

Attorney, Office of the General Counsel, Room 598, 6th Street & Pennsylvania Avenue, NW., Washington, DC 20850. Telephone: (202) 326-2453. E-mail: ECrockett@FTC.gov.

FOR FURTHER INFORMATION CONTACT: Signe-Mary McKernan, Economist, Federal Trade Commission, 6th Street and Pennsylvania Avenue, NW., Washington, DC 20580. Telephone: (202) 326-3480. E-mail: SMcKernan@FTC.gov.

SUPPLEMENTARY INFORMATION: The FTC seeks comments concerning a proposed telephone survey of consumers in order to: (1) Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the FTC, including whether the information will have practical utility; (2) Evaluate the accuracy of the FTC's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (3) Enhance the quality, utility, and clarity of the information to be collected; and (4) Minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

Title: Survey of Rent-to-Own Customers.

Type of review: New.

Frequency: Once.

Affected public: Consumers.

Response Hour Burden:

Pre-test questionnaire: approximately 10 minutes \times 50 people=8 hours.

Screening question: One initial question within a survey of 20,000 people (other topics are also submitted from third party entities). Approximately 30 seconds \times 20,000 people=167 hours.

Questionnaire response:

Approximately 300-500 consumers \times 10 minutes=83 hours.

Total burden hours: Approximately 260.

Abstract: The FTC proposes to survey rent-to-own customers in order to evaluate their experiences with rent-to-own transactions. This information will be used to assess reported consumer protection concerns and in consideration of possible future Commission actions. All information will be collected on a voluntary basis and the identities of respondents will remain confidential.

If OMB approves, the FTC will contract with a survey firm to identify

300 to 500 rent-to-own consumers and to briefly obtain information about their experience with the rent-to-own industry. Survey respondents will be identified through screening questions included in a preexisting random digit dialing survey of a nationally representative sample of approximately 1,000 individuals. The screening survey will include routine demographic questions as well as specific questions contracted by other firms and organizations. Given the low (roughly 2%) incidence rate of rent-to-own customers within the general population, the FTC estimates that approximately 20,000 people will be screened in order to obtain a sample of 300 to 500 customers.

The survey questionnaire will be pretested on approximately 50 respondents to ensure that all questions are easily understood. The pretest will take approximately 10 minutes apiece, for a total of 8 hours. The final survey will involve 300-500 respondents, again for approximately 10 minutes apiece, for a total of 83 hours.

By direction of the Commission.

Donald S. Clark,

Secretary.

[FR Doc. 98-11941 Filed 5-5-98; 8:45 am]

BILLING CODE 6750-01-M

FEDERAL TRADE COMMISSION

"Year 2000" Consumer Issues; Request for Comment

AGENCY: Federal Trade Commission.

ACTION: Request for public comments.

SUMMARY: The Federal Trade Commission ("Commission") seeks comment on the various types of "Year 2000" problems that consumers are likely to face. The term "Year 2000 problems" (hereinafter "Y2K problems") as used in this **Federal Register** Notice (hereinafter "Notice") refers to problems caused by the inability of software and/or electronic products, including personal computers (hereinafter "PCs") and other computer systems, to process, store, display, or otherwise utilize dates correctly beginning in the year 2000. This inability usually stems from a failure to distinguish between the year 2000 (and subsequent years) and the year 1900 (and subsequent years). Additionally, it might include an inability to recognize the year 2000 as a leap year.

Specifically, the Commission seeks comment on what types of consumer software and electronic products are likely to experience Y2K problems, as well as what steps have been taken or

will be taken by software publishers, electronics manufacturers, and others to notify consumers of any anticipated Y2K problems and to remedy any such problems. The Commission also seeks comment on potential Y2K problems likely facing various segments of the consumer financial services industry, such as finance entities, consumer reporting agencies (some of which are commonly referred to as credit bureaus), and other businesses involved in consumer financial services. Lastly, the Commission seeks comment regarding interest in participating in or attending one or more workshops to discuss the issues raised in this Notice.

DATES: Comments must be submitted on or before June 22, 1998.

ADDRESSES: Written comments should be submitted to: Secretary, Federal Trade Commission, Room H-159, Sixth Street and Pennsylvania Ave., NW., Washington, D.C. 20580. The Commission requests that the original comment be filed with five copies, if feasible. The Commission also requests, if possible, that the comment be submitted in electronic form on a computer disk. (Programs based on DOS or Windows are preferred. Files from other operating systems should be submitted in ASCII text format.) The disk label should identify the commenter's name and the name and version of the word processing program used to create the comment. Alternatively, the Commission will accept comments submitted to the following e-mail address <y2k@ftc.gov>. All submissions should be captioned: "Year 2000 Consumer Issues—Comment, FTC File No. P984238."

FOR FURTHER INFORMATION CONTACT: For questions concerning consumer software or electronic products: Jonathan M. Cowen, Attorney, Division of Enforcement, Federal Trade Commission, Sixth Street & Pennsylvania Ave., NW, Washington, DC 20580, telephone 202-326-2533, e-mail (for questions or information only) <jcowen@ftc.gov>. For questions concerning consumer financial services: Rolando Berrelez, Attorney, Division of Credit Practices, Federal Trade Commission, Sixth Street and Pennsylvania Ave., NW, Washington, DC 20580, telephone 202-326-3211, e-mail (for questions or information only) <rberrelez@ftc.gov>.

SUPPLEMENTARY INFORMATION:

Background

The Commission believes that consumers might potentially experience

Y2K problems¹ related to PC software, electronic products,² and consumer financial services provided by finance entities,³ consumer reporting agencies,⁴ and other businesses. These consumer issues have been explored to some extent in Congressional hearings⁵ and

¹ Cf. related definitions in Exec. Order No. 13,073, 63 FR 6,467 (1998) ("Y2K problem" defined with respect to "computer systems and other electronic devices"); 48 CFR 39.002 ("Year 2000 compliant" defined with respect to "information technology"); Letter from Kevin Thurm, Deputy Secretary of the U.S. Department of Health and Human Services, to Biomedical Equipment Manufacturers, Enclosure (Jan. 21, 1998) ("Year 2000 compliant" defined with respect to "medical devices and scientific laboratory equipment").

² The Commission is using the term *electronic products* in this Notice to refer broadly to all products that contain one or more embedded microchips. It has been suggested that only electronic products whose microchips possess a date function with a year component might potentially experience Y2K problems. Specific examples of consumer electronic products that it has been suggested might experience Y2K problems include, non-exhaustively, the following products: PCS, videocassette recorders (hereinafter "VCRs"), programmable thermostats, home security systems, home automation systems, digital wristwatches, camcorders, cameras, and fax machines. It has also been suggested that Global Positioning System (hereinafter "GPS") receivers might experience problems related to use of a 10-bit field for weeks since January 1980—sometimes called "Week 1024" problems—that might occur beginning in August 1999. For purposes of GPS receivers, the Commission is using the term "Y2K problems" to include such problems.

³ The Commission is using the term *finance entities* in this Notice to refer broadly to nonfederally chartered or nonfederally insured entities—such as mortgage companies, finance companies, leasing companies, vehicle manufacturers or dealerships, retailers, and others—who may extend and/or advertise "consumer credit" or "consumer leases," as those terms are defined under § 226.2 of Regulation Z, 12 CFR 226.2, as amended, or § 213.2 of Regulation M, 12 CFR 213.2, as amended, respectively.

⁴ The term *consumer reporting agency*, as used in this notice, is defined in Section 1681a of the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. 1681a, as amended. The term generally refers to any person, which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and which uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports. The term *consumer report* as used in this notice, is also defined in Section 1681a of the FCRA. Generally, *consumer report* refers to any written, oral, or other communication of any information by a consumer reporting agency which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing a consumer's eligibility for credit, insurance, or employment.

⁵ Hearing on "Year 2000 Risks: What Are The Consequences Of Information Technology Failure?" Before the Subcomm. on Technology of the House Science Comm. and the Subcomm. on Government Management, Information and Technology of the House Government Reform and Oversight Comm. (1997); Hearing on "The Year 2000 Problem" Before the House Comm. on Banking and Financial Services (1998); Hearing on "Financial Institutions and the Year 2000 Problem" Before the Subcomm.

by other federal agencies. For example, the Food and Drug Administration has sought information from manufacturers of biomedical equipment concerning the Y2K compliance of their products, some of which might be in the possession of consumers.⁶ Also, the Federal Financial Institutions Examination Council has issued safety and soundness guidance to federally-chartered or federally-insured financial institutions on potential Y2K risks.⁷

With respect to software and information-technology-related electronic products, there have also been some efforts by both private and government entities to disseminate available information on specific products. For example, some commercial off-the-shelf (hereinafter "COTS") software and PC manufacturers have made Y2K compliance information available to the business community and consumers on the Internet. This information has in turn been aggregated to varying degrees by other entities, who have also made their COTS compilations available on the Internet. A comprehensive compilation is the COTS database maintained by Mitre Corp. (hereinafter "Mitre").⁸ Mitre's database describes many of the Y2K problems that individual software and PC manufacturers have already disclosed and sometimes also directs readers to the availability of software "patches" (i.e., fixes) that can be downloaded from the manufacturers' own Internet sites. The Year 2000 Subcommittee of the Chief Information Officers Council has established a similar Internet database that provides COTS compliance information collected from vendors and federal agencies.⁹

Furthermore, with respect to financial issues, at least one trade association has surveyed its membership regarding their Y2K preparedness and posted a variety of Y2K-related materials on its Internet site.¹⁰ The survey did not, however, directly seek information related to

consumer financial services, such as credit issues.

The Commission believes that it would be useful to solicit public comment on the Y2K problems that consumers will likely face in order to obtain more complete information on these potential problems. The Commission also believes that aggregating information on these seemingly disparate issues might help businesses and consumers alike to avert otherwise unforeseen problems.¹¹ In addition, potential remedies for problems that might occur could also be identified. With regard to consumer software and electronic products, these could range from downloadable software patches to rebates or refunds.¹²

Legal Authority

Section 5 of the Federal Trade Commission Act (hereinafter "FTC Act"), 15 U.S.C. 45(a), gives the Commission broad authority over the advertising and marketing of products and services through its prohibition on "unfair or deceptive acts or practices in or affecting commerce." The Commission has issued policy statements to provide guidance on how it evaluates whether acts or practices are "unfair or deceptive" under section 5 of the FTC Act and on how it will enforce the legal requirement that advertisers possess a reasonable basis for objective claims about their products and services.¹³

Additionally, the Commission has enforcement authority under the Magnuson-Moss Warranty Act, 15 U.S.C. 2301 *et seq.*, and has promulgated rules, regulations, statements, and interpretations pursuant thereto. 16 CFR parts 700–703. The Commission also has enforcement authority under the Consumer Credit Protection Act.¹⁴

¹¹ Obtaining and disseminating reliable information also could help correct any misinformation that might inadvertently have been disseminated in the popular press and elsewhere.

¹² Conceivably, manufacturers, retailers, and/or consumer groups might consider establishing alternative dispute resolution (hereinafter "ADR") mechanisms, in particular to deal with electronic product problems. An ADR program might have the flexibility to effectively handle remedy issues that could be complicated by factors such as the age of the product at issue and its expected useful life.

¹³ Federal Trade Commission Policy Statement on Deception, *appended to Cliffdale Associates, Inc.*, 103 F.T.C. 110, 174 (1984); Federal Trade Commission Policy Statement on Unfairness, *appended to International Harvester Co.*, 104 F.T.C. 949, 1070 (1984) (superseded by 15 U.S.C. 45(n)); Federal Trade Commission Policy Statement Regarding Advertising Substantiation, 48 FR 10,471 (Mar. 11, 1983).

¹⁴ The Consumer Credit Protection Act, 15 U.S.C. 1601 *et seq.* includes, *inter alia*, the Truth in Lending Act, 15 U.S.C. 1601–1667 *et seq.*, and its

on Financial Services and Technology of the Senate Banking, Housing and Urban Affairs Comm. (1997).

⁶ Letter from Kevin Thurm, Deputy Secretary of the U.S. Department of Health and Human Services, to Biomedical Equipment Manufacturers (Jan. 21, 1998).

⁷ Safety and Soundness Guidelines Concerning the Year 2000 Business Risk, Federal Financial Institutions Examination Council (Dec. 17, 1997).

⁸ Mitre Corporation, *COTS Companies and Product Information Database* (1998) <http://www.mitre.org/research/cots/VENDOR_LIST.html>.

⁹ Chief Information Officers Council, *Federal Year 2000 Commercial Off-the-Shelf (COTS) Product Database* (1998) <<http://y2k.policyworks.gov>>.

¹⁰ Securities Industry Association, *Year 2000 Financial Service Industry Scorecard* (1997) <<http://www.sia.com>>.

Public Workshops

The Commission seeks public comment as to the advisability of convening one or more public workshops to assist in gathering information and to provide an opportunity for public dialogue regarding the issues raised in this Notice. The Commission believes that software and microchip/electronic product issues could likely be discussed in a single workshop, while consumer financial service issues might require a separate workshop. Any workshops would not be intended to achieve a consensus among participants, or between participants and Commission staff, with regard to issues raised in this Notice. Persons interested in attending or participating in such workshops are requested to notify Commission staff in the comment submitted in response to this Notice. If the Commission decides to convene one or more public workshops, it will announce the subject matter, date, time, and location of the workshop(s) in a separate notice in the **Federal Register**.

Request for Comment

Interested parties are requested to submit written comments on any issue of fact, law or policy that may inform the Commission regarding the issues raised in this Notice. Please provide copies of any studies, surveys, research, or other empirical data referenced in responses. The Commission also seeks comment on the following specific questions:¹⁵

Software and Electronic Products

Software

- 1.1 What types¹⁶ of consumer software process, store, display, or otherwise utilize dates? How are the dates utilized?
- 1.2 What types of consumer software, if any, are marketed as Y2K

implementing Regulation Z, 12 CFR part 226; the Consumer Leasing Act, 15 U.S.C. 1667-1667e, and its implementing Regulation M, 12 CFR part 213, the Equal Credit Opportunity Act, 15 U.S.C. 1691-1691f and its implementing Regulation B, 12 CFR part 202, the Electronic Fund Transfer Act, 15 U.S.C. 1693 *et seq.* and its implementing Regulation E, 12 CFR part 205, the Fair Credit Reporting Act, 15 U.S.C. 1681 *et seq.*, as amended, and the Fair Debt Collection Practices Act, 15 U.S.C. 1692 *et seq.*

¹⁵ Questions concerning software, microchips, and electronic products should be construed as limited to such items that could still be in use by consumers now.

¹⁶ With respect to software, the Commission is using the term *type* to refer to categories such as spreadsheet programs, database programs, schedulers, communications programs, etc. The Commission also requests information on specific software titles, to the extent that such information is available.

- compliant? What is meant by this claim?
- 1.3 What types of consumer software, if any, are likely to have Y2K problems? What is the nature of the problems?
 - 1.4 For each type of consumer software likely to have Y2K problems, is software with such problems currently being marketed? If so, what percentage of the software of this type currently being marketed has Y2K problems? If not, when did marketing end?
 - a. What percentage of the software of this type being marketed two years ago had Y2K problems? Five years ago?
 - 1.5 For each type of consumer software likely to have Y2K problems, how frequently do consumers typically upgrade or replace the software? What percentage of consumers who use this type of software typically use a version that is more than two years old? More than five years old? More than ten years old?
 - 1.6 For each type of consumer software likely to have Y2K problems, what, if anything, has been done or will be done to notify consumers of these problems? If notification is planned but has not yet occurred, when will it occur?
 - 1.7 For each type of consumer software likely to have Y2K problems, is a software fix a practical solution? What is the nature of the fix?
 - a. What, if anything, has been done or will be done to notify consumers of any practical software fixes? If notification is planned but has not yet occurred, when will it occur?
 - b. How is the fix being made available to consumers? How much, if anything, are consumers expected to pay to obtain the fix? What is the cost of the fix to software publishers?
 - 1.8 What types of consumer software, if any, are able to avert Y2K problems provided the consumer takes some specific action (*e.g.*, resetting the clock)?
 - a. Does the software prompt the user with a message suggesting the necessary action?
 - b. If not, what, if anything, has been done or will be done to notify consumers of the necessary action?
 - 1.9 For each type of consumer software likely to have Y2K problems, if software fixes are impractical, have consumers been offered or will they be offered any refunds (full or partial), replacement software, or other

compensation (*e.g.*, discounts off replacement software)? If so, how have consumers been notified or will they be notified of such refunds, replacements, or other compensation?

Microchips

- 2.1 What types¹⁷ of microchips that are embedded in consumer electronic products process, store, or otherwise utilize dates? How are the dates utilized?
- 2.2 Are there circumstances under which a microchip might utilize dates indirectly (*e.g.*, checking the date circuit to determine whether a product is turned on)? If so, how are the dates utilized?
- 2.3 What types of microchips, if any, are marketed as Y2K compliant? What is meant by this claim?
- 2.4 What types of microchips that are embedded in consumer electronic products, if any, are likely to have Y2K problems? What is the nature of the problems?

Electronic Products

- 3.1 What types¹⁸ of consumer electronic products contain microchips that process, store, or otherwise utilize dates? How are the dates utilized?
- 3.2 Are there circumstances under which a consumer electronic product might contain a microchip that utilizes dates indirectly (*e.g.*, checking the date circuit to determine whether a product is turned on)? If so, how are the dates utilized?
- 3.3 What types of consumer electronic products, if any, are marketed as Y2K compliant? What is meant by this claim?
- 3.4 What types of consumer electronic products, if any, are likely to have Y2K problems? What is the nature of the problems?
- 3.5 For each type of consumer electronic product likely to have Y2K problems, are products with such problems currently being marketed? If so, what percentage of the products of this type currently being marketed has Y2K problems? If not, when did marketing end?

¹⁷ With respect to microchips, the Commission is using the term *type* to refer to categories such as clock speed, amount of memory and cache, bus speed, special purchase, general purpose, programmability, etc. The Commission also requests information on specific models, to the extent that such information is available.

¹⁸ With respect to electronic products, the Commission is using the term *type* to refer to categories such as VCRs, PCS, fax machines, etc. The Commission also requests information on specific models, to the extent that such information is available.

- a. What percentage of the products of this type being marketed two years ago had Y2K problems? Five years ago?
- 3.6 For each type of consumer electronic product likely to have Y2K problems, how frequently do consumers typically replace the product? What percentage of consumers who use this type of product typically use a model that is more than two years old? More than five years old? More than ten years old?
- 3.7 For each type of consumer electronic product likely to have Y2K problems, what, if anything, has been done or will be done to notify consumers of these problems? If notification is planned but has not yet occurred, when will it occur?
- 3.8 For each type of consumer electronic product likely to have Y2K problems, is a software fix a practical solution? What is the nature of the fix?
- a. What, if anything, has been done or will be done to notify consumers of any practical software fixes? If notification is planned but has not yet occurred, when will it occur?
- b. How is the fix being made available to consumers? How much are consumers expected to pay to obtain the fix? What is the cost of the fix to product manufacturers?
- 3.9 For each type of consumer electronic product likely to have Y2K problems, is a hardware fix a practical solution? What is the nature of the fix?
- a. What, if anything, has been done or will be done to notify consumers of any practical hardware fixes? If notification is planned but has not yet occurred, when will it occur?
- b. How is the fix being made available to consumers? How much, if anything, are consumers expected to pay to obtain the fix? What is the cost of the fix to product manufacturers?
- 3.10 For each type of consumer electronic product likely to have Y2K problems, if software or hardware fixes are impractical, have consumers been offered or will they be offered any refunds (full or partial), replacement products, or other compensation (e.g., discounts off replacement products)? If so, how have consumers been notified or will they be notified of such refunds, replacements, or other compensation?

Retailers Selling Software or Electronic Products

- 4.1 To what extent are retailers concerned that consumers will return software or electronic products that have Y2K problems? To what extent are retailers working with software publishers and electronic product manufacturers to handle anticipated returns?
- 4.2 To what extent are retailers working with software publishers and electronic product manufacturers to ensure that consumer software and electronic products will not have Y2K problems?
- 4.3 To what extent would alternative dispute resolution programs be able to remedy Y2K problems that consumers have with software and electronic products? What other remedies can retailers identify?

Consumer Financial Services

Finance Entities

- 5.1 What types¹⁹ of computer or other automated systems used by finance entities in connection with consumer credit or leasing transactions process, store, display, or otherwise utilize dates? How are the dates utilized?
- 5.2 What types of systems used by finance entities in connection with consumer credit or leasing transactions, if any, are likely to have Y2K problems? What is the nature of the problems?
- 5.3 For each type of system used by finance entities in connection with consumer credit or leasing transactions that is likely to have Y2K problems, what has been done or will be done to fix the problem? If a fix is planned but has not yet occurred, when will it occur?
- 5.4 Are there computer systems used by finance entities in connection with consumer credit or leasing transactions for which likely Y2K problems cannot or will not be fixed before January 1, 2000? If so, why can't or won't such problems be fixed?
- a. When is it planned that the problems with these systems will be fixed? How will they be fixed?
- b. What percentage of consumer accounts is likely to be affected by

- these unfixed Y2K problems? What will be the consequences for consumers? For creditors, lessors, and/or advertisers?
- c. What, if any, steps are being taken to identify and notify consumers whose accounts will be affected?
- d. Will the unfixed Y2K problems affect a creditor, lessor, and/or advertiser's compliance with federal consumer credit (or lease) protection statutes? If so, how?
- e. Will the unfixed Y2K problems result in erroneous information being reported to or from third parties such as consumer reporting agencies or debt collection agencies? What, if any, steps are being taken to avert such erroneous reporting?

Consumer Reporting Agencies

- 6.1 What types of computer or other automated systems used by consumer reporting agencies in connection with assembling or evaluating consumer information or furnishing consumer reports process, store, display, or otherwise utilize dates? How are the dates utilized?
- 6.2 What types of systems used by consumer reporting agencies in connection with assembling or evaluating consumer information or furnishing consumer reports, if any, are likely to have Y2K problems? What is the nature of the problems?
- 6.3 For each type of system used by consumer reporting agencies in connection with assembling or evaluating consumer information or furnishing consumer reports that is likely to have Y2K problems, what has been done or will be done to fix the problem? If a fix is planned but has not yet occurred, when will it occur?
- 6.4 Are there computer systems used by consumer reporting agencies in connection with assembling or evaluating consumer information or furnishing consumer reports for which likely Y2K problems cannot or will not be fixed before January 1, 2000? If so, why can't or won't such problems be fixed?
- a. When is it planned that the problems with these systems will be fixed? How will they be fixed?
- b. What percentage of consumer accounts is likely to be affected by these unfixed Y2K problems? What will be the consequences for consumers? For consumer reporting agencies? For third parties?
- c. What, if any, steps are being taken to identify and notify consumers whose accounts will be affected?

¹⁹With respect to consumer financial services, the Commission is using the term "type" to refer to categories of automated systems, including software or computer hardware categories such as spreadsheet programs, database programs, PCS, mainframes, etc. The Commission also requests information on specific software titles or hardware models, to the extent that such information is available.

- d. Will the unfixed Y2K problems affect a consumer reporting agency or third party's compliance with federal consumer credit protection statutes? If so, how?
- e. Will the unfixed Y2K problems result in erroneous information being reported to or from third parties? What, if any, steps are being taken to avert such erroneous reporting? What, if any, steps are being taken to handle consumer complaints related to such erroneous reporting?

*Retailers and Other Businesses Involved in Consumer Financial Services*²⁰

- 7.1 What types of computer or other automated systems (including cash registers, credit/debit card equipment, other electronic fund transfer devices, etc.) used by retailers and others in connection with third-party credit/leasing transactions, electronic fund transfers, other forms of payments, or other types of consumer financial services process, store, display, or otherwise utilize dates? How are the dates utilized?
- 7.2 What types of systems used by retailers and others in connection with third-party credit/leasing transactions, electronic fund transfers, other forms of payments, or other types of consumer financial services, if any, are likely to have Y2K problems? What is the nature of the problems?
- 7.3 For each type of system used by retailers and others in connection with third-party credit/leasing transactions, electronic fund transfers, other forms of payments, or other types of consumer financial services, that is likely to have Y2K problems, what has been done or will be done to fix the problem? If a fix is planned but has not yet occurred, when will it occur? If a fix cannot or will not occur before January 1, 2000, why not?

Availability of Submissions

All submissions received in response to this Notice will be available for public inspection in accordance with the Freedom of Information Act, 5 U.S.C. 552, and Commission regulations, 16 CFR 4.9, on normal business days between the hours of 8:30 a.m. and 5 p.m. at the Public Reference Room 130, Federal Trade Commission, Sixth Street & Pennsylvania Ave., NW., Washington, DC 20580. The

²⁰To the extent that a retailer or other business involved in consumer financial services might also be a finance entity, these questions are in addition to those directed to all finance entities.

Commission will make this Notice, and to the extent technically possible, all submissions received in response to this Notice, available to the public through the Internet at the following address: <<http://www.ftc.gov>>.

Confidentiality

Persons submitting material in response to this Notice may designate that material or portions of it confidential and request that it be withheld from the public record. No such material or portions of material will be placed on the public record until the General Counsel has ruled on the request for confidential treatment and provided any prior notice to the submitter required by law. All requests for confidential treatment shall be supported by a showing of justification in light of applicable statutes, rules, orders of the Commission or its administrative law judges, orders of the courts, or other relevant authority.

Authority: 15 U.S.C. 41 *et seq.*

By direction of the Commission.

Donald S. Clark,
Secretary.

[FR Doc. 98-11943 Filed 5-5-98; 8:45 am]

BILLING CODE 6750-01-P

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Agency Information Collection Activities: Proposed Collections; Comment Request

The Department of Health and Human Services, Office of the Secretary will periodically publish summaries of proposed information collections projects and solicit public comments in compliance with the requirements of Section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995. To request more information on the project or to obtain a copy of the information collection plans and instruments, call the OS Reports Clearance Officer on (202) 690-6207.

Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed collection of information; (c) ways to enhance the quality, utility and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques

or other forms of information technology.

Proposed Projects 1. Study of Frail Elders in Medicare Managed Care, New

The Office of the Assistant Secretary for Planning and Evaluation is proposing to conduct a study of how managed care delivery systems can meet the needs of elderly beneficiaries with disabilities and chronic illnesses. A survey of Medicare beneficiaries will be conducted to identify ways in which managed care can add value and barriers to realizing added value.
Respondents: Individuals or households; *Number of Responses:* 3264; *Average Burden per Response:* 35.57 minutes; *Total Burden:* 1,935 hours.

Send comments to Cynthia Agens Bauer, OS Reports Clearance Officer, Room 503H, Humphrey Building, 200 Independence Avenue S.W., Washington DC 20201. Written comments should be received within 60 days of this notice.

Dated: April 28, 1998.

Dennis P. Williams,

Deputy Assistant Secretary, Budget.

[FR Doc. 98-11962 Filed 5-5-98; 8:45 am]

BILLING CODE 4150-04-M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Supporting Field Initiated Teen Pregnancy Prevention Evaluation

AGENCY: Office of the Assistant Secretary for Planning and Evaluation; DHHS.

ACTION: Announcement of the availability of funds and request for applications to enhance existing evaluations on teen pregnancy prevention programs.

SUMMARY: The Office of the Assistant Secretary for Planning and Evaluation (ASPE) announces that applications are being accepted for funding to augment existing evaluations of teen pregnancy prevention interventions that are rigorous in design and already have funding. The primary goal of the proposed grants is to further the understanding of teen pregnancy prevention interventions and the extent to which these interventions meet their goal of reducing teenage pregnancies. Federal funding under this announcement is intended to support evaluation exclusively, not program operation or service provision. Projects funded under this announcement are