supports efforts to challenge consumer fraud and illegal business practices. Serves as national office for state groups.

See also National Consumer Law Center (p. 29)

Credit Practices

See also Real Estate (chap. 12)

AGENCIES

Comptroller of the Currency ***(Treasury Dept.), Community and Consumer Policy,*** *250 E St. S.W. 20219; (202) 874-5216. Fax, (202) 874-5221. Stephen Cross, deputy comptroller.*

Develops policy for enforcing consumer laws and regulations that affect national banks, including the Truth-in-Lending, Community Reinvestment, and Equal Credit Opportunity acts.

Comptroller of the Currency ***(Treasury Dept.), Law Dept.,*** *250 E St. S.W., 8th Floor 20219; (202) 874-5200. Fax, (202) 874-5374. Julie L. Williams, chief counsel. Library, (202) 874-4720.*

Enforces and oversees compliance by nationally chartered banks with laws prohibiting discrimination in credit transactions on the basis of sex or marital status. Enforces regulations concerning bank advertising; may issue cease-and-desist orders.

Comptroller of the Currency ***(Treasury Dept.), Public Affairs,*** *250 E St. S.W. 20219; (202) 874-4910. Fax, (202) 874-4950. Lenora Cross, acting senior deputy comptroller. Internet, http://www.occ.treas.gov.*

Advises the comptroller on relations with the media, the banking industry, Congress, and consumer and community development groups.

Federal Deposit Insurance Corp., ***Compliance and Consumer Affairs,*** *1730 Pennsylvania Ave., 7th Floor 20429; (202) 942-3100. Fax, (202) 942-3427. Carmen Sullivan, director. Toll-free, (800) 934-3342. TDD, (800) 925-4618. Internet, consumer@fdic.gov.*

Coördinates and monitors complaints filed by consumers against federally insured state banks that are not members of the Federal Reserve System; handles complaints concerning truth-in-lending and other fair credit provisions, including charges of discrimination on the basis of sex or marital status; responds to general banking inquiries; answers questions on deposit insurance coverage.

Federal Deposit Insurance Corp., ***Supervision,*** *550 17th St. N.W. 20429; (202) 898-8510. Fax, (202) 898-3638. Nicholas J. Ketcha Jr., director.*

Examines and supervises federally insured state banks that are not members of the Federal Reserve System for violations of truth-in-lending and other fair credit provisions.

Federal Reserve System, ***Consumer and Community Affairs,*** *20th and C Sts. N.W. 20551-0001; (202) 452-2631. Fax, (202) 872-4995. Griffith L. Garwood, director. Complaints, (202) 452-3693.*

Receives consumer complaints concerning truth-in-lending, fair credit billing, equal credit opportunity, electronic fund transfer, home mortgage disclosure, consumer leasing, and advertising; receives complaints about unregulated practices; refers complaints to district banks. The Federal Reserve monitors enforcement of fair lending laws with regard to state-chartered banks that are members of the Federal Reserve System.

Federal Trade Commission, ***Credit Practices,*** *601 Pennsylvania Ave. N.W. 20580; (202) 326-3224. Fax, (202)*

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Investigates and mediates consumer complaints of deceptive and fraudulent business practices.

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Encyclopedia of Governmental Advisory Organizations

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A Reference Guide to Over 7,000 Permanent, Continuing, and Ad Hoc U.S. Presidential Advisory Committees, Congressional Advisory Committees, Public Advisory Committees, Interagency Committees, and Other Government-Related Boards, Panels, Task Forces, Commissions, Conferences, and Other Similar Bodies Serving in a Consultative, Coordinating, Advisory, Research, or Investigative Capacity

Donna Batten
Editor

GALE
DETROIT • LONDON

★54★ **ALMOND** BOARD OF CALIFORNIA
PO Box 3130 Phone: (209)549-8262
Modesto, CA 95353-3130 Fax: (209)549-8267
CEO: Rodger L. Wasson
Home Page: http://www.almond.org
History/Authority: Board was originally established in 1950 as the Almond Control Board; name changed under 41 FR 26852, June 30, 1976. It is not a public advisory board; it is an administrative board of the Agricultural Marketing Service, Department of Agriculture.
Program: Board administers the provisions of Chapter IX of Title 7 of the Code of Federal Regulations concerning almonds grown in California. It makes and adopts rules and regulations to effectuate the terms and provisions of the Title; receives, investigates, and reports to the Secretary of Agriculture complaints of violations of the provisions of the Title; and recommends to the Secretary amendments to the Title. Board's functions include increasing demand for almonds, providing orderly marketing through quality control programs and reserve programs, and gathering, compiling, and disseminating industry statistics.
Members: Board consists of ten members, five who are growers and five who are handlers. Members serve one-year terms and select the chairperson.
Meetings: Board meets approximately four times a year; meetings are open to the public.

★55★ ADVISORY COMMITTEE ON FOREIGN **ANIMAL** AND POULTRY **DISEASES**
Emergency Programs Phone: (301)734-7073
Animal & Plant Health Inspection Service Fax: (301)734-7817
Department of Agriculture
4700 River Rd., Unit 41
Riverdale, MD 20731
History/Authority: Committee was originally established May 27, 1947, as the Advisory Committee on Foot and Mouth Disease by Secretary of Agriculture's Memorandum No. 1781; name changed to Advisory Committee on Foreign Animal Diseases in 1973; changed to present name in 1979. It is a public advisory committee of the Animal and Plant Health Inspection Service, Department of Agriculture.
Program: Committee advises the Secretary of Agriculture on plans and recommendations for regulatory action in the event of a foreign animal disease outbreak; problem areas associated with control and/or eradication measures necessary to cope with an outbreak of a foreign animal disease; changing practices in the production and marketing of livestock, and recent developments in research and regulatory veterinary medicine; and the development of effective measures for informing livestock producers concerning the handling and treatment of unusual or suspicious animal disease problems.
Members: Committee consists of twenty members having an interest in animal diseases.
Staff: A representative of the Animal and Plant Health Inspection Service serves as executive secretary and provides staff support for the Committee.
Meetings: Committee meets at least once a year.

★56★ ANIMAL AND PLANT HEALTH INSPECTION SERVICE CONSUMER ADVISORY COMMITTEE **(Animal Diseases)**
History/Authority: Committee was established January 19, 1977, by the Secretary of Agriculture. It was a public advisory committee of the Animal and Plant Health Inspection Service, Department of Agriculture, and terminated June 9, 1977.
Program: The complexity of many issues requiring regulatory action by the Animal and Plant Health Inspection Service (APHIS) involved the need for a formal mechanism through which APHIS could receive the views of consumers in its decision-making process. The Committee's duties involved studying available information, research reports, regulations, opinions of technical and scientific experts, and the viewpoints of affected parties for the purpose of making recommendations on regulatory actions.
Members: Committee consisted of twenty-one members. Robert H. Meyer, Assistant Secretary for Marketing Services, chaired the Committee.
Staff: Bernard J. Connell, Animal and Plant Health Inspection Service Staff, served as designated federal employee.

★57★ ANIMAL HEALTH SCIENCE RESEARCH ADVISORY BOARD **(Animal Diseases)**
History/Authority: Board was established March 22, 1978, by P.L. 95-113, the Food and Agriculture Act of 1977. It was a public advisory board of the Department of Agriculture, and terminated July 1, 1996.
Program: Board advised the Secretary of Agriculture on the scope, planning, implementation, coordination, and priorities for animal health and disease research programs.
Members: Board consisted of seven public members selected as follows: two persons representing accredited colleges of veterinary medicine; two persons representing state agricultural experiment stations; and three persons representing national livestock and poultry organizations. In addition, representatives of the following agencies served as members: the Agricultural Research Service (USDA), the Cooperative State Research, Education and Extension Service (USDA), the Animal and Plant Health Inspection Service (USDA), and the Bureau of Veterinary Medicine of the Food and Drug Administration (HHS). Raymond W. Loan, Texas A&M University, was elected by the Board to serve as chair.
Staff: William C. Wagner, Principal Veterinarian, Cooperative State Research, Education, and Extension Service, served as staff contact.
Meetings: Board met at least once a year.

★58★ COMMITTEE ON AN EVALUATION OF THE ANIMAL HEALTH PROGRAMS OF THE COOPERATIVE STATE RESEARCH SERVICE **(Animal Diseases)**
History/Authority: Committee was established in 1984. It functioned under the Board on Agriculture, National Research Council, National Academy of Sciences. Committee was terminated in August 1986.
Program: Committee assessed the Animal Health Special Research Grants Program, the Animal Health and Disease Research Program, and other animal health research programs of the Cooperative State Research Service, Department of Agriculture.
Members: Committee consisted of twelve members and was chaired by Charles C. Muscoplat, Molecular Genetics, Inc.
Staff: Philip Ross of the National Academy of Sciences served as staff officer.

★59★ GREATER YELLOWSTONE INTERAGENCY BRUCELLOSIS COMMITTEE **(Animal Diseases)**
Natural Resources and Sciences Phone: (303)969-2651
Intermountain Regional Off.
National Park Service
12795 W. Alameda Pkwy.
Denver, CO 80225
Chair: Dr. Dan Huff
History/Authority: Committee was established by the governors of Wyoming, Montana, and Idaho, and the Secretaries of the Interior and Agriculture. It is an interagency committee under the National Park Service, Department of the Interior.
Program: Group addresses the issues surrounding brucellosis in the Greater Yellowstone Area. It's goal is to protect and sustain the free-ranging elk and bison populations in the area and to protect the public interests and economic viability of the livestock industry in Idaho, Montana, and Wyoming while planning for the elimination of brucellosis in the Area by the year 2010.
Members: Dr. Dan Huff, Assistant Field Director, Natural Resources and Sciences, National Park Service, Denver, chairs the Committee.

★60★ NATIONAL BRUCELLOSIS TECHNICAL COMMISSION **(Animal Diseases)**
History/Authority: Commission was established February 12, 1976, by the Administrator, Animal and Plant Health Inspection Service, Department of Agriculture. It was a joint advisory commission of the Animal and Plant Health Inspection Service and the U.S. Animal Health Association (a national, nonprofit organization). Commission was terminated after submitting a report in August 1978.
Program: Commission reviewed the concept of eradication of bovine brucellosis in the United States. Brucellosis is a disease caused by brucella, a nonmotile capsulated bacteria which spreads from animals to human beings. Infection to people primarily results from exposure to beef and dairy cattle, swines, and goats and their products, raw meat, and unpasturized dairy products. Commission examined the nature and availability of knowledge essential to eradication; the circumstances and realities within which the eradication concept is to be applied, such as breeding, management, and marketing practices of the cattle industry in various parts of the country; and the implications of the eradication concept for incidence of human brucellosis.
Findings/Recommendations: Commission recommended that state and federal governments and affected industries support a cooperative program of control leading toward eradication of brucellosis; support for ongoing cooperative state, federal, and industry programs of education and training to correct deficiencies in knowledge of brucellosis be increased; the Animal and Plant Health Inspection Service and the Science and Education Administration of the Department of Agriculture, in coordination with other appropriate federal agencies, the State Departments of Agriculture, and the Land Grant Universities, sponsor ongoing research on the cyclic, geographic, movement, marketing, and other economic and epidemiologic factors as they influence disease

★514★ NONUNION CONSTRUCTION ADVISORY COMMITTEE **(Construction Industry)**
History/Authority: Committee was established December 19, 1973, under authority of Section 212(f) of the Economic Stabilization Act of 1970, as amended; Executive Order 11695; and Cost of Living Council Order No. 14 as part of the Economic Stabilization Program established by President Nixon under authority of P.L. 91-379, the Economic Stabilization Act of 1970, as amended, to stabilize the economy, reduce inflation, and minimize unemployment. It was a public advisory committee of the Cost of Living Council (see separate entry), Executive Office of the President. Committee was terminated July 1, 1974, by Executive Order 11788, which abolished the Cost of Living Council.
Program: Committee provided knowledgeable input into policy decisions affecting the nonunion sector of the construction industry, heard selection exception cases relating to off-site employees of both union and nonunion contractors, reviewed requests for area-wide wage rates for on-site nonunion craftsmen, and made recommendations for settlement on the exception cases and the cases involving area-wide wage rate requests.
Members: Committee consisted of nine members representative of the construction industry. The Administrator, Office of Wage Stabilization, Cost of Living Council, chaired the Committee.
Staff: Administrative support was provided by the Cost of Living Council.
Meetings: Committee held two meetings in 1974.

★515★ CONSUMER AFFAIRS COMMITTEE **(Consumer Protection)**
Committee under the jurisdiction of the Civil Aeronautics Board; terminated May 25, 1972.

★516★ CONSUMER ADVISORY COUNCIL (1976) **(Consumer Protection)**
Board of Governors
Federal Reserve System
Washington, DC 20551
Sec.: Deanna Aday-Keller
Phone: (202)452-6470
Fax: (202)452-3819
E-mail: adayd@frb.gov
Home Page: http://fedweb.frb.gov/fedweb/board/dcca/cac/cac.html
History/Authority: Council was established November 1, 1976, by the U.S. Congress (12 CFR 267) to replace the Board of Governors' Advisory Committee on Truth in Lending, established by the 1968 Truth in Lending Act. Council also assumed the functions of the Advisory Committee to the Board of Governors of the Federal Reserve System (see separate entry). It is an advisory council to the Board of Governors, Federal Reserve System (see separate entry).
Program: Council advises the Board of Governors of the Federal Reserve System on its duties under the Consumer Credit Protection Act and on other consumer-related matters. Council represents the interests of the consumer and the financial community.
Members: Council consists of thirty members representing consumers and the financial community. Members serve three-year terms.
Staff: Deanna Aday-Keller, Secretary to the Council, Division of Consumer and Community Affairs, Board of Governors.
Subsidiary Units: Consumer Credit Committee; Depository and Delivery Systems Committee; Community Affairs and Housing Committee; Bank Regulation Committee.
Meetings: Council convenes three times a year; meetings open to the public.

★517★ CONSUMER ADVISORY COUNCIL (1962) **(Consumer Protection)**
History/Authority: Council was established July 19, 1962, by President Kennedy; reestablished January 3, 1964, by Executive Order 11136. Executive Order 11583 of February 24, 1971, terminated the Council and established a new Consumer Advisory Council. Council functioned under the Office of Consumer Affairs, Executive Office of the President, until January 25, 1973, when Executive Order 11702 transferred it to the Department of Health, Education and Welfare. It was a presidential advisory council and was terminated by Executive Order 12007 of August 22, 1977.
Program: Council advised the Director, Office of Consumer Affairs, Department of Health, Education and Welfare, concerning policy matters relating to consumer interests; the effectiveness of federal programs and operations which affected the interest of consumers; and problems of primary importance to consumers and ways in which unmet consumer needs could be appropriately met through federal government action.
Members: Council was composed of twelve members appointed for two-year terms by the President on the basis of their knowledge and experience in areas of interest to consumers and their demonstrated ability to exercise independent, informed, and critical judgment. Steward M. Lee, chairperson, Department of Economics and Business Administration, Geneva College, Beaver Falls, Pennsylvania, chaired the Council.
Staff: Charles R. Cavagnaro, Director, International and Field Operations, Office of Consumer Affairs, served as designated federal employee.
Meetings: Meetings were held quarterly, at the call of the executive secretary.

★518★ CONSUMER AFFAIRS COUNCIL **(Consumer Protection)**
History/Authority: Council was established September 26, 1979, by President Carter, by Executive Order 12160. It is an interagency council staffed by the U.S. Office of Consumer Affairs. Current status of Council is unknown.
Program: Council provides leadership and coordination to ensure that government agency consumer programs are implemented effectively. Council also strives to maximize effort, promote efficiency and interagency cooperation, and eliminate duplication and inconsistency among agency consumer programs.
Members: Council consists of representatives from forty federal government departments and agencies including all executive branch agencies.
Staff: Support services are provided by the U.S. Office of Consumer Affairs.
Meetings: Council meets quarterly.

★519★ INTERAGENCY ADVISORY COMMITTEE ON CONSUMER PRODUCT INFORMATION **(Consumer Protection)**
History/Authority: Committee was established November 10, 1970, by GSA Administrative Order 5420.33. It was an interagency committee under the General Services Administration and terminated in 1972 when its functions were absorbed by the Consumer Information Center of the General Services Administration.
Program: Committee provided advice and assistance to the General Services Administration in its programs for disseminating information on consumer products to the public and to federal agencies, through the media of the Consumer Product Information Coordinating Center (now Consumer Information Center).
Members: Committee consisted of one representative designated by the head of each of the following government organizations: Departments of Agriculture, Commerce, Defense, the Interior, Housing and Urban Development, Justice, Labor, Transportation, and Health and Human Services; Federal Trade Commission; National Aeronautics and Space Administration; Veterans Administration; Environmental Protection Agency; and General Services Administration. The Assistant Administrator of the General Services Administration chaired the Committee.
Meetings: Meetings were held at the call of the chairperson.

★520★ NATIONAL BUSINESS COUNCIL FOR CONSUMER AFFAIRS (NBCCA) **(Consumer Protection)**
History/Authority: Council was established by President Nixon, August 5, 1971, by Executive Order 11614. It was a public advisory council of the Department of Commerce and was terminated by departmental order of December 6, 1973.
Program: Council advised the President, the Office of Consumer Affairs, the Federal Trade Commission, the Department of Justice, and other government agencies on business programs relating to consumer affairs. It identified and examined consumer problems and evaluated alternative solutions; provided a forum for business and government on issues in the field of consumer affairs; identified, recommended, and encouraged action taken by the business community to meet legitimate consumer grievances; provided liaison among members of the business and industrial community on consumer affairs matters; and advised on plans and actions of federal, state, and local agencies involving policies on consumer affairs which affected business and industry.
Members: Council consisted of thirteen representatives from the Sub-Councils (see below) who were appointed by the Secretary of Commerce.
Subsidiary Units: Sub-Council on Advertising and Promotion; Sub-Council on Complaints and Remedies; Sub-Council on Credit and Other Terms of Sale; Sub-Council on Packaging and Labeling; Sub-Council on Performance and Service; Sub-Council on Product Safety; and Sub-Council on Warranties and Guarantees.
Publications/Reports: Ad hoc reports on selected issues were published intermittently.

★521★ NATIONAL CONSUMER ADVISORY COMMITTEE (USDA) **(Consumer Protection)**
History/Authority: Committee was established October 26, 1976, by Secretary of Agriculture Memorandum No. 1905. It was a public advisory committee of the Department of Agriculture and was terminated June 9, 1977.
Program: Committee advised the Secretary of Agriculture with respect to policy matters of interest to consumers, the effectiveness of the Department's overall efforts with respect to expression and consideration of consumer viewpoints, problems of primary importance to consumers, and means by which unmet consumer needs could be appropriately met by the Department and its agencies.
Members: Committee consisted of nineteen members. Richard L. Feltner, Assistant Secretary for Marketing and Consumer Services, Department of Agriculture, chaired the Committee.
Staff: Nancy Steorts, Assistant to the Secretary for Consumer Affairs, Department of Agriculture, served as designated federal employee.

★522★ PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS (PCCI) **(Consumer Protection)**
History/Authority: Committee was established by President Lyndon B. Johnson, January 3, 1964, by Executive Order 11136 and reestablished May 1, 1967, by Executive Order 11349. It was a presidential advisory committee and was terminated February 24, 1971, by Executive Order 11583.
Program: Committee studied the plans and programs of federal agencies affecting consumer interests and advised the President on questions of policy relating to consumer affairs; conducted studies of matters related to consumer interests; and assisted federal agencies in effective coordination of plans and programs affecting consumers.
Members: Committee consisted of representatives of federal agencies with programs affecting consumers. Esther Peterson, Special Assistant to the President for Consumer Affairs, chaired the Committee.
Subsidiary Units: Panel of Experts on Consumer Education for Persons with Limited Incomes (see separate entry).
Publications/Reports: Guide to Federal Consumer Services (1967); Forming Consumer Organizations (1969).

★523★ RULE 703 NEGOTIATED RULEMAKING ADVISORY COMMITTEE **(Consumer Protection)**
History/Authority: Committee was established August 22, 1986, as a public advisory committee of the Federal Trade Commission. Committee submitted a final report December 9, 1987, without providing a consensus recommendation to the FTC. It is presently inactive.
Program: Committee was established to use negotiated rulemaking to develop recommendations for revising the Federal Trade Commission's Rule on Informal Dispute Settlement Procedures. The negotiations, if successful, would lay the groundwork for a notice and comment rulemaking proceeding. Committee addressed such issues as consumer satisfaction, lemon laws, warranties, role of competition, incentives for mediation, direct access to mechanism by consumers, qualifications of mediators, and scope of permitted damages.
Members: Committee comprised twenty-five members and twenty-five alternates representing manufacturer/warrantors, consumer groups, state and local governments, and dispute settlement service providers. It was cochaired by two professional mediators, John A.S. McGlennon, ERM-New England, and Gail Bingham, The Conservation Foundation.
Staff: Support services were provided by the Federal Trade Commission. Gary M. Laden, Associate Director, Division of Marketing Practices, Bureau of Consumer Protection, served as designated federal employee.
Subsidiary Units: Committee conducted much of its work through three working groups on access questions, funding and independence, and enforcement and compliance.
Publications/Reports: Final Report (December 9, 1987).
Meetings: Committee met monthly, at the call of the chairpersons.
Remarks: Committee was also known as the Negotiated Rulemaking Advisory Committee for the Rule on Informal Dispute Settlement Procedures.

★524★ TASK FORCE ON APPLIANCE WARRANTIES AND SERVICE **(Consumer Protection)**
History/Authority: Task Force was established in February 1968 by President Johnson, pursuant to his Consumer Message. It was an ad hoc interagency task force within the Executive Office of the President and was terminated in January 1969 following submission of its final report.
Program: Task Force coordinated efforts between the Departments of Labor and Commerce, the Federal Trade Commission, and the Office of the Special Assistant for Consumer Affairs regarding appliance warranties and service. It worked with industry to encourage improvements in the quality of service and repairs; assured that warranties and guarantees said what they mean and mean what they said; let consumers know how long they might expect a product to [illegible] if properly used; and determined whether federal legislation was needed. Task Force concentrated on consumer problems associated with major household appliances.
Findings/Recommendations: Task Force recommended intensified efforts by the Federal Trade Commission to halt the deceptive advertising of warranties; improved labeling of appliances to provide more complete warranty information to consumers; the development of industry-wide guidelines for warranties for the entire household appliance industry; and a program of consumer education aimed at informing the public about the importance of appliance warranties. Most of the Task Force's recommendations sought to use voluntary actions by industry to solve the problems of appliance warranties, and the Task Force recommended a program of continued observation of the problems to assess progress being made so that legislative proposals could be developed if the voluntary approach failed to yield results.
Members: Task Force consisted of the Secretaries of Commerce and Labor, the Chairperson of the Federal Trade Commission, and the Special Assistant to the President for Consumer Affairs.
Staff: Administrative support was provided by the Office of the Special Assistant to the President for Consumer Affairs.
Publications/Reports: Report of the Task Force on Appliance Warranties and Service (1969).

★525★ **COST OF LIVING** COUNCIL (CLC)
History/Authority: Council was established by President Nixon, August 15, 1971, by Executive Order 11615 and continued by Executive Orders 11627, dated October 15, 1971, 11695, dated January 11, 1973, and 11781, dated May 1, 1974, as part of the Economic Stabilization Program, which was established by President Nixon under authority of P.L. 91-379, the Economic Stabilization Act of 1970, as amended, to stabilize the economy, reduce inflation, and minimize unemployment. It was an interagency council of the Executive Office of the President and was terminated June 30, 1974, by Executive Order 11788.
Program: Executive Order 11615 provided for the stabilization of prices, rents, wages, and salaries for a period of ninety days. Council was established at the same time to create broad stabilization and anti-inflation goals for the nation, to provide coordination and administrative guidance for the Economic Stabilization Program, to permit an orderly transition from the ninety-day general freeze to a more flexible and selective system of economic restraints, and to develop and recommend to the President policies, mechanisms, and procedures to achieve and maintain the stability of prices and costs in a growing economy. Council also informed the public, industry, labor, and agriculture on the need to control inflation and encouraged voluntary action to accomplish this objective.
Members: Council was composed of the following governmental officials: Secretary of the Treasury, who served as chairperson; Chairperson, Council of Economic Advisers (see separate entry), who served as vice chairperson; Secretaries of Labor, Commerce, [illegible] Housing and Urban Development; Director of the Office of Managen[ent] and Budget; Director of the Office of Emergency Preparedness; and Special Assistant to the President for Consumer Affairs.
Subsidiary Units: The Pay Board and the Price Commission (see separate entries), although administratively independent of the Council assisted the Council in carrying out its functions. Council was also assisted by several committees: Cost of Living Council Committee on Health; Health Industry Advisory Committee; Health Industry Wage and Salary Committee; Committee on the Health Services Industry; Cost of Living Council Committee on Food; Food Industry Advisory Committee; Food Industry Wage and Salary Committee; Labor-Management Advisory Committee; Committee on Interest and Dividends; Construction Industry Stabilization Committee; Rent Advisory Board; Nonunion Construction Advisory Committee; the Committee on State and Local Government Cooperation; and National Commission on Productivity (see separate entries).

★526★ **COST OF LIVING** COUNCIL COMMITTEE ON FOOD
History/Authority: Committee was established by President Nixon January 11, 1973, by Executive Order 11695 and continued by Executive Order 11781, dated May 1, 1974, as part of the Economic Stabilization Program, which was established by President Nixon under authority of P.L. 91-379, the Economic Stabilization Act of 1970, as amended, to stabilize the economy, reduce inflation, and minimize unemployment. It was a public advisory committee of the Cost of Living Council (see separate entry), Executive Office of the President. Committee was terminated by Executive Order 11788, dated June 18

Commerce and chaired by a representative of the Department of State. Committee made recommendations concerning entry or withdrawal from warehouse for consumption in the United States of cotton textiles and cotton textile products.

★535★ ADVISORY COMMITTEE TO THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM **(Credit)**
History/Authority: Committee was authorized May 29, 1968, by P.L. 90-321, the Consumer Credit Protection Act. It was a public advisory committee of the Board of Governors, Federal Reserve System (see separate entry). Committee terminated in November 1976 and its functions were absorbed by the Consumer Advisory Council (1976) (see separate entry).
Program: Committee advised and consulted with the Board of Governors, Federal Reserve System, in the exercise of the Board's functions under the Consumer Credit Protection Act.
Members: Members of the Committee represented the interests of sellers of merchandise on credit, lenders, and the general public.
Meetings: Committee met at the request of the Board of Governors.

★536★ COMMITTEE ON FEDERAL **CREDIT** PROGRAMS
History/Authority: Committee was established March 28, 1962, by a memorandum from President Kennedy. It was an ad hoc presidential advisory committee and terminated November 27, 1962, upon submission of its final report.
Program: Committee considered what changes in federal credit programs would contribute to achieving the nation's economic goals. It also considered circumstances under which federal credit programs should be self-supporting; criteria for determining whether a particular program should take the form of direct federal lending, loan insurance, loan guarantee, or other form; the budgetary treatment of federal credit programs; and the effectiveness of statutory and administrative interest rate ceilings in federal credit programs.
Members: Committee was composed of the Secretary of the Treasury, who served as chairperson; the Director of the Bureau of the Budget; the Chairperson of the Council of Economic Advisers (see separate entry); and the Chairperson of the Board of Governors, Federal Reserve System (see separate entry).
Publications/Reports: Committee's final report was popularly known as the Dillon Report named for Clarence Dillon, Secretary of the Treasury and chairperson.

★537★ **CREDIT** STANDARDS ADVISORY COMMITTEE
Board of Governors of the Federal Reserve System Phone: (202)252-3794
20th & C Sts. NW
Washington, DC 20551
Vice Ch.: Frederick M. Struble
History/Authority: Committee was established in July 1991 by Section 1205 of P.L. 100-73, the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, dated August 9, 1989. It is an independent public advisory committee under the Federal Deposit Insurance Corporation, Federal Reserve System, National Credit Union Administration, and the Office of the Comptroller of the Currency and the Office of Thrift Supervision of the Department of the Treasury. Committee is not subject to the provisions of the Federal Advisory Committee Act.
Program: Committee reviews and monitors credit standards and lending practices of insured depository institutions and the supervision of such standards and practices by federal financial regulators; and makes recommendations for the federal financial regulators to ensure that insured depository institutions adhere to prudential credit standards and lending practices that are consistent for all insured depository institutions.
Members: Committee consists of eleven members as follows: The Chairperson, Board of Governors of the Federal Reserve System (see separate entry); the Chair of the Federal Deposit Insurance Corporation; the Director, Office of Thrift Supervision, Department of the Treasury; the Comptroller of the Currency; the Chair of the National Credit Union Administration; and six members of the public appointed by the President of the United States who are knowledgeable of credit standards and lending practices of insured depository institutions, no more than three of whom are from the same political party. Gary A. Glaser, president, Banc Ohio National Bank, Columbus, Chairs the Committee and Frederick M. Struble, Assosciate Director, Federal Reserve System, and immediate past chair, serves as Vice Chair.
Subsidiary Units: Committee has three working groups to examine practices and policies relating to consumer loans, commercial and industrial loans, and real estate loans.
Meetings: Committee meets at least quarterly, at the call of the chairperson. Meetings are closed to the public.

★538★ FEDERAL **CREDIT** POLICY WORKING GROUP
Group under the Office of Management and Budget, which is studying ways to curtail the federal role in providing credit, including /s to reduce the outstanding volume of federal loans and guarar of various types. Current status unknown; research is in prog

★539★ NATIONAL COMMISSION ON CONSUMER FINANCE **(Credit)**
History/Authority: Commission was established May 29, 1968, by Title IV of P.L. 90-321, the Consumer Credit Protection Act. It was an ad hoc presidential advisory commission and terminated following presentation of its final report to the President and Cong in December 1972.
Program: Commission studied and appraised the function and structure of the consumer finance industry and consumer credit trai tions. Specifically, Commission studied the adequacy of arrangements to provide consumer credit at reasonable rates; the adequacy of supervisory and regulatory mechanisms to protect the public from unfair practices and to insure the informed use of consumer credit; and the desirability of federal chartering of consumer finance compai or other federal regulatory measures.
Findings/Recommendations: Among the Commission's recommendations were that the creditor not be allowed to take a security interest in goods or property of the debtor other than the goods or property which were the subject of the sale; that prejudgment garnishment, even of nonresident debtors, be abolished; that if any scheduled payment is more than twice as large as the average of earlier scheduled payments, the consumer has the right to refinance the amount of that payment at the time it is due without penalty; that a consumer always be allowed to prepay in full the unpaid balance of any consumer credit obligation at any time without penalty; and that no creditor, agent, or attorney of the creditor, or independent collector, be permitted to harass any person in connection with the collection or attempted collection of any debt alleged to be owing by that person.
Members: Commission consisted of nine members including three Senators appointed by the President of the Senate, three members of the U.S. House of Representatives appointed by the Speaker of the House, and three members of the general public appointed by the President of the United States. Robert Braucher, a presiden appointee, chaired the Commission until January 20, 1971, when he was succeeded by Ira M. Millstein, attorney from New York, also a presidential appointee.
Staff: Robert L. Meade served as executive director.
Publications/Reports: Consumer Credit in the United States, final report (December 1972), popularly known as the Millstein Report, named for the chairperson. Commission also published six volun of studies conducted by staff members which are available from the Superintendent of Documents, Government Printing Office.

★540★ NATIONAL **CREDIT UNION** ADMINISTRATION BOARD
1775 Duke St. Phone: (703)518-6300
Alexandria, VA 22314-3428 Fax: (703)518-6319
Secretary: Becky Baker
Home Page: http://206.234.200.98
History/Authority: Board was established in 1979 under authority of Title V of P.L. 95-630. It is the governing board of the National Credit Union Administration, an agency of the federal government.
Program: Board manages the National Credit Union Administration, which is charged with chartering, supervising, and examining federal credit unions; administering the National Credit Union Share Insurance Fund (NCUSIF); and managing the National Credit Union Central Liquidation Facility.
Members: Board comprises three members appointed by the Pı lent of the United States for six-year terms, by and with the advice and consent of the Senate. Members are broadly representative of public interest; not more than two members are of the same political party. Norman E. D'Amours chairs the Board.

★541★ NATIONAL **CREDIT UNION** BOARD
History/Authority: Board was established March 10, 1970, by P.L. 91-208, the Federal Credit Union Act. It was a public advisory board of the National Credit Union Administration. Board terminated May 10, 1979, by the enactment of P.L. 95-630, the Financial Institutions Regulatory and Interest Rate Control Act of 1978.
Program: Board offered advice, counsel, and guidance to the Administrator of the National Credit Union Administration with respect to matters of policy relating to the activities and functions of federally insured credit unions as regulated and supervised by the National Credit Union Administration under the Federal Credit Union Act.

★583★ CABINET COUNCIL ON ECONOMIC AFFAIRS (Economics)
History/Authority: Council was established February 26, 1981, by President Reagan, as one of seven Cabinet Councils and was a subgroup of the full presidential Cabinet. Council was terminated April 11, 1985, when its functions were consolidated into the Economic Policy Council and the Domestic Policy Council (see separate entries).
Program: Council was established to create an orderly process for reviewing specific issues on economic affairs which require a decision by the President. Council prepared background materials and refined policy options and recommendations on economic policy issues.
Members: Council consisted of the President of the United States, who chaired the Council; the Secretary of the Treasury, who served as chair pro tempore; the Secretaries of State, Commerce, Labor, and Transportation; the Director, Office of Management and Budget; the U.S. Trade Representative; and the Chairperson, Council of Economic Advisers (see separate entry). The Vice President, Counsellor to the President, and White House Chief of Staff served as ex officio members.
Staff: Roger B. Porter, Director, Office of Policy Development, served as executive secretary.

★584★ ECONOMICS AD HOC PROPOSAL REVIEW PANEL
History/Authority: Panel was established April 13, 1973, under 20 USC 1221e. It was an ad hoc public advisory panel of the National Institute of Education, Department of Health, Education and Welfare, and was terminated June 30, 1973.
Program: Panel reviewed, discussed, evaluated, and ranked the study and research proposals in the area of economics which were submitted to the Director of the National Institute of Education in response to the announcement of the field initiated studies program in economics. Panel advised and made recommendations to the Director on the scientific merit of the proposals.
Members: Panel consisted of nine members who were knowledgeable in economics and were appointed by the Secretary of HEW.
Staff: Administrative support was provided by the Field Initiated Studies Task Force of the Institute.
Publications/Reports: Panel Evaluation and Funding Recommendation on Economic Proposals (April 25, 1973).

★585★ PANEL ON ECONOMICS
History/Authority: Panel was established January 15, 1974, by the Secretary of Health, Education and Welfare under 20 USC 1221e. It was a public advisory panel of the National Institute of Education, Department of Health, Education and Welfare. Panel was never funded or staffed and was terminated December 30, 1974.
Program: Panel was to advise the Director, National Institute of Education, and the Secretary of Health, Education and Welfare, on the scientific merit of the research proposals submitted to the Institute by individuals or public or private agencies in the field of economics.

★586★ ELECTRONICS ADVISORY PANEL
History/Authority: Panel was established by the Office of Technology Assessment pursuant to a request by the U.S. Senate Committee on Commerce, Science, and Transportation; the U.S. House Committee on Ways and Means; and the U.S. Congress Joint Economic Committee. It was a public advisory panel that functioned under the International Security and Commerce Program; Energy, Materials, and International Security Division; Office of Technology Assessment. Panel was terminated in November 1983.
Program: Panel was established to review and advise on the study plans, work in progress, and reports of the Office of Technology Assessment's study on international competitiveness in electronics. The study addressed major contributors to the competitiveness of the electronics industry that could be affected by federal government policy; commercialization of research, development, and design; manufacturing technologies and resources; finance, including both private and public sources of funds; quantity and quality of human resources; and governmental and industrial policies.
Findings/Recommendations: As a result of the study, the following policy options were recommended: (1) that the U.S. Congress take the initiative in devising programs that would actively support the electronics industry; (2) that the U.S. Congress provide support for the technological base and institutional infrastructure that underlie American industries; (3) that the federal government continue to fund basic research, establish new mechanisms for diffusing the results of research and development to the private sector, experiment with support of commercially oriented (rather than military) research, and strengthen tax incentives for successful innovators; (4) that the federal government and the U.S. Congress support and encourage both basic and applied research for U.S. semiconductor industries with longer-run payoffs; and (5) that federal support be aimed at financing education and training in software engineering, as well as computer architectures, new programming languages, and artificial intelligence.
Members: Panel comprised twenty members and was chaired by Katherine Seelman of New York.
Subsidiary Units: John A. Alic of the Office of Technology Assessment served as project director.
Publications/Reports: The Office of Technology Assessment issued a report entitled International Competitiveness in Electronics (November 1983). (The content of all Office of Technology Assessment reports is the responsibility of OTA and does not constitute consensus or endorsement by the Panel or by the OTA's Technology Assessment Board, see separate entry.)
Remarks: Panel was part of a series of Office of Technology Assessment studies on the competitiveness of U.S. industries; see also the Advisory Panel on U.S. Industrial Competitiveness, the Commercial Biotechnology Advisory Panel, the International Competition in the Services Advisory Panel, the Steel Assessment Advisory Panel, and the Wood Use: U.S. Competition and Technology Advisory Panel.

★587★ ELECTRONICS TECHNICAL ADVISORY COMMITTEE
History/Authority: Committee was originally established January 2, 1973, by Section 5(c)(1) of the Export Administration Act of 1969 as the Semiconductor Technical Advisory Committee; absorbed the Semiconductor Manufacturing and Test Equipment Technical Advisory Committee (see separate entry), November 25, 1977; renewed by the Export Administration Act of 1979; name changed January 2, 1992. It was a public advisory committee of the Bureau of Export Administration, Department of Commerce. Committee merged with the Computer System Technical Advisory Committee and the Telecommunications Equipment Technical Advisory Committee to form the Information Systems Technical Advisory Committee (see separate entries), September 22, 1995.
Program: Committee advised and assisted the Secretary of Commerce and other federal agencies and officials with respect to technical specifications and policy issues; worldwide availability of products and systems, including quantity and quality, and actual utilization of production technology; licensing procedures which affect the level of export controls applicable to any goods or technology; revision of the control list, including proposed revisions of multilateral controls in which the United States participates; and any other issues relating to actions designated to carry out the policy set forth in Section 3(2)(A) of the Export Administration Act of 1979.
Members: Committee consisted of not more than 35 members from industry and government who were appointed by the Secretary of Commerce. Industry members were engineers, scientists, or other qualified persons from a representative cross-section of the manufacturing technology industry in the United States. Government members were specialists in these product areas or export control technicians. Industry members served no more than a four-year term. Robert H. Leong, technical consultant, Mentor Graphics Corporation, Wilsonville, Oregon, and John A. Doherty, vice president, Marketing, Micron Corporation, Peabody, Massachusetts, cochaired the Committee.
Staff: Administrative support was provided by the Office of the Assistant Secretary, Bureau of Export Administration. Lee Ann Carpenter, Director, TAC Unit, Office of the Assistant Secretary, Bureau of Export Administration, served as the Committee Control Officer.
Publications/Reports: Report of Closed Meetings (annually); Chairman's Annual Report and Annual Plan.
Meetings: Committee met at least every three months, at the call of the chair.

★588★ INDUSTRY SECTOR ADVISORY COMMITTEE ON CONSUMER ELECTRONIC PRODUCTS AND HOUSEHOLD APPLIANCES FOR MULTILATERAL TRADE NEGOTIATIONS (Electronics)
History/Authority: Committee was established April 5, 1974, by the Secretary of Commerce and the Special Representative for Trade Negotiations, under P.L. 93-618, the Trade Act of 1974. It was a public advisory committee which functioned jointly under the Industry and Trade Administration, Department of Commerce, and the Office of the U.S. Trade Representative. Committee concluded its work in the fall of 1979 and was formally terminated June 30, 1980.
Program: Committee advised the Secretary of Commerce and the U.S. Trade Representative regarding matters that were of mutual concern to the consumer electronic products and household appliances industry and the United States in connection with multilateral trade negotiations undertaken by the United States. Committee provided detailed views and information regarding trade barriers affecting individual products in the Committee's sector of U.S. industry. In addition, the Committee

maintained liaison with the Industry Policy Advisory Committee for Multilateral Trade Negotiations (see separate entry).
Members: Committee was composed of fifteen members representative of the consumer electronic products and household appliances industry. Peter Levin, General Electric Company, chaired the Committee.
Staff: The Assistant Secretary of Commerce for Administration designated a Department of Commerce staff member to serve as executive secretary, and additional staff support was provided by the Industry and Trade Administration. Ann C. Ryder, Acting Director, Trade Advisory Center, Department of Commerce, served as designated federal employee.
Meetings: Committee met at least semiannually, with special meetings called as necessary.

★589★ INDUSTRY SECTOR ADVISORY COMMITTEE ON **ELECTRONICS** AND INSTRUMENTATION FOR TRADE POLICY MATTERS
Trade Advisory Center, Rm. H2015B   Phone: (202)482-3268
International Trade Admin.   Fax: (202)482-2306
Department of Commerce
Washington, DC 20230
Dir.: Tiffany Smith
History/Authority: Committee was established March 21, 1980, by the Secretary of Commerce and the U.S. Trade Representative as a public advisory committee. It is a joint Committee of the Department of Commerce and the Office of the U.S. Trade Representative and part of the Industry Consultations Program, established under the Trade Act of 1974, as amended by the Trade Agreements Act of 1979. The Program provides advice concerning trade agreements entered into and on other matters in connection with the administration of U.S. trade policy.
Program: Committee provides the Secretary of Commerce and the U.S. Trade Representative with information and advice with respect to negotiating objectives and bargaining positions before entering into a trade agreement concerning the electronics and instrumentation industry, and with respect to other matters arising in connection with the administration of the trade policy of the United States.
Members: Committee consists of not more than fifty members representing the electronics and instrumentation industry.
Staff: Support services are provided by the Trade Advisory Center, International Trade Administration.

★590★ ADVISORY COMMISSION ON UNITED MINE WORKERS OF AMERICA (UMWA) RETIREE HEALTH BENEFITS **(Employee Benefits)**
History/Authority: Commission was established March 12, 1990, by the Secretary of Labor. It was an ad hoc public advisory commission of the Office of the Secretary, Department of Labor, and terminated October 17, 1990.
Program: Commission reviewed and advised the Department of Labor on the financial status and prospects of United Mine Workers of America 1950 and 1974 Pension Trusts (pension plans) and the 1974 Benefits Trusts (benefit plans); the provision and means of delivery of health care benefits to coal industry retirees and their dependents who were represented by the UMWA; and arrangements to assure the long-term financial viability of the UMWA 1950 and 1974 Pension and Benefits Plans.
Members: Commission consisted of twelve members representing the viewpoints of coal industry operators, coal industry employees, employee benefit and health care communities, and the public, including retirees and the employee relations community. W.J. Usery, former Secretary of Labor, chaired for Commission.
Staff: Jan Horbaly served as executive director.
Publications/Reports: Coal Commission Report (November 1990).

★591★ ADVISORY COUNCIL ON EMPLOYEE WELFARE AND PENSION BENEFIT PLANS **(Employee Benefits)**
Pension & Welfare Benefit Adm., Ste. N-5677   Phone: (202)219-8921
Fax: (202)523-6531
Department of Labor
200 Constitution Ave. NW
Washington, DC 20210
Exec.Sec.: Sharon K. Morrissey
Home Page: http://dol.gov/dol/pwba/
History/Authority: Council was established March 20, 1962, by P.L. 87-420, the Welfare and Pension Plans Disclosure Act, as amended in 1962; terminated September 2, 1974; reestablished September 16, 1974, under P.L. 93-406, the Employee Retirement Income Security Act of 1974 (ERISA). It is a public advisory council of the Pension and Welfare Benefit Administration, Department of Labor.
Program: Council was established to advise the Secretary of Labor regarding the technical aspects of the provisions of the Employee Retirement Income Security Act of 1974 and to submit recommendations with respect to its administration.
Members: Council consists of fifteen members representing the insurance, corporate trust, actuarial counseling, investment counseling and management, and accounting fields, as well as employers, employee organizations, and the general public. No more than eight members are of the same political party. Members were appointed by the Secretary for three-year terms. Marilee P. Lau, partner, KPMG Peat Marwick, San Francisco, chairs the Council.
Staff: Support services are provided by the Pension and Welfare Benefit Administration. Sharon K. Morrissey, executive secretary, can be reached by phone at (202)219-8921 or fax (202)219-5362.
Subsidiary Units: Council has work groups on Soft Dollar/Commission Recapture; Employer Assets in Employer-Sponsored Plans; Merits of Defined Contribution vs Defined Benefit Plans with an Emphasis to Small Business Concerns.
Publications/Reports: Merits of Refined Contribution v. Defined Benefit Plans (November 1997); Employer Assets in ERISA Employer Sponsored Plans (November 1997); Soft Dollars/Commission Recapture (November 1997); Guidance in Selecting and Monitoring Service Providers (November 1996); Exploring the Utilization of 3rd Party Trustees to Protect Plan Participants (November 1996); The Impact of Alternative Tax Proposals on ERISA Employer-Sponsored Plans (November 1996). Reports are available on Council's Homepage.
Meetings: Council meets at least four times a year; working groups meet monthly April to November.
Remarks: Council is also known as the ERISA Advisory Council.

★592★ COMMISSION ON LEAVE **(Employee Benefits)**
History/Authority: Commission was established by Title III of P.L. 103-3, the Family and Medical Leave Act of 1993. It is an independent advisory commission.
Program: Commission is conducting a study of (1) existing and proposed mandatory and voluntary policies relating to family and temporary medical leave, including policies provided by employers not covered under this Act; (2) the potential costs, benefits, and impact on productivity, job creation, and business growth of such policies on employers and employees; (3) possible differences in cost, benefits, and impact on productivity, job creation and business growth of such policies on employers based on business type and size; (4) the impact of family and medical leave policies on the availability of employee benefits provided by employers, including employers not covered under this Act; (5) methods used by employers to reduce administrative costs of implementing family and medical leave policies; (6) the ability of the employers to recover premiums; and (7) the impact on employers and employees of policies that provide temporary wage replacement during periods of family and medical leave.
Members: Commission consists of twelve voting members and four ex officio members. Members are as follows: one Senator, appointed by the Majority Leader of the Senate and one Senator appointed by the Minority Leader of the Senate: one member of the House of Rep tatives appointed by the Speaker and one member of the Ho appointed by the Minority Leader of the House; and two members each appointed by the Speaker of the House, the Majority Leader of the Senate, the Minority Leader of the House, and the Minority Leader of the Senate. Members are knowledgeable in relevant family, temporary disability, and labor management issues and represent employers from large and small businesses. The Secretaries of Health and Human Services, Labor, and Commerce and the Small Business Administrator are ex officio members.

★593★ INTERAGENCY EMPLOYEE BENEFIT COUNCIL **(Employee Benefits)**
History/Authority: Council was established by President Reagan, January 7, 1981, by Executive Order 12262. It was terminated August 17, 1982, by Executive Order 12379.
Program: Council assisted in interagency coordination of proposals affecting employee benefits under the Employee Retirement Income Security Act (ERISA). It developed comprehensive long-term and short-term policies applicable to plans covered by ERISA and coordinated research of (1) employee benefit issues affecting employees covered by the Act, (2) the economic effects of private pensions, and (3) the effectiveness of ERISA. Council developed an information sharing program among ERISA agencies, including a coordinated data identified inconsistencies in the operation of programs under ERISA; and recommended to the President ways to reduce or eliminate those inconsistencies.
Members: Council was composed of the Secretaries of the Treasury, Commerce, Labor, and Health and Human Services; the Attorney

★646★ FINANCIAL ADVISORY COMMITTEE **(Finance)**
Industry advisory committee under the jurisdiction of the Civil Aeronautics Board; terminated May 25, 1972. Listed in Executive Branch Committees: A Numerical Summary and Alphabetical Listing, prepared by the Office of Management and Budget, December 16, 1971.

★647★ FINANCIAL PRODUCTS ADVISORY COMMITTEE **(Financial Futures)**
Commodity Futures Trading Commission Phone: (202)418-5030
1155 21st St.,NW
Washington, DC 20581
Chair: Brooksley Born
History/Authority: Committee was established May 22, 1985, by the Commodity Futures Trading Commission as a public advisory committee of the Commission.
Program: Committee conducts public meetings and makes recommendations on issues concerning individuals and industries interested in or affected by financial markets regulated by the Commodity Futures Trading Commission. Such issues include the utility of financial futures and options for hedging and pricing; terms and conditions of financial futures and options contracts as related to their commercial utility and liquidity; institutional and regulatory constraints on the commercial use of the financial products markets, including accounting standards for financial product transactions and positions; the implications of developing an over-the-counter derivative financial products market; the extent to which derivative financial markets may become permanent substitutions for cash market transactions and the effects, if any, of such substitution; off-exchange trading of financial futures-type or options-type products between institutional or commercial market participants; the effect of arbitrage positions on market volatility; the impact of the increasing internationalization of financial product markets; technical trading in managed accounts; and protection of general public participants by ensuring the integrity of the markets.
Members: Committee includes representatives of commercial and investment banks, insurance companies, accounting firms, mutual funds, and broker dealers, pension plan sponsors, futures commission merchants, commodity pool operators, and academics. Brooksley Born, Chairperson, Commodity Futures Trading Co n, chairs the Committee.

★648★ COMMITTEE ON **FINANCIAL INSTITUTIONS**
History/Authority: Committee was established March 28, 1962, by memorandum from President Kennedy. It was an ad hoc interagency advisory committee and terminated in 1963 following submission of its final report.
Program: Committee considered what changes in government policy toward private financial institutions would contribute to economic stability, growth, and efficiency. Specifically, Committee studied the scope of controls exercised by the Federal Reserve System over commercial banks and other financial intermediaries; the possibility and desirability of broadening the permissible portfolio choices of various kinds of financial institutions; the scope of federal deposit and share insurance programs; federal chartering of financial institutions; and coordination and possible consolidation of federal responsibilities for supervision, examination, and chartering of financial intermediaries and for regulation of merging and branching.
Findings/Recommendations: Committee recommended that all commercial banks be subject to the reserve requirements specified by the Federal Reserve Bank and have access to Federal Reserve discounts and advances; and that reserve requirements on time and savings deposits at commercial banks be continued and a similar reserve requirement be introduced at savings and loan associations and mutual savings banks.
Members: Committee consisted of eleven members appointed by the President. Walter Heller, Chairman of the Council of Economic Advisers, chaired the Committee.
Publications/Reports: Committee issued a report on April 10, 1963, popularly known as the Heller Report, named for the chairperson.

★649★ FEDERAL **FINANCIAL INSTITUTIONS** EXAMINATION COUNCIL
2100 Pennsylvania Ave. NW, Ste. 200 Phone: (202)634-6526
Washington, DC 20037 Fax: (202)634-6556
History/Authority: Council was established March 10, 1979, by Title X of P.L. 95-630, the Federal Financial Institutions Regulatory and Interest Rate Control Act (FIRA) of 1978, as an independent interagency council.
Program: Council was established to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions (commercial banks, savings and loan associations, building and loan associations, homestead associations, cooperative banks, and credit unions). It makes recommendations on matters such as uniformity in classifying loans subject to country risk, identifying financial institutions in need of special supervisory attention, and evaluating the soundness of large loans shared by two or more financial institutions. Council also conducts schools for examiners employed by the agencies represented on the Council and makes available such schools to employees of state financial institutions supervisory agencies. Council was given additional responsibilities under the Housing and Community Development Act of 1980, Section 340 of P.L. 96-399 which include the implementation of a public access system to data that depository institutions are required to disclose under the Home Mortgage Disclosure Act of 1975, and the aggregation of annual Home Mortgage Disclosures Act data.
Members: Council is composed of the Comptroller of the Currency, Department of the Treasury; the Chairperson of the Board of Directors, Federal Deposit Insurance Corporation (see separate entry); a member of the Board of Governors, Federal Reserve System (see separate entry), appointed by the Chairperson of the Board; the Director, Office of Thrift Supervision; and the Chairperson of the National Credit Union Administration Board (see separate entry).
Staff: Administrative and support services are provided by Council staff and by the agencies represented on the Council.
Subsidiary Units: Interagency staff task forces on consumer compliance, examiner education, reports, supervision, information sharing, and surveillance systems and the Legal Advisory Group are responsible for the research and other investigative work done by agency staffs on behalf of the Council and for reports and policy recommendations prepared for consideration by the Council; the Agency Liaison Group, an interagency group comprised of senior officials, is responsible for the overall coordination of the agencies staff efforts in support of the Council; the State Liaison Committee (see separate entry), which serves in an advisory capacity to the Council; and the Appraisal Subcommittee which was established in 1989 to ensure that real estate appraisals used in connection with federally related transactions are performed by competent persons in accordance with prescribed standards.
Meetings: Council meets quarterly; meetings are closed to the public.

★650★ FINANCIAL SERVICES ADVISORY PANEL **(Financial Institutions)**
History/Authority: Panel was established in 1982 by the Office of Technology Assessment pursuant to a request by the U.S. House Committee on Banking, Finance, and Urban Affairs; the U.S. House Committee on Energy and Commerce and its Subcommittee on Telecommunications, Consumer Protection, and Finance; and the U.S. Senate Committee on Banking, Housing, and Urban Affairs. It was a public advisory panel that functioned under the Communication and Information Technologies Program; Science, Information, and Natural Resources Division; Office of Technology Assessment. Panel was terminated in September 1984.
Program: Panel was established to review and advise on the study plans, work in progress, and reports of the Office of Technology Assessment's study on the impact of information processing and telecommunications technologies on financial service systems. The study addressed financial service delivery systems; consumer interests; safety and soundness of the financial services industry; the future of financial services; the influence of technology; financial service providers, including banks, thrift institutions, credit card providers, and insurance companies; and users of financial services.
Members: Panel comprised sixteen members and was chaired by Almarin Phillips, Holer Professor of Management, University of Pennsylvania.
Staff: Zalman A. Shavell of the Office of Technology Assessment served as project director.
Subsidiary Units: Financial Services Industry Technology and Scenarios Workshop and Financial Services Industry Consumer Workshop.
Publications/Reports: The Office of Technology Assessment issued a report entitled Effects of Information Technology on Financial Services Systems (September 1984). (The content of all Office of Technology Assessment reports is the responsibility of OTA and does not constitute consensus or endorsement by the Panel or by the OTA's Technology Assessment Board, see separate entry.)

★651★ INTERAGENCY TASK FORCE ON THRIFT INSTITUTIONS **(Financial Institutions)**
History/Authority: Task Force was established by President Carter under authority of P.L. 96-221, the Depository Institutions Deregulation and Monetary Control Act of 1980, dated March 31, 1980. It was an ad hoc interagency task force under the Department of the Treasury and was terminated after submitting its report, June 30, 1980.
Program: Task Force studied and made recommendations concerning the problems faced by thrift institutions and their prospects for the

Program: Committee advised, consulted with, and made recommendations to the Secretary of Commerce and the U.S. Trade Representative on matters concerning the multilateral trade negotiations undertaken by the United States beginning in 1974. Committee drew on the expertise and knowledge of its members and on technical advice of a number of related technical-level advisory committees established for individual product sectors of American industry (see separate entries under Industry Sector Advisory Committee). Committee also provided policy advice regarding overall industry views and the work programs of the related technical-level advisory committees and furnished policy advice, as necessary, regarding significant developments arising during the course of actual trade negotiations.
Members: Committee consisted of twenty-two members from the business community appointed by the Secretary of Commerce and the U.S. Trade Representative. Luther H. Hodges Jr., Deputy Under Secretary, Department of Commerce, chaired the Committee.
Staff: The Industry and Trade Administration provided administrative support for the Committee. Ann C. Ryder, Acting Director, Trade Advisory Center, Department of Commerce, served as designated federal employee.
Meetings: Committee met at irregular intervals depending on the level of activity of the trade negotiations, the needs of the Secretary of Commerce and the U.S. Trade Representative, and the volume and nature of reports received from technical-level committees.

★759★ INDUSTRY POLICY ADVISORY COMMITTEE FOR TRADE POLICY MATTERS **(International Trade)**
History/Authority: Committee was established May 21, 1980, by the Secretary of Commerce and the U.S. Trade Representative as a public advisory committee. It was a joint Committee of the Department of Commerce and the Office of the U.S. Trade Representative and part of the Industry Consultations Program, established under the Trade Act of 1974, as amended by the Trade Agreements Act of 1979. The Program was established to provide advice concerning trade agreements entered into and on other matters in connection with the administration of U.S. trade policy.
Program: Committee provided the Secretary of Commerce and the U.S. Trade Representative with general policy advice with respect to negotiating objectives and bargaining positions before entering into a trade agreement, with respect to the operation of any trade agreement once entered into, and with respect to other matters arising in connection with the administration of the trade policy of the United States.
Members: Committee consisted of thirty-five members. William Esrey, Chairman, President, and CEO of Sprint Corp., chaired the Committee.
Staff: Support services were provided by the Trade Advisory Center, International Trade Administration. Tiffany Smith, Trade Advisory Center, served as director of the Committee.

★760★ INDUSTRY SECTOR ADVISORY COMMITTEE ON CAPITAL GOODS FOR TRADE POLICY MATTERS **(International Trade)**
Trade Advisory Center, Rm. H2015B — Phone: (202)482-3268
International Trade Admin. — Fax: (202)482-2306
Department of Commerce
Washington, DC 20230
Dir.: Tiffany Smith
History/Authority: Committee was established March 21, 1980, by the Secretary of Commerce and the U.S. Trade Representative as a public advisory committee. It is a joint Committee of the Department of Commerce and the Office of the U.S. Trade Representative and part of the Industry Consultations Program, established under the Trade Act of 1974, as amended by the Trade Agreements Act of 1979. The Program provides advice concerning trade agreements entered into and on other matters in connection with the administration of U.S. trade policy.
Program: Committee provides the Secretary of Commerce and the U.S. Trade Representative with information and advice with respect to negotiating objectives and bargaining positions before entering into a trade agreement concerning capital goods, and with respect to other matters arising in connection with the administration of the trade policy of the United States.
Members: Committee consists of not more than thirty members representing the capital goods industry.
Staff: Support services are provided by the Trade Advisory Center, International Trade Administration.

★761★ INDUSTRY SECTOR ADVISORY COMMITTEE ON CONSTRUCTION, MINING, AGRICULTURAL, AND OIL FIELD MACHINERY AND EQUIPMENT FOR MULTILATERAL TRADE NEGOTIATIONS **(International Trade)**
History/Authority: Committee was established April 5, 1974, by the Secretary of Commerce and the Special Representative for Trade Negotiations under P.L. 93-618, the Trade Act of 1974. It was a public advisory committee and functioned jointly under the Industry and Trade Administration, Department of Commerce, and the Office of the U.S. Trade Representative. Committee concluded its work in the fall of 1979 and was formally terminated June 30, 1980.
Program: Committee advised the Secretary of Commerce and the U.S. Trade Representative regarding matters that were of mutual concern to the construction, mining, agricultural, and oil field machinery and equipment industries and the United States in connection with the multilateral trade negotiations undertaken by the United States. Committee provided detailed views and information regarding trade barriers affecting individual products in the Committee's sector of U.S. industry. In addition, the Committee maintained liaison with the Industry Policy Advisory Committee for Multilateral Trade Negotiations (see separate entry).
Members: Committee was composed of fourteen members representative of the construction, mining, agricultural, and oil field machinery and equipment industries. John Benson of the Construction Industry Manufacturers Association chaired the Committee.
Staff: The Assistant Secretary of Commerce for Administration designated a Department of Commerce staff member to serve as executive secretary and additional staff support was provided by the Industry and Trade Administration. Ann C. Ryder, Acting Director, Trade Advisory Center, Department of Commerce, served as designated federal employee.
Meetings: Committee met at least semiannually, with special meetings called as necessary.

★762★ INDUSTRY SECTOR ADVISORY COMMITTEE ON CONSUMER GOODS FOR TRADE POLICY MATTERS **(International Trade)**
Trade Advisory Center, Rm. H2015B — Phone: (202)482-3268
International Trade Admin. — Fax: (202)482-2306
Department of Commerce
Washington, DC 20230
Dir.: Tiffany Smith
History/Authority: Committee was established March 21, 1980, by the Secretary of Commerce and the U.S. Trade Representative as a public advisory committee. It is a joint Committee of the Department of Commerce and the Office of the U.S. Trade Representative and part of the Industry Consultations Program, established under the Trade Act of 1974, as amended by the Trade Agreements Act of 1979. The Program provides advice concerning trade agreements entered into and on other matters in connection with the administration on U.S. trade policy.
Program: Committee provides the Secretary of Commerce and the U.S. Trade Representative with information and advice with respect to negotiating objectives and bargaining positions before entering into a trade agreement concerning the consumer goods industry, and with respect to other matters arising in connection with the administration of the trade policy of the United States.
Members: Committee consists of not more than forty members representing the consumer goods industry.
Staff: Support services are provided by the Trade Advisory Center, International Trade Administration.

★763★ INDUSTRY SECTOR ADVISORY COMMITTEE ON DRUGS, SOAPS, CLEANERS, AND TOILET PREPARATIONS FOR MULTILATERAL TRADE NEGOTIATIONS **(International Trade)**
History/Authority: Committee was established April 5, 1974, by the Secretary of Commerce and the Special Representative for Trade Negotiations, under P.L. 93-618, the Trade Act of 1974. It was a public advisory committee and functioned jointly under the Industry and Trade Administration, Department of Commerce, and the Office of the U.S. Trade Representative. Committee concluded its work in the fall of 1979 and was formally terminated June 30, 1980.
Program: Committee advised the Secretary of Commerce and the U.S. Trade Representative regarding matters that were of mutual concern to the drugs, soaps, cleaners, and toilet preparations industries and the United States in connection with the multilateral trade negotiations undertaken by the United States. Committee provided detailed views and information regarding trade barriers affecting individual products in the Committee's sector of U.S. industry. In addition, Committee maintained liaison with the Industry Policy Advisory Committee for Multilateral Trade Negotiations (see separate entry).
Members: Committee was composed of twelve members representative of the drugs, soaps, cleaners, and toilet preparation industries. Howard L. Binkley, vice president, Pharmaceutical Manufacturers Association, chaired the Committee.
Staff: The Assistant Secretary of Commerce for Administration designated a Department of Commerce staff member to serve as executive

the Department of Commerce. Task Force submitted its recommendations in January 1977 and terminated shortly thereafter.
Program: Task Force studied the question of product liability litigation and its implications to the economy. It made recommendations to Congress for changes in the product liability laws to make them more equitable to both the manufacturers and to members of the public.

★1043★ ALL-TERRAIN VEHICLE (ATV) TASK FORCE **(Product Safety)**
History/Authority: Task Force was established April 3, 1985, as an internal task force of the Consumer Product Safety Commission (see separate entry). It was terminated after submitting its report, September 30, 1986.
Program: Task Force was established to study and evaluate regulatory and nonregulatory options to address the hazards associated with all-terrain vehicles, in response to reports of numerous injuries and deaths associated with such vehicles. An ATV is a motorized, off-road vehicle designed to travel on three or four low-pressure tires, and intended for use by a single operator.
Findings/Recommendations: Task Force recommended (1) that the ATV industry voluntarily cease marketing ATVs intended for children under the age of twelve; (2) that, if the industry does not cooperate, all ATVs intended for children under the age of twelve be banned; (3) that a Notice of Proposed Rulemaking for a warning label standard be issued stating that ATVs are not recommended for use by children under fourteen; (4) that the Consumer Product Safety Commission carry out technical work necessary to support the issuance of one or more Notices of Proposed Rulemaking to address the performance of adult-size ATVs; and (5) that uniform state legislation and federal regulations for operation of ATVs on public lands be developed and include such issues as hands-on training for ATV operations, helmet requirements, the use of alcohol and controlled substances while operating ATVs, and limiting ATV operation on paved roads.
Members: Task Force consisted of eighteen staff members of the Consumer Product Safety Commission. Nicholas V. Marchica, Product Safety Assessment Management, Consumer Product Safety Commission, chaired the Task Force.
Publications/Reports: Report of the All-Terrain Vehicles Task Force (September 30, 1986).
Remarks: Task Force was also known as the ATV Task Force.

★1044★ CHRONIC HAZARD ADVISORY PANEL ON DI(2-ETHYLHEXYL) PHTHALATE **(Product Safety)**
History/Authority: Panel was established in December 1983 under authority of P.L. 97-35, the Consumer Product Safety Amendments of 1981. It was an ad hoc advisory panel of the Consumer Product Safety Commission, but did not fall within the regulations of P.L. 92-463, the Federal Advisory Committee Act. Panel terminated September 30, 1985.
Program: There had been concern that use of DEHP as a plasticizer in children's products could result in a substantial exposure of children to a substance that is known to cause cancer in animals. The potential health hazard to children resulted from exposure to DEHP contained in plastic articles such as pacifiers, squeeze toys, plastic baby pants, and the vinyl fabric covering of playpen pads or similar articles. Panel provided advice to the Consumer Product Safety Commission regarding the chronic hazards of cancer, birth defects, and gene mutations associated with the chemical DEHP in consumer products.
Members: Panel consisted of seven members who demonstrated the ability to critically assess chronic hazards and risks to human health presented by exposure of humans to toxic substances or as demonstrated by the exposure of animals to toxic substances. The National Academy of Sciences submited a list of twenty-one qualified nominees from which the Commission selected the seven members.
Staff: Support services were provided by the Consumer Product Safety Commission. Alice Murphy, Directorate for Health Sciences, served as staff contact.
Publications/Reports: Report to the U.S. Consumers Product Safety Commission by the Chronic Hazard Advisory Panel on DI(2-Ethylhexyl) Phthalate.

★1045★ U.S. CONSUMER **PRODUCT SAFETY** COMMISSION
Washington, DC 20207 Phone: (301)504-0580
Fax: (301)504-0124

Ch.: Ann Brown
Home Page: www.cpsc.gov
History/Authority: Commission was established by P.L. 92-573, the Consumer Product Safety Act of 1972, dated October 27, 1972, by recommendation of the National Commission on Product Safety (see separate entry). It is an independent regulatory agency.
Program: Commission protects the public against unreasonable risks of injury associated with consumer products; assists consumers in evaluating the comparative safety of consumer products; develops uniform safety standards for consumer products; and minimizes conflicting state and local regulations concerning these products. In addition, the Commission is charged with maintaining an Injury Information Clearinghouse to collect, analyze, and disseminate data relating to causes and prevention of accidents involving consumer products. Commission also conducts and promotes research on product safety and safety testing methods. Commission administers the following laws: the Consumer Product Safety Act, the Flammable Fabrics Act, the Poison Prevention Packaging Act of 1970, the Federal Hazardous Substances Act, and the Refrigerator Safety Act.
Members: Commission consists of five members appointed by the President and approved by the Senate. Members are appointed for overlapping terms of seven years, and no more than three members may be of any one political party.
Remarks: Alternate fax number: (301)504-0025; fax-on-demand: (301)504-0051; hotline: (800)638-CPSC.

★1046★ INTERAGENCY COMMITTEE ON CIGARETTE AND LITTLE CIGAR FIRE SAFETY **(Product Safety)**
History/Authority: Committee was established October 30, 1984, by P.L. 98-567, the Cigarette Safety Act of 1984. It was an interagency advisory committee under the Consumer Product Safety Commission (see separate entry). Committee was terminated December 23, 1987, upon submission of its recommendations to the President of the United States and the U.S. Congress.
Program: Committee directed and oversaw the work of the Technical Study Group on Cigarette and Little Cigar Fire Safety (see separate entry). It was responsible for transmitting and making recommendations on the Study Group's final report on the technical and commercial feasibility, and economic impact of developing cigarettes and little cigars that would have a minimum propensity to ignite upholstered furniture and mattresses.
Findings/Recommendations: Committee made four recommendations that, taken together, should determine the commercial feasibility, consumer acceptance, and health implications of producing cigarettes less likely to ignite mattresses and upholstered furniture. The recommendations called for (1) development and testing of potentially feasible prototype cigarettes with reduced ignition propensity for consumer acceptability and smoke toxicity; (2) development of a standardized ignition propensity test method by which the effectiveness of future "less fire-prone" cigarettes can be measured; (3) assignment of this work to the National Bureau of Standards, Department of Commerce, which will either undertake, contract for, or validate the tasks in question; and (4) creation of a scientific, nine-member advisory committee to guide this research, report on its findings, and make recommendations to the U.S. Congress.
Members: Committee comprised Terrence M. Scanlon, Chairperson, Consumer Product Safety Commission, who served as chairperson of the Committee; the U.S. Fire Administrator, Federal Emergency Management Agency; and the Assistant Secretary for Health, Department of Health and Human Services.
Staff: Colin B. Church, Office of Program Management, Consumer Product Safety Commission, served as designated federal employee.
Subsidiary Units: Technical Study Group on Cigarette and Little Cigar Fire Safety (see separate entry).
Meetings: Committee met approximately three times a year.

★1047★ MEDICAL ADVISORY COMMITTEE ON ASPHYXIATION HAZARDS **(Product Safety)**
History/Authority: Committee was established January 12, 1989, under authority of 15 USC 1261, the Federal Hazardous Substances Act (FHSA). It was a public advisory committee and functioned under the Consumer Product Safety Commission (see separate entry) and terminated in 1993.
Program: Committee studied the possible modification of regulations banning toys and other articles intended for children under three years of age which present choking, aspiration, or ingestion hazards because of small parts. Committee specifically studied: (1) Criteria for one or more test fixtures appropriate for determining if a toy or other children's article could present an asphyxiation problem because of blockage of the throat; (2) The medical basis of recommendations to the Commission to effectively address the hazards of asphyxiation, caused by blockage in the throat, associated with toys and other children's articles; (3) Medical opinion on whether the scope of the regulations should include such items as balloons and articles made of fabric or foam; (4) The appropriateness of using three years as the upper age limit for establishing minimum size requirements of toys and children's articles to address asphyxiation, aspiration, and ingestion hazards.

Members: Committee consisted of five to seven members with training and experience in thoracic surgery, pediatrics and pediatric surgery, an emergency room at a children's hospital, pathology, and otorhinolaryngology (ear, nose, and throat).
Staff: Suad Nakamura, PhD, served as staff contact.

★1048★ NATIONAL ADVISORY COMMITTEE FOR THE FLAMMABLE FABRICS ACT **(Product Safety)**
History/Authority: Committee was established in 1968 under P.L. 90-189, the Flammable Fabrics Act, as amended and revised December 14, 1967, as a public advisory committee of the Department of Commerce. Committee was transferred to the Consumer Product Safety Commission (see separate entry) by Section 30(G) of P.L. 92-573, the Consumer Safety Act, dated October 27, 1972. Committee was abolished August 13, 1981.
Program: Committee advised and made recommendations to the Consumer Product Safety Commission on proposed rules and regulations promulgated under the Flammable Fabrics Act. Committee also advised on major policy issues relative to the Commission's flammability programs.
Members: Committee consisted of twenty members representative of manufacturers, distributors, and consumer interests. Members served two-year terms. Gabriel Falla, divisional vice president, Bureau of Standards, Associated Merchandising Corp., New York, chaired the Committee.
Staff: Administrative support was provided by the Consumer Product Safety Commission. Barbara Rosenfeld, Office of Public Affairs, served as designated federal employee.

★1049★ NATIONAL ADVISORY COMMITTEE ON CONSUMER **PRODUCT SAFETY**
History/Authority: Committee was established by the Secretary of Health, Education and Welfare, November 10, 1971. It was a public advisory committee of the Food and Drug Administration, Public Health Service, Department of Health, Education and Welfare, and was terminated May 4, 1973.
Program: Committee advised the Commissioner of Food and Drugs on policy matters of national significance as they related to assuring the safety of consumer products. It reviewed and made recommendations on applications for grants-in-aid for research and research training projects relevant to the mission of the Food and Drug Administration as required by law. Committee served as a forum for the exchange of views and recommendations, not otherwise available to the Food and Drug Administration, on program direction and effectiveness.
Members: Committee consisted of nineteen members appointed by the Secretary of Health, Education and Welfare representative of engineering, medicine, law, economics, consumer education, manufacturers, product associations, and consumers.
Meetings: Meetings were held three times a year.

★1050★ NATIONAL COMMISSION ON **PRODUCT SAFETY**
History/Authority: Commission was established by P.L. 90-146, dated November 20, 1967, as amended by P.L. 91-51. It was a presidential advisory commission and terminated in June 1970 after submitting a final report.
Program: Commission conducted a comprehensive study and investigation of the scope and adequacy of measures being employed to protect consumers against unreasonable risks of injuries which may be caused by hazardous household products. In addition, the U.S. Congress asked the Commission to find answers to the following questions: What is the measure of exposure of American consumers to unreasonable product hazards? Which specific categories of products present such hazards? To what extent does self-regulation by industry afford adequate protection against such hazards? To what extent do federal, state, and local authorities and the common law protect the consumer against such hazards?
Findings/Recommendations: Commission recommended the establishment of a Consumer Product Safety Commission (see separate entry) which would set mandatory consumer product standards, employ a range of methods to secure compliance with its safety measures and administer sanctions to any violations of its measures, and obtain data or expert opinion about consumer products. Commission also suggested the creation of an Injury Information Clearinghouse; accrediting private laboratories to test products for compliance with specific product safety standards; allowing consumers who have been injured by products which violate federal safety standards to file claims for damages, as well as class actions, in the district courts of the United States; and denying entry of imported products that violate consumer product safety standards.
Members: Commission was composed of seven members appointed by the President and was chaired by Arnold B. Elkind.

Staff: William V. White was executive director. In addition to its own staff, the Commission utilized the services of a number of contractors for insight into specialized fields.
Subsidiary Units: Task Force on Product-Injury Identification, Task Force on Industry Self-Regulation, and Task Force on Legal Analysis.

★1051★ PRODUCT SAFETY ADVISORY COUNCIL
History/Authority: Council was established by P.L. 92-573, the Consumer Product Safety Act of 1972, dated October 27, 1972. It was a public advisory council of the Consumer Product Safety Commission (see separate entry) and was terminated August 13, 1981.
Program: Council advised the Consumer Product Safety Commission with regard to consumer product safety rules and regulations promulgated under the Consumer Product Safety Act and assisted the Commission in carrying out its functions in protecting the public against unreasonable risks of injury associated with consumer products.
Members: Council consisted of fifteen members each qualified by training and/or experience in one or more fields applicable to safety of consumer products; five members were appointed by the Commission from federal, state, or local government agencies; five members were selected from consumer product industries, with at least one representing small business; and five members were selected from consumer or community organizations or were recognized consumer leaders. Members served two-year terms. Suedeen G. Kelly, attorney, Albuquerque, chaired the Council.
Staff: Administrative support was provided by the Consumer Product Safety Commission. Barbara Rosenfeld, Office of Public Affairs, Consumer Product Safety Commission, served as designated federal employee.
Subsidiary Units: Bans and Recalls Task Group, Standards Task Group, Education/Public Information Task Group, Enforcement and Surveillance Task Group, and State Relations Task Group.
Meetings: Council met four times a year.

★1052★ SPRAY ADHESIVES AD HOC COMMITTEE **(Product Safety)**
History/Authority: Committee was established December 18, 1973, as an ad hoc public advisory committee of the Consumer Product Safety Commission (see separate entry). Committee terminated January 4, 1974, upon presentation of its comments and conclusions.
Program: Committee provided evaluation and recommendations regarding a research study conducted by Dr. J. Rodman Seely, Oklahoma Health Sciences Center, Oklahoma City. Dr. Seely's research findings suggested a causal relationship between exposure to spray adhesives and chromosome damage and birth defects in a group of subjects he had studied. Further investigatory and corroborative research requested by the Consumer Product Safety Commission was presented to the Committee for comment as to the need for banning such spray adhesives.
Members: Committee consisted of ten scientists and medical doctors.

★1053★ STEERING COMMITTEE ON METHYLENE CHLORIDE **(Product Safety)**
History/Authority: Committee was established in early 1986 as a committee of the Consumer Product Safety Commission (see separate entry). Committee terminated in 1986.
Program: Committee was established to explore ways in which industry could voluntarily reduce consumer exposure to methylene chloride, a chemical used in certain paint strippers, spray paints, and other consumer products. Committee's activities included developing appropriate labeling for products containing methylene chloride, developing information and education programs directed toward consumers and sellers of products containing methylene chloride, and overseeing the reformulation of products containing methylene chloride.
Members: Committee was chaired by a representative of the National Paint and Coatings Association and cochaired by a representative of the Consumer Product Safety Commission. Membership includes interested consumers, manufacturers, and sellers of products containing methylene chloride.

★1054★ TECHNICAL ADVISORY GROUP ON FIRE SAFE CIGARETTES **(Product Safety)**
History/Authority: Group was established by Section 3 of P.L. 101-352, the Fire Safe Cigarette Act, dated August 10, 1990. It was a public advisory group of the Consumer Product Safety Commission and terminated in 1993.
Program: Group advised the Consumer Product Safety Commission and the National Institute for Standards and Technology's Center for Fire Research with regard to the completion of the research recommended by the Technical Study Group on Cigarette and Little Cigar Fire Safety (see separate entry) and the assessment of the practicality of a

History/Authority: Board was established under authority of P.L. 91-598, the Securities Investor Protection Act of 1970, December 30, 1970. It is the governing board of the Corporation.
Program: Board governs the operations of the Securities Investor Protection Corporation, an independent nonprofit membership corporation, which administers a fund for limited investor protection against financial failures of brokerage firms.
Members: Board consists of seven members who serve three-year terms; five are appointed by the President of the United States with the consent of the U.S. Senate and one each by the Secretary of the Treasury and the Federal Reserve Board. The President designated Clifford Hudson to chair the Board.

★1129★ BROKER-DEALER MODEL COMPLIANCE PROGRAM ADVISORY COMMITTEE **(Securities)**
History/Authority: Committee was established January 24, 1973, by the Securities and Exchange Commission under the Securities Exchange Act of 1934. It was an ad hoc public advisory committee of the Securities and Exchange Commission and was terminated November 13, 1974.
Program: Committee advised the SEC in the development of a model compliance program to serve as an industry guide for the broker-dealer community. Committee was to publish a guide to broker-dealer compliance under the federal securities laws in order to advise and educate broker-dealers of the standards to which they should adhere if investor confidence in the fairness of the marketplace is to be warranted and sustained. Accordingly, Committee was to submit recommendations on a model compliance program for broker-dealers' regulatory responsibilities and obligations to customers as well as supervision of its personnel.
Findings/Recommendations: Committee prepared a guide to broker-dealer compliance which served to inform and educate management supervisory personnel in the securities industry of applicable regulatory requirements and recommended that this guide be updated regularly by a standing committee. Additionally, Committee recommended that: (1) uniformity of forms, procedures, and policies needs to be adopted by regulatory authorities (SEC, National Association of Securities Dealers, national security exchanges, etc.); (2) cooperation among federal, state, and self-regulatory authorities is needed to further eliminate multiplicity of regulation; and (3) communication on a regular basis between the regulators and industry members will help provide a better understanding of the SEC's views and the industry's problems.
Members: Committee consisted of ten members.
Staff: Administrative support was provided by the Securities and Exchange Commission.
Publications/Reports: Guide to Broker-Dealer Compliance, final report (November 13, 1974).
Remarks: Committee was also known as the Advisory Committee on Model Compliance Program for Broker-Dealers.

★1130★ CAPITAL ISSUES COMMITTEE **(Securities)**
History/Authority: Committee was established in May 1918, by President Wilson by P.L. 65-121, the War Finance Corporation Act. It superseded a former Capital Issues Committee established by the Secretary of the Treasury in January 1918 within the Federal Reserve Board and suspended in May 1918. Committee completed its work a few weeks after the World War I armistice signing and a presidential Proclamation of August 30, 1919, abolished the Committee and transferred its functions to the Federal Trade Commission.
Program: Committee was established to conserve investment capital in order to ensure an adequate supply for the use of the government and the war industry. Committee rationed capital for use only by those enterprises and industries which served some immediate and definite military or economic need.
Findings/Recommendations: Committee recommended that federal supervision of security issues be continued by some public agency, preferably by one of the government departments, in order to check the traffic of doubtful securities while at the same time not imposing undue restrictions upon the financing of legitimate industry.
Members: Committee consisted of seven members appointed by the President. Three were members of the Federal Reserve Board; the other members represented the general public. Charles S. Hamlin, member of the Federal Reserve Board, chaired the Committee.
Subsidiary Units: In each Federal Reserve District, Committee established a District Committee on Capital Issues consisting of at least twelve bankers and businessmen from that District who considered applications for capital issues referred to it by the Capital Issues Committee.

★1131★ CONSUMER AFFAIRS ADVISORY COMMITTEE **(Securities)**
Office of the Secretary Phone: (202)942-7084
Securities and Exchange Commission Fax: (202)942-9651
450 5th St. NW
Washington, DC 20549
Designated Fed.Off.: Meredith P. Hartley
History/Authority: Committee was established by the Chair of the Securities and Exchange Commission, January 21, 1994. It is public advisory committee of the Commission.
Program: Committee advises the Securities and Exchange Commission regarding the interests and concerns of individual consumers and investors who participate, directly or indirectly, in the U.S. [illegible]urities markets, and advises the Commission on how the Commission's existing and proposed rules and programs could be improved to provide better disclosure and protection to individual consumers and investors.
Members: Committee members include representatives of consumer or investor organizations, securities market participants, securities market professionals, and regulatory entities.
Staff: Administrative and support services are provided by the Securities and Exchange Commission. Nancy Smith, Securities and Exchange Commission, serves as designated federal official.
Meetings: Committee meets approximately twice a year.

★1132★ FEDERAL LIQUIDATION BOARD **(Securities)**
History/Authority: Board was established August 25, 1921, by Bureau of the Budget Circular no. 26. It was an interdepartmental advisory board and is no longer active.
Program: Board was established to formulate policies and plans designed to knit the sales activities of the several departments and establishments concerned in the liquidation of stocks into a federal business association and to bring out business methods calculated to safeguard the interests of the government and at the same time to promote the confidence of private business interests and industrial communities doing business with the government.
Members: Board comprised one representative from each government department having sales activities. The Chief Coordinator, General Supply, chaired the Board.

★1133★ GLOBAL MARKETS ADVISORY COMMITTEE **(Securities)**
Commodity Futures Trading Commission Phone: (202)418-5070
3 Lafatette Ctr.
1155 21st St. NW
Washington, DC 20581
Staff Contact: De'Ana Dow
History/Authority: Committee was established in March 1998. It is a public advisory committee of the Commodity Futures Trading Commission.
Program: The globalization of futures markets has been a principle development of the 1980s and 1990s. The recent volatility that has shaken world equity and currency markets has demonstrated more vividly than ever before that the markets are inextricably linked through common products and related market participants. Events that occur in one market can and frequently do cause global regulatory and business concerns. Increasingly sophisticated and low-cost communication technology such as the Internet has expanded access to markets and to market users. The CFT, as well as other U.S. and foreign regulators, is considering appropriate regulation of the use of such [illegible]ronic cross-border vehicles for trading. These issues could profoundly affect the integrity and competitiveness of U.S. markets and U.S. firms engaged in providing financial services globally. Commission was established as a result to assist the CFT concerning the its role in working with foreign regulators to address global markets issues, including enhancing international supervisory cooperation and emergency procedures; establishing concrete standards of best practices that set international benchmarks for regulation of futures and derivatives markets; encouraging improved transparency in those markets; improving the quality and timeliness of international information sharing; and encouraging jurisdictions around the world to remove legal or practical obstacles to achieving these goals.
Members: Committee members include those U.S. markets, firms and market users most directly involved in and affected by global operations. They represent U.S. exchanges, regulators and self-regulators, financial intermediaries, end-users, traders, and academics. Barbara P. Holum, Commissioner, Commodity Futures Trading Comm[illegible]n, serves as chair and designated federal official.

public advisory council of the Bureau of Labor Statistics, Department of Labor.
Program: Council advises the Bureau of Labor Statistics on the technical aspects of collection, tabulation, and analysis of the Bureau's statistics and its analytic reports. It also reviews Bureau programs and advises on aspects of the statistical programs from the standpoint of business and industry users of Bureau of Labor Statistics materials. Council recommends whether new programs should be undertaken and old ones dropped.
Members: Council consists of approximately seventy-five members designated by private business organizations under the authorization of the Secretary of Labor. Members represent the business community, although they may be associated with trade associations and individual firms. Members are appointed for two-year terms.
Subsidiary Units: Council has six standing committees composed of Council members: Employment Projections, Employment and Unemployment Statistics, Occupational Safety and Health Statistics, Price Indexes, Productivity-Foreign Labor Statistics, and Compensation and Working Conditions.
Meetings: Council meets two or three times a year.

★1184★ CENSUS ADVISORY COMMITTEE OF THE AMERICAN ECONOMIC ASSOCIATION **(Statistics)**
History/Authority: Committee was established March 10, 1960, by the Secretary of Commerce. It was a committee of the American Economic Association, a national nonprofit organization, and served as public advisory committee to the Bureau of the Census, Department of Commerce. It terminated in 1993 and was replaced by the Census Advisory Committee of Professional Associations (see separate entry).
Program: Committee advised the Director, Bureau of the Census, on technical matters, accuracy levels, and conceptual problems concerning the economic censuses; reviewed major aspects of the Bureau's programs; and advised on the role of analysis within the Bureau and the need for providing data in more detail.
Members: Committee consisted of nine members designated by the president of the American Economic Association from the membership of the Association from a list of nominees presented by the Director of the Bureau of the Census. Members were appointed for overlapping terms of three years.
Staff: Staff support was provided by the Bureau of the Census. Paula Muroff, economic statistician, Bureau of the Census, served as committee advisor.
Meetings: Committee met at least twice a year, usually in April and October. Additional meetings were held as necessary.

★1185★ CENSUS ADVISORY COMMITTEE OF THE AMERICAN MARKETING ASSOCIATION **(Statistics)**
History/Authority: Committee was established in 1946 by the Secretary of Commerce. It was a committee of the American Marketing Association, a national nonprofit organization, and a public advisory committee to the Bureau of the Census, Department of Commerce. It terminated in 1993 and was replaced by the Census Advisory Committee of Professional Associations (see separate entry).
Program: Committee advised the Director, Bureau of the Census, on the statistics that helped to market the nation's products and services and on ways to make the statistics most helpful to users.
Members: Committee consisted of nine members designated by the chair of the American Marketing Association from the membership of the Association, from a list of nominees presented by the Director of the Bureau of the Census. Members were appointed for overlapping terms of three years.
Staff: Staff support was provided by the Bureau of the Census.
Meetings: Committee met twice a year for a two-day session during April and October. Additional meetings were held as necessary.

★1186★ CENTRAL STATISTICAL BOARD **(Statistics)**
History/Authority: Board was established August 9,1933, by President Franklin D. Roosevelt by Executive Order 6225, dated July 27, 1933, as amended, and under authority of the National Industrial Recovery Act of July 16, 1933 (48 Stat 195); reorganized March 11, 1936, to function under the Central Statistical Committee (see separate entry) by P.L. 74-219, dated July 25, 1935; transferred to the Bureau of the Budget by Reorganization Plan No. 1 of 1939, effective July 1, 1939. Board was terminated July 25, 1940, and its functions were taken over by the Division of Statistical Standards of the Bureau of the Budget.
Program: Board planned and promoted the improvement, development, and coordination of federal and other statistical services. It reviewed and advised on plans for the collection and tabulation of data, and on statistical publications and releases; investigated methods and organization of statistical work of the various federal statistical agencies in order to promote economy and efficiency and to eliminate unneccessary duplication; assisted in planning and developing new services needed to fill gaps in available information; and prepared information designed to keep various federal statistical agencies in touch with one another.
Members: Board consisted of no more than fourteen members of whom six were appointed by the Secretaries of Labor, Commerce, the Treasury, Agriculture, and the Interior and the Chairperson, Board of Governors, Federal Reserve System (see separate entry). The remaining members were appointed by the chairperson and members of the Board. The President of the United States appointed, by and with the consent of the U.S. Senate, Stuart A. Rice to chair the Board.
Staff: Morris A. Copeland served as executive secretary.

★1187★ CENTRAL STATISTICAL COMMITTEE **(Statistics)**
History/Authority: Committee was established July 25, 1935, by P.L. 74-219 as an interagency committee. It was abolished by Reorganization Plan No. 1 of 1939, effective July 1, 1939, and its functions were transferred to the Director, Bureau of the Budget.
Program: Committee planned and promoted the improvement, development, coordination, and elimination of duplication of statistical services carried on or supervised by the federal government.
Members: Committee consisted of the Secretaries of Agriculture, Commerce, Labor, and the Treasury.
Subsidiary Units: Central Statistical Board (see separate entry).

★1188★ COMMITTEE ON BUSINESS PLANT AND EQUIPMENT EXPENDITURE EXPECTATIONS **(Statistics)**
History/Authority: Committee was established in December 1954 by the Board of Governors, Federal Reserve System (see separate entry), pursuant to a request from the U.S. House Subcommittee on Economic Statistics. It was a public advisory committee that terminated after submitting a report in July 1955.
Program: Committee was established to evaluate gaps in available statistical information in the area of plant and equipment expenditure expectations.
Members: Committee comprised six members from business, labor, and academic circles. George Terborgh, Machinery and Allied Products Institute, served as chairperson.

★1189★ COMMITTEE ON CONSUMER EXPECTATIONS **(Statistics)**
History/Authority: Committee was established in December 1954 by the Board of Governors, Federal Reserve System (see separate entry), pursuant to a request from the U.S. House Subcommittee on Economic Statistics. It was a public advisory committee that terminated after submitting a report in 1955.
Program: Committee was established to evaluate gaps in available statistical information in the area of consumer expectations.
Members: Committee was comprised of eight members from business, labor, and academic circles. Arthur Smithies, Harvard University, chaired the Committee.

★1190★ COMMITTEE ON INCOME DISTRIBUTION **(Statistics)**
Committee under the jurisdiction of the Office of Management and Budget, Executive Office of the President; listed in Executive Branch Committees: A Numerical Summary and Alphabetical Listing, prepared by the Office of Management and Budget, December 16, 1971.

★1191★ FEDERAL COMMITTEE ON INTERNATIONAL **STATISTICS**
History/Authority: Committee was established prior to 1971 as an advisory committee to the Office of Federal Statistical Policy and Standards, Department of Commerce. It terminated after 1978.
Program: Committee advised the Director, Office of Federal Statistical Policy and Standards, on international statistical policy. It also advised on the extent and nature of U.S. participation in international conferences and on the selection of the U.S. delegations.
Members: Committee was composed of representatives of federal agencies that had an interest in the production and use of international statistics.

★1192★ INTERAGENCY COMMITTEE ON FOREIGN TRADE **STATISTICS**
Interagency committee under the jurisdiction of the Office of Management and Budget, Executive Office of the President; listed in Executive Branch Committees: A Numerical Summary and Alphabetical Listing, prepared by the Office of Management and Budget, December 16, 1971.

Purchases of Blind-Made Products; name changed by P.L. 92-28, dated June 23, 1971, to the Committee for the Purchase of Products and Services of the Blind and Other Severely Handicapped; name changed by an act of July 25, 1974 (88 Stat 392) to the Committee for Purchase from the Blind and Other Severely Handicapped; changed to present name by P.L. 102-393, dated October 6, 1992. It is an independent federal agency.
Program: Committee was established to increase the employment opportunities for people who are blind or have other severe disabilities and, whenever possible, to prepare them to engage in competitive employment. Specifically, the Committee promotes the Javits-Wagner-O'Day Program; determines which commodities and services are suitable for government procurement from qualified nonprofit agencies serving people who are blind or have other severe disabilities; maintains a procurement list of such commodities and services; determines the fair market price for commodities and services on the procurement list and reviews and adjusts these prices as necessary; designates a central nonprofit agency to facilitate the distribution of orders by the government for commodities and services on the procurement list; verifies the qualifications of nonprofit agencies designated to furnish the commodities and services on the procurement list and monitors their performance; makes a continuing study and evaluation of its activities in order to assure effective and efficient administration; conducts research on problems related to employment of persons who are blind or have other severe disabilities; and makes rules and regulations necessary to carry out the purposes of the Act.
Members: Committee is composed of fifteen members: one representative each from the Departments of Agriculture, Defense, Army, Navy, Air Force, Labor, Justice, Education, Commerce, and Veterans Affairs; one representative from the General Services Administration; and four nongovernmental members selected by the President, one to represent blind persons employed in qualified nonprofit agencies, one to represent severely disabled persons other than blind employed in qualified nonprofit agencies, one familiar with problems incident to the employment of persons who are blind, and one familiar with problems incident to employment of person who have other severe disabilities. The chairperson is elected by the members. Nongovernmental members serve five-year terms.
Publications/Reports: Committee transmits to the President and the U.S. Congress an annual report no later than December 31 of each year, which includes a description of Committee activities and accomplishments for that year.
Meetings: Committee meets monthly.

★2016★ COMMITTEE ON RESOURCES FOR ELECTRONIC ACCESSIBLE TECHNOLOGY TO END USERS (CREATE) **(Disabled)**
Department of Commerce
14th & Constitution Ave. NW, Rm. H6625
Washington, DC 20230
History/Authority: Committee was established by the Assistant Secretary for Administration in 1988. It is an internal committee of the Department of Commerce.
Program: Committee was established to assure that opportunities to use computers to streamline work, to access databases, or to enhance career advancement potential are open to everyone, including those with vision, hearing, or mobility impairments; and assure that electronic technology in use at the Department of Commerce accommodates the functional needs of all individuals. Specifically, the Committee's goals and activities include: providing policy direction for accessible electronic technology within the Department of Commerce; identifying information technology needs of Department of Commerce employees with disabilities and recommend ways to satisfy those needs; educate managers and employees to the wealth of available products and the ease of providing accessible technology; exploring ways to introduce computer technology to individuals with disabilities, providing expanded employment and career advancement opportunities within the Department of Commerce; advocating the use of accessible technology to support the employment and advancement of individuals with disabilities; developing Department of Commerce policies and guidelines for computer accommodation; sponsoring demonstrations of computer technology accessible to individuals with vision, hearing, or mobility impairments; evaluating needs for accessible technology; assisting agency managers to assure that the needs of users with disabilities are identified during the requirements analysis and procurement planning phases of automated information systems development; helping Department of Commerce employees and managers obtain technical advice, locate products, find training, and reach nonfederal organizations with complementary missions; serving as a clearinghouse for information on accessible technology and successful applications within the Department of Commerce; providing liaison to the federal-wide Clearinghouse on Computer Accomodation (COCA); and supporting Department of Commerce representation on the Interagency Committee for Computer Support of Handicapped Employees (ICCSHE), see separate entry.
Members: Committee comprises representatives designated by the following Department of Commerce divisions: Bureau of Economic Analysis, Bureau of Export Administration, Census Bureau, Economic Development Administration, International Trade Administration, Minority Business Development Agency, National Institute of Standards and Technology, National Oceanic and Atmospheric Administration, National Technical Information Service, National Telecommunications and Information Administration, Office of the Secretary, Patent and Trademark Office, and the United States Travel and Tourism Administration. The Director of Information Resources Management named Edward E. Reed Jr. to chair the Committee.
Meetings: Committee meets monthly; meetings are open to the public.
Remarks: Committee has sponsored the Accessible Computer Technology (ACT) Exhibit since 1988; and recently received the Quality Practice Award from the General Services Administration for continued quality service to the disabled.

★2017★ CONSENSUS DEVELOPMENT CONFERENCE PANEL ON TREATMENT OF DESTRUCTIVE BEHAVIORS IN PERSONS WITH DEVELOPMENTAL DISABILITIES **(Disabled)**
History/Authority: Conference was established pursuant to the Consensus Development Conference on Treatment of Destructive Behaviors in Persons with Developmental Disabilities held September 11-13, 1989. It was sponsored by the National Institute of Child Health and Human Development, National Institutes of Health; the National Institute of Mental Health, Alcohol, Drug Abuse, and Mental Health Administration; the Bureau of Maternal and Child Health, Health Resources and Services Administration; and the Office of Medical Applications of Research, National Institutes of Health, Public Health Service, Department of Health and Human Services. Conference and Panel were a part of the NIH Consensus Development Program (see separate entry). Panel terminated after submitting its recommendations on the last day of the Conference.
Program: Panel formulated guidelines and recommendations from scientific evidence presented at the Consensus Development Conference on Treatment of Destructive Behaviors in Persons with Developmental Disabilities. Conference was held to clarify the ranging public controversies on the use of punishment for the treatment of self-injurious behavior. Panel addressed the following questions: (1) What are the nature, extent, and consequences of destructive behaviors in persons with disabilities? (2) What are the approaches to prevent, treat, and manage these behaviors? (3) What is the evidence that these approaches, alone or in combination, eliminate or reduce destructive behaviors? (4) What are the risks and benefits associated with the use of these approaches for the individual, family, and community? (5) Based on the answers to the above questions and taking into account (a) the behavior, (b) the diagnosis and functional level of the individual, (c) the possible effects on the individual, family, and community, (d) the treatment setting, and (e) other factors, what recommendations can be made at present regarding the use of different approaches? and (6) What research is needed on approaches for preventing, treating, and managing destructive behaviors in persons with developmental disabilities?
Members: Panel consisted of fourteen members and was chaired by Dr. R. Rodney Howell, pediatrics, University of Miami. Members represented the fields of pediatrics, psychology, behavioral pharmacology, pediatric neurology, sociology, psychiatry, special education, administration, and a parent of a person with developmental disabilities.
Subsidiary Units: Planning Committee consisted of eighteen members and was chaired by Dr. Duane Alexander of the National Institute of Child Health and Human Development.

★2018★ CONSUMER ADVISORY PANEL **(Disabled)**
History/Authority: Panel was established December 7, 1974, by the Architectural and Transportation Barriers Compliance Board (separate entry), under authority of P.L. 93-516, the Rehablitation Act Amendments of 1974. It was a subcommittee of the Architectural and Transportation Barriers Compliance Board, an independent agency of the federal government. Panel terminated in 1978.
Program: Panel provided guidance, advice, and recommendations to the Architectural and Transportation Barriers Compliance Board in carrying out its functions.
Members: A majority of Panel members were handicapped individuals.

★2019★ COUNCIL ON ACCESSIBLE TECHNOLOGY **(Disabled)**
History/Authority: Committee was established March 3, 1984, by the General Services Administration. It is an interagency advisory committee that functions under the Information Resources Management

★2646★ INTERNATIONAL CONVENTION ADVISORY COMMISSION **(Endangered Species)**
History/Authority: Commission was established February 29, 1980, by P.L. 96-159, dated December 28, 1979. It was an independent advisory commission and terminated December 28, 1982.
Program: Commission made recommendations to the Secretary of the Interior on all matters pertaining to the responsibilities of the scientific authority under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (27 USC 1087). Upon request, the Commission provided advice to other agencies involved in international endangered species conservation and to the Council on Environmental Quality (see separate entry).
Members: Commission consisted of seven members. Thomas McIntyre, Assistant to the Administrator, Animal and Plant Health Inspection Service, Department of Agriculture, chaired the Commission.
Publications/Reports: Committee submitted twenty-five reports in 1981, including List of Plants Reported in Trade; Administration of the Permit System of the Convention on International Trade in Endangered Species of Wild Fauna and Flora; The Federal Role in Evaluating and Regulating International Trade in Wild Animals and Plants—A Blueprint for Fiscal Years 1982-1985; and Plants Protected by the Convention on International Trade in Endangered Species of Fauna and Flora—A List of Plants Reported in Trade, Including Common Names and Synonyms.

★2647★ ADVISORY COMMITTEE ON DEMONSTRATION AND COMMERCIAL APPLICATION OF RENEWABLE **ENERGY** AND ENERGY EFFICIENCY TECHNOLOGIES (ACDCA)
Ofc. of Energy Outreach (EE-14) Phone: (202)586-0759
Ofc. of Energy Efficiency & Renewable Fax: (202)586-1605
Energy
Department of Energy
1000 Independence Ave. SW
Washington, DC 20585
Staff Contact: Thomas W. Sacco
E-mail: thomas.sacco@hq.doe.gov
History/Authority: Committee was originally established by the Secretary of Energy under authority of P.L. 101-218, the Renewable Energy and Energy Efficiency Technology Competitiveness Act of 1989, dated December 11, 1989 as amemded by P.L. 102-486, as the Renewable Energy and Energy Efficiency Joint Ventures Advisory Committee (REEEVAC); name has been changed. It is a public advisory committee of the Office of Energy Efficiency and Renewable Energy, Department of Energy.
Program: Committee advises the Secretary of Energy on the development of solicitation and evaluation criteria for joint ventures in research and development that further commercialization of renewable energy and energy efficiency technologies, particularly in the areas of photovoltaics, wind energy, solar-thermal energy, factory-made housing, and advanced district cooling. It also advises the Secretary on the implementation of the joint venture program.
Members: Committee members were appointed by the Secretary and include at least one representative of each of the following: the Secretary of Commerce, the National Laboratories of the Department of Energy, the Solar Energy Research Institute, the Electric Power Research Institute, the Gas Research Institute, the National Institute of Building Sciences, the National Institute of Standards and Technology, associations of firms in the major renewable energy manufacturing industries, and associations of firms in the major energy efficiency manufacturing industries.
Subsidiary Units: Working Executive Committee.

★2648★ ADVISORY COMMITTEE ON **ENERGY** FACILITY SITING
History/Authority: Committee was established August 8, 1974, by NSF Circular No. 109. It was a public advisory committee of the National Science Foundation and terminated August 8, 1976.
Program: Committee provided recommendations concerning the plans, status, and results of National Science Foundation-sponsored studies relating to the siting of energy facilities such as electrical power producing plants and associated support facilities.
Members: Committee consisted of forty-three members. Glen A. Graves, senior policy analyst, Division of Policy Research and Analysis, NSF, chaired the Committee.
Staff: Richard A. Waller, Division of Policy Research and Analysis, served as designated federal employee.

★2649★ ADVISORY COMMITTEE ON GEOTHERMAL **ENERGY**
History/Authority: Committee was established October 16, 1975, by the Director of the National Science Foundation under the authority of P.L. 81-507, the National Science Foundation Act of 1950, as amended. It was a public advisory committee of the National Science Foundation. Committee was transferred to the Department of Energy in 1977; terminated January 27, 1979.
Program: Committee was established to advise the Secretary, Department of Energy, on the status of social, legal, technological, and institutional problems that inhibit the private sector from exploiting the nation's vast reserves of geothermal energy; to suggest to the Department and other federal agencies areas of research which will accelerate the private development of geothermal energy into electric and nonelectric power; and to inform the Department and other federal agencies on the status of privately supported geothermal research and development.
Members: Committee consisted of eighteen representatives from public and private utilities, resource exploration companies, resource supply companies, state regulatory commissions, environmental protection associations, financial and legal institutions, and consumer groups. Dr. Carel Otte, president, Union Oil Company of California, chaired the Committee.
Staff: Staff support was provided by the Department of Energy.
Subsidiary Units: Legal and Institutional Subcommittee; Resource Subcommittee; Technology Utilization Subcommittee; Geopressure Subcommittee.
Meetings: Committee met twice a year.

★2650★ ADVISORY COMMITTEE ON REVISION OF RULES OF PRACTICE AND PROCEDURE **(Energy)**
History/Authority: Committe was established March 30, 1979, by P.L. 95-91, the Department of Energy Organization Act of 1977. It was a public advisory committee of the Federal Energy Regulatory Commission, Department of Energy, and terminated March 27, 1983.
Program: Committee provided the Federal Energy Regulatory Commission with the benefit of suggestions from a broad range of public participants regarding additions, deletions, and other changes desirable in compiling revised Commission Rules of Practice and Procedure best suited to the needs of both the Commission and those who appeared before it as parties to cases. The Rules of Practice and Procedure under which the Commission operated were formulated by the Interstate Commerce Commission and the Federal Power Commission. The latter ceased to exist on October 1, 1977, when the Federal Energy Regulatory Commission was established as part of the Department of Energy. The responsibilities of the FERC differ from those of the FPC, and the Rules promulgated by the FPC and the ICC were no longer completely relevant to the regulatory responsibilities of the Commission.
Members: Committee consisted of twenty-two members representing academic institutions, state governments, oil and gas pipelines, electric and gas utility companies, and relevant organizations and associations. The General Counsel of the Federal Energy Regulatory Commission served as chairperson of the Committee and designated federal employee.
Subsidiary Units: Subcommittee on Review of Commission Decisional Process; Subcommittee on Review of Hearing Procedures.

★2651★ AGRICULTURE ADVISORY COMMITTEE **(Energy)**
History/Authority: Committee was established December 5, 1973, by the Administrator of the Federal Energy Office under authority of P.L. 91-379, the Economic Stabilization Act of 1970, and P.L. 93-159, the Emergency Petroleum Allocation Act of 1973. It was a public advisory committee of the Federal Energy Administration, Executive Office of the President. Committee was terminated June 26, 1974.
Program: Committee advised the Administrator, FEA, with respect to general agricultural aspects of problems related to the policy and implementation of programs to meet the national energy crisis.
Members: Committee was composed of thirty-one members who represented various agricultural and food associations. William J. Kuhfuss, president, American Farm Bureau Federation, chaired the Committee.
Staff: Support services and staff were provided by the Department of Agriculture.
Meetings: Committee met four times a year.

★2652★ ALASKA POWER SURVEY **(Energy)**
History/Authority: Survey was established June 28, 1972, by a Federal Power Commission Order. It was conducted through five public advisory committees which functioned within the Federal Power Commission (see under Subsidiary Units). Survey and all of its committees were formally terminated in 1974.
Program: Through its five committees, the Survey undertook to make a complete study of the various aspects of the energy situation in Alaska, including the discovery of major fossil energy resources along the Alaskan North Slope.

Subsidiary Units: Survey was conducted through the following committees: Executive Advisory Committee; Technical Advisory Committee on Coordinated System Development; Technical Advisory Committee on Economic Analysis and Load Projections; Technical Advisory Committee on Environmental Considerations and Consumer Affairs; ~~and Technical Advisory Committee on Resources~~ and Electric Power Generation.
Remarks: An earlier Alaska Power Survey was conducted from 1967 to 1969.

★2653★ BASIC **ENERGY** SCIENCES ADVISORY COMMITTEE (BESAC)
History/Authority: Committee was established September 30, 1986, as a public advisory committee of the Office of Energy Research, Department of Energy. It was terminated in 1993.
Program: Committee provided advice to the Secretary of Energy, through the Director of Energy Research, on the Basic Energy Sciences (BES) Program. The BES Program was established as a means to pursue long-term research to build a base of scientific and engineering knowledge upon which the federal government and the private sector can develop new concepts, materials, and processes important for energy production, conversion, and use. Committee reviewed elements of the Program and made recommendations thereon. It advised on long-range plans, priorities, and strategies to address more effectively the basic energy issues in departmental policies and programs; on recommended levels of funding to develop those strategies and to help maintain balance between competing elements of the BES Program; and on any issues relating to the Program as requested by the Secretary or the Director.
Members: Committee comprised sixteen to nineteen members appointed by the Secretary of Energy and representing the scientific communities at universities and federal government and private sector research organizations. Members served one-year terms.
Staff: Support services were provided by the Office of Energy Research. Dr. Louis Ianniello, Acting Associate Director for Basic Energy Sciences, served as staff contact.
Publications/Reports: Review of the Basic Energy Sciences Program of the Department of Energy (annually); High-Tc Superconducting Magnet Applications in Particle Physics (December 1987); Joint BESAC/HERAC Report on Global Change (November 1989). Reports available from the National Technical Information Service.
Meetings: Committee met approximately four times a year, at least once each quarter.

★2654★ BOARD OF DIRECTORS, UNITED STATES ENRICHMENT CORPORATION **(Energy)**
2 Democracy Center, 4th Fl. Phone: (301)564-3354
6903 Rockledge Dr. Fax: (301)564-3211
Bethesda, MD 20817
VP, Communication: Charles Yulish
History/Authority: Board was established in 1995. It is the governing board of the United States Enrichment Corporation, an independent agency of the federal government.
Members: Board consists of five members and is chaired by William J. Rainer.

★2655★ BONNEVILLE POWER ADVISORY BOARD **(Energy)**
History/Authority: Board was established under authority granted in Section 2(a) of P.L. 75-329, dated August 20, 1937. It was an interagency advisory board and operated within the Department of the Interior. Board was terminated when its functions were transferred to the Secretary of the Interior by Reorganization Plan 4 of 1965, effective July 27, 1965.
Program: Board advised the Administrator of the Bonneville Power Project on arrangements for the sale and disposition of electric energy generated at Bonneville which was not required for the operation of the dam and locks and navigation facilities at the Project.
Members: Board consisted of four members, including one representative designated by each of the following: the Secretaries of War, the Interior, and Agriculture; and the Chairman of the Federal Power Commission.

★2656★ BONNEVILLE REGIONAL ADVISORY COUNCIL (BRAC) **(Energy)**
History/Authority: Council was established in June 1944; reestablished under the authority of part 308 of the Department of the Interior Manual, dated December 18, 1972. It was a public advisory council which advised the Bonneville Power Administration, Department of the Interior; transferred to Department of Energy in 1977; terminated May 26, 1978.
Program: Council was established to provide a close working relationship between the Bonneville Power Administration and the people of the Pacific Northwest region; to provide the Bonneville Power Administration with advice, counsel, and opinion from regional leaders on problems and interests of the Pacific Northwest region in the field of activity encompassed by the Bonneville Power Administration; and to provide a channel through which interested citizens and organizations may obtain an understanding of the Bonneville Power Administration's policies and activities.
Members: Council was composed of 154 members from the region served by the Bonneville Power Administration. The Administrator of the Bonneville Power Administration chaired the Council.
Staff: Dan W. Schausten, Assistant to the Administrator for Policy, Bonneville Power Administration, served as designated federal employee.
Meetings: Regionwide Council meetings were held at least once a year.

★2657★ BUSINESS ADVISORY COMMITTEE **(Energy)**
History/Authority: Committee was established December 5, 1973, by the Administrator of the Federal Energy Office under authority granted by P.L. 91-379, the Economic Stabilization Act of 1970, and P.L. 93-159, the Emergency Petroleum Allocation Act of 1973. It was a public advisory committee of the Federal Energy Administration, Executive Office of the President. Committee was terminated June 26, 1974.
Program: Committee advised the Administrator, FEA, with respect to general business aspects of problems related to the policy and implementation of programs to meet the national energy crisis.
Members: Committee was composed of twenty-five members who represented companies selected to encompass a wide variety of economic activities.
Staff: Support services were provided by the Department of Commerce and the Small Business Administration.
Meetings: Committee met approximately four times a year.

★2658★ COGENERATION OPTIONS TASK FORCE **(Energy)**
History/Authority: Task Force was established December 15, 1983, by the Pacific Northwest Electric Power and Conservation Planning Council (see separate entry) as authorized by P.L. 96-501, the Pacific Northwest Electric Power Planning and Conservation Act. It was a public advisory task force of the Council and terminated December 27, 1985.
Program: Council established a Northwest Conservation and Electric Power Plan, one of the main tenets of which was the concept of acquiring options on resources in the region. The two-year action plan layed out an approach to work with federal and state agency regulatory bodies to resolve institutional, regulatory, legal, and technical barriers to acquiring options on each resource. Task Force assisted the Bonneville Power Administration, as it was directed by the Council, to develop a program that would assist potential cogenerators in gaining access to the tie line. This allowed cogenerators to sell power south during a regional surplus with appropriate call back provisions when needed by the region. Bonneville was also directed to develop a program that would assist potential cogenerators when making regularly scheduled plant modifications and in making appropriate investments that would permit the addition of generating equipment at a later date.
Staff: Tom Foley served as staff contact.

★2659★ COMMISSION ON FISCAL ACCOUNTABILITY OF THE NATION'S **ENERGY** RESOURCES
History/Authority: Commission was established July 17, 1981, by the Secretary of the Interior, under the Mineral Leasing Act of 1920 (30 USC 191, 30 USC 226) and the Outer Continental Shelf Lands Act (43 USC 1337, 1338). It was an ad hoc public advisory commission of the Department of the Interior and terminated March 15, 1982.
Program: Commission advised the Secretary of Interior concerning the accountability for revenues generated from minerals activity on federal and Indian lands. Specifically, Commission examined the allegations of waste and loss of minerals royalty revenues due the federal government, states, and Indian tribes; evaluated and recommended improvements to the Interior's royalty management system; and recommended improvements in the internal controls in areas related to revenues generated from federal and Indian lands. The final report evaluated the Royalty Management System, internal control, and actions relating to the allegations of oil theft.
Members: Commission consisted of five members appointed by the Secretary. David F. Linowes, professor, University of Illinois, chaired the Commission.
Staff: Support services were provided by the Office of the Secretary, Department of the Interior. William Kendig, Director, Office of Financial

Management, Department of the Interior, served as designated federal employee.
Meetings: Commission met five times.

★2660★ COMMITTEE ON BEHAVIORAL AND SOCIAL ASPECTS OF **ENERGY** CONSUMPTION AND PRODUCTION
History/Authority: Committee was established in 1980. It functioned under the Commission on Behavioral and Social Sciences and Education, National Research Council, National Academy of Sciences, and terminated June 30, 1986.
Program: Committee assisted the Department of Energy in formulating long-term research and policy options relating to energy consumption and production with emphasis on contributions from the noneconomic social and behavioral sciences.
Members: Committee comprised six members. Elliot Aronson of the University of California, Santa Cruz, served as chairperson.
Staff: Dr. Paul C. Stern, study director, served as staff contact.
Subsidiary Units: Panel on Energy Demand Analysis (1983-84) was composed of members of the Committee.
Publications/Reports: Energy Efficiency in Buildings: Behavioral Issues (1985); Energy Use: The Human Dimension (1984); and Improving Energy Demand Analysis (1984).

★2661★ COMMITTEE ON CERAMIC TECHNOLOGY FOR ADVANCED HEAT ENGINES **(Energy)**
History/Authority: Committee was established in 1985. It functioned under the National Materials Advisory Board, Commission on Engineering and Technical Systems, National Research Council, National Academy of Sciences. Committee has been terminated.
Program: Committee assessed the Department of Energy's ceramic technology program for advanced heat engines, including program objectives, technical planning, and technology transfer.
Members: Committee consisted of twelve members and was chaired by Maurice J. Sinnott, University of Michigan.
Staff: Donald G. Groves of the National Academy of Sciences served as staff officer.

★2662★ COMMITTEE ON **ENERGY**
History/Authority: Committee was established June 14, 1974, by President Nixon, to assume all functions and purposes of the Energy Emergency Action Group (see separate entry). It was an interagency committee within the Executive Office of the President. Committee terminated in 1977 and its functions were absorbed by the newly-created Department of Energy.
Program: Committee was established to coordinate the development of energy policy within the executive branch. Specifically, it developed alternative solutions and made recommendations on major energy problems by bringing to bear the collective expertise and resources of the executive branch; developed energy policy recommendations on matters that cut across individual agency responsibilities; provided a ready means for coordination with respect to energy matters among key administration officials; and considered policies dealing with energy conservation as well as policies designed to increase energy supplies.
Members: Committee consisted of eleven members appointed by the President as follows: Secretary of the Treasury, who served as chairperson; Secretaries of Commerce, the Interior, State, and Transportation; Counselor to the President for Economic Policy; Director, Office of Management and Budget; Chairman, Council of Economic Advisers; Administrator, Federal Energy Administration; Administrator, Environmental Protection Agency; and Administrator, Energy Research and Development Administration.

★2663★ COMMITTEE ON GEOTHERMAL **ENERGY** TECHNOLOGY
History/Authority: Committee was established November 1, 1986, by the Energy Engineering Board at the request of the Department of Energy's Geothermal Energy Technology Program. It functioned under the Energy Engineering Board, Commission on Engineering and Technical Systems, National Research Council, National Academy of Sciences, and was terminated June 30, 1988, after submitting its report.
Program: Committee reviewed the Department of Energy's Geothermal Energy Program and addressed technological issues concerned with geothermal energy (hydrothermal, geopressured, hot dry rock, and magma systems). It reviewed the Program's efforts to cooperate with industry, academia, and the federal government to facilitate research and development of geothermal energy, and addressed environmental, economic, and technical issues involved in developing geothermal resources.
Findings/Recommendations: Committee recommended that the status of Geothermal Energy Program receive attention from both the federal government and private industry, as converting the geothermal energy could contribute to U.S. energy self-sufficiency. It recommended additional funding to the Program, changing the name of the Program to the Geothermal Development Organization and expanding its scope, and establishing a Geothermal Research Organization to develop long-term geothermal energy resources.
Members: Committee consisted of ten members and was chaired by Norman Hackerman, Robert A. Welch Foundation.
Staff: James J. Zucchetto of the National Academy of Sciences served as senior staff officer.
Publications/Reports: Geothermal Energy Technology: Issues, R&D Needs, and Cooperative Arrangements (1987).
Meetings: Committee conducted a two-day workshop, February 9-10, 1987.

★2664★ COMMITTEE ON INDUSTRIAL **ENERGY** CONSERVATION
History/Authority: Committee was established in 1984 by the National Academy of Sciences at the request of the Department of Energy. It functioned under the National Materials Advisory Board, Commission on Engineering and Technical Systems, National Research Council, National Academy of Sciences, and terminated February 7, 1990.
Program: Committee identified new issues concerning waste reduction and recovery programs that affected the energy requirements of the steel, iron, and petrochemical industries in the United States.
Members: Committee consisted of ten members and was chaired by David Lee Morrison, Illinois Institute of Technology Research Institute.
Staff: Donald G. Groves served as staff officer.

★2665★ COMMITTEE ON RENEWABLE **ENERGY**, COMMERCE, AND TRADE (CORECT)
Office of Energy Outreach — Phone: (202)586-5517
MS: EE-14 — Fax: (202)586-1605
1000 Independence Ave. SW
Washington, DC 20585
Dir.: Thomas W. Sacco
History/Authority: Committee was established in 1984. It is an interagency working group of federal agencies administered by the Department of Energy.
Program: Committee provides advice and makes recommendations to the Secretary of Energy on the use of renewable energy products and services in international markets. It also works to implement government-industry efforts to increase the market share of the United States in the international trade of renewable energy technologies and services.
Members: Committee is an interagency working group with representatives from fourteen federal agencies. Christine A. Ervin, Assistant Secretary for Energy Efficiency and Renewable Energy, chairs the Committee.

★2666★ CONSTRUCTION ADVISORY COMMITTEE **(Energy)**
History/Authority: Committee was established February 13, 1974, by the Administrator of the Federal Energy Office under authority granted by P.L. 91-379, the Economic Stabilization Act of 1970, and P.L. 93-159, the Emergency Petroleum Allocation Act of 1973. It was a public advisory committee of the Federal Energy Administration, Executive Office of the President; transferred to the Department of Energy in 1977; terminated later that year.
Program: Committee advised the Administrator, FEA, with respect to general construction aspects of interests and problems related to the policy and implementation of programs to meet the then current national energy crisis.
Staff: Staff support was provided by the Federal Energy Administration.
Meetings: Committee met four times a year.

★2667★ CONSUMER AFFAIRS ADVISORY COMMITTEE **(Energy)**
History/Authority: Committee was originally established under this name, December 5, 1973, by the Administrator of the Federal Energy Office under authority of P.L. 91-379, the Economic Stabilization Act of 1970, and P.L. 93-159, the Emergency Petroleum Allocation Act of 1973; name changed to Consumer Affairs and Special Impact Advisory Committee, October 17, 1974, and transferred to the Federal Energy Administration; transferred to the Department of Energy in 1977 and rechartered under current name. It was a public advisory committee of the Office of Consumer Affairs, Department of Energy, and terminated October 15, 1982.
Program: Committee provided the Secretary of Energy with input from qualified individuals concerning the impact of proposed or existing energy policies and programs on energy consumers.
Members: Committee consisted of thirty-six members.

Staff: Support services were provided by the Office of Consumer Affairs. Paula Unruh, Director, Office of Consumer Affairs, served as designated federal employee.
Meetings: Committee met quarterly.

★2668★ CTAB PANEL ON **ENERGY** POLICY
History/Authority: Panel was established September 2, 1976, to succeed the CTAB Panel on Project Independence Blueprint (see separate entry). It was an ad hoc public advisory panel and a subcommittee of the Commerce Technical Advisory Board (see separate entry) and functioned within the Office of the Assistant Secretary for Science and Technology, Department of Commerce. Panel terminated March 2, 1977.
Program: Panel was established to appraise the nation's current energy situation and to provide an independent and experienced voice to help establish a national energy program. Specifically, Panel reviewed from a private sector point of view the Federal Energy Administration's 1976 research plan and updated the recommendations of the CTAB Panel on Project Independence Blueprint.
Members: Panel consisted of thirty-one members appointed by the Assistant Secretary of Commerce for Science and Technology. Members represented a cross section of industry, academia, labor, and consumer advocacy. William Pietenpol, electrical engineering department, University of Colorado, chaired the Panel.

★2669★ CTAB PANEL ON PROJECT INDEPENDENCE BLUEPRINT **(Energy)**
History/Authority: Panel was established July 2, 1974. It was an ad hoc public advisory panel and a subcommittee of the Commerce Technical Advisory Board (see separate entry) and functioned within the Office of the Assistant Secretary for Science and Technology, Department of Commerce. Panel submitted a final report in March 1975, and was reestablished in 1976 as the CTAB Panel on Energy Policy (see separate entry).
Program: Panel was established to provide an independent assessment of the feasibility of the actions and policies resulting from the Project Independence Blueprint (see separate entry). Panel dealt with the capacity for expansion of domestic energy resources; constraints which must be overcome to achieve expansion; costs of expansion; and the social and environmental implications of such an expansion. The Panel, through its members, staff, and consultants, interacted closely with the Federal Energy Administration and the interagency task forces which it established to work on the Project Independence Blueprint.
Findings/Recommendations: Panel recommendations included developing an extensive public information program to bring to the public an appreciation and understanding of the energy problems facing the nation; developing a program of energy conservation through reduced consumption and through greater energy efficiency in buildings and transportation; increasing domestic energy production through a shift in emphasis from petroleum and natural gas to coal and nuclear power; increasing federally-funded research to develop new technologies that would increase efficiency of both energy consumption and energy production; improving the economic climate for private industry, mainly through changes in federal tax laws, so that it can better afford the massive capital outlays which will be required to increase domestic energy production; and modifying various environmental regulations which act to restrict the growth of energy supply.
Members: Panel consisted of approximately twenty members selected by the Assistant Secretary of Commerce for Science and Technology on the basis of their experience in technical, scientific, and policy matters required to perform an in-depth analysis of the nation's energy posture. Dr. Malcolm E. Pruitt, vice president and director of research and development, Dow Chemical Company, chaired the Panel. Panel was assisted in its work by more than fifty advisers.
Publications/Reports: CTAB Recommendations for a National Energy Program, final report (1975); Review of Project Independence Blueprint—Panel Subcommittee Reports on FEA-Interagency Task Forces (available from National Technical Information Service).

★2670★ DEMAND FORECASTING ADVISORY COMMITTEE **(Energy)**
History/Authority: Committee was established August 30, 1984, by the Pacific Northwest Electric Power and Conservation Planning Council (see separate entry) as authorized by P.L. 96-501, the Pacific Northwest Electric Power Planning and Conservation Act. It was a public advisory committee of the Council, and terminated August 30, 1986.
Program: The Pacific Northwest Electric Power and Conservation Planning Council, under P.L. 96-501, was required to develop a demand forecast of at least twenty years as part of its regional conservation and electric power plans. Committee provided advice to the Council as it developed a range of demand forecasts for the Council's 1985 plan.

★2671★ ECONOMIC FORECASTING ADVISORY COMMITTEE **(Energy)**
History/Authority: Committee was established June 7, 1984, by the Pacific Northwest Electric Power and Conservation Planning Council (see separate entry) as authorized by P.L. 96-501, the Pacific Northwest Electric Power Planning and Conservation Act. It was a public advisory committee of the Council, and has been terminated.
Program: P.L. 96-501 required the Council to develop a demand forecast of at least twenty years as part of its regional conservation and electric power plans. Committee was established to help fulfill this requirement. It advised the Council as it developed and monitored a range of economic assumptions in consultation with interested parties in the region; assisted in evaluating new forecasting tools; and advised on the most appropriate forecasting methods; and helped to identify sources of information and data.
Members: Committee consisted of twenty members.
Staff: Debbie Kitchin, Economist, Demand Forecasting, Northwest Power Planning Council, served as staff contact.
Meetings: Committee met at the call of the chair.

★2672★ **ENERGY** CONSERVATION ADVISORY COMMITTEE
History/Authority: Committee was established June 30, 1980, by P.L. 96-294, the Solar Energy and Energy Conservation Bank Act. It was a public advisory committee of the Solar Energy and Energy Conservation Bank, Department of Housing and Urban Development. Committee was terminated in 1987.
Program: Committee assisted the Board of Directors, Solar Energy and Energy Conservation Bank (see separate entry), in carrying out those activities of the Bank that related to residential and commercial energy conserving improvements and solar energy systems.
Members: Committee consisted of five members representing builders, consumers, producers-installers of energy conserving improvements, financial institutions, and architectural or engineering interests. Lu... W. Lazenberry, Committee chairperson, and Walter Bruce of the Solar Energy Advisory Committee (see separate entry) alternate as chairperson of joint meetings.
Staff: Richard H. Francis served as designated federal employee.
Meetings: Committee met jointly with the Solar Energy Advisory Committee at least two times a year.

★2673★ **ENERGY** CONVERSION ALTERNATIVES STUDY STEERING COMMITTEE
History/Authority: Committee is an interagency committee under the joint sponsorship of the National Science Foundation, National Aeronautics and Space Administration, and the Office of Coal Research of the Department of the Interior.
Program: Committee was established to coordinate the Energy Conversion Alternatives Study, which evaluates candidate coal energy conversion systems for application to electric power generation. Committee worked in cooperation with the Utility Advisory Panel (see separate entry) of the National Science Foundation.
Members: Committee is composed of two representatives of each of the following: National Science Foundation, National Aeronautics and Space Administration, and the Office of Coal Research of the Department of the Interior.

★2674★ **ENERGY** COORDINATING COMMITTEE
History/Authority: Committee was established by President Carter September 27, 1978, by Executive Order 12083, as amended by Executive Order 12121, dated February 26, 1979. It was a Cabinet-level interagency committee that replaced the Energy Resources Council (see separate entry). Committee was terminated August ..., 1982, by Executive Order 12379.
Program: Committee ensured communication and coordination among executive branch agencies concerning energy policy and management of energy resources. It developed and considered recommendations for improvements in the implementation of federal energy resource... involved two or more agencies.
Members: Committee was composed of the Secretary of Energy, who chaired the Committee; the Secretaries of Agriculture, Commerce, Defense, Health and Human Services, Housing and Urban Development, the Interior, Labor, State, Transportation, and the Treasury; Director, Office of Management and Budget; Attorney General; Chairperson of the Council of Economic Advisers; Chairperson of the Council on Environmental Quality; Director of the Community Services Administration; Chairperson of the Council on Wage and Price Stability; Administrator of the Environmental Protection Agency; Director ...

★3806★ DIRECTOR'S CONSUMER LIAISON GROUP **(Cancer)**
Off. of Liaison Activities Fax: (301)986-5047
National Cancer Insitute
c/o Palladin Partners
7315 Wisconin Ave., Ste. 440 W
Bethesda, MD 20814
History/Authority: Group was established in Spring 1997. It is a public advisory group of the National Cancer Institute, National Institutes of Health, Department of Health and Human Services.
Program: Group was established to (1) help develop and establish processes, mechanisms, and criteria for identifying appropriate consumer-advocates to serve on a variety of program and policy advisory committees responsible for advancing the mission of the National Cancer Institute; (2) serve as a primary forum for discussing issues and concerns and exchanging viewpoints that are important to the broad development of the Institute's programmatic and research priorities; and (3) establish and maintain strong collaborations between the Institute and the cancer advocacy community to reach common goals.
Members: Group consists of fifteen consumer-advocates who are involved in cancer advocacy. Members must be involved in the cancer experience as a cancer survivor, a person affected by the suffering and consequences of cancer, or a professional or volunteer who works with survivors or those affected; or represent a constituency with which he/she communicates regularly on cancer issues and be able to serve as a conduit for information both to and from his/her constituency.

★3807★ EPIDEMIOLOGY ADVISORY COMMITTEE **(Cancer)**
History/Authority: Committee was established March 10, 1969, by the Director, National Institutes of Health, under authority of Section 222 of the Public Health Service Act, as amended. It was a public advisory committee of the National Cancer Institute, National Institutes of Health, Public Health Service, Department of Health, Education and Welfare. Committee terminated June 30, 1973.
Program: Committee advised the National Cancer Institute staff on the activities of the Third National Cancer Survey relating to cancer demography and epidemiology, and incidence, prevalence, and survival data. It also advised the Survey staff on technical matters in the design and implementation of the Survey and on matters of cancer epidemiology and survival as they pertained to the Survey.
Members: Committee consisted of seven members appointed by the Director, National Cancer Institute, for terms of four years. Members were selected for their experience in research in the epidemiology of cancer and the survival rates of cancer patients.
Staff: Staff support was provided by Special Cancer Survey Section, National Cancer Institute.
Meetings: Meetings were usually held three times a year.

★3808★ FORMS AND EVALUATION COMMITTEE **(Cancer)**
Committee was active in 1975 as an advisory committee to the Breast Cancer Network Project, National Cancer Institute, National Institutes of Health, Public Health Service, Department of Health, Education and Welfare.

★3809★ FREDERICK **CANCER** RESEARCH AND DEVELOPMENT CENTER ADVISORY COMMITTEE
National Cancer Institute Phone: (301)846-1108
National Institutes of Health Fax: (301)846-1494
PO Box B
Frederick, MD 21702-1201
Exec.Sec.: David J. Goldstein, PhD
History/Authority: Committee was originally established May 3, 1982, by the Director, National Cancer Institute, as authorized by 42 USC 285, the Public Health Service Act, as amended, as the Frederick Cancer Research Facility Advisory Committee; name changed in 1990. It is a public advisory committee of the National Cancer Institute, National Institutes of Health, Department of Health and Human Services.
Program: Committee advises the Director, NCI, concerning the merit and relevance to the Institute of research conducted by the contractor at the Center in Frederick, Maryland. This advice bears on the content and the direction of science as performed by the contractor in the research area. Committee will also review contractor science in the context of potential redundancy with NCI intramural research.
Members: Committee consists of twelve members appointed by the Director, NCI, for overlapping terms of five years. Members are knowledgeable in the fields of microbiology, human and molecular genetics, immunology, oncology, and molecular biology.
Meetings: Committee meets twice a year, at the call of the chairperson.

★3810★ IMMUNOLOGY-EPIDEMIOLOGY WORKING GROUP **(Cancer)**
History/Authority: Group was established January 26, 1973 by USC 286d. It was a public advisory group of the National Can Institute, National Institutes of Health, Public Health Service, Depa ment of Health, Education and Welfare. Group terminated Decem 31, 1983.
Program: Group advised on methods of improving immunolo techniques relevant to the detection, prevention, and treatment human cancers.
Members: Group comprised thirteen members. Paul H. Levine, he Clinical Studies Section, National Cancer Institute, served as chairm son.

★3811★ INFORMATION AND RESOURCES SEGMENT ADVISORY GROUP **(Cancer)**
History/Authority: Group was established February 7, 1973 by USC 286d. It was a public advisory group of the National Can Institute, National Institutes of Health, Public Health Service, Depa ment of Health, Education and Welfare. Group terminated Decem 31, 1973.
Program: Group advised on the planning research in the area information and support and resources related to cancer cause a prevention programs, and reviewed contract proposals for support research in the area.
Members: Group was composed of fourteen members. John Coope Director, Information and Resources Segment, Carcinogenesis, D sion of Cancer Cause and Prevention, National Cancer Institute, serv as chairperson.

★3812★ INTERAGENCY COORDINATING COMMITTEE FOR **CANCER** CONTROL AND REHABILITATION
History/Authority: Committee was an interagency committee active 1976 in the National Cancer Institute, National Institutes of Hea Public Health Service, Department of Health and Human Services has been terminated.
Program: Committee reviewed and exchanged information betw programs in the various Institutes of the National Institu of Hea and in other agencies of the Public Health Service which had relevan to the problems of cancer control and rehabilitation.

★3813★ LARGE BOWEL AND PANCREATIC **CANCER** REVIE COMMITTEE
History/Authority: Committee was established January 3, 1978, the merger of the National Large Bowel Cancer Project Cadre and National Pancreatic Cancer Project Working Cadre (both establish October 10, 1975). It was a public advisory committee of the Natio Cancer Institute, National Institutes of Health, Public Health Servi Department of Health and Human Services, and was terminated 1983.
Program: Committee provided advice to the Director, National Can Institute, and the Director, Division of Cancer Research Resources Centers, concerning review and planning of research, and review applications for grants-in-aid submitted in response to the publicatio research plans.
Members: Committee consisted of seventeen members appointed the Director, National Cancer Institute for four-year terms. Memb were selected from persons knowledgeable in the fields of diagno radiology, therapeutic radiology surgery, gastroenterology, immun gy, immunological diagnosis, chemotherapy, genetics, molecular bio gy, pharmacology, biostatistics, cell kinetics carcinogenesis, nuclear medicine.
Subsidiary Units: Subcommittee for Large Bowel Cancer; Subcomm tee for Pancreatic Cancer.
Publications/Reports: Pancreatic Cancer: New Directions in The peutic Management (in Cancer Management Series, vol. 7, April 198
Meetings: Each subcommittee met four times a year.

★3814★ LUNG **CANCER** SEGMENT ADVISORY GROUP
History/Authority: Group was established February 7, 1973 by USC 286d. It was a public advisory group of the National Can Institute, National Institutes of Health, Public Health Service, Depa ment of Health, Education and Welfare. Group terminated Decem 31, 1973.
Program: Group advised on planning research in the a of lu cancer related to cancer cause and prevention programs and review contract proposals for support of research in that area.
Members: Group was composed of twelve members. Michael Sporn, Director, Lung Cancer Segment, Carcinogenesis, Division Cancer Cause and Prevention, National Cancer Institute, served chairperson.

quality, community health care planning, and special needs; and (3) health protection, including consumer protection, accident prevention, environmental health, mental health, family planning, and health promotion. Conference staff was detailed from the Department of Health, Education and Welfare, and Robert A. Fordham of the Office of the Secretary, Department of Health, Education and Welfare, served as executive director. Planning and preparation for the Conference was undertaken by the White House Conference Executive Committee, appointed by the President in late summer 1965, and comprised eleven members. It was chaired by George Beadle, president, University of Chicago. In addition, recommendations for persons to be invited to the Conference were made by a committee composed of representatives from the White House; the Office of the Secretary of Health, Education and Welfare; the Office of the Surgeon General, Public Health Service, Department of Health, Education and Welfare; the White House Conference Executive Committee; and the Conference staff. Proceedings of the Conference were published in 1967.

★4187★ ADVISORY COMMISSION ON CONSUMER PROTECTION AND QUALITY IN THE **HEALTH CARE** INDUSTRY

Hubert Humphrey Bldg., Rm. 118F Phone: (202)205-3333
200 Independence Ave. SW
Washington, DC 20201
Staff Contact: Janet Corrigan
E-mail: jcorrigan@asaspe.dhhs.gov

History/Aßthority: Commission was established by Executive Order 13017, dated September 5, 1996, by President Clinton. It is presidential advisory commission under the Department of Health and Human Services.
Program: Commission advises the President on changes occurring in the health care system and recommends such measures necessary to promote and assure health care quality and value, and protect consumers and workers in the health care system.
Members: Commission consists of not more that 34 members appointed by the President. Members are consumers, institutional health care providers, health care professionals, other health care workers, health care insurers, health care purchasers, state and local government representatives, and experts in health care quality, financing and administration. The Secretaries of Health and Human Services and Labor cochair the Commission.

★4188★ ADVISORY PANEL FOR THE QUALITY OF MEDICAL CARE: INFORMING CONSUMERS **(Health Care)**

History/Authority: Panel was established in 1986 by the Office of Technology Assessment at the request of the Subcommittee on Health and the Environment of the U.S. House Committee on Energy and Commerce and Committee on Science, Space, and Technology, and the U.S Senate Special Committee on Aging. It was an advisory panel that functioned under the Health Program, Office of Technology Assessment, and was terminated in July 1988.
Program: Panel was established to review and advise on the study plans, work in progress, and reports of the OTA's study on informing consumers about the quality of health care providers. The study examined available methodologies and developed criteria, such as validity, to evaluate possible quality indicators for hospitals and physicians and considered the availability and costliness of quality assessment and information dissemination, and the use of quality assessment results.
Members: Panel consisted of twenty-one members and was chaired by Frederick Mosteller, professor, Harvard University School of Public Health.
Staff: Jane E. Sisk of the Office of Technology Assessment served as project director.
Publications/Reports: The Office of Technology Assessment issued a report entitled The Quality of Medical Care: Information for Consumers in 1988. (The content of all Office of Technology Assessment reports is the responsibility of OTA and does not constitute consensus or endorsement by the Panel or by the OTA's Technology Assessment Board, see separate entry.)
Meetings: Panel held three meetings.

★4189★ ADVISORY PANEL ON THE DEVELOPMENT OF UNIFORM NEEDS ASSESSMENT INSTRUMENT(S) **(Health Care)**

History/Authority: Panel was established May 4, 1987, under authority of Section 9305(h)(2) of P.L. 99-509, the Omnibus Budget Reconciliation Act of 1986 (42 USC 139x). It was a public advisory panel under the Health Standards and Quality Bureau, Health Care Financing Administration, Department of Health and Human Services, and terminated after submitting its final report in July 1989.
Program: Panel provided consultation to the Secretary of H[illegible] Human Services in developing one or more instrum[illegible] evaluate: the functional capacity of a patient; the nursing and [illegible] requirements of the patient to meet health care needs and to [illegible] functional incapacities; and the social and familial resourc[illegible] to the patient to meet those requirements. The instrum[illegible] developed for potential use by discharge planners, hosp[illegible] facilities, other health care providers, and fiscal interme[illegible] evaluating a patient's need for post-hospital extended care [illegible] home health services, and long-term care services of a hea[illegible] or supportive nature.
Findings/Recommendations: Panel developed the following [illegible] mendations regarding the use of the needs assessment instru[illegible] Performance of the uniform needs assessment should be cond[illegible] qualified and trained personnel without restriction to a pro[illegible] group or discipline. Such personnel should be under the super[illegible] a registered nurse, social worker, or other qualified personn[illegible] butions by all appropriate health care professionals should b[illegible] tured as part of the assessment process. (2) Individuals perform[illegible] uniform needs assessment should undergo training in its use. A [illegible] system of training should be devised to standardize theoretical [illegible] and thereby promote consistent application of the instrument [illegible] user's manual should be prepared to accompany the uniform [illegible] assessment instrument that would include the procedure for [illegible] definition statements for assessment items. The sources of inform[illegible] for assessment items should be specified in the form of c[illegible] assessment form and/or in the user's manual. (4) The a[illegible] instrument should be initiated as soon as possible after adm[illegible] updated as close as possible to the patient's discharge. (5) Th[illegible] needs assessment instrument should be administered to those [illegible] who require a more extensive discharge planning evalu[illegible] identified by a uniform high-risk screening criteria appl[illegible] Medicare patients. The assessment instrument could also be [illegible] tered to those patients referred by any member of the health ca[illegible] and upon request of the patient and/or family. (6) The uniform [illegible] assessment instrument may have applications for use in mu[illegible] settings to identify needs for continuing care. The instrument co[illegible] used to periodically evaluate that needs have been accurately [illegible] as well as to evaluate the continuing care needs at the [illegible] discharge. Assessment data generated from the needs asse[illegible] instrument may be used to augment information regarding [illegible] needs for continuing care that accompanies the patient whe[illegible] ferred to another care setting. Such information may contribu[illegible] initial data base used to plan the patient's care by the receiving [illegible] provider. (7) Efforts should be made to minimize duplication of [illegible] information, should a uniform needs assessment process be [illegible] mented within an institution or be mandated through regulat[illegible] Monitoring the accuracy of assessment data and adequacy [illegible] assessment process should occur as a part of the institution's [illegible] assurance program. (9) Assessment data collected on the [illegible] assessment instrument could be used by the PROs to moni[illegible] adequacy and appropriateness of the discharge planning proce[illegible] The draft instrument should be circulated for review by clinical [illegible] in discharge planning and post-hospital care. Comments sho[illegible] evaluated to determine the need to modify the draft instrument [illegible] to enhance the content validity and administrative feasibility of u[illegible] instrument in various care settings. The uniform needs asse[illegible] instrument should then be field tested in a representative [illegible] hospitals, home care agencies and nursing facilities of a [illegible] sizes, types and locations to establish criterion and construc[illegible] (11) A long-term evaluation of the validity of the assessment [illegible] should be considered. This would include a study of the impac[illegible] assessment process on the problem of patients being disch[illegible] without their needs for continuing care being assessed.
Members: Panel consisted of eighteen members who repre[illegible] hospitals, physicians, skilled nursing facilities, home health a[illegible] long-term care providers, fiscal intermediaries, Medicare benefic[illegible] and federal agencies knowledgeable in the delivery of post-ho[illegible] extended care services, home health services and long-term [illegible] services. Jay Rudman, assistant director, University of Ca[illegible] Medical Center, Los Angeles, chaired the Panel.
Staff: Management and support services were provided by the H[illegible] Standards and Quality Bureau. Sue Nonemaker, R.N., M.S., [illegible] Project Officer, served as staff contact.
Meetings: A series of six meetings were held.

★4190★ BOARD ON **HEALTH CARE** SERVICES

Div. of Health Care Services Phone: (202)334-[illegible]
Institute of Medicine Fax: (202)334-[illegible]
2101 Constitution Ave. NW
Washington, DC 20418
Admin.Asst.: Evelyn Simeon

History/Authority: Board was established in 1981 under a coop[illegible] agreement with the Department of Health and Human Servic[illegible]

Subsidiary Units: Committee was composed of the Internal R&D Policy Board, the Drug Control R&D Board (Advisory), and three separate working committees: the Data Collection, Evaluation, and Information Dissemination Working Committee, the Science and Technology Working Committee, and the Medical Research Working Committee. The ADP/Database Working Group and the Drug Enforcement Communications Systems Working Group were required components of the Science and Technology Working Committee.

★5808★ DRUG CONTROL RESEARCH, DATA, AND EVALUATION COMMITTEE **(Narcotics Control)**
Off. of Legal Counsel Phone: (202)395-6614
Off. National Drug Control Policy
750 17th St. NW
Washington, DC 20503
Staff Contact: Janie Dargan
Program: Committee advises the Director, Office of National Drug Control Policy, on questions related to national drug control research. It assists the Office in identifying gaps in data collection to improve the generation of accurate and useful information on which to base national drug control policy.
Members: Committee members represent scientific, engineering, law enforcement, treatment and associated international scientific communities.

★5809★ FEDERAL **NARCOTICS CONTROL** BOARD
History/Authority: Board was established by an act of Congress, May 26, 1922, 42 Stat 596. It was an interdepartmental advisory board that is no longer active.
Program: Board was established to facilitate the administration of the act (42 Stat 596), which prohibited the importation and use of opium for other than medicinal purposes.
Members: Board was composed of the Secretary of State, Secretary of the Treasury, and Secretary of Commerce.

★5810★ INTERDEPARTMENTAL COMMITTEE ON NARCOTICS **(Narcotics Control)**
History/Authority: Committee was established by President Truman, November 2, 1951, by Executive Order 10302. It was a presidential advisory committee which was abolished by Executive Order 11529, dated April 24, 1970.
Program: Committee maintained information regarding federal, state, and local law enforcement action taken in connection with the illegal sale and use of narcotic drugs and marijuana; maintained information regarding the character and effects of narcotic drugs and marijuana and the nature and results of drug addiction; examined problems and developments arising in the administration and enforcement, national and international, of the laws and conventions relating to narcotic drugs and marijuana; and examined the problems of prevention and control of drug addiction and the treatment and rehabilitation of addicts.
Members: Committee consisted of one representative each from the Departments of Treasury, State, Defense, Justice, and Agriculture, and of the Federal Security Agency. Members were appointed by the head of each department and agency.

★5811★ NARCOTIC JOINT WORKING GROUP **(Narcotics Control)**
Group under the jurisdiction of the Department of Justice; listed in Executive Branch Committees: A Numerical Summary and Alphabetical Listing, prepared by the Office of Management and Budget, December 16, 1971.

★5812★ NATIONAL DRUG POLICY BOARD **(Narcotics Control)**
History/Authority: Board was originally established in January 1985 by P.L. 98-473, the National Narcotics Act of 1984, dated October 12, 1984, as the National Drug Enforcement Policy Board; name changed March 26, 1987, by Executive Order 12590. It was a Cabinet-level board that functioned under the Department of Justice and was terminated by P.L. 100-690, the Anti-Drug Abuse Act of 1988, dated November 18, 1988.
Program: Board reviewed, evaluated, and developed U.S. policy, strategy, and resources with respect to drug law enforcement efforts, including the setting of budgetary priorities and the development of a national and international drug enforcement strategy; facilitated coordination of all U.S. government efforts to halt national and international trafficking in illegal drugs; and coordinated the collection and evaluation of information necessary to implement U.S. drug enforcement policy.
Findings/Recommendations: Board's recommendations were aimed at implementing (1) a drug free work force, both in the government and the private sector, through measures such as random drug testing and effective treatment programs; (2) drug free schools through Nancy Reagan's Just Say No Program and by requiring effective antidrug policies on campuses as a condition to federal aid; (3) expanded drug treatment accountability to ensure through testing that those programs eliminate drug use and move toward drug free environments; (4) expanded international cooperation through interdiction, joint detection, apprehension, and eradication programs, including a coordinated role for the U.S. military and drug enforcement agencies; (5) strengthened law enforcement with essential tools, such as the federal death penalty for drug-related murders; and (6) expanded public awareness of the dangers of drug use by working together at all levels.
Members: Board comprised the Attorney General, as chairperson; the Secretaries of State, the Treasury, Defense, Transportation, and Health and Human Services; and the Directors of the Office of Management and Budget and the Central Intelligence Agency. The Vice President served ex officio.
Subsidiary Units: Coordinating Group comprised the Deputy Attorney General, as chairperson, and senior officials from divisions within the agencies represented on the Board.

★5813★ NATIONAL NARCOTICS INTELLIGENCE CONSUMERS COMMITTEE (NNICC) **(Narcotics Control)**
Drug Enforcement Admin. Phone: (202)307-7977
Public Affairs Section Fax: (202)307-7965
700 Army-Navy Dr.
Arlington, VA 22202
Chief: James J. McGivney
Home Page: www.usdoj.gov/dea
History/Authority: Committee was established in April 1978 by the President's Office of Drug Abuse Policy. It is an interagency committee and functions under the Drug Enforcement Administration, Department of Justice.
Program: Committee coordinates foreign and domestic collection, analysis, dissemination, and evaluation of drug-related intelligence.
Members: Committee consists of representatives of the U.S. Coast Guard, Department of Transportation; the Customs Service and the Internal Revenue Service of the Department of the Treasury; the Drug Enforcement Administration, the Federal Bureau of Investigation, and the Immigration and Naturalization Service of the Department of Justice; the National Institute on Drug Abuse of the Alcohol, Drug Abuse, Mental Health Administration, Public Health Service, Department of Health and Human Services; the Departments of State, Defense, and the Treasury; and the Central Intelligence Agency. The Chief of Intelligence, chairs the Committee. Representatives of the National Drug Intelligence Center, the National Security Agency, and the ONDCP, participate as observers.
Publications/Reports: Narcotics Intelligence Estimate, annual (1978-); the NNICC report can be found on DEA's Homepage at: www.usdoj.gov/dea.

★5814★ PRESIDENT'S COMMISSION ON MODEL STATE DRUG LAWS **(Narcotics Control)**
800 Connecticut Ave. NW, Ste. 210
Washington, DC 20006
History/Authority: Commission was established in November 1992, by President Bush, as mandated by P.L. 100-690, the Anti-Drug Abuse Act of 1988. It is a bipartisan presidential advisory commission under the Executive Office of the President.
Program: Commission develops comprehensive model state laws to significantly reduce, with the goal to eliminate, illicit drug use in America through effective use and coordination of prevention, education, treatment, enforcement, and corrections.
Members: Commission consists of 24 members. Stephen Goldsmith, Mayor, Indianapolis, Indiana, serves as chair.

★5815★ PRESIDENT'S DRUG ADVISORY COUNCIL **(Narcotics Control)**
History/Authority: Council was established November 13, 1989, by President Bush under Executive Order 12696. It was a presidential advisory council under the Office of National Drug Control Policy, Executive Office of the President, and terminated in 1993.
Program: Council provided advice and made recommendations to the President and the Director, National Drug Control Policy, on the development, dissemination, explanation, and promotion of national drug control policy. Specifically, the Council was concerned with the development of methods and means to explain national drug control policies to the American people; promotional efforts to encourage the private sector to implement these policies; the feasibility of establishing a national support organization to help coordinate private sector initiatives in this area; soliciting the advice of various members of the media and communications field on how to coordinate private sector

antitheft measures necessary to prevent the disposition of use of stolen motor vehicles, or the major components of motor vehicles, and to prevent insurance and other fraud based upon false reports of stolen vehicles.
Members: Committee was composed of twenty-eight voting members five representatives from various state motor vehicle departments; one representative from motor vehicle dealers and distributors; two from motor vehicle dismantlers, recyclers, and salvage dealers; two from motor vehicle repair and body shop operators; one from motor vehicle scrap processors; one from motor vehicle insurers; two from state law enforcement officials; one from local law enforcement officials; one from the American Association of Motor Vehicle Administrators; one representative from the National Insurace Crime Bureau. Members served a one-year term. Richard C. Morse, chief, Odometer Fraud Staff, National Highway Traffic Safety Administration, served as chair.
Staff: Roberta Fede, Department of Transportation committee management officer, served as staff contact.
Meetings: Committee met at the call of the chair.

★6934★ NATIONAL MOTOR VEHICLE SAFETY ADVISORY COUNCIL
History/Authority: Council was established September 9, 1966, by P.L. 89-563; the National Traffic and Motor Vehicle Safety Act of 1966. It was a public advisory council of the National Highway Traffic Safety Administration, Department of Transportation, and was terminated October 1, 1977.
Program: Council brought forth a wide range of different points of view, ideas, suggestions, and technical possibilities affecting motor vehicle safety. It advised the Secretary of Transportation on the motor vehicle standards promulgated under the National Traffic and Motor Vehicle Safety Act and the Motor Vehicle Information and Cost Savings Act. Council also made recommendations to the Secretary on motor vehicle safety and property loss reduction programs carried out by the National Highway Traffic Safety Administration.
Members: Council comprised thirty members who were appointed by the Secretary of Transportation. A majority of the Council represented the general public, including representatives of state and local government, and a minority of the Council included representatives of manufacturers of motor vehicles, manufacturers of motor vehicle equipment, and motor vehicle dealers. Dr. Basil Scott, Deputy Commissioner, Administration Department of Motor Vehicles, New York State, chaired the Council.
Subsidiary Units: Accident Avoidance and Operating Systems Committee; Consumer and Public Information Committee; Crashworthiness Committee; Ad Hoc Task Force on Research Funding; Task Force on Research & Development; Truck and Bus Safety Subcommittee; Motorcycle Committee; Awards Subcommittee; Task Force on Operations and Driver; Task Force on 100, 200, and 300 Series Federal Motor Vehicle Safety Standards; Congress Committee.
Publications/Reports: Some of Council's publications and reports for 1977 included: Recommendation on Increased Seat Belt Usage Campaign; Report on Using a Factor of "Two" to Equate Barrier Impact Speed Results to Real World Car-to-Car Crashes; Recommendation on Continuation of International Congresses of Automotive Safety; Recommendation on Preparation of Slides or Movies to be Used by Legislators in Preventing Repeal of Motorcycle Helmet Laws.
Meetings: Full Council met approximately seven times a year; Council also held conferences and hearings.

★6935★ PANEL ON ELECTRICALLY POWERED VEHICLES (Motor Vehicle)
History/Authority: Panel was established by the Secretary of Commerce, September 14, 1966. It functioned under the Commerce Technical Advisory Board (see separate entry), Department of Commerce, and was terminated October 19, 1967, upon submission of its final report.
Program: Panel studied the air pollution problem from the viewpoint of automotive transportation and investigated possible alternatives to the gasoline engine, including the electrically-powered vehicle, and the economic feasibility of its development.
Findings/Recommendations: Panel recommended that the national goal for air quality be the achievement of an atmosphere with no significant detectable adverse effects from air pollution on health, welfare, and the quality of life; that the federal government continue to establish standards for all harmful automotive emissions; that the government immediately establish standards for the lead content in gasoline; that the government increase its support for mass transportation research, development, and demonstration programs; that effective and inspection mechanisms be created to enforce vehicle emission standards; and that the government initiate a five-year program to support innovative developments useful in the establishment of future emission standards in the areas of energy sources for vehicles, vehicular propulsion systems, emission control devices, special purpose urban cars, and general purpose vehicles.
Members: The Secretary of Commerce appointed sixteen members. Richard S. Morse of the Alfred P. Sloan School of Management, Massachusetts Institute of Technology, chaired the Panel.
Staff: Paul T. O'Day of the Office of the Assistant Secretary for Science and Technology, Department of Commerce, served as executive secretary.
Subsidiary Units: Panel established six subpanels to provide additional expertise and staff for detailed studies in the areas of air pollution, current automotive systems, energy storage and conversion systems, the automobile and the economy, automotive energy sources, and transportation system requirements.
Publications/Reports: Panel issued a report entitled The Automobile and Air Pollution: A Program for Progress (October 1967), popularly known as the Morse Report, named for the chairperson.

★6936★ CALIFORNIA DEBRIS COMMISSION (Navigation)
History/Authority: Commission was established by an act of Congress dated March 1, 1893. It was a presidential advisory commission, and terminated November 17, 1986, under Section 1106, of the P.L. 99-662, the Water Resources Development Act of 1986.
Program: Commission was established to protect navigable rivers by preventing deposits of debris resulting from mining operations, natural erosion, or other causes.
Members: Commission consisted of three members appointed by the President of the United States from officers of the Corps of Engineers of the U.S. Army.

★6937★ WINTER NAVIGATION BOARD
History/Authority: Board was established November 16, 1971, by Section 107(b) of P.L. 91-611, the River and Harbor Act of 1970. It was a public advisory board of the Corps of Engineers, U.S. Army, Department of Defense. Board was terminated September 30, 1979.
Program: Board coordinated planning, programming, budgeting, execution, and reporting of investigations and demonstration activities connected with the Winter Navigation Program, which was designed to demonstrate the practicability of extending the navigation season on the Great Lakes and the Saint Lawrence Seaway.
Members: Board consisted of twelve members representing various agencies and departments of the government who had an interest in the work and study of the Board.
Staff: Administrative and staff support were provided by the Office of Division Engineer N.C.O. and the District Engineer, U.S. Army Engineer District, Detroit, Michigan.
Subsidiary Units: An Advisory Group composed of twenty-eight members who represented private concerns with an interest in extending the shipping season served as a consultant to the Board. Board was divided into a Working Committee and the following seven work groups: Ice Information Work Group; Ice Navigation Work Group; Ice Engineering Work Group; Ice Control Work Group; Ice Management Work Group; Economic Evaluation Work Group; and Environmental Evaluation Work Group.
Publications/Reports: Great Lakes-St. Lawrence Seaway Winter Navigation Board: First Annual Report (1972).
Meetings: Board met four to six times a year as necessary.
Remarks: Board was also known as the Great Lakes-St. Lawrence Seaway Winter Navigation Board.

★6938★ AD HOC NOISE ABATEMENT PANEL
History/Authority: Panel was established August 17, 1971, by a directive from President Nixon as an ad hoc public advisory panel and a subsidiary unit of the Committee on Aeronautical Operating Systems, see separate entries (a subcommittee of the Research and Technology Advisory Council, see separate entry). Panel functioned within the Office of Aeronautics and Space Technology, National Aeronautics and Space Administration, and was terminated in June 1973.
Program: Panel identified problems of a research nature arising from flight operational procedures undertaken or contemplated for noise abatement purposes. Panel also reviewed NASA programs underway for responsiveness to needs, evaluated results, and made recommendations to NASA concerning new or revised investigations and future programs which offer potential reductions of aircraft noise through changes in operational flight techniques.
Members: Panel was composed of nine members representing aircraft manufacturing corporations and commercial airlines.
Staff: Lee D. Goolsby, member of the NASA Headquarters staff, served as recording secretary.
Meetings: Panel met once.

LEVEL 2 - 9 OF 52 STORIES

Business Dateline;
Eastern Pennsylvania Business Journal

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HEADLINE: Governor's **task force** probing managed care practices

BYLINE: Donald Serfass

DATELINE: Bethlehem; PA; US; Middle Atlantic

BODY:

The state's plan to bring **consumers** into the managed care equation is one of the goals behind a **task force** looking at seven areas of managed care policy.

By the end of the year, the group hopes to provide Gov. Tom Ridge with recommendations in: managed care **consumer** issues, data collection, risk assignment, special needs populations, behavioral health, provider networks and access, and quality assurance and utilization standards.

Task force participants say **consumer** issues and concerns represent a common thread in all seven areas associated with managed care's philosophy and practices over its 16 years of existence in Pennsylvania. For example, the trend in managed health care programs to focus on cost-based decisions is one area of growing concern.

The state will look at these issues, among others, through its **consumer task force,** whose mission, according to a press release, is to "consider the impact managed care has on access to quality health care services and member satisfaction. To recommend appropriate methods and standards for consumer education on managed care issues and plan selection, for adequate consumer complaint and grievance resolution systems, and or appropriate disclosure of managed care plan constraints and limitations."

Paula Bussard, senior vice president of policy and regulatory services for the Hospital Association of Pennsylvania (HAP) in Camp Hill, says consumer issues and participation should be at the forefront.

"Clarifying accountability to the public is one of the task force's main objectives. HAP did some cent public opinion work and the results showed that people feel too many decisions on their health care needs are made by insurers. They'd like to see more involvement by themselves and their doctors."

Bussard says HAP is an advocate of public release of information as an important tool in consumer education and decision-making. "It's important for consumers to have awareness and for policies to be consumer friendly," she says.

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The Pennsylvania Health Care Cost Containment Council in Harrisburg, which disseminates information about health care treatment outcomes, is another key player on the task force.

"We've been working on many of these initiatives all along," says Joseph Martin, press secretary. The council is compiling a statewide report on hospitals and physicians involved with coronary bypass surgery.

The governor's task force. is headed by Pennsylvania Secretary of Health Daniel F. Hoffmann, who sees the task force as providing a report card for the managed care industry.

"Pennsylvania has always been on the leading edge of ensuring that quality services are provided through managed care networks, and we want to stay there," Hoffmann says,. "We believe it's time to take a comprehensive look at the issues to assess how we're doing."

To assure the necessary broad-based participation, Hoffmann included representatives from providers; managed care insurers; business; labor; consumer advocates; officials from government offices of health, insurance and aging; legislative committee staff members who deal with health and welfare issues; and others. To gather public input, the task force will conduct a public hearing on recommendations in late November.

However, even without Ridge's examination of managed care, changes in the managed care delivery and financing system in Pennsylvania are inevitable.

The General Assembly is considering proposals that, if passed, would change the industry. For instance, H.B.-977, sponsored by Rep. Pat Vance, R-Cumberland County, would make drastic changes to the utilization review system under managed care.

The legislation, when released by the House Insurance Committee, is expected to mandate state certification for all utilization review entities operating or delivering services in Pennsylvania. The legislation also contains language that would require health care plans to report their provider credentialing processes and standards to the state.

The governor's task force will keep an eye on this and other legislative activity on managed care, according to the Pennsylvania Department of Health's Molly Raphael, deputy secretary of quality assurance.

"I'd hope that consumers would benefit at the completion of the process by having greater understanding of their rights and responsibilities and the role government plays in health care regulation," Raphael says.

"Likewise, businesses who purchase benefit packages for their employees will hopefully have a broader perspective on managed care plans, including important areas such as covered benefits, quality and cost issues."

Raphael says the task force's refinements and recommendations will be important to the commonwealth and consumers by providing guidelines for the state to update present managed care statutes gad regulations.

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The work group will present its findings and recommendations to Ridge in January.

LANGUAGE: ENGLISH

UMI-ACC-NO: 9809281

LOAD-DATE: October 10, 1997

Los Angeles Times

September 4, 1997, Thursday, Home Edition

SECTION: Business; Part D; Page 2; Financial Desk

LENGTH: 720 words

HEADLINE: CALIFORNIA;
DIRECTV BEING INVESTIGATED BY 20 STATES;
CONSUMERS: TASK FORCE IS LOOKING INTO WHETHER SATELLITE TV FIRM USED BAIT AND SWITCH ON SUBSCRIBERS.

BYLINE: From Bloomberg News

BODY:

DirecTV, the nation's largest satellite television provider, is being investigated by 20 state attorneys general for removing some channels from a pre-sold package of programming and selling them at a higher price.

The multi-state group, which includes California, is looking into whether the General Motors Corp. unit pulled a bait and switch on its subscribers when it removed seven Encore movie channels from its most popular package of programming and added them to a more expensive pack, state officials said.

The change may violate state **consumer** protection laws prohibiting deceptive and unfair practices, since subscribers had paid for the programming and the special satellite dish as part of a binding contract, state officials said.

The investigation comes as satellite operators are cutting prices to woo more subscribers. The industry also is facing increased competition from cable providers that are starting to offer more channels through digital programming.

A spokesman for DirecTV on Wednesday acknowledged the investigation, saying the Los Angeles-based company is providing information to the states.

Details of the investigation were first reported in the Wall Street Journal on Wednesday.

"DirecTV has suffered a little bit from confusion regarding their packages to begin with. They don't need this," said Ted Henderson, an analyst at Janco Partners.

DirecTV beams programming to about 2.7 million subscribers through 18-inch satellite dishes attached to their homes.

DirecTV is part of General Motors' Los Angeles-based Hughes Electronics division, which is in the process of being purchased by Raytheon Co. GM's Class H shares were unchanged at $ 65.25 on the New York Stock Exchange.

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State attorneys in Florida are leading the multi-state investigation, which also includes Arizona, Arkansas, Connecticut, Delaware, Illinois, Indiana, Kentucky, Louisiana, Massachusetts, Michigan, Missouri, New Jersey, New Mexico, Ohio, Oregon, Pennsylvania, Vermont and West Virginia.

The task force began looking into this issue in July after receiving complaints from consumers.

The investigation focuses on a $ 200 rebate DirecTV started offering in August 1996 to lure new subscribers. The company applied the rebate to customers who purchased a satellite dish and related equipment and its Total Choice programming package.

In April, it moved seven Encore channels from Total Choice, which costs $ 29.99 a month, to a new package, priced at $ 33.99. The company, which ended the offer in July, gave subscribers a 30-day notice that it would replace the Encore channels with six others.

"The whole electronic industry now is forming these unilateral contracts where you take it or leave it and we can change our program and prices at any time and you're stuck," said Jack Norris, chief of multi-state litigation for the Florida attorney general's office.

"In this case, if you attract people to purchase equipment and subscribe to certain programming and then take out the most attractive channels after you've locked them in, then you're improperly amending the contract and getting unfair advantage over the consumer," he said.

LANGUAGE: English

LOAD-DATE: December 21, 1998

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LEVEL 2 - 11 OF 52 STORIES

The Courier-Journal (Louisville, KY.)

August 7, 1997, Thursday KY:KENTUCKY

SECTION: NEWS Pg.01B

LENGTH: 627 words

HEADLINE: Health-insurance groups fail to solve several differences
But last meeting finds them closer than at the start

BYLINE: TOM LOFTUS, The Courier-Journal

SOURCE: STAFF

DATELINE: FRANKFORT, Ky.

BODY:

Two **task forces** studying problems in the state's individual health insurance market moved closer together on their recommendations yesterday, but ended their last meeting disagreeing on key issues.

Insurance Commissioner George Nichols formed the **task forces** - one of insurance industry officials and one of **consumers** and health care providers - to prepare for a possible special session of the legislature next month. They concluded their sessions yesterday with a joint meeting intended to resolve their differences.

''Look where we were a year ago with 100 points of difference,'' said Lawrence Ford, spokesman for Anthem Blue Cross and Blue Shield and member of the industry task force. ''Now we're down to three.''

But Sheila Schuster, of Kentuckians for Health Care Reform and a member of the **consumer task force,** said, ''We're still way apart on a couple of these things.''

Several questions were unresolved, including: how the cost of high-risk customers should be spread among the industry; to what extent health status should be considered in setting rates; and ifthe attorney general's role in reviewing rates should be reduced.

Although some lawmakers say the likelihood of a special session anytime soon is fading, Gov. Paul Patton has said that if lawmakers reach a consensus on a bill, he would call a session. Other lawmakers have said there is a crisis in the individual insurance market. Forty-five companies stopped selling individual policies in Kentucky, complaining that attempts to reform the state's health insurance laws in 1994 and 1996 cost them money. The insurance companies were particularly concerned about a ban on setting rates based on health.

Patton was in Northern Kentucky yesterday and probably would not see the joint task force report until today, said his spokeswoman Melissa Forsythe.

''As to whether we'll have a session, the best way to sum that up is that the governor's in the discussion stage, the fact-finding stage, and has not made a decision,'' Forsythe said.

Some lawmakers, however, thought the recommendations would be useful even if every point wasn't resolved by the task forces.

The joint report provides important information and options for lawmakers, said Rep. Bob DeWeese, R-Louisville.

The chairman of the joint task force, Steve Russell, an official of Humana Inc., acknowledged that the two sides still disagreed on some points but he thought more middle ground could be reached. ''What we essentially had here today was an ongoing family discussion, if you will,'' he said. ''And the discussion is going to continue.''

Russell said the efforts at reaching common ground will be taken up by a smaller group - the six-member Health Insurance Advisory Council created by the 1996 law.

Jane Chiles, executive director of the Catholic Conference and a member of the consumer-provider task force, said that health insurance rates will continue to rise even if the legislature amends the 1994 and 1996 laws.

LANGUAGE: English

LOAD-DATE: August 9, 1997

Franchising World

July/August 1998

SECTION: Vol. 30, No. 4 Pg. 6-7; ISSN: 1041-7311; CODEN: ERPEDH

LENGTH: 995 words

HEADLINE: Why franchising competitors should become allies

BYLINE: Shearouse, Stacy

BODY:

In today's competitive business environment, all franchisors are looking to obtain their fair share of business. But, if you stop and think for a moment, it sometimes can make more sense to work with your competitors for the greater good of your business, your vendors, and most importantly, your customers.

Franchisors in any industry share similar problems. Throughout the lodging industry, for instance, we are always looking for more effective ways to serve our guests. That leads to solid repeat business, satisfied customers, and ultimately, greater profits. We have some formidable competitors for the franchising portion of our business. But, instead of working against each other, we and eight other competitors in the hospitality industry have joined forces on one specific aspect of our business. We were proud to have spearheaded the formation of the first-ever Hospitality **Consumer Task Force**, which is now in its third year of operation. The goal of the **task force** was to find the best ways to train and motivate those who work within guest relations, so that we can ultimately provide our guests with the best possible service. All the member companies feel they have improved their levels of guest service, by sharing best practices with each other.

Our impetus for the committee came from a few sources, First, Motel 6's strong commitment to quality prompted us to look for more ways to improve our guest relations. Second, Motel 6's Parisbased parent company, Accor, has been involved with numerous industry-wide task forces. It is not uncommon for European companies in various industries to join forces and share their practices with each other. If this philosophy could work in Europe, then why not here in the United States?

In our opinion, there are some basic guidelines to follow in order to keep such a task force in your industry viable and beneficial to all those involved.

First, contact those at your level and with similar job descriptions at your competitors. Ideally, these should be people you have had some contact with and with whom you are on good terms. Discuss the issues of concern that your industry is facing. These initial contacts should be open and friendly, and not too formal. After all, you want everyone in the group to feel comfortable with one another. Only through this kind of openness will true, effective brainstorming for solutions take place.

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Once you have made these contacts and a core group for your industry task force is selected, have telephone conversations discussing the parameters of your meetings. Decide in advance what kind of information is proprietary for each company and will not be divulged in meetings. But, do keep this process informal. If you bring in your legal department and start creating disclosure documents for each task force member to sign, you will set the wrong tone for the group. You want an honest flow of discussion in meetings - a partnership and understanding between those in the group. If you and your colleagues in the task force are hampered by too many rules and legalities, you will fail in your mission. And, you also should make it clear that practices and policies discussed in meetings will remain within the group.

As you start to contact other companies in your industry, word of mouth will probably get out that a committee is being formed to tackle a particular industry-wide issue. You may start having competitors calling you, asking to join, which is exactly the type of enthusiastic response you are striving for.

Agree to have the first meeting at your company's headquarters. This way, you can guide other committee members through your company's operations and put your best foot forward. You should plan to lead the first meeting, but ask others for suggestions of what should be on the agenda. In our lodging industry task force, we hold our meeting over two days. We break up both days with a dinner. You want to include such a social component to your meetings.

Our task force meets twice a year. You will need to decide how many meetings are feasible for you and other members of a task force in your industry. This depends on how far away all the committee members are situated from each other. If you are located in one region, you may want to meet once a quarter. You also must make sure that your company is behind this effort and that money is available for travel and other related expenses. After you have hosted the initial meeting, let other members of the task force take turns hosting the next meeting at their corporate headquarters. This way, each task force member takes equal responsibility for running each meeting.

In your meetings, discuss problems and issues and try to offer realistic solutions to one another. For instance, at Motel 6, the 19 employees in the corporate guest relations department take an annual two-day learning retreat. This retreat provides the opportunity for our guest relations employees to create new ideas in an informal, tranquil setting. This practice enticed several other companies in our task force to undertake similar efforts with their own staffs.

Spice up your regular meetings by bringing in guest speakers. This can include vendors or suppliers that deal with your industry on a regular basis, who can offer some helpful suggestions and insights. For instance, we invited American Express to speak at one of our meetings.

With some careful planning, a desire to work together to share best practices, and an informal atmosphere, you can create an industry-wide task force that benefits all those involved. You'll learn that you're not alone in your company's problems and issues, and that creative solutions can come from your most worthy competitors.

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Author Affiliation:

Stacy Shearouse is director of guest relations at Motel 6. The Dallas-based budget lodging company has more than 760 franchised and company-owned properties throughout the United States.

LANGUAGE: ENGLISH

JOURNAL-CODE: FRA

AVAILABILITY: Full text online. Photocopy available from ABI/INFORM 18305.04

ABI-ACC-NO: 01669338

LOAD-DATE: August 10, 1998

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THE STAR-LEDGER

June 4, 1997, Wednesday

KR-ACC-NO: 19970605000065

LENGTH: 416 words

HEADLINE: NEW JERSEY **CONSUMER TASK FORCE** TAKES SHAPE

BYLINE: By Anthony S. Twyman,

BODY:

Slamming. Green Power. Aggregation.

If these terms seem unfamiliar to you, you're not alone.

Thousands of New Jersey residents are now faced with deciphering newlanguage and policies thanks to the deregulation of the electricity industry.

But help may be on the way.

Yesterday, a task force, consisting of more than 20 representatives fromprivate industry, social service groups, and state regulatory agencies, heldits first meeting. Its mission is to cut through the confusion by developingrecommendations that protect consumers and help them save money.

"Job number one for this task force is to make sure consumers areprotected against any fraud that competition" may bring, said Mark Herr,director of the state's Consumer Affairs office, who is one of three taskforce co-chairmen.

By November, the group expects to develop a consumer education andprotection plan. Parts of the plan may be incorporated into the state'sproposal for restructuring the electricity industry. The public will be ableto comment on the plan during public hearings in the fall.

New Jersey is expected to allow consumers to choose their electricitysuppliers starting in October 1998.

But, given the confusion that exists among consumers in the deregulatedlong-distance phone industry, there is a concern that customers will not knowhow to distinguish between a reputable energy supplier and an unscrupulousone.

For instance, Herr said, last year his office received 1,000 complaintsabout slamming in the phone industry. Slamming occurs when a phone companyswitches a customer's longdistance provider without the customer'spermission.

Herr said the task force will work to keep slamming from occurring inthe electricity industry.

"We're going to turn the lights out on anybody who wants to defraud thepublic," he said.

Another issue the group will study is green power. Companies thatproduce electricity without creating much pollution are said to produce"green power."

The group will examine whether New Jersey needs to adopt a ratingssystem that provides consumers with information about an energy supplier'senvironmental record.

Another issue the task force will look at is how to prevent energycompanies from ignoring the average residential consumer in favor of morelucrative business and industrial customers.

State regulators have proposed allowing residential or small businesscustomers to band together or "aggregate" so they can obtain better ratesfrom energy suppliers.

LANGUAGE: ENGLISH

JOURNAL-CODE: NW

LOAD-DATE: November 12, 1998

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LEVEL 2 - 15 OF 52 STORIES

The Legal Intelligencer

May 20, 1997 Tuesday

SECTION: PEOPLE IN THE NEWS; Consumer Law; Pg. 2

LENGTH: 161 words

HEADLINE: Bar Hosts **Consumer** Law Conference

BODY:

The Philadelphia Bar Education Center, in cooperation with the Pennsylvania Legal Services **Consumer Task Force,** is offering a day-long CLE course examining **consumer** law issues and developments for practitioner in both the private and public sector.

The "**Consumer** Law Conference" will be held on Friday, May 30.

Specific topics to be covered include truth-in-lending and rescinding home equity loans after the 1994 Home Equity Protection and 1995 Rodash Fix legislation, the law of fraud by fiduciaries, the privatization of HUD/FHA mortgages and nonjudicial foreclosure and sales of defaulted loans to private servicers.

Faculty for this course include course planner Alan M. White, Community Legal Services Inc.; Irv Ackelsburg, CLS; Carolyn Carter, Legal Services Inc.; Joseph Goldberg, director, Pennsylvania's Bureau of Consumer Protection; Elizabeth Renuart, National Consumer Law Center, Washington, D.C.; and Henry Sommer, Miller Frank & Miller.

LANGUAGE: ENGLISH

LOAD-DATE: May 20, 1997

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LEVEL 2 - 16 OF 52 STORIES

The Courier-Journal (Louisville, KY)

May 15, 1997, Thursday KY:KENTUCKY

SECTION: NEWS Pg.01B

LENGTH: 760 words

HEADLINE: **Consumer** board considers higher rates for the sick
Some say giving in on that will save other protections

BYLINE: MICHAEL QUINLAN, The Courier-Journal

SOURCE: STAFF

DATELINE: FRANKFORT, Ky.

BODY:

Insurance companies could use health status to determine premiums under a recommendation being considered by a **consumer task force.** The proposal, however, is sparking heated debate.

Eliminating the state ban would be a major concession to the insurance industry, but some members of the **task force** said at its meeting yesterday that giving ground in that area might help them salvage other **consumer** protections, such as guaranteed coverage and renewablity.

Task-force member Tom Templin compared it to a military maneuver, saying that momentum is building in the Patton administration and the legislature for a return to health underwriting and that reform advocates ''could be routed'' unless they drop back to a more defensible position.

The **consumer task force** and a task force of industry representatives will make recommendations to Gov. Paul Patton, who set up both groups to study problems in the insurance market. The stability of the individual and small-group markets under the reforms passed in 1994 and 1996 have been questioned.

Members of the **consumer task force** did agree on many points, including that anyone who has insurance now should not be hurt by any revisions of the laws.

But the biggest disagreement was over the use of health status in setting rates. Several members argued that it should be allowed but with limitations on how much more an unhealthy person has to pay than a healthy person.

Templin said he'd prefer to keep the current system, which requires all people to be charged the same regardless of health, ''but the reality we face is that's likely not going to happen. We need to remain credible and on the playing field.''

Other members argued for keeping the current system. ''For too many years insurance companies have had everything,'' said Liz Grabowski. ''If we give in

on this, lots of people'' with medical problems who were able to get coverage for the first time under the new laws ''will be priced out of the system.''
The group will meet again Wednesday.

On other points, members will recommend keeping the attorney general involved in rate reviews, not allowing caps on lifetime benefits, keeping a minimum of three standard benefit plans and making insurers provide a comparison sheet for any other benefit plans. Members also want all insurers who write policies in the small-group market to be required to write policies in the individual market. Forty insurance companies, citing financial losses, pulled out of the individual market in Kentucky following the reforms.

The industry task force completed its recommendations Tuesday, calling for eliminating the health-status ban, limiting the state's control over benefit plans, easing rate-increase restrictions and creating a high-risk pool or some other way to help insurers pay claims of the chronically ill.

Like the industry task force, the consumer group agreed that a loophole allowing trade associations to set health-based premiums must be closed.

Insurance Commissioner George Nichols reported last month that because of the exemption, many healthy people moved into the cheaper association plans - leaving the state pool with too few people to make it work properly.

The group agreed to avoid a recommendation for a high-risk pool for chronically ill people. Such pools typically require surcharges on premiums to subsidize coverage for people otherwise unable to get insurance.

Michelle Finn, however, suggested that people with insurance now be exempt from a high-risk pool, but that people who sign up for insurance only after they fall ill should be placed there. ''That will be an incentive for people to get insurance while they're healthy,'' Finn said.

The task force recommended instead of a high-risk pool a reinsurance pool that all insurers must pay into. The money would help offset the claims of high cost cases.

LANGUAGE: English

LOAD-DATE: May 16, 1997

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LEVEL 2 - 19 OF 52 STORIES

The Cincinnati Enquirer

February 25, 1997, Tuesday, KENTUCKY EDITION

SECTION: METRO, Pg. B1A

LENGTH: 926 words

HEADLINE: AROUND THE COMMONWEALTH
NORTHERN KENTUCKY
Senator named to 2 **task forces**

SOURCE: The Cincinnati Enquirer

DATELINE: ERLANGER

BODY:

State Sen. Jack Westwood, R-Erlanger, has been appointed to two legislative **task forces** studying the state's health insurance laws.

The **Consumer Task Force** for Individual Health Insurance and the Industry **Task Force** for Individual Health Insurance will "recommend strategies to increase the availability of health coverage and coverage options," according to a release from the state Department of Insurance.

Since health insurance reform was passed by the legislature three years ago, only one private insurance company is selling individual policies in the state. More than 40 companies have ceased doing business in Kentucky.

Both panels will be co-chaired by Lt. Gov. Stephen Henry, a physician and the Patton administration point man on health insurance reform, and Insurance Commissioner George Nichols.

"There is no question that these task forces face a most difficult task," said Mr. Westwood, elected in November to his first Senate term.

"Our challenge is to find a way to bring insurance companies back to Kentucky and to reestablish competition in the health insurance market without compromising access to affordable health insurance for all Kentuckians," he said.

The task forces have scheduled four meetings in Frankfort: Feb. 25 at 1 p.m. ; March 6 at 1:30 p.m.; March 13 at 1:30 p.m.; and March 29 at 9 a.m.

NKU history celebrated
The Cincinnati Enquirer
HIGHLAND HEIGHTS

If you have an interest in history - specifically Northern Kentucky's past - History Day at Northern Kentucky University might be worth at visit.

Sponsored by the historical societies of Northern Kentucky and Northern Kentucky University, the March 1 event will provide tips on how to plan a bicentennial celebration, start a genealogy search or open a museum.

"It's open to people interested in local history and such historical celebrations," John Boh, Kenton County Historical Society president said.

The event runs from 9 a.m. to 3:15 p.m. at NKU. Cost is $ 4 per person and tickets can be purchased at the door.

The opening speaker is John Leming Jr. who will talk about planning a bicentennial celebration for Bracken County.

Other workshops include one on Ulysses S. Grant and Northern Kentucky, in honor of the former president's 175th birthday; details about Erlanger's bicentennial and closing remarks by Sue Walker Gollar, theology professor at Xavier University, who will talk about the Underground Railroad.

Field trip on cable TV
The Cincinnati Enquirer
COVINGTON

TKR Cable of Northern Kentucky will broadcast an electronic educational field trip Wednesday and Thursday.

"Calculations on a Curveball: The Many Figures of Baseball," will be broadcast on location from the Atlanta Braves spring training camp for schools in Northern Kentucky.

The show will be aired on channel 20 - A20 local access, both days from 10 to 11 a.m. and 2 to 3 p.m.

TKR Cable serves 68,216 customers in Boone, Campbell and Kenton counties in Northern Kentucky.

STATEWIDE

School honors judge
The Associated Press
LOUISVILLE

The University of Louisville Board of Regents on Monday voted to rename the law school in honor of former U.S. Supreme Court Justice Louis D. Brandeis.

Justice Brandeis was a Louisville native and a graduate of Harvard Law School. Justice Brandeis donated his personal library and papers totaling more than 250,000 items to the UofL law school after his retirement.

Justice Brandeis died in 1941. At his request, his remains and those of his wife were interred at the school's portico.

Arraignment by video
The Associated Press
FRANKFORT

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Jail inmates in Franklin County soon will be arraigned without going to the courthouse.

The Franklin County Fiscal Court has approved a video system that would link the courthouse in downtown Frankfort with the Franklin County Regional Jail, about three miles away.

Jailer James Kemper said his employees are glad daily trips to the courthouse will be eliminated when the new system begins in about two months.

"Any time you have to transport inmates to an open courtroom with the public there, it is a security risk. And on any given day, we have to transport 15 to 20 inmates to the courtrooms at one time," Jailer Kemper said.

The video system to be installed by BellSouth consists of two video monitors and two telephone lines. It costs $ 28,200, of which $ 20,000 would be paid by the state Administrative Office of the Courts. The county would pay the remaining $ 8,200 plus $ 180 per month for phone lines.

Regents seek more data
The Associated Press
BOWLING GREEN

The Western Kentucky University board of regents decided Monday that more information should be sought before the school proceeds with selection of a presidential search firm.

The board will meet again March 10 to hear presentations from search firms bidding for the job, said board chairwoman Peggy Loafman.

WKU President Thomas Meredith is leaving at the end of the semester to become chancellor of the University of Alabama system. Board members decided earlier this month to accept bids for an executive search firm to help select a successor.

The regents approved Ms. Loafman's proposal for a search committee to help pick a new president. Two faculty representatives and two business representatives will be included on an 11-member search committee. The board approved regent Cornelius Martin of Bowling Green to serve as chairman of the search committee.

LOAD-DATE: March 9, 1997

LEVEL 2 - 21 OF 52 STORIES

Life Association News

September 1996

SECTION: Vol. 91, No. 9 Pg. 22,30+; ISSN: 0024-3078; CODEN: JOTAAM

LENGTH: 844 words

HEADLINE: Agents **task force** prescribes eight-part Rx for replacement abuses

BYLINE: Kosnett, Jeffrey R

BODY:

When NALU formed a **task force** in 1995 to study "bad" policy replacements, many top agents believed the problem centered around compensation, chiefly the money certain companies paid to agents who repeatedly and indiscriminately poached in-force business, often by hoodwinking **consumers. The task force,** whose members include several current, former and future presidents of NALU, MDRT and other agents' organizations, sought to develop recommendations to strip the "enterprise," or profit motive, from bad replacements.

But, as **task force** chairman and former MDRT president Robert Plybon of Greensboro, N.C., reported in a July conference call with NALU trustees, a significant percentage of current replacement activity is internal rather than external. That means, as Plybon added, "compensation is not driving the replacement problem," or at least not by itself. Besides, as many agents know, it's impossible to count how many replacements make sense for the insured and how many are pointless or worse.

Therefore, after more than a year of diligent study, the replacement task force's final recommendations touch on agent compensation but put more emphasis on consumer education and communication between agents and policyholders.

All of what follows has to either be legislated, adopted by state regulators or, possibly, adopted as company policy. NALU plans to discuss its ideas with the American Council of Life Insurance and the state commissioners and, perhaps, with individual insurance companies. The goal, Plybon says, is to be proactive and get all or most of what follows in place as soon as possible:

1. A mandatory 60-day cooling off period for consumers in a replacement situation, to begin when the replacement policy is delivered. This would give the company and agent who stand to be replaced adequate time to try to conserve the business. 2. A mandatory 60-day freeze on paying the replacing agent, also starting with the delivery of the replacement policy. This would slow or discourage sellers who are motivated entirely by money and may be replacing relatives' and friends' insurance without any intention of staying in business very long. 3. Automatic reinstatement of the original policy if the replacing policyholder reconsiders during this 60-day period. This would protect the policyholder from being penalized if he or she received convincing new information that the replacement is a mistake. 4. A requirement that suicide and

incontestability provisions on a replacement policy conform to what was in effect on the existing life insurance. 5. No more exemption for internal replacements from the National Association of Insurance Commissioners' model replacement regulation. This would provide policyholders with the same notices and financial disclosures on internal replacements that insureds receive on external ones. 6. No more exemption for variable life from the NAIC's replacement regulation. 7. A requirement for replacing companies to send the applicant a statement that replacements are "generally not in the insured's best interest," and a notice that the existing company may be able to send an inforce illustration. 8. A requirement that a replacing company send all sales material used in the sale to the first company. This would "heighten the sensitivity" of agents as to all material that promotes replacements.

The task force did debate whether it should call for the end of replacement commissions altogether, or, if not, perhaps large reductions in such payments to agents. But, the group concluded, it is so difficult to define an inappropriate replacement that any blanket policy on this would probably do more harm to agents who perform valid and needed replacements than it would cut down on abuses. Instead of using the financial stick, the task force believes the approach of forcing replacers to give consumers better information and a cooling-off period will do the job.

On a related matter, the task force is calling for higher compensation for agents who assume the service of orphan policyholders. Orphans are frequent targets for bad replacements because of the absence of an agent to explain the facts or try to counter the replacer's sales pitch.

NALU has high hopes that much of this will find its way into common practice, though it will require the cooperation of the industry and its supervisors. Almost two years ago LIMRA International looked into replacements and found that while most insurance companies take proactive measures to keep policyholders from lapsing, they lagged behind in actively trying to identify potential replacements. The healthy stock market, with its implications for variable life and variable universal life, has also been a contributor to replacements.

But, by and large, many agents believe that in too many cases, perfectly good, long-term, solid policies are getting yanked away from their owners-and even if it's within the same insurance company, policyholders deserve more information and more time to act without feeling pressured.

LANGUAGE: ENGLISH

JOURNAL-CODE: LAN

AVAILABILITY: Full text online. Photocopy available from ABI/INFORM 12237.00

ABI-ACC-NO: 01299770

LOAD-DATE: October 21, 1996

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LEVEL 2 - 22 OF 52 STORIES

Sarasota Herald-Tribune

May 18, 1996, Saturday, CHARLOTTE, ENGLEWOOD EDITIONS

SECTION: BUSINESS, Pg. 1D

LENGTH: 628 words

HEADLINE: **TASK FORCE** TACKLES CONSTRUCTION LIEN LAW;
THE LAW IS DESIGNED TO PROTECT SUBCONTRACTORS AND SUPPLIERS, BUT HAS THE EFFECT OF HANGING **CONSUMERS** OUT TO DRY.

BYLINE: Tom Matrullo STAFF WRITER

BODY:

The state's construction lien law came under fire Friday as a Charlotte County panel explored ways to protect home buyers from unscrupulous contractors.

The lien law is designed to protect subcontractors and suppliers, but has the effect of hanging **consumers** out to dry, said Arnold Verwey, who heads the county's building inspection division.

Under the law, a **consumer** who has paid the general contractor in full can be hit with subcontractor's liens even if he or she is the victim of a builder's criminal act, said Assistant County Attorney Brad Bradley.

''The lien law is not 100 percent effective,'' said Bradley. ''The builder can still take the money and run.''

The comments formed part of a discussion among members of the county's Housing Industry Task Force of the problems faced by home buyers. The County Commission empaneled the group after repeatedly hearing from consumers about problems plaguing the area's industry.

The 11-member Task Force has two mandates: to make short-term recommendations on consumer safeguards, and to explore longer-term solutions that would improve the health of the industry.

Friday's meeting produced three recommendations:

* The panel approved a letter to the commission recommending that it recreate code enforcement investigator positions eliminated during the internal reorganization of the planning, zoning and building departments.

The investigators perform a key role in protecting **consumers, the task force** members said.

* The group asked the county attorney to look into the feasibility of enacting an ordinance that would require all workers on a home construction project to file Notices to Owner. Additionally, it would require the Notice of Commencement to be posted at all times on the construction site.

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The Notice of Commencement officially lists the owner of record of a home under construction. It is on file with the Clerk of the Court, but only has to be present on a job site for the initial inspection. A requirement that it be present at all times would help subcontractors know who should receive the Notice to Owner, members said.

The state's lien law says that subcontractors and suppliers must send the Notice to Owner if they wish to preserve their lien rights. However, in Charlotte County, many subcontractors don't use the Notice - in part, panel members say, because of intimidation from general contractors.

Builders threaten not to use subs that file the notice, because Charlotte banks often will bring a construction job to a halt if they receive one. The panel agreed that making the notice mandatory would eliminate the fear factor, and make the notice a routine part of the construction process.

Consumer representative Ward Fetrow suggested that subcontractors be subject to revocation of their licenses if they failed to comply.

Scott Coulombe, executive director of the Charlotte Builders and Contractors Association, said mandatory noticing would help, but called Fetrow's suggested penalty ''draconian.'' Coulombe, who participated as an observer, suggested a system of fines, with action on licenses as a last resort.

Bradley said he was uncertain whether the county could make a local ordinance that would go beyond the state law, but promised to research the issue.

* The panel also unanimously recommended that the county place fines on home buyers who hire unlicensed contractors. Currently, only the state may levy such penalties. By discouraging the use of unlicensed contractors, the panel hopes to reduce the risks to everyone who is a party to the construction contract.

The task force has scheduled two more meetings: June 7 and June 21, both at 9:30 a.m. in Building B, room 208, of the Administration Complex in Murdock.

LANGUAGE: ENGLISH

LOAD-DATE: September 11, 1996

LEVEL 2 - 23 OF 52 STORIES

The State Journal-Register (Springfield, IL)

January 17, 1996, Monday, EARLY AND CITY EDITIONS

SECTION: LOCAL, Pg. 5

LENGTH: 527 words

HEADLINE: Group urges Edgar to form Medicaid **task force**

BYLINE: BILL BUSH STAFF WRITER

BODY:

Wary of impending changes to Medicaid that could weaken services to the disabled, an advocacy coalition for people with disabilities urged Gov. Jim Edgar Tuesday to form a **consumer task force.**

The Coalition of Citizens with Disabilities in Illinois called attention to the perceived threat to the Medicaid system by holding press conferences across the state Tuesday, including one at the Capitol.

Congress is moving forward with plans to hand a scaled-back Medicaid -- the federal/state program that provides health care to low-income aged, blind and disabled people -- to the states in the form of block grants.

"We're concerned about optional services no longer being available," said Pete Roberts, of the Springfield Center for Independent Living. "I don't know that we're necessarily against block granting. . . . I think our concern in Illinois is what will happen, what block granting will look like."

Under the new system, state lawmakers would be given greater flexibility to develop methods to control Medicaid expenditures.

But the coalition would feel vulnerable if the governor and legislature are calling the shots on entitlement programs, Roberts said. Those programs have traditionally been regulated at the federal level, although the states have been allowed to determine participant eligibility and what health services are covered.

Their fear is misguided, said Edgar spokesman Eric Robinson.

"The governor here in Illinois, and we believe governors throughout the nation, will be just as compassionate as those in Washington who have been setting these standards for years," Robinson said.

While the amount of money spent may decrease in real terms over time, that could be offset by tighter state controls, he added.

"First of all, we believe that governors know what works best in their own states," Robinson said. "Secondly, when the federal government sends these powers back to the states, a lot of the bureaucratic red tape will be eliminated, and so we believe we can run the programs more efficiently."

Under state control, groups will need to go no further than Springfield to lobby their representatives for needed programs or reforms, according to Robinson.

"It's a more direct form of government, and we believe more effective," he said.

But cutting -- or slowing the rate of growth -- with block grants also has recipients worried, said coalition director Robert Kilbury.

"The frenzied lobbying that is going to be going on here at the state Capitol is not necessarily going to benefit people with disabilities," said Kilbury. "We don't have high-paid lobbyists. We don't have necessarily the same access as the Illinois State Medical Society, or the nursing home lobby, or other people who have a vested interest in this process."

So, the group called on Edgar to form a task force comprised solely of persons directly affected by changes to Medicaid, such as people with disabilities, their relatives and the elderly. The group's charge would be to make recommendations on Medicaid reform to Edgar and the legislature this year.

Robinson said Edgar would study the request.

TYPE: NEWS

LOAD-DATE: January 18, 1996

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LEVEL 2 - 24 OF 52 STORIES

Automotive News

July 17, 1995

SECTION: News; Pg. 8

LENGTH: 720 words

HEADLINE: GROUP QUESTIONS DEALER AD CLOUT: ADVOCATES THINK COVERAGE AFFECTED

BYLINE: DONNA LAWRENCE

BODY:

WASHINGTON - A coalition of **consumer** advocacy groups and state attorneys general plans to launch a study of new-car dealer advertising clout this fall.

The Ralph Nader-inspired **Consumer Task Force** for Automotive Issues believes dealers often suppress news coverage of shady auto sales practices by threatening to pull their advertising, says Remar Sutton, **task force** president.

"We're looking at the whole issue of dealer pressure on the local media,'' Sutton says.

"We've heard about reporters losing their jobs for writing about problems with car dealers. One TV station lost a half-million dollars in advertising in a week'' over an expose on auto retailing, he says.

A few years ago, the general manager of a Louisiana radio station interrupted a live interview with Sutton on his book on negotiating with car dealers, Don't Get Taken Every Time. The manager told Sutton to leave the station and ''within the hour started running apologies to all the local car dealers,'' Sutton says.

BLACK EYE

Leon Edwards of Edwards Chevrolet in Birmingham, Ala., and president of the National Automobile Dealers Association, says: ''Dealers have the right to spend money where they want to spend it. If somebody is giving you a black eye, it is hard to spend your money with them.''

NADA spokesman Ted Orme says, ''It's undeniable that dealers have some advertising clout and they have the right to use it as they see fit - but not through boycotts (on advertising).

"We (NADA) tread lightly (when it comes to boycotts on advertising) because we don't want conspiracy or restraint of trade charges filed against us. We have had the Justice Department looking at us for various things, but that (advertising boycotts) wasn't one of them. We have to be cautious about antitrust violations,'' Orme adds.

He does not think publicity of the task force study will touch off another Justice Department investigation. ''It's more of a public relations problem,'' Orme says.

The task force is expected to survey consumer reporters around the country, asking how many stories they've written on dealers and whether there are restrictions on auto coverage, Sutton says.

"When you look at how many of the consumer hotline reporters have done stories on problems with car dealerships, the number is virtually nil. But when you talk to attorneys general you find complaints at car dealerships rank near the top of the list in every single state,'' Sutton says.

REALITY CHECKLIST

The task force is the same group that created the Reality Checklist for Vehicle Leasing as part of a public awareness campaign combating deceptive leasing practices. The year-old organization of consumer advocacy groups, plaintiffs' law firms and state attorneys general has distributed at least 100,000 copies of the list from its Atlanta base.

The task force assisted in a recent investigation into deceptive leasing practices in Florida.

Some TV stations and newspapers omitted coverage of the investigation, even though it resulted in a multimillion dollar settlement involving 55 Toyota dealers, complains Jack Norris, section chief of consumer litigation for the Florida Attorney General's office. He says, ''When consumers get back $4.5 million in refunds that's certainly news.''

GRAPHIC: Table: What to expect

LANGUAGE: ENGLISH

LOAD-DATE: July 20, 1995

LEVEL 2 - 38 OF 52 STORIES

The Times-Picayune

December 4, 1993 Saturday, THIRD

SECTION: METRO; Pg. B8

LENGTH: 249 words

HEADLINE: LA. JOINS 23 STATES IN CABLE TV PROBE

BYLINE: By JACK WARDLAW Capital bureau

DATELINE: BATON ROUGE

BODY:

Attorney General Richard Ieyoub said Friday his **consumer** protection section is joining a national **task force** to examine the practices of cable television companies in light of recent federal law changes, which sought to lower rates to **consumers.**

The task force was announced in November with 23 states participating. Ieyoub's office said at the time Louisiana wasn't one of the 23 but was considering joining.

"We've joined this special task force to make sure Louisiana consumers are protected," he said in a news release.

"Right now, we're in the preliminary stages, gathering as much information as possible about the cable operations. It's a highly technical area, but this task force will help the states to combine their findings and resources."

Ieyoub said the group will try to make sure cable companies are treating consumers fairly, "for example, disclosing in clear terms what services are indeed basic and what services are purely optional."

The task force, he said, will examine how cable companies are packaging and selling programming and how they are billing for that programming.

Wisconsin is asking task force member states to become involved against the Time-Warner cable company to support the claim that states should have more control of cable regulation, Ieyoub said. The cable industry argues that the states have no jurisdiction over cable TV.

"We're not singling out any one company," Ieyoub said. "Rather, we're looking at the whole industry."

LANGUAGE: ENGLISH

LOAD-DATE: December 7, 1993

LEVEL 2 - 44 OF 52 STORIES

Los Angeles Times

April 6, 1990, Friday, Orange County Edition

SECTION: Orange County Life; Part N; Page 5; Column 1

LENGTH: 764 words

HEADLINE: SINGLE LIFE: GOVERNMENT AWAKENS TO COST OF MARITAL-STATUS DISCRIMINATION

BYLINE: By EVAN CUMMINGS, Evan Cummings is a regular contributor to Orange County Life.

BODY:

A **consumer task force** -- the brainchild of Los Angeles City Atty. James K. Hahn -- was convened for the purpose of determining if, and in what ways, single people suffer discrimination as compared to married people.

How ingenious.

But the study was bound to happen, given the fact that unmarried people compose 55% of the population in Los Angeles.

A 126-page report was released last month by Thomas F. Coleman, chairman of the **Consumer Task Force** on Marital Status Discrimination.

It revealed what I had long known: Singles' are indeed penalized for not committing matrimony.

Coleman said, the "report represents the emergence of a new dimension of the consumer protection movement. Call it singles' rights."

I wonder how many committee members, ancillary staff and taxpayer dollars it took to screw in this light bulb. They could have saved time and money by simply phoning me. For the price of a lunch at the Ritz I could have told them a thing or two.

Marriage is still considered an achievement in our society, especially for women. A woman's social status is elevated by virtue of taking on a man's last name. And a man, if he really expects to hit corporate heights, must have the obligatory family portrait atop his mahogany desk or be prepared to have his masculinity quotient questioned behind his back.

Try calling the Auto Club for a membership. If you and your significant other are living together it will cost each of you $51 a year. If you are married, it will cost $51 for the "primary" member and $14 for the "secondary" member.

Insurance companies discriminate against singles. Many of them refuse to write home renters' insurance for a single person. Two insurance company representatives told me that they no longer insure single people. "Single people have a tendency to have a lot of people running in and out of their homes," the insurance agent said.

"Well, I don't," I protested.

"Yes, I am sure you're responsible, but we see so much theft from boyfriends and girlfriends coming and going, it just doesn't make sense for us to write these policies."

I was finally permitted the luxury of purchasing such a protective policy but was forced to sign an affidavit assuring them I lived alone. Adding insult to injury, I was actually required to furnish a list of names of anyone who might visit me for 24 hours or longer.

Auto insurance wasn't any easier: Two prior moving violations -- five years ago -- and one accident in 1984 -- that was not my fault -- made it difficult to find an insurance company that would accept me. The reason given? I am a single self-employed person who works at home. They politely suggested that I put myself in someone else's good hands.

Taxes? Don't get me started. A married couple are allowed a renters' tax break of $131 contrasted with $61 for a single person. As a single person the equitable break should be $65.50.

Single people without kids pay more than their fair share. Parents with children receive a tax break and their kids use the school system and government sponsored day care (where available).

Airlines restrict frequent-flier awards to married partners or blood relatives. TWA recently dropped the spouse-only policy, but most airlines are single-minded on this issue.

Join a health club as a single person. If you and your fiance live together and work out together, or if you are single and work out alone, it will cost you about twice as much for a membership in most health clubs as it would if you were married.

Travel clubs all over Southern California assist singles' in locating other single people with whom to travel to save members money on mandatory double-occupancy fees. An estimated 300,000 members of such travel clubs abound in the United States today as contrasted with only 10,000 in 1980.

People may exclaim: "But it's against the law to discriminate."

It is. But those who choose to discriminate will always find a way.

Commenting that Los Angeles "has taken a very positive first step," Virginia M. Apuzzo, deputy executive director of New York state's consumer protection agency, vowed to mount a strong campaign against marital-status discrimination.

"People are not being treated fairly in the marketplace," she noted.

The Greater Los Angeles Zoo Assn. has responded to the marital-status issue. Long-held membership policies dictated that admission was only for the member and "spouse." Bowing to public pressure, the association recently relaxed the

policy, allowing members and any adult guest to be admitted.
Dr. Doolittle would be proud.

LANGUAGE: ENGLISH

LEVEL 2 - 47 OF 52 STORIES

Japan Economic Journal

March 17, 1990

SECTION: INDUSTRY; Electrical/Electronics; Pg. 16

LENGTH: 260 words

HEADLINE: Report boosts U.S. chip firms' hopes

BODY:
U.S. semiconductor manufacturers could supply about 18% of the microchips in value that are currently used in Japan's **consumer** electronics market, according to a report released March 8 by Japanese and U.S. industry associations.

The report has been drawn up by a **task force** jointly formed last year by the U.S. Semiconductor Industry Association (SIA) and the Electronic Industries Association of Japan (EIAJ).

EIAJ officials said that five Japanese chip users participating in the task force, Matsushita Electric Industrial Co., Sony Corp., Sanyo Electric Co., Sharp Corp. and Victor Co. of Japan, had provided six U.S. producers with a list of microchips used by the Japanese companies in five selected consumer products: videocassette recorders, camcorders, home-use compact disk players, portable CD players and color TV sets.

The six U.S. suppliers are Motorola Inc., Intel Corp., LSI Logic Corp., National Semiconductor Corp., Precision Monolithics Inc. and Texas Instruments Inc.

By checking whether these U.S. suppliers are currently producing the microchips listed by the Japanese, the task force has found that about 18% of the chips are available either "off the shelf" or with minor modifications, the officials said.

They said these findings are important in correctly directing efforts to achieve greater sales by foreign semiconductor suppliers in Japan.

The EIAJ/SIA **Consumer Task Force** was established last June in order to improve American firms' access to the Japanese semiconductor market.

(The NIKKEI-M, March 9, P11)

LANGUAGE: ENGLISH

LEVEL 2 - 49 OF 52 STORIES

Chicago Tribune

March 15, 1989, Wednesday, NORTH SPORTS FINAL EDITION

SECTION: BUSINESS; Pg. 1; ZONE: C

LENGTH: 674 words

HEADLINE: State may sue over car-rental practices

BYLINE: By Glen Elsasser, Chicago Tribune

DATELINE: WASHINGTON

BODY:

Illinois Atty. Gen. Neil Hartigan disclosed Tuesday that he is considering filing a lawsuit against car-rental firms on behalf of state **consumers** to recover allegedly excessive charges from deceptive advertising and business practices.

Hartigan's announcement came as the National Association of Attorneys General issued guidelines to strengthen enforcement of state **consumer** protection laws against what it called "widespread fraud and deception" in the car-rental industry.

"We are actively looking at" evidence uncovered during a 16-month probe of car-rental practices by an association **task force**, said Hartigan, who serves as chairman of the association's **consumer** protection committee. He said the state's investigation included all car-rental companies.

Hartigan said in a formal statement that when the association project began, "Consumers had no way of knowing the true cost of renting a car because rental-car ads routinely promised lower prices that were in fact a complete fiction, with a bewildering variety of surcharges, fees and other mandatory add-ons that drove the final price higher."

He predicted the guidelines would provide "sweeping reforms" in advertising practices and actually reduce the cost of car rentals. Instead of being billed $54 when the advertised rate for a car rental was $29, Hartigan said, "for once consumers are going to be told the truth."

In a second announcement Tuesday, the attorneys general of 49 states and the District of Columbia said they had reached settlement agreements with Panasonic Co. for an alleged price-fixing scheme involving Panasonic and Technics brand electronics products.

According to Hartigan, nearly 26,500 Illinois consumers will be entitled to refunds ranging from $17 to $45 apiece if they bought Panasonic products - including telephones, answering machines, stereo equipment, VCRs and camcorders - between March 1 and Aug. 31 of last year. Matsushita Electric Corp. of America, Panasonic's parent company, has denied any wrongdoing.

The car-rental guidelines adopted by the attorneys general create no laws or regulations but simply warn companies about compliance with state laws on unfair and deceptive practices. The guidelines require that:

All mandatory charges, such as fuel surcharges, be included in the advertised price of the rental vehicle.

Price advertisements must "clearly and conspicuously" disclose all key restrictions and conditions of rentals, such as the dates during which special advertised prices are available, any geographic limitations on an advertised price, any advance reservation or advance payment requirements, and the cost of the collision damage waiver.

If a price is advertised, enough vehicles must be available for rental at that price to meet reasonable demand, unless the ad clearly states that supply is limited.

The guidelines were particularly critical of "deceptive, unfair or unconscionable practices" in connection with the advertising and sale of collision damage waivers, which are sold to consumers to protect them from liability in case of an accident or theft involving a rental car.

The task force said it found that many consumers, under pressure from rental agents, purchase the waivers even when they are "totally unnecessary."

Other **consumers, the task force** concluded, risk being held liable for the entire value of the car because they do not have enough information to make the right choice.

Hartigan said that consumers are often charged $12 for a waiver when, in fact, it is worth no more than "$1 or 75 cents." During hearings on the guidelines, he said, car-rental firms had failed to demonstrate any actuarial basis for their waiver charges.

The guidelines recommend that state legislatures outlaw such waivers entirely or limit consumer liability for damage or theft to $500 or less.

Another alternative was making consumers liable for losses caused by their negligence as long as the rental company offers a waiver, the cost of which is regulated by the state.

LANGUAGE: ENGLISH

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LEVEL 2 - 52 OF 52 STORIES

The Washington Post

May 24, 1979, Thursday, Final Edition

SECTION: Business & Finance; Roundup; Area; B2

LENGTH: 96 words

HEADLINE: Conservation Force Urged

BYLINE: From news services and staff reports

BODY:

The chief executives of the District, Maryland and Virginia should set up a special industry, government and **consumer task force** on energy conservation, the Metropolitan Washington Board of Trade said yesterday.

The organization said the **task force** should develop a set of voluntary energy-conservation goals that is both applicable to individual jurisdictions and acceptable to business.

The call for conservation goals was issued one day after a Maryland legislative panel rejected Gov. Harry Hughes' proposal to restrict heating and cooling of commercial buildings.

LANGUAGE: ENGLISH

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LEVEL 3 - 3 OF 184 STORIES

The Deseret News (Salt Lake City, UT)

August 21, 1998, Friday

SECTION: BUSINESS; Pg. B11

LENGTH: 639 words

HEADLINE: PSC may be faced with more regulation of electric utilities

BYLINE: By Gregory P. Kratz Deseret News business writer

BODY:

Deregulation of the electrical industry will not bring short hours and long vacations to the staff of Utah's Public Service **Commission.**

Roger Ball, state **Committee of Consumer** Services **administrative** secretary, said deregulation actually may require the PSC to handle more regulation than it does now.

"We stand to have five kinds of regulations in state and federal (areas), instead of two," Ball told members of the Legislature's Electrical Deregulation and Customer Choice Task Force Thursday. "In short, we may have more regulation than we do now, and I'm not sure that would be cost-effective."

Ball said the increased regulation may be necessary to ensure consumer protection if the state decides to let free-market forces shape the prices for some electric services.

Currently, most electrical utilities operate as monopolies under strict state regulation.

Utah's task force, now in its second year of discussing deregulation, focused Thursday on the second of four reports it requested from the PSC, this one dealing with consumer protection.

PSC Chairman Steve Mecham said the commission has established consumer protection standards for the electrical industry that cover everything from contract terms and late fees to dispute resolution and prohibition of discrimination.

"In regulation, customers have come to expect the built-in protections that have developed over several years," Mecham said.

But he said all parties involved in the deregulation debate seem to agree that some of those protections will diminish if competition is allowed.

"Electricity is a necessity . . . ," the PSC report said. "The typical consumer resides at the end of a service line and has no bargaining power. Of PacifiCorp's 605,500 Utah customers, over 98 percent are classified as residential or small commercial customers.

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"These consumers will need fair and sufficient access to providers when the industry turns to market competition instead of public utilities for supply."

One way to offer that protection is to make sure a "standard offer" remains available to consumers after deregulation starts, Mecham said.

The PSC report says a standard offer sets a regulated electricity rate for all similarly situated consumers in a certain geographic area.

"It can be characterized as another choice," Mecham said. "In our judgment, if a competitive market does what advocates say it will, there would be no need for a standard offer."

But in case not all goes as planned, he said, the standard offer should be available.

Doug Larson, director of regulatory policy for Utah, Idaho and Wyoming for PacifiCorp subsidiary Utah Power, said a standard offer would let consumers who are satisfied with their current electrical service avoid the potential hassle of changing.

"I think many customers, frankly, are not interested in choosing a market-based (provider) and want a bundled price," Larson said.

Betsy Wolf, spokeswoman for Salt Lake Community Action Program, said a standard offer should be part of a larger consumer protection plan.

"The ultimate consumer protection is to have a safe and reliable power supply at reasonable prices," Wolf said.

Most parties also agreed that some kind of public education about deregulation will be necessary, but Mecham said he is not sure how effective it will be. When California deregulated its market this year, he said, it spent $80 million on an advertising campaign, and only 37,000 customers have switched electric companies so far.

"That's a large sum (of money) for the result, in our opinion," he said.

Kelly Francone, Committee of Consumer Services research analyst, said people may be unwilling to wade through piles of information "to save a few pennies."

"It's becoming pretty clear that people prefer to remain with the company they know," she said.

LANGUAGE: ENGLISH

LOAD-DATE: August 21, 1998

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LEVEL 3 - 23 OF 184 STORIES

Asbury Park Press (Neptune, NJ.)

July 14, 1997, Monday

SECTION: A, Pg. 4, Eyes On.....

LENGTH: 364 words

HEADLINE: She takes serving the public to extreme

BYLINE: LIZ CELESTE; CORRESPONDENT

BODY:

If there were only more time in the day, Dorothy Avallone might find a way to spend more time doing public service.

Over the years, Avallone has invested hundreds of hours attending meetings of various organizations. Her positions have included: president of the County and Municipal **Consumer** Agency of New Jersey; chairwoman of the Professional Standards and Credentials **Committee** of the National Association of **Consumer** Agency **Administrators**; deputy mayor of Freehold Township and vice president of the Western Monmouth Chamber of Commerce.

She also serves on the advisory committee of criminal justice and political science at Brookdale Community College and is a certified New Jersey consumer protection investigator.

From the time she moved to Freehold Township in 1970, Avallone began to develop a fervor for public service that surprised her family and friends. She started out, as many mothers do, as a member of the local Parent Teacher Association.

She was recognized by the General Assembly with a Ceremonial Resolution for "Women's History Month" on March 24.

"She is a remarkable women who has boundless energy, enthusiasm, grace and is always easy to talk to," said Terry Loftus, president of the Western Monmouth Exchange Club.

Avallone attended college later in life, receiving an associates degree from Brookdale Community College in 1987. She is now the executive director of the Office of Consumer Affairs in Monmouth County, where she handles about 1,000 inquiries every month. In her spare time, she conducts lectures, advising groups of people on how to avoid being victims of scams and frauds.

Her ardent devotion to helping others still is in second place, she said. Family is first, having raised seven children.

Avallone noted that she attended most of her public meetings after her children were tucked into bed.

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Avallone recalled one day when one of her sons asked her if taking on another organization would mean that she would not be home one more night during the week. She said it was then that she reserved every Friday night for her children, at least "until they were teen-agers and I found myself alone on Friday nights."

LOAD-DATE: July 22, 1997

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LEVEL 3 - 30 OF 184 STORIES

THE DAILY OKLAHOMAN

January 23, 1997, Thursday CITY EDITION

SECTION: NEWS; Pg. 8

LENGTH: 297 words

HEADLINE: Credit Panel Official Gives Resignation

BYLINE: Paul English, Capitol Bureau

BODY:

Charles E. Jones did a good job as state **Consumer** Credit **Commission administrator, commission** Chairman Timothy S. Clark said Wednesday in the wake of Jones' resignation.

Jones, 67, submitted his resignation Tuesday, effective June 30, after the commission held a seven-hour executive session.

"That's just a good time for closure with the fiscal year; that's the state's fiscal year," Clark said Wednesday. "We'll be able to bring someone else in as administrator in a real timely fashion."

During the executive session, six or seven representatives of two small loan associations and a pawnbrokers group spoke to the commissioners, Clark said.

T.R. Huey, president of the Oklahoma Pawnbrokers Association, had accused Jones of improperly threatening to yank the license of another pawnbroker. Jones denied any wrongdoing and accused Huey of setting him up.

Jones was present during part of the executive session, the chairman said.

After the commission returned to public session, a motion to immediately dismiss Jones failed to receive a second.

Jones then resigned, and the commission unanimously accepted his resignation. Jones had no comment after the meeting.

Clark said Wednesday that he was not shocked by anything he heard in executive session. He said Jones "did a good job" as administrator.

Huey of Broken Arrow said the commission heard a tape recording Tuesday he had made of Jones telling him what he would do if a pawnbroker raised a fuss at a private meeting.

Clark said that under Jones' leadership, the department has been "well run and they have a good staff."

Jones was named administrator Dec. 20, 1995. The commission is expected to start the search process for a new administrator at its next meeting Feb. 17, he said.

LOAD-DATE: March 18, 1998

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LEVEL 3 - 52 OF 184 STORIES

SEATTLE POST-INTELLIGENCER

May 12, 1994, Thursday , FINAL

SECTION: LIVING LENGTH: MEDIUM: 53 LINES, Pg. C2

LENGTH: 422 words

HEADLINE: **CONSUMER** WATCH

BODY:

The **Consumer** Information Center of the U.S. General Services **Administration** says establishing and maintaining a good credit record is important, but it isn't always easy to get started. Senior citizens and women are two groups it says may have more trouble than most.

It's difficult, for example, for a woman to get credit if credit cards and loans have always been in her spouse's name. Older **consumers** who always paid cash may also lack a credit history. The CIC offers the following tips for establishing credit:

-- Apply for a credit card from the bank you use regularly, and talk to someone there who knows you. Fill out an application completely. Be sure to claim all financial resources. Creditors have to consider pensions and Social Security with the same weight as other income sources. -- If denied credit, check your credit report for errors or misinformation.

-- Once you have a major credit card, use it, and pay the bill in full to avoid finance charges. This will strengthen your credit record.

For more information, write for a free bulletin, "Your Credit: A Complete Guide," (Item 603A): Consumer Information Center, Dept. 603A, Pueblo, CO 81009.

The Consumer Product Safety Commission has issued the following bulletins:

-- "Deary Baby Rattle Baby Soother Spain Style" pacifiers in pink, yellow and blue have been recalled. About 194,000 were imported by Eugene Trading Inc. and distributed in Arizona, California, Illinois, Maryland, Missouri, New York and Texas.

The pacifier fails CPSC's pacifier regulation. The nipple separated from the pacifier base during testing, and the guard shield does not have ventilation holes. Pacifiers should be destroyed, or returned to Eugene Trading Inc., 3841 Broadway Place, Los Angeles, CA 90037, for a refund.

-- About 14,400 electric potpourri pots sold at Walgreen stores prior to June 1992 have been recalled because of an electrical shock hazard. The white ceramic pots have blue designs, blue ceramic lid and a white cord. Recalled pots have WA-00117 on the bottom.

If the pot displays that model number and was purchased at a Walgreen store, it should be returned for a refund or exchange.

Consumers who suspect they may have purchased the same model from different retailers should call the CPSC number, (800) 638-2772.

Compiled by Susan Phinney. Readers may call 448-8380 and leave a message, or write Consumer Watch, Seattle Post-Intelligencer, 101 Elliott Ave. W. Seattle 98119-4220.

cfs/jbl

LANGUAGE: ENGLISH

TYPE: COLUMN

LOAD-DATE: November 24, 1998

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LEVEL 3 - 59 OF 184 STORIES

Publishers Weekly

April 5, 1993

SECTION: Vol. 240 ; No. 14 ; Pg. 56; ISSN: 0000-0019

LENGTH: 175 words

HEADLINE: Why Doesn't My Funny Bone Make Me Laugh? Sneezes, Hiccups, Butterflies, and Other Funny Feelings Explained._book reviews

BODY:
WHY DOESN'T MY FUNNY BONE MAKE ME LAUGH?

Sneezes, Hiccups, Butterflies, and Other Funny Feelings Explained Alan P. Xenakis, M.D. Villard, $ 18 (192p) ISBN 0-679-42417-2

Popular broadcast health authority Xenakis, who heads the Technical Device Section of the **Consumer** Education **Committee** of the Food and Drug **Administration,** here explains in brief, entertaining essays the reason for involuntary body reactions and physical "messages" from belching to yawning, and from itches to the "butterflies" associated with stage fright, along with taste and touch sensations that please, surprise or, like tremors in old age, distress us. The author crams a great deal of data into his lighthearted commentary, including causes and remedies. For instance, according to Xenakis, goosebumps are a legacy from our Neanderthal ancestors, laughter releases chemical painkillers, and sneezing is related to ejaculating. Readers will find explanations for whatever body quirks puzzle them-- and lots of amusement. Major ad/ promo; author tour. (May)

IAC-NUMBER: IAC 13652456

IAC-CLASS: Magazine; Trade & Industry

LANGUAGE: ENGLISH

LOAD-DATE: August 23, 1995

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The Network News

July, 1990

SECTION: Vol. 15 ; No. 4 ; Pg. 6; ISSN: 8755-867X

LENGTH: 789 words

HEADLINE: FDA seeks **consumer** representatives to serve on scientific advisory committees; Food and Drug **Administration**

BODY:

FDA Seeks **Consumer** Representatives to Serve on Scientific Advisory **Committees**

The Food and Drug **Administration's** (FDA) Office of **Consumer** Affairs is recruiting **consumer** representatives to serve on Agency scientific advisory committees. FDA is seeking **consumer** representatives who have worked with **consumer** or community organizations and who can represent the **consumer** perspective on issues under consideration by the committees. **Consumer** representatives must possess sufficient technical or scientific experience to understand research design, analyze data, and discuss benefits and risks, as well as the safety and efficacy of products under review by the committee.

One **consumer** representative is chosen to serve on each of FDA's 38 public advisory committees. Currently, there are vacancies on the following committees:

Biologics: Allergenic Products

Devices: Device Good Manufacturing

Practice

Ear, Nose, and Throat

General Hospital &

Personal Use

Hematology & Pathology

Immunology

Neurology

Orthopedic & Rehabilitation

Radiologic

Drugs: Peripheral & Central
Nervous System

FDA has a special interest in ensuring that women, minorities, and the physically handicapped are represented on advisory committees and, therefore, encourages nominations of qualified candidates from these sectors.

If you would like additional information about consumer representation on FDA advisory committees or would like to apply or recommend a colleague to serve in this capacity, please contact:

Catherine P. Beck (HFE-40)

FDA Office of Consumer Affairs

5600 Fisher Lane, Rm. 16-85

Rockville, MD 20857

(301) 443-5006 Calls For Submissions Students

Students Organizing Students (S.O.S.), a national student organization devoted to the needs and issues that face people under twenty-five with regard to reproductive rights, is calling for submissions for a book that will document personal stories, fears, anger and struggle around reproductive rights.

Submissions can be testimonials, oral histories, interviews, essays or poetry. The purpose of this publication is to create a historic blueprint about what reproductive rights means to the younger generation.

To help you with your submission, you might want to answer some of the following questions: What do reproductive rights mean? How do reproductive rights fit into your definition of feminism? How do reproductive rights fit into a broader range of social issues? Why has this topic become so "hot" lately? What angers you about this issue and the movement today? What in the movement empowers you? What is your story? How do you see the movement unfolding around you? Where do we go from here?

With your submissions; send your age, your state, your gender and your ethnicity optional). Anonymity will be respected if requested, but please provide a way in which they can get in touch with you. Do not feel compelled to strive for "the perfect essay". They are looking for honesty rather than a standard composition. The deadline is September 1, 1990.

Please direct all submissions and inquiries by September 1, 1990 to: Veena A.C. Sud, 205 E. 42nd St., 4th floor, % WW Entertainment, New York, NY 1001 7, (212) 661-1033 or Wendy Wasserman, P.O. Box 2944, Vassar College, Poughkeepsie, NY 12601. Canadian Women and Aids

Les Editions Communiqu 'Elles, a Montreal-based feminist publishing house, is now seeking submissions for an anthology to be entitled Canadian Women and AIDS.- Beyond the Statistics.

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The editors will consider scholarly articles, research papers, fiction, poetry, personal testimonies and interviews from HIV-positive women and women with AIDS, caregivers, relatives, lovers and relatives of HIV-positive women and women with AIDS, researchers, social scientists, sex workers and activists. The book will be divided into sections on research, reflections and action.

The deadline for all submissions is September 1, 1990, but potential contributors are strongly advised to send material before that date. Contributions can be in either English or French; articles will be printed in their original language with a summary provided in the other language. Depending on funding, contributors will be paid. A national advisory committee will oversee the selection process.

The intended schedule will see the book launched on December 1, 1990, to coincide with International AIDS Day, which this year will focus on Women and AIDS.

Please forward submissions to Jacquie Manthorne, Editor, Les Editions Communiqu 'Elles, 3585 St-Urbain, Montreal, Quebec, H2X 2N6, or fax them to (514) 842-1067. For further information, write to the same address or call (514) 844-1761.

IAC-NUMBER: IAC 08731078

IAC-CLASS: Health

LANGUAGE: ENGLISH

LOAD-DATE: August 15, 1995

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LEVEL 3 - 85 OF 184 STORIES

The Washington Post

April 4, 1989, Tuesday, Final Edition

SECTION: HEALTH; PAGE Z20

LENGTH: 381 words

HEADLINE: Expiration Date for Condoms

BYLINE: From news services and staff reports

BODY:

" Condom makers have agreed to put expiration dates on packages to add to **consumer** confidence in effectiveness of condoms. The Health Industry Manufacturers Association, representing condom makers, wrote the Food and Drug **Administration** and the New York Senate **Consumer** Protection **Committee** last week to inform them of the industry-wide decision. Earlier last month, the New York State Assembly passed a bill requiring such shelf-life dating in that state.

Norman Estrin, vice president of science and technology for the association, said dates would appear on all packages "as quickly as possible and consistent with sound science." Determining shelf-life will be left to individual companies.

" Removing Birthmarks

A new laser treatment may safely erase port-wine stains from the faces of children, even during infancy, and thus could spare youngsters from growing up with disfiguring birthmarks. "We hope to get rid of these lesions before children go to school, where they have had severe psychological problems from teasing and bullying," said Oon Tian Tan, who has worked with the laser at Boston Unversity School of Medicine. The finding was reported in the New England Journal of Medicine.

" Stressed-Out Women

Among working women, stress is the most serious health hazard they face, followed by ailments linked to computer video terminals and workplace chemicals. The findings were reported by the Bureau of National Affairs, a private publisher of newsletters and other publications about business and law-related topics.

" Fitness for the Office

For Maryland Gov. William Schaefer, a sudden new lean to the left is not a political statement. But lest opponents worry, it won't last more than 15 seconds and it will be followed by an equal drift to the right -- several times a day. Not to be confused with waffling, this activity is literally a test of fitness for the office.

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As part of a drive by the Maryland Commission on Physical Fitness to encourage exercise, Schaefer's role is to demonstrate side bends on a new poster of excercises appropriate for the office.

The poster shows 12 stretches demonstrated by various Maryland officials, and is available without charge by writing the commission at 201 W. Preston St., Baltimore, Md. 21201.

GRAPHIC: PHOTO, WILLIAM DONALD SCHAEFER.

LANGUAGE: ENGLISH

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The National Journal

March 12, 1983

SECTION: PEOPLE: Washington's Movers and Shakers; Watching Reagan's Watchdogs; Vol. 15, No. 11; Pg. 584

LENGTH: 169 words

BYLINE: Thomas Riehle

BODY:

Seven Carter **Administration** environmental and **consumer** agency officials have banded together to form the Regulatory Audit Project. The project's purpose: to educate the public about the costs of failing to regulate in the areas of health, environment, and **consumer** and worker safety. The project's board consists of Douglas M. Costle, former Environmental Protection Agency **administrator;** Eula Bingham, former assistant Labor secretary for occupational safety and health; Peter A. Bradford, former member of the Nuclear Regulatory Commission; Joan T. Claybrook, former chief of the National Highway Traffic Safety **Administration;** Susan B. King, former chairwoman of the **Consumer** Product Safety Commission; Carol Tucker Foreman, former assistant Agriculture secretary for food and **consumer** services; and Michael Pertschuk, former Federal Trade Commission chairman who remains as a commission member. Question: Will Anne McGill Burford, who resigned under fire as EPA chief, be eligible to join the project?

LANGUAGE: ENGLISH

Consumer

Mary L. Smith
02/05/99 11:57:30 AM

Record Type: Record

To: Thomas L. Freedman/OPD/EOP

cc:
Subject: Consumer policies

Did you ever do anything with this?

---------------------- Forwarded by Mary L. Smith/OPD/EOP on 02/05/99 11:57 AM ---------------------------

Mary L. Smith
02/03/99 01:18:18 PM

Record Type: Record

To: Thomas L. Freedman/OPD/EOP

cc:
Subject: Consumer policies

I talked to Jodi Bernstein about the following initiatives:

1. **Protecting Consumers from telemarketing fraud.** As we discussed yesterday, the FTC does a lot of this.

2. **Protecting consumers from auto insurance fraud.** Insurance is not within the jurisdiction of the FTC.

3. **Protecting consumers from excessive ATM fees and double charging of ATM fees by banks.** We decided that Sarah has a proposal that requires notice of fees to be disclosed on the screen.

4. **Protecting consumers from false or misleading advertising by long-distance companies who provide dial-around services, also known as 10-10 services.** Jodi told me that there is a joint FTC-FCC investigation (but this is not public knowledge)

5. **Protecting consumers from inaccurate pricing by stores who rely on bar code scanning who don't regularly update their systems with sale prices.** FTC, along with the states, have issued two audits on the accuracy of scanners. Jodi seems to recall that the last report showed that the accuracy had improved. She is going to send me the reports.

6. **Protecting consumers from gas stations whose pumps are not regularly tested for measurement accuracy and unfairly overcharge consumers.** Jodi said this is more likely the purview of state and local governments -- for the state bureaus of weights and measurements.

7. **Protecting consumers from inaccurate pricing by who fail to take down sale signs after a**

promotion has ended. Jodi says they have issued deceptive pricing guides but that they do not do a lot of enforcement. She says enforcement usually occurs at the state and local level. For instance, in NYC, Mark Green has a proposal for a rule for NYC. (But she didn't think this proposal would pass because it was too restrictive.)

GW

FEDERAL TRADE COMMISSION

Division of Marketing Practices - Room 238
6th & Pennsylvania Avenue, N.W., Washington, D.C. 20580
FAX Number: (202) 326-3395

Facsimile Transmittal Sheet

To:	**Tom Freedman** Fax Number: (202) 456- 7431	Sending Organization Code: 1144 Total Pages (including cover sheet): 3
From:	Jodie Bernstein, Director **Bureau of Consumer Protection** Telephone Number: **(202) 326-3240**	Date: 12/18/98 Time: 3:45pm (EST)
Subject:	New Consumer Protection Initiative	
Note:		

Consumers' Bill of Rights for the 21st Century

Bringing Basic Consumer Protections to the High-Tech Marketplace

Consumers have a right to accurate information in the electronic marketplace.

We have entered the Information Age, but sometimes information misleads rather than inspires consumers. On the Internet, many advertisements are confusing because important information is missing, hidden, or inaccurate. To fix this problem, we do not need new laws. We just need to make sure that our existing laws are in step with new technology. All agencies should review and revise their consumer disclosure laws to ensure that they are as effective online as they are on paper.

Consumers have a right to protection from fraud in the electronic marketplace.

The Internet should no longer be the Wild Wild Web. Congress should extend the criminal wire fraud and mail fraud statutes to cyberspace and should prohibit deceptive practices online, just as in the real world. The high-tech marketplace will only grow if consumers feel secure, and we owe them these basic protections.

Consumers have a right to control their personal information in electronic marketplace.

Consumers should be able to shop in cyberspace without a fear of prying eyes. Consumers should know if a web site wants to collect information about them and should be given a choice about how that information will be used. Consumers should have access to their personal information to make sure it is accurate, and their personal data should be kept secure.

Marketers should never ask children for information without their parents' consent.

Marketers' collection of information from our youngest consumers raises special concerns. Children are too young to understand the privacy implications they are asked to give out. In some instances, the information children disclose may put them at real risk. That's why Congress enacted the Children Online's Privacy Protection Act of 1998, and the Federal Trade Commission is right now working on regulations to bring these protections to every American household.

Consumers should have one place to go for help, information, and to complain.

Consumers should have a one-stop shop for their Internet problems, and law enforcement should be able to respond quickly and effectively to consumer fraud. Congress has funded the Federal Trade Commission's Consumer Response Center to operate a toll free telephone number to receive consumer complaints, and to expand its unique online complaint center on the World Wide Web. Now, we are asking online businesses to prominently post a link that says, "Report online fraud here." When consumers click on that line, the Federal Trade Commission's online complaint form will appear, the consumer can enter their complaint data, and it will go immediately into Consumer Sentinel, the unique, secure online fraud database that the FTC shares with law enforcement agencies throughout the United States and Canada.

Consumers have a right to protection in the global marketplace.

Schemers and criminals hide behind borders, even as they travel through borderless cyberspace to victimize consumers everywhere. We need to bring these electronic and international thugs to justice. To do that, we need to strengthen our extradition treaties and change our laws so that we can share information and cooperate better with our law enforcement partners around the globe.

Farmers

- SOTU
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