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INFORMATION
GPO

Participant Services Director	PAMELA-JEANNE MORAN
Director of External Affairs	THOMAS J. TRABUCCO
General Counsel	THOMAS K. EMSWILER
Chief Information Officer	MARK A. HAGERTY
Chief Financial Officer	JAMES B. PETRICK
Director of Research and Strategic Planning	RENEE WILDER

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.

CHAIRMAN	JONATHAN LEIBOWITZ
COMMISSIONERS	PAMELA JONES HARBOUR, WILLIAM E. KOVACIC, J. THOMAS ROSCH, (VACANCY)
Chief of Staff	JONI LUPOVITZ
Executive Director	CHARLES SCHNEIDER
Chief Information Officer	STANLEY LOWE
Chief Financial Officer	STEVEN FISHER
Director, Bureau of Competition	RICH FEINSTEIN
Director, Bureau of Consumer Protection	DAVID VLADECK
Director, Bureau of Economics	JOE FARRELL

General Counsel	DAVID C. SHONKA, *Acting*
Director, Office of Congressional Relations	JEANNE BUMPUS
Director, Office of International Affairs	RANDOLPH W. TRITELL
Director, Office of Public Affairs	CLAUDIA FARRELL, *Acting*
Director, Office of Policy Planning	SUSAN DESANTI
Secretary of the Commission	DONALD S. CLARK
Chief Administrative Law Judge	D. MICHAEL CHAPPELL
Inspector General	JOHN SEEBA

[For the Federal Trade Commission statement of organization, see the *Code of Federal Regulations,* Title 16, Part 0]

The Federal Trade Commission has jurisdiction to enhance consumer welfare and protect competition in broad sectors of the economy. The Commission enforces the laws that prohibit business practices that are anticompetitive, deceptive, or unfair to consumers; promotes informed consumer choice and public understanding of the competitive process; and seeks to accomplish its mission without impeding legitimate business activity.

The Federal Trade Commission was established in 1914 by the Federal Trade Commission Act (15 U.S.C. 41–58). The Commission is composed of five members appointed by the President, with the advice and consent of the Senate, for a term of 7 years. Not more than three of the Commissioners may be members of the same political party. One Commissioner is designated by the President as Chairman of the Commission and is responsible for its administrative management.

Activities

The Commission's principal functions include the following:

—promoting competition through the prevention of general trade restraints such as price-fixing agreements, boycotts, illegal combinations of competitors, and other unfair methods of competition;

—stopping corporate mergers, acquisitions, or joint ventures that may substantially lessen competition or tend to create a monopoly;

—preventing pricing discrimination, exclusive dealing, tying arrangements, and discrimination among competing customers by sellers;

—preventing interlocking directorates or officers' positions that may restrain competition;

—preventing the dissemination of false or deceptive advertisements of consumer products and services as well as other unfair or deceptive practices;

—promoting electronic commerce by stopping fraud on the Internet and working with other domestic and foreign agencies to develop and promote policies to safeguard online privacy of personal information;

—protecting the privacy of consumers' personal information to prevent illegal or unwanted use of financial or other data;

—stopping various fraudulent telemarketing schemes and protecting consumers from abusive, deceptive, or unwanted telephone tactics; and enforcing the National Do Not Call Registry;

—ensuring truthful labeling of textile, wool, and fur products;

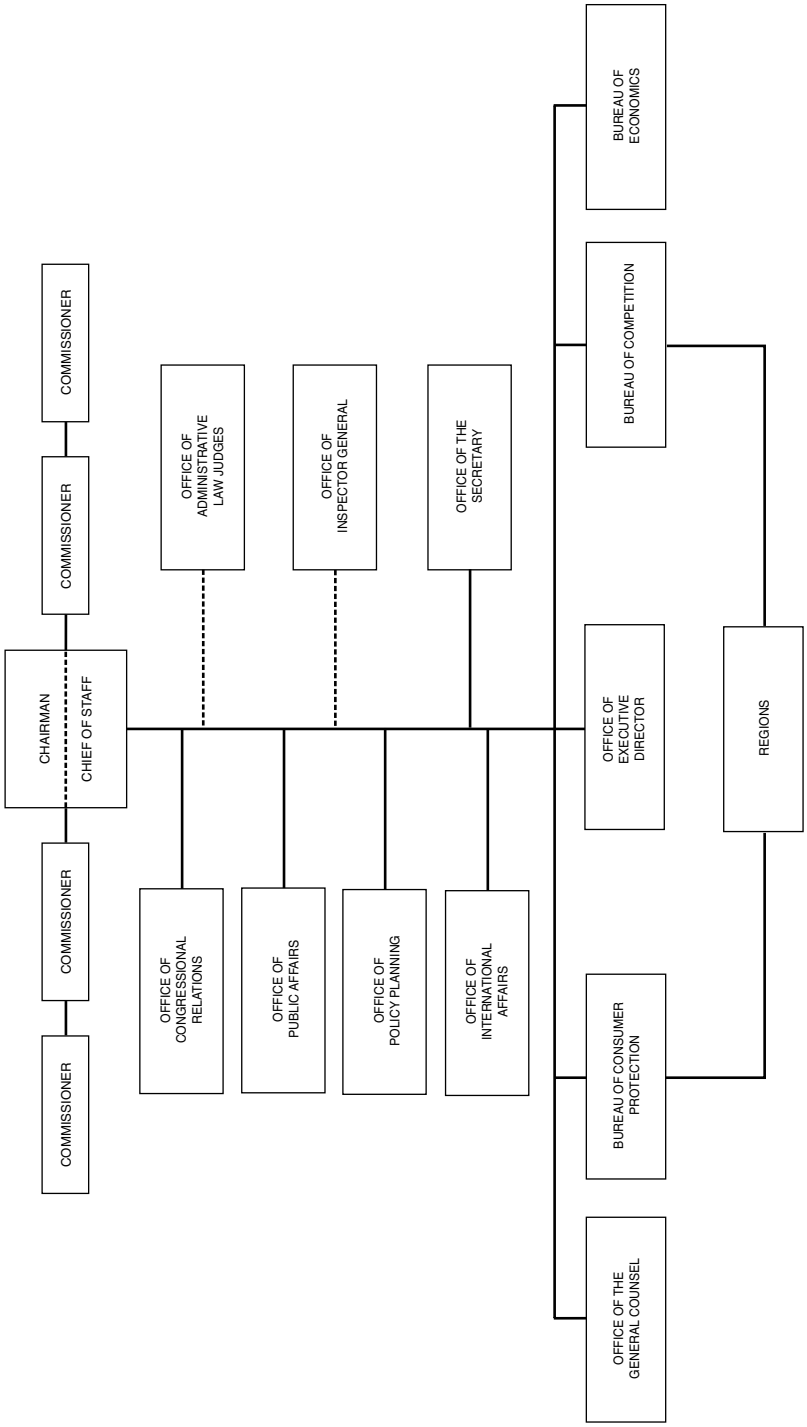
—requiring creditors to disclose in writing certain cost information, such as the annual percentage rate, before consumers enter into credit transactions, as required by the Truth in Lending Act;

—protecting consumers against circulation of inaccurate or obsolete credit reports and ensuring that credit bureaus, consumer reporting agencies, credit grantors, and bill collectors exercise their responsibilities in a manner that is fair and equitable;

—educating consumers and businesses about their rights and responsibilities under Commission rules and regulations; and

—gathering factual data concerning economic and business conditions and

FEDERAL TRADE COMMISSION



making it available to the Congress, the President, and the public.

Competition One of the two major missions of the Commission is to encourage competition in the American economy. The Commission seeks to prevent unfair practices that undermine competition and attempts to prevent mergers or acquisitions of companies if the result may be to lessen competition. Under some circumstances, companies planning to merge must first give notice to the Commission and the Department of Justice's Antitrust Division and provide certain information concerning the operations of the companies involved.

The Commission also enforces the provisions of the Robinson-Patman Act, a part of the Clayton Act prohibiting companies from discriminating among their customers in terms of price or other services provided.

Consumer Protection Consumer protection is the second of the two main missions of the Commission. The Commission, therefore, works to accomplish the following:

—increase the usefulness of advertising by ensuring that it is truthful and not misleading;

—reduce instances of fraudulent, deceptive, or unfair marketing practices;

—prevent creditors from using unlawful practices when granting credit, maintaining credit information, collecting debts, and operating credit systems; and

—educate the public about Commission activities.

The Commission initiates investigations in areas of concern to consumers. It has issued and enforces many trade regulation rules in areas important to consumers, including health and nutrition claims in advertising; environmental advertising and labeling; general advertising issues; health care, telemarketing and electronic commerce, business opportunity, and franchise and investment fraud; mortgage lending and discrimination; enforcement of Commission orders; and enforcement of credit statutes and trade regulation rules.

Competition and Consumer Advocacy To promote competition, consumer protection, and the efficient allocation of resources, the Commission also advocates consumer interest in a competitive marketplace by encouraging courts, legislatures, and government administrative bodies to consider efficiency and consumer welfare as important elements in their deliberations. The Commission uses these opportunities to support procompetitive means of regulating the Nation's economy, including the elimination of anticompetitive restrictions that reduce the welfare of consumers and the implementation of regulatory programs that protect the public and preserve as much as possible the discipline of competitive markets.

Compliance Activities Through systematic and continuous review, the Commission obtains and maintains compliance with its cease-and-desist orders. All respondents against whom such orders have been issued are required to file reports with the Commission to substantiate their compliance. In the event compliance is not obtained, or if the order is subsequently violated, civil penalty proceedings may be instituted.

Cooperative Procedures In carrying out the statutory directive to prevent unfair methods of competition or unfair or deceptive practices, the Commission makes extensive use of voluntary and cooperative procedures. Through these procedures, business and industry may obtain authoritative guidance and a substantial measure of certainty as to what they may do under the laws administered by the Commission.

The Commission issues administrative interpretations in plain language of laws enforced by the Commission. Guides provide the basis for voluntary abandonment of unlawful practices by members of a particular industry or by an industry in general. Failure to comply with the guides may result in corrective action by the Commission under applicable statutory provisions.

Enforcement The Commission's law enforcement work falls into two general categories: actions to foster voluntary compliance with the law, and formal

administrative or Federal court litigation leading to mandatory orders against offenders.

Compliance with the law may be obtained through voluntary and cooperative action by private companies in response to nonbinding staff advice, formal advisory opinions by the Commission, and guides and policy statements delineating legal requirements as to particular business practices.

Formal litigation is instituted either by issuing an administrative complaint or by filing a Federal district court complaint charging a person, partnership, or corporation with violating one or more of the statutes administered by the Commission. If the charges in an administrative matter are not contested or if the charges are found to be true after an administrative hearing in a contested case, an order may be issued requiring discontinuance of the unlawful practices.

Investigations Investigations by the Commission may originate through complaint by a consumer or a competitor, the Congress, or from Federal, State, or municipal agencies. Also, the Commission itself may initiate an investigation into possible violations of the laws it administers. No formality is required in submitting a complaint. A letter or call giving the facts in detail, accompanied by all supporting evidence in possession of the complaining party, is sufficient. The Commission also maintains electronic complaint systems that are accessible through its Web site. It is the general policy of the Commission not to disclose the identity of any complainant, except as required by law or Commission rules.

Upon receipt of a complaint, various criteria are applied in determining whether the particular matter should be investigated.

An order issued after an administrative proceeding that requires the respondent to cease and desist or take other corrective action may be appealed. Appeals processes may go as far as the Supreme Court.

In addition to or in lieu of the administrative proceeding initiated by a formal complaint, the Commission may request that a U.S. district court issue a preliminary or permanent injunction to halt the use of allegedly unfair or deceptive practices, to prevent an anticompetitive merger or unfair methods of competition from taking place, or to prevent violations of any statute enforced by the Commission.

Reports The Commission prepares studies of conditions and problems affecting the marketplace. Such reports may be used to inform legislative proposals in response to requests of the Congress and statutory directions, or for the information and guidance of the Commission, the executive branch of the Government, and the public. Such reports have provided the basis for significant legislation and have also led to voluntary changes in the conduct of business, with resulting benefits to the public.

Regional Offices—Federal Trade Commission

Region	Address	Director
East Central (DC, DE, MD, MI, OH, PA, VA, WV)	Suite 200, 1111 Superior Ave., Cleveland, OH 44114	John Mendenhall
Midwest (IA, IL, IN, KS, KY, MN, MO, ND, NE, SD, WI)	Suite 1860, 55 E. Monroe St., Chicago, IL 60603	C. Steven Baker
Northeast (CT, MA, ME, NH, NJ, NY, RI, VT, PR, VI)	Suite 318, One Bowling Green, New York, NY 10004	Leonard Gordon
Northwest (AK, ID, MT, OR, WA, WY)	Suite 2896, 915 2d Ave., Seattle, WA 98174	Charles A. Harwood
Southeast (AL, FL, GA, MS, NC, SC, TN)	Suite 1500, 225 Peachtree St. NE., Atlanta, GA 30303	Bradley Elbein
Southwest (AR, LA, NM, OK, TX)	Suite 2150, 1999 Bryan St., Dallas, TX 75201	Deanya T. Kueckelhan
Western (AZ, CA, CO, HI, NV, UT)	Suite 570, 901 Market St., San Francisco, CA 94103	Jeffrey A. Klurfeld
	Suite 700, 10877 Wilshire Blvd., Los Angeles, CA 90024	

Sources of Information

Contracts and Procurement Persons seeking to do business with the Federal Trade Commission should contact the Assistant Chief Financial Officer for Acquisitions, Federal Trade Commission, Washington, DC 20580. Phone, 202–326–2339. Fax, 202–326–3529. Internet, www.ftc.gov.

Employment Civil service registers are used in filling positions for economists, accountants, investigators, and other professional, administrative, and clerical personnel. The Federal Trade Commission employs a sizable number of attorneys under the excepted appointment procedure. All employment inquiries should be directed to the Director of Human Resources Management, Federal Trade Commission, Washington, DC 20580. Phone, 202–326–2021. Fax, 202–326–2328. Internet, www.ftc.gov.

General Inquiries Persons desiring information on consumer protection or restraint of trade questions, or to register a complaint, should contact the Federal Trade Commission (phone, 202–326–2222 or 877–382–4357) or the nearest regional office. Complaints may also be filed on the Internet at www.ftc.gov.

Publications Consumer and business education publications of the Commission are available through the Consumer Response Center, Federal Trade Commission, Washington, DC 20580. Phone, 877–382–4357. TTY, 866–653–4261. Internet, www.ftc.gov.

For further information, contact the Office of Public Affairs, Federal Trade Commission, 600 Pennsylvania Avenue NW., Washington, DC 20580. Phone, 202–326–2180. Fax, 202–326–3366. Internet, www.ftc.gov.

GENERAL SERVICES ADMINISTRATION

1800 F Street NW., Washington, DC 20405
Phone, 202–708–5082. Internet, www.gsa.gov.

ADMINISTRATOR	PAUL F. PROUTY, *Acting*
DEPUTY ADMINISTRATOR	BARNABY L. BRASSEUX
Chief of Staff	DANIELLE M. GERMAIN
Chairman, Civilian Board of Contract Appeals	STEPHEN M. DANIELS
Inspector General	BRIAN D. MILLER
General Counsel	LENNARD S. LOEWENTRITT, *Acting*
Associate Administrator for Civil Rights	MADELINE C. CALIENDO
Associate Administrator for Citizen Services and Communications	MARTHA A. DORRIS, *Acting*
Associate Administrator for Congressional and Intergovernmental Affairs	KEVIN A. MESSNER
Associate Administrator for Small Business Utilization	FELIPE MENDOZA
Associate Administrator for Performance Improvement	KIMBER H. BOYER, JR.
Chief Financial Officer	KATHLEEN M. TURCO
Chief Information Officer	CASEY COLEMAN
Chief Human Capital Officer	GAIL T. LOVELACE
Chief Acquisition Officer	DAVID A. DRABKIN, *Acting*
Chief Emergency Response and Recovery Officer	RICHARD A. REED