

institutions being affected by the general situation.

Currency Issue The Reserve Banks issue Federal Reserve notes, which constitute the bulk of money in circulation. These notes are obligations of the United States and are a prior lien upon the assets of the issuing Federal Reserve Bank. They are issued against a pledge by the Reserve Bank with the Federal Reserve agent of collateral security including gold certificates, paper discounted or purchased by the Bank, and direct obligations of the United States.

Other Powers The Reserve Banks are empowered to act as clearinghouses and as collecting agents for depository institutions in the collection of checks and other instruments. They are also authorized to act as depositories and fiscal agents of the United States and to exercise other banking functions specified in the Federal Reserve Act. They perform a number of important functions in connection with the issue and redemption of United States Government securities.

Sources of Information

Employment Written inquiries regarding employment should be addressed to the Director, Division of Personnel, Board of Governors of the

Federal Reserve System, Washington, DC 20551.

Procurement Firms seeking business with the Board should address their inquiries to the Director, Division of Support Services, Board of Governors of the Federal Reserve System, Washington, DC 20551.

Publications Among the publications issued by the Board are *The Federal Reserve System—Purposes and Functions*, and a series of pamphlets including *Guide to Business Credit and the Equal Credit Opportunity Act*; *Consumer Handbook*; *Making Deposits: When Will Your Money Be Available*; and *When Your Home Is On the Line: What You Should Know About Home Equity Lines of Credit*. Copies of these pamphlets are available free of charge. Information regarding publications may be obtained in Room MP-510 (Martin Building) of the Board's headquarters. Phone, 202-452-3244.

Reading Room A reading room where persons may inspect records that are available to the public is located in Room B-1122 at the Board's headquarters, Twentieth Street and Constitution Avenue NW., Washington, DC 20551. Information regarding the availability of records may be obtained by calling 202-452-3684.

For further information, contact the Office of Public Affairs, Board of Governors, Federal Reserve System, Washington, DC 20551. Phone, 202-452-3204 or 202-452-3215. Internet, www.federalreserve.gov.

FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

1250 H Street NW., Washington, DC 20005
Phone, 202-942-1600. Fax, 202-942-1676. Internet, www.tsp.gov.

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The Federal Retirement Thrift Investment Board administers the Thrift Savings Plan, which provides Federal employees the opportunity to save for additional retirement security.

The Federal Retirement Thrift Investment Board was established as an independent agency by the Federal Employees' Retirement System Act of 1986 (5 U.S.C. 8351 and 8401-79). The act vests responsibility for the agency in six named fiduciaries: the five Board members and the Executive Director. The five members of the Board, one of whom is designated as Chairman, are appointed by the President with the advice and consent of the Senate and serve on the Board on a part-time basis. The members appoint the Executive Director, who is responsible for the management of the agency and the Plan.

Activities

The Thrift Savings Plan is a tax-deferred, defined contribution plan that was established as one of the three parts of

the Federal Employees' Retirement System. For employees covered under the System, savings accumulated through the Plan make an important addition to the retirement benefits provided by Social Security and the System's Basic Annuity. Civil Service Retirement System employees and members of the Uniformed Services may also take advantage of the Plan to supplement their annuities.

The Board operates the Thrift Savings Plan and manages the investments of the Thrift Savings Fund solely for the benefit of participants and their beneficiaries. As part of these responsibilities, the Board maintains an account for each Plan participant, makes loans, purchases annuity contracts, and provides for the payment of benefits.

For further information, contact the Director of External Affairs, Federal Retirement Thrift Investment Board, 1250 H Street NW., Washington, DC 20005. Phone, 202-942-1640. Internet, www.tsp.gov.

FEDERAL TRADE COMMISSION

600 Pennsylvania Avenue NW., Washington, DC 20580
 Phone, 202-326-2222. Internet, www.ftc.gov.

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